

Peralta Community College District Benefits Enrollment Checklist
(Special Note to Adjuncts: Include documentation of all full time equivalent (FTE) for Academic Term)

(Shaded portion of the form does not apply to Adjunct Employees)

Rev. 12/07/10

You may download forms from our Benefits Information Center website (link provided below) or contact the Benefits Office for hard copies.

Information Received	Website Links
1. Adjunct Benefit Open Enrollment Announcement	www.peralta.pswbenefits.net
2. Initial / General COBRA	
3. Kaiser Packet	
4. Kaiser Disclosure & Plan Highlights	
5. CoreSource Summary Plan Description	
6. CoreSource Pre-Existing Application & Notice	
7. CoreSource Caremark—List of Pharmacies	
8. CoreSource Caremark—Mail Order Prescriptions	
9. Spectera Vision Care Benefits	
10. Delta Dental Overview	
11. Delta Dental Evidence of Coverage	
12. UnitedHealthCare Dental Lists / Costs	
13. Flexible Benefits Plan Medical & Dependent Care Program	
14. Section 132 Pre-Tax Parking & Commuter	
15. Voluntary & Prepaid Legal Plan Overview & Service List	
16. Tax-Deferred 403(b) & 457 Highlights & Comparison	www.peralta.edu
17. Life Insurance Overview	www.peralta.pswbenefits.net
18. Employee Assistance Program Overview	
19. Life Insurance Certificate of Coverage	
20. Long Term Disability Overview	
21. Long Term Disability Certificate of Coverage	
22. Voluntary Term Life CIGNA Overview	
The following forms MUST be returned within 31 days from date of hire or state date (whichever occurs later) <i>Received by Benefits Office or N/A</i>	
23. Universal Enrollment Form	www.peralta.pswbenefits.net
24. Pre-Existing Exclusion Application (except for dental)	www.peralta.pswbenefits.net
25. Flexible Benefits Plan Enrollment Medical & Dental	
26. CIGNA Voluntary Life Insurance Application	
27. Cash in Lieu of Benefits Form	www.peralta.pswbenefits.net
The following forms may be returned at any time:	
28. Pre-Tax Commuting Enrollment	www.peralta.pswbenefits.net
29. Pre-Paid Legal Enrollment Form	www.peralta.edu
30. Salary Reduction Agreement Form 403(b) & 457	

WAIVER AND ACKNOWLEDGEMENT: I have read & understand my options. If I enroll in a group insurance plan, I agree to notify the District within 30 days of a qualifying event. If I do not enroll now, I understand that I may enroll at a later date subject to open enrollment provisions. If payroll deductions are required for medical or dental, I agree that they will be pre-tax and I will advise PCCD if I prefer after tax deductions.

Signature: _____

Date: _____

UNIVERSAL BENEFIT RE-ENROLLMENT FORM

ALL BENEFIT CHANGES MADE ON THIS ENROLLMENT FORM WILL BE
EFFECTIVE 03/01/11 - 08/31/11

PERALTA COMMUNITY
COLLEGE DISTRICT



333 East 8th Street
Oakland, CA 94606

*****ADJUNCT EMPLOYEES ONLY*****

COMPLETE SECTIONS 1-8 AND RETURN TO THE BENEFITS OFFICE

(Allow 10 days for processing adds and drops)

NO LATER THAN MONDAY, FEBRUARY 14, 2011

1. EMPLOYEE INFORMATION (please print)

Employee Name (last name, first name, middle initial)		SHADED AREA FOR OFFICE USE ONLY:		
		EFFECTIVE DATE:	March 1, 2011	
Employee Address (street, city, state, zip code)		MEDICAL GROUP/DIVISION #:	Kaiser: 65-51 or Coresource: Group 25 Division 69 or Group 02 Division 69	
		DENTAL GROUP/DIVISION #:	Delta Dental: 938-1501 or UHC DMO: 729309-0012	
		FORM REVIEWED & APPROVED:		
		DATE REVIEWED & APPROVED:		
Home Phone:	Alternate Phone:	Email Address:		
Work Location:	Occupation: Adjunct Prof.	Social Security Number		
Date of Birth:	Date of Hire:	Date of Retirement:		
Hours/Week:	Gender	Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widow <input type="checkbox"/> Domestic Partner (imputed income applies if adding to benefits)		

2. INDIVIDUALS COVERED

(A)dd (C)hange (D)rop	Last Name, First Name	Social Security Number	Date of Birth	Sex	Relationship Spouse Domestic Partner Child - natural Child - foster Child - adopted	Totally Disabled?	State Type of Document Attached: •Copy of most recent tax return •Proof of relationship •Proof of joint ownership •Other	Medical	Dental
						<input type="checkbox"/> Y <input type="checkbox"/> N			
						<input type="checkbox"/> Y <input type="checkbox"/> N			
						<input type="checkbox"/> Y <input type="checkbox"/> N			
						<input type="checkbox"/> Y <input type="checkbox"/> N			

If dropping dependents, please specify reason: _____

3. BENEFIT PLANS

• MEDICAL/ VISION	<i>Choose one:</i>	<input type="checkbox"/> Kaiser Permanente HMO <input type="checkbox"/> Coresource PPO/Vision* <small>*Pre-existing condition limitations apply; 6 months for new hires; 18 months for late entrants</small> Division Name: Adjunct Group #: 25 Division #: 69 or Group #: 02 Division #: 69 <i>Please refer to the Eligibility Affidavit for a breakdown of premiums and your costs.</i>	<i>Choose one:</i>	(1)Employee Only <input type="checkbox"/> Kaiser <input type="checkbox"/> Coresource (2)Employee + 1 dependent <input type="checkbox"/> Kaiser <input type="checkbox"/> Coresource (3)Employee + family <input type="checkbox"/> Kaiser <input type="checkbox"/> Coresource
• DENTAL	<i>Choose one:</i>	<input type="checkbox"/> Delta PPO Dental <input type="checkbox"/> UHC DMO Dental (<i>MUST</i> designate DMO provider) Name of DMO Provider: _____ DMO Provider #: _____ <small>(You may obtain the DMO provider # by calling Customer Service at 800-999-3367)</small> <i>Please refer to the Eligibility Affidavit for a breakdown of premiums and your costs.</i>	<i>Choose one:</i>	(1)Employee Only <input type="checkbox"/> Delta Dental <input type="checkbox"/> UHC Dental (2)Employee + 1 dependent <input type="checkbox"/> Delta Dental <input type="checkbox"/> UHC Dental (3)Employee + family <input type="checkbox"/> Delta Dental <input type="checkbox"/> UHC Dental

Unless you check below, your premium **WILL** be deducted on a pre-tax basis from your PCCD pay:

I do **NOT** wish to have my premiums deducted on a pre-tax basis.

Signature _____ Date _____
 Print First Name _____ Print Last Name _____

4. OTHER HEALTH INSURANCE

1. Is anyone listed eligible for Medicare? Yes No If yes, Medicare # _____
If yes, who? _____
2. Is anyone listed eligible for Medicaid or CHIP? Yes No ID# _____
If yes, who? _____
3. Are you or have you and/or any of your eligible family members been covered by other medical coverage within the last six months? Yes No If yes, complete the section below. Please list all current or prior medical coverage. Failure to provide complete information may result in significant delay of claims processing (attach additional sheets if necessary).

COVERED PERSON'S NAME (last, first, M.I.)	Policy Holder's Name	Insurance Company Name	Type of Coverage	Policy #	Termination Date (if applicable)
			<input type="checkbox"/> Health <input type="checkbox"/> Other: _____		
			<input type="checkbox"/> Health <input type="checkbox"/> Other: _____		
			<input type="checkbox"/> Health <input type="checkbox"/> Other: _____		
			<input type="checkbox"/> Health <input type="checkbox"/> Other: _____		

5. KAISER ENROLLEES MUST READ AND SIGN:

Kaiser Foundation Health Plan Arbitration Agreement:

Check if NOT enrolling in Kaiser

I understand that (except for Small Claims Court cases, claims subject to a Medicare appeals procedure, and, if my Group must comply with ERISA, certain benefit-related disputes) any dispute between myself, my heirs or other associated parties on the one hand and Health Plan, its health care providers, or other associated parties on the other hand, for alleged violation of any duty arising out of or related to membership in Health Plan, including any claim for medical or hospital malpractice, for premises liability, or relating to the coverage for, or delivery of, services or items, irrespective of legal theory, must be decided by binding arbitration under California law and not by lawsuit or resort to court process, except as applicable law provides for judicial review of arbitration proceedings. I agree to give up my right to a jury trial and accept the use of binding arbitration. I understand that the full arbitration provision is contained in the Evidence of Coverage.

EMPLOYEE SIGNATURE

DATE

6. CORESOURCE ENROLLEES MUST READ AND SIGN:

Check if NOT enrolling in Coresource

I attest by signing below that I have reviewed the information provided on this application and to the best of my knowledge and belief; it is true and accurate with no omissions or misstatements.

ARBITRATION AGREEMENT: If your coverage is under a private employer plan governed by ERISA (Employment Retirement Income Security Act of 1974), certain disputes may not be subject to the following arbitration provisions:

I understand that any and all disputes between myself (and/or any enrolled family member) and CoreSource for medical malpractice, must be resolved by binding arbitration, if the amount in dispute exceeds the jurisdictional limit of the Small Claims Court, and not by lawsuit or resort to court process, except as California law provides for judicial review of arbitration proceedings. Under this coverage, both the member and CoreSource are giving up the right to have any dispute decided in a court of law before a jury. CoreSource and the member also agree to give up any right to pursue on a class basis any claim or controversy against the other. For more information regarding binding arbitration, please refer to your Evidence of Coverage/Certificate.

If I am enrolled in an employer-sponsored benefit plan that is subject to ERISA (Employee Retirement Income Security Act of 1974, 29 U.S.C. section 1001, et seq.) I understand that any dispute involving an adverse benefit determination for a health claim may not be subject to mandatory binding arbitration. However, I further understand that any dispute I may have with respect to an adverse benefit determination for a health claim may be submitted to voluntary binding arbitration after the ERISA claim appeal process is completed.

EMPLOYEE SIGNATURE

DATE

7. COMPLETE THE APPLICABLE SECTION BELOW TO DETERMINE YOUR TOTAL PER PAY PERIOD DEDUCTION:

50/50 Plan - see below for premium rates 03/01/11-08/31/11:

Medical Premium \$ _____ ÷ 2 = \$ _____ X 6 = \$ _____ ÷ 3 = \$ _____ (your monthly share)
 + Dental Premium \$ _____ X 6 = \$ _____ ÷ 3 = \$ _____ (your monthly share)

TOTAL MEDICAL AND DENTAL PREMIUM PER PAY PERIOD: \$ _____ (your monthly share)

100% Plan - see below for premium rates 03/01/11-08/31/11:

Medical Premium \$ _____ X 6 = \$ _____ ÷ 3 = \$ _____ (your monthly share)
 + Dental Premium \$ _____ X 6 = \$ _____ ÷ 3 = \$ _____ (your monthly share)

TOTAL MEDICAL AND DENTAL PREMIUM PER PAY PERIOD: \$ _____ (your monthly share)

PREMIUM RATES

Current 03/01/11 Monthly
Premium Rates

Medical PPO (Coresource)

Single: \$ 666.42
 Two Party: \$1,488.96
 Three Party: \$2,236.90

Medical HMO (Kaiser)

Single: \$ 560.93
 Two Party: \$1,121.86
 Three Party: \$1,587.43

Dental PPO (Delta)

Single: \$ 66.45
 Two Party: \$ 112.97
 Three Party: \$ 172.78

Dental DMO (UnitedHealthcare)

Single: \$ 26.29
 Two Party: \$ 42.06
 Three Party: \$ 64.09

8. TERMS AND AGREEMENT (ALL EMPLOYEES MUST SIGN AND DATE BELOW):

In exchange for my enrollment, I agree to notify the District in writing within 30 days of the following:

1. my address change
2. change to my marital status resulting in adding or deleting a spouse or domestic partner
3. change to my eligible dependents status adding a newborn

I also acknowledge that in accordance with Peralta Community College District Board Policy, civil action may be brought against employees who make false statements or fail to notify the District of change in dependent status.

I agree to pay premium directly from my Peralta Community College District pay. If there are insufficient earnings, I will pay for benefits by personal check within the first 10 days of the coverage month or face cancellation of coverage for non-payment of premium. I understand that I am subject to post-enrollment premium payment audits and may owe for unpaid premiums at the end of the semester. I am subject to imputed income if enrolling a Domestic Partner.

I understand that re-enrollment for future semesters is not automatic and that I need to resubmit each semester for which I am eligible.

EMPLOYEE SIGNATURE _____

DATE _____

**Peralta Community College
Eligibility Affidavit
50% / 50% and 100% Plan
Spring 2011**

RETURN THIS FORM TO THE BENEFITS OFFICE NO LATER THAN FRIDAY, FEBRUARY 14, 2011. INCOMPLETE OR FORMS RECEIVED AFTER THIS DATE WILL NOT BE PROCESSED AND WILL BE RETURNED TO YOU.

Section A: Personal Information

Employee's Name (Last, First, Middle Initial) - please print	Social Security Number	Date of Birth
Street Address - please print	City	State
Telephone Number (home)	Telephone Number (work)	Email Address

Check here if the above reflects any new / updated contact information.

Section B: Affidavit of Eligibility

Please answer Yes or No to questions 1, 2, and 3. Initial next to your response.

1. Are you currently employed by PCCD as any hourly faculty member? Yes No _____ (your initials here)
2. Do you have a fall assignment of 40% or greater? Yes No _____ (your initials here)
(refer to the Instructor Assignment Roster—**attach the Term Workload to this form**)
3. Do you have other access to group medical insurance where all or part of the premium is paid through some source other than personal funds or a Community College District? Yes No _____ (your initials here)

Section C: Benefit Options—Circle your Choices and Attach an Adjunct Universal Enrollment Form

Coverage 50% / 50% Plan	Your 50% / 50% Monthly Share: 6 months of cover- age paid in 3 installments <u>Kaiser</u> Monthly Rate/Payroll Rate	Your 50% / 50% Monthly Share: 6 months of coverage paid in 3 installments <u>CoreSource</u> Monthly Rate/Payroll Rate	Coverage 100% Plan	Your 100% Monthly Share: 6 months of coverage paid in 3 installments <u>Kaiser</u> Monthly Rate/Payroll Rate	Your 100% Monthly Share: 6 months of coverage paid in 3 installments <u>CoreSource</u> Monthly Rate/Payroll Rate
Single	\$280.47/mo; \$560.93/pr	\$333.21/mo; \$666.42/pr	Single	\$560.93/mo; \$1121.86/pr	\$666.42/mo; \$1332.84/pr
Two Party	\$560.93/mo; \$1121.86/pr	\$744.48/mo; \$1488.96/pr	Two Party	\$1121.86/mo; \$2243.72/pr	\$1488.96/mo; \$2977.92/pr
Three Party	\$793.72/mo; \$1587.43/pr	\$1118.45/mo; \$2236.90/pr	Three Party	\$1587.43/mo; \$3174.86/pr	\$2236.90/mo; \$4473.80/pr

Coverage Employee makes 3 installments for 6 months of coverage	Delta Dental PPO Dental Plan You pay full monthly premium	United HealthCare DMO Dental Plan You pay full monthly premium
Single	\$66.45	\$26.29
Two Party	\$112.97	\$42.06
Three Party	\$172.78	\$64.09

I understand that if I waive coverage or do not enroll in coverage, I can enroll at a later date if there is a QUALIFYING EVENT as permitted and defined by HIPAA governances.

Section D: Payroll Deduction Authorization

50% / 50% Plan: I hereby authorize Peralta Community College District Payroll Department to deduct the **above-referenced CIRCLED** amounts from my monthly paycheck to pay for 50% of the medical premium cost and 100% of the dental premiums for the amount of coverage I have selected. Deductions will occur for the 3 pay periods **March, April, May 2011**.
_____ (please sign and date)

OR

100% Plan: I hereby authorize Peralta Community College District Payroll Department to deduct the **above-referenced CIRCLED** amounts from my monthly paycheck to pay for 100% of the medical and or dental premium cost for the amount of coverage I have selected. Deductions will occur for the 3 pay periods **March, April, May 2011**. I do not qualify for the District contribution and agree to pay 100% of the above-referenced circled premium. _____ (please sign and date)

Section E: Complete and Attach Required Forms:

Term Workload Assignment , Adjunct Faculty Benefit Checklist & Universal Enrollment Form Checklist are attached to this Affidavit. _____
(initial here)

Application of Pre-Existing Condition Exclusion

Submit this form with the Adjunct Universal Enrollment Form

January 10, 2011

If enrolling on the Kaiser plan, complete sections A & C.
If enrolling on the CoreSource plan, complete sections A through C.

SECTION A

Employee and/or Dependent Name(s): _____

- ADJUNCTS ONLY: check here if enrolling in dental coverage.
 ADJUNCTS ONLY: check here if enrollment is continuing from Fall 2010 semester.

Hire date: _____

First eligible to enroll date: _____

Definition of Pre-Existing Condition: medical advice, diagnosis, care, or treatment recommended or received within a **6 month period**. Generally, this **6 month period** ends on the day before the waiting period begins.

SECTION B

As required under Federal law, we advised you and your eligible dependent(s) of contractual pre-existing condition exclusions under the self-funded plan (currently administered by CoreSource) offered by Peralta Community College District. **Submit** any evidence of prior coverage along with your Universal Enrollment form and within 30 days of coverage effective date. PCCD will only accept the **Certificate of Creditable Coverage** as issued from your prior insurer. **Ask** your former group insurance administrator for this **Certificate**. Your prior insurer is required to provide it upon request. PCCD will assist you acquiring this document from the prior carrier or employer should you so request, in writing.

Your pre-existing condition exclusion period may be reduced by prior creditable coverage as defined by the law. As of this date, you have:

- Submitted the Certificate of creditable coverage and have satisfied the pre-existing conditions limitation period in full. Evidence is attached.
- Not submitted any evidence of prior creditable coverage. Therefore, the full limitation period applies.
 6 months (timely enrollee) 18 months (late enrollee)
- Submitted certification of prior creditable coverage. This totals _____ days/months for all persons to whom this notice applies. This time can be used to offset the pre-existing condition exclusion period of our plan. Therefore, you will only be subject to _____ days/months of limitation for pre-existing conditions from your date of hire (this includes any applicable waiting period).

You have the legal right to submit further certification of prior waiting periods and creditable coverage as it becomes available. If you disagree with the findings of this notice, please submit your disagreement, in writing to: Jennifer Seibert, District Benefits Coordinator, Peralta Community College District, 333 East 8th Street., Oakland, CA 94606, Phone number: 510 587-7868, Email: jseibert@peralta.edu

Note: *Should your claims be denied in whole or in part by the insurance company based on the application of a pre-existing conditions limitation in excess of that stated above, contact Benefits Office for assistance in resubmitting your claim.*

SECTION C

I understand that if I am enrolling in the self-funded plan and I have been asked to provide a certificate of creditable coverage; if I am enrolling in the Kaiser plan, there is no pre-existing condition exclusion limitation for new or continuing enrollments on the plan.

Employee Signature

Date

Employer Signature

Date

Peralta Community College District Required Documentation Matrix

The below matrix outlines the documentation options that you can submit to verify eligibility for each dependent enrolled with health coverage. Please note the following:

- Send photocopies only. **Do not send original documents.**
- Mark out any personal financial information such as income, account balances, payment amounts, and so on.
- Write the Employee's Name and Audit ID Number (located on cover letter) on each document.
- Retain a copy of all documentation and completed forms for your records.

Spouse

Please provide the following document to verify Proof of Relationship and Joint Ownership.

- **First Page of Employee's or Spouse's Federal Tax Return**

Photocopy of the first page of the employee or spouse's 2008 or 2009 tax return showing "Married Filing Jointly" or "Married Filing Separately." The spouse's name must be entered on the employee's tax form in the space provided after the "Married Filing Separately" status. *Note: This document satisfies both Proof of Relationship and Proof of Joint Ownership. Please mark out all financial information.*

If you are unable to provide Employee or Spouse's Federal Tax Return, please provide one document from each of the following columns to verify Proof of Relationship and Proof of Joint Ownership

Spouse or Domestic Partner

If unable to provide a Federal Tax Return, please provide one document from each column to verify Proof of Relationship and Proof of Joint Ownership.

Proof of Relationship Documents	Proof of Joint Ownership Documents
<ul style="list-style-type: none"> • Certified Marriage Certificate or License Photocopy of certified marriage certificate with appropriate signature and stamp/seal showing on photocopy or legally valid marriage license from appropriate state or local government. 	<ul style="list-style-type: none"> • Home Ownership Photocopy of mortgage statement dated within the past 3 months showing both names as mortgage holders/tenants. <i>Note: Please mark out all financial information.</i>
<ul style="list-style-type: none"> • Immigration Paperwork Photocopy of immigration papers with appropriate signature and stamp/seal showing on photocopy that identifies employee/spouse relationship. 	<ul style="list-style-type: none"> • Joint Rental Property Photocopy of lease or rental agreement dated within the past 12 months showing both names as tenants. <i>Note: Please mark out all financial information.</i>
<ul style="list-style-type: none"> • Notarized Affidavit of Common Law Marriage In cases of state recognized common law marriage, a Notarized Affidavit of Common Law Marriage. • Notarized Affidavit of Domestic Partnership Notarized Affidavit of Domestic Partnership. 	<ul style="list-style-type: none"> • Home/Rental Insurance Photocopy of homeowner's insurance, renter's insurance, or property tax receipt dated within the past 12 months showing both names as mortgage holders/tenants. <i>Note: Please mark out all financial information.</i> • Bank Statement Photocopy of joint bank account statement dated within the past 3 months showing both names as account holders. <i>Note: Please mark out all financial information.</i>

Spouse or Domestic Partner – continued

Proof of Relationship Documents	Proof of Joint Ownership Documents
<ul style="list-style-type: none"> Registration of Domestic Partnership Photocopy of certificate of registration as the employee's domestic partner, if living in a city, county, state, or municipality providing for registration as domestic partner. 	<ul style="list-style-type: none"> Credit Card Statement Photocopy of credit card statement dated within the past 3 months showing both names as card holders. <i>Note: Please mark out all financial information.</i>
	<ul style="list-style-type: none"> Automobile Statement Photocopy of automobile title or registration dated within the past 12 months listing both names as co-owners.
	<ul style="list-style-type: none"> Loan Statement Photocopy of a loan agreement dated within the past 12 months showing both names as co-borrowers. <i>Note: Please mark out all financial information</i>
	<ul style="list-style-type: none"> Miscellaneous Bills Photocopy of two different types of current bills dated within the past 3 months showing one of the spouse's names on each bill and the same common mailing address, e.g. telephone bill, electric bill, cable bill. <i>Note: Please mark out all financial information.</i>
	<ul style="list-style-type: none"> Beneficiary Statement Photocopy of designation as the primary beneficiary for life insurance or retirement benefits. <i>Note: Please mark out all financial information.</i>
	<ul style="list-style-type: none"> Driver's License Photocopy of the employee's and spouse's driver's licenses listing a common address.

Natural Child, Adopted Child, Step Child, Child of Domestic Partner, Dependent Child by Custody, Court Order, or Guardianship

Please provide **one** document for each child to verify Proof of Relationship and Residency.

- **Federal Tax Return**
Photocopy of the first page of the employee's, spouses, or domestic partner's 2008 Federal Tax return showing the child listed as an eligible dependent. *Note: This document satisfies both Proof of Relationship and Proof of Principal Support. Please mark out all financial information*
- **Court Certified Divorce Decree**
Photocopy of certified Divorce Decree with appropriate signature and stamp/seal showing on photocopy that documents required child health coverage. *Note: This document satisfies both Proof of Relationship and Proof of Principal Support.*
- **Certified Legal Guardianship**
Photocopy of certified court ordered legal guardianship document with appropriate signature and stamp/seal showing on photocopy that documents required child health coverage. *Note: This document satisfies both Proof of Relationship and Proof of Principal Support.*
- **Ordered Health Coverage**
Photocopy of Qualified Medical Child Support Order (QMCSO). *Note: This document satisfies both Proof of Relationship and Proof of Principal Support.*
- **Court Ordered Health Coverage**
Photocopy of National Medical Support Notice (NMSN). *Note: This document satisfies both Proof of Relationship and Proof of Principal Support*
- **Court Ordered Health Coverage**
Photocopy of court document with appropriate signature ordering child health coverage. *Note: This document satisfies both Proof of Relationship and Proof of Principal Support.*

If you are unable to provide one of the above documents, please proceed to the next page.

**Natural Child, Adopted Child, Step Child, Child of Domestic Partner,
Dependent Child by Custody, Court Order, or Guardianship - continued**

If you are unable to provide one of the documents from the preceding page, you must provide one document from each of the following columns to verify eligibility for each dependent child.

Proof of Relationship Documents	Proof of Residency
<ul style="list-style-type: none"> • Certified Birth Certificate Photocopy of certified birth certificate with appropriate signature and stamp/seal showing on photocopy that identifies the parent/child relationship with the employee, spouse, or domestic partner • Hospital Verification of Birth (Less than 6 months old) For children under 6 months old, photocopy of hospital verification of birth that identifies the employee, spouse, or domestic partner as the child's parent • Certified Adoption Certificate Photocopy of certified court approved adoption document with appropriate signature and stamp/seal showing on photocopy that identifies the employee, spouse, or domestic partner as the child's parent • Adoption Agreement Photocopy of placement letter/agreement from court or adoption agency that identifies the employee, spouse, or domestic partner as the child's parent • Report of Birth Abroad Photocopy of report of birth abroad of a citizen of the United States (issued by the State Department with appropriate signature and stamp/seal showing on photocopy) that identifies the employee, spouse, or domestic partner parent/child relationship • Immigration Paperwork Photocopy of immigration papers with appropriate signature and stamp/seal showing on the photocopy that identifies the parent/child relationship with the employee, spouse, or domestic partner 	<ul style="list-style-type: none"> • First Page of the Dependent Child's Federal Tax Return and First Page of the Employee's or Spouse's Federal Tax Return Photocopy of the first page of the dependent child's 2008 or 2009 Federal Tax return and the first page of the employee's or spouse's 2008 or 2009 Federal Tax return showing a common address. • Driver's License Photocopy of the employee's and dependent child's driver's licenses listing a common address. • Automobile Insurance Bill Photocopy of the dependent child's automobile insurance bill showing the employee's address. • Dependent Child's Pay Stub Photocopy of the dependent child's pay stub showing the employee's address. • School Record Photocopy of school record of the dependent child showing the employee's address. • Physician Bill / Record Photocopy of physician's bill or patient record of the dependent child showing the employee's address. • Day Care Bill or Contract Photocopy of a Day Care Bill or Contract indicating the dependent child showing the employee's address.

Disabled Adult Child

For disabled dependent children, you must also provide one of the following:

- Photocopy of Social Security disability award letter
- Photocopy of current Social Security disability payment
- Photocopy of signed physician Health Care Statement for Disabled Dependents certifying that the dependent is incapable of self-sustaining employment and dependent upon the employee, spouse, or domestic partner due to a mental and/or physical disability. To request a blank Health Care Statement for Disabled Dependents, contact PSW Benefit Resources at 1-877-866-2623 or technicalservices@pswbenefits.com



PERALTA BENEFITS – EVERYONE

Published by the PCCD Benefits Office

FAQ - Benefits and What to Expect After Enrollment

When will my coverage become effective?

If you are a new employee or have had a HIPAA qualifying event your coverage will become effective the first day of the month following your date of hire or the first day of the month following your qualifying event. If you are a current employee who has changed benefit options during open enrollment, your effective date will be January 1st.

When will I receive my ID card?

Your Delta Dental ID card must be downloaded from the Delta Dental website. Your Kaiser, CoreSource and United Health Care Dental ID card will be issued within 7 to 10 business days from when Peralta processes your form.

How do I independently verify my enrollment and coverage?

To verify your enrollment and applicable coverage for you and your eligible dependents

- call the insurance carrier
- visit the website of the carrier you have selected

Refer to the *EMPLOYEE BENEFITS with your enrollment packet from the PCCD Benefits Office.*



What is an HMO? (Kaiser)

A health maintenance organization (HMO) is a type of managed care organization (MCO) that provides a form of health care coverage that is fulfilled through hospitals, doctors, and other providers with which the HMO has a contract. Unlike traditional indemnity insurance, an HMO covers only care rendered by those doctors and other professionals who have agreed to treat patients in accordance with the HMO's guidelines and restrictions in exchange for a steady stream of customers.



What is a PPO? (CoreSource)

A PPO is a group of hospitals and physicians that contract on a fee-for-service basis with insurance companies to provide comprehensive medical service. If you have a PPO, your out-of-pocket costs may be lower in a PPO than in a non-PPO plan.

What is a Deductible?

A deductible is the amount of money you or your dependents must pay toward a health claim before your organization's health plan makes any payments for health care services rendered. For example, a plan participant with a \$100 deductible would be required to pay the first \$100, in total, of any claims during a plan year.

What is Coinsurance?

Coinsurance is a provision in your health plan that describes the percentage of a medical bill that you must pay and that which the health plan must pay.

What is Out-Of-Pocket Maximum?

The maximum amount (deductible and coinsurance) that an insured will have to pay for covered expenses under a plan. Once the out of pocket maximum is reached the plan will cover eligible expenses at 100%.

What is an Explanation of Benefits (EOB)?

An EOB is a description your insurance carrier sends to you explaining the health care benefits that you received and the services for which your health care provider has requested payment.

What is a Pre-Existing Condition?

A pre-existing condition is a physical or mental condition that existed prior to being covered on a health benefit plan. Some insurance policies and health plans exclude coverage for pre-existing conditions. For example, your health plan may not pay for treatment related to a pre-existing condition for one year. You should check with your insurance carrier to learn how your organization's health plan treats pre-existing conditions

What is Utilization Management (UM)?

UM is the process of reviewing the appropriateness and the quality of care provided to patients. UM may occur before (pre-certification), during (concurrent) or after (retrospective) medical services are rendered. For example, your health plan may require you to seek prior authorization from your utilization management company before admitting you to a hospital for non-emergency care. This would be an example of pre-certification. Your medical care provider and a medical professional at the UM company will discuss what is the best course of treatment for you before care is delivered. UM reduces unnecessary hospitalizations, treatment and costs.



CLAIMS

I have a problem with my claim, who do I call?

You should call the insurance carrier first. You will find the number on the back of your ID card. If they do not resolve your problem, then call PSW Benefit Resources at (877) 866-2623.

RESOURCES

Where can I find information about my benefits?

You can find information about your benefits on the internet by going to the Peralta Community College District Benefits Information Center (BIC).

www.peralta.pswbenefits.net

www.peraltaretirees.pswbenefits.net

PAYCHECK CONTRIBUTIONS

If there is a question regarding payroll medical, dental or flexible spending deductions, contact the Peralta Benefits Office at (510) 587-7868 or email:

benefits@peralta.edu