Part time and Hourly Faculty Benefits
Open Enrollment Announcement
Fall 2014

Current enrollment ends August 31, 2014. Re-enroll or enroll now through Tuesday, September 23, 2014, for coverage effective September 1, 2014.

This notice is being sent to part time, hourly faculty on record as of July 31, 2014 who may have a Fall 2014 teaching assignment with Peralta. To maintain coverage without interruption, re-enroll by August 31, 2014. In accordance with COBRA regulations, we will be sending COBRA continuation notices for those who are currently enrolled but who submit the re-enrollment forms on or after September 1, 2014 or before September 23, 2014. (See page 16 “COBRA Continuation Coverage” of the full Open Enrollment Announcement for more details). Enrollment is optional and voluntary.

- Current Enrollees ~ Coverage is due to end on August 31, 2014. To continue coverage, re-enrollment is required by Tuesday, September 23, 2014 and is not automatic. There may be coverage interruption during the reinstatement process for completed forms received by PCCD between September 1 - 23, 2014.
- New Enrollees ~ Enroll by Tuesday, September 23, 2014 or within 30 days of involuntary loss of other group coverage. Coverage period begins September 1, 2014 and ends February 28, 2015.
- In accordance with the PFT 2012 - 2015 Successor Agreement, effective Fall 2014, the Part Time Community College Faculty Health Insurance Program, as defined by the California Education Code Section 87863 and referred to as the “50/50 Medical Plan” shall only apply to and provide the Kaiser Plan. The 100% buy-in plan for part time faculty set forth in Article 22.6 will still be available to all hourly faculty, continuing past practice with the 100% buy-in. Enrollment into the Self-Funded (PPO Lite or PPO Traditional) plans is available at 100% of the cost. Prevailing Costs are noted on pages 3 and 4 of this document. Enrollment is optional and voluntary.

RE-ENROLLMENT IS REQUIRED TO ENSURE THAT ALL COMPLIANCE FORMS ARE ON RECORD WITH PCCD!

You may be eligible for participation in the District’s medical, dental and flexible benefits plan enrollment. “The Benefit Eligibility & Payment Highlights” which outlines the eligibility criteria for the District group insurance plans for which you may be eligible. Cost of coverage is determined by your collective bargaining agreement, the coverage level, and plan selected.

EMPLOYEE CHECKLIST

(Forms are available online at www.peralta.pswbenefits.net)

☐ Determine if you meet the enrollment criteria based upon your Fall 2014 instruction load – refer to “The Benefit Eligibility & Payment Highlights” and the Letter of Assignment from the Campus Office of Instruction or Term Workload - Total Term FTE% - sample can be found on the last page of the web version this document. (see link below)

☐ Download enrollment forms from the website http://peralta.pswbenefits.net/HourlyFacultyEnrollment/tabid/985/Default.aspx

☐ Complete and return the following forms by Tuesday, September 23, 2014.
  ☐ Peralta Community College District Benefit Checklist (required by PFT Article 22 C-7)
  ☐ Eligibility Affidavit and Instructor Term Workload (if electing medical coverage)
  ☐ Part Time and Hourly Faculty Universal Benefit Enrollment Form
  ☐ Flexible Benefits Plan Enrollment Forms (including Pre-Tax Commuter Forms)

Note: No appointment is required to drop off forms. All forms stated above MUST be RETURNED TOGETHER in order to affect an enrollment for the applicable plans (no exceptions). The Salary Reduction Agreement (SRA) forms for the tax deferred 403 (b) and 457 plans and/or the enrollment form for the Pre-paid Legal plan are NOT subject to the deadline. The SRA and/or Pre-paid Legal Plan enrollment forms for these plans can be returned at anytime.

If you have any questions about benefit plan features, you are encouraged to either:
  - Visit the plan websites or contact vendors directly - www.peralta.pswbenefits.net
  - Attend the Part Time and Hourly Faculty Open Enrollment Benefits Briefings and drop in
    o Pre-Professional Development Day Workshop 8/13/14 - 2:00pm Employee Relations Conference Room
    o 8/12/14 9:00am (Benefits Office)
    o 8/22/14 Noon (Benefits Office)
<table>
<thead>
<tr>
<th>Plan</th>
<th>50% / 50%</th>
<th>100%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Governance / Guidance</td>
<td>California Assembly Bill 420</td>
<td>California Education Code 87860–87868</td>
</tr>
<tr>
<td>Re-Enrollment Required Each Academic Semester</td>
<td>Yes</td>
<td>The District makes no contribution towards coverage. The faculty member receives the benefit of the PCCD group rate.</td>
</tr>
<tr>
<td>Plan Description</td>
<td>The 50% / 50% medical plan allows the District to contribute 50% of the group insurance premium for medical coverage (the coverage is extended to eligible dependents). The eligible faculty member is responsible for payment of the remaining 50% of the monthly premium through payroll deduction.</td>
<td>The District makes no contribution towards coverage. The faculty member receives the benefit of the PCCD group rate.</td>
</tr>
</tbody>
</table>
| Eligibility Requirements  | 1. Be a current employee as a temporary part time faculty member with the PCCD.  
                               2. Be ineligible for other group coverage (paid for by another employer).  
                               3. Have a Total Term FTE which equals or exceeds 40% of an FTE. | 1. Be a current employee as a temporary part time faculty member with the PCCD.  
                               2. Be ineligible for other group coverage (paid for by another employer).  
                               3. Have a Total Term FTE Workload which is less than 40% of an FTE. |
| Payment Schedule (3 months) | October, November, December 2014                                        |                                                                      |
| Coverage Duration (6 months) | September 1, 2014 – February 28, 2015                                   |                                                                      |
| Payment Method            | Through payroll deduction. Personal check in cases where benefit election cost exceeds anticipated earnings. Other payment arrangements are considered on a case by case basis. Please contact the PCCD Benefits Office for additional information. |                                                                      |
| Who Can Enroll?           | Employee and eligible dependents as set forth by the benefit programs.    |                                                                      |
| Forms REQUIRED to Complete Enrollment and Comply with Regulations | 1) Peralta Community College District Benefit Checklist  
                               2) Eligibility Affidavit (including Instructor Term Workload)  
                               3) Part Time and Hourly Faculty Universal Enrollment Form  
                               4) Flexible Benefits Plan Enrollment Forms (& Pre-Tax Commuter Forms) ~ optional  
                               5) Pre-Tax Commuter Forms ~ optional |                                                                      |
| Options of Medical Plans Available | • Kaiser  
                               • Self-Funded Lite PPO Plan (network through Anthem Blue Cross of California — Prudent Buyer PPO & benefits – in general NO out-of-network are available, unless there is an emergency)  
                               • Self Funded Traditional PPO Plan (network through Anthem Blue Cross of California — Prudent Buyer PPO & benefits out-of-network are available) |                                                                      |
| Dental Enrollment Possible? | Yes, however there is no District contribution. Coverage available through Delta Dental PPO or United HealthCare DMO Dental. |                                                                      |
| Forms & Documentation Deadline | [Tuesday, September 23, 2014](#)                                         |                                                                      |

Check out your Benefits Information Center (BIC)
To learn more about your benefits, please visit your Benefits Information Center (BIC) website at: [www.peralta.pswbenefits.net](http://www.peralta.pswbenefits.net)
## Part Time and Hourly Faculty Benefits Open Enrollment Announcement

**Spring 2014**

(End 08/04/2014)

### Coverage Level

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Peralta PPO &quot;Traditional&quot; Plan</th>
<th>Peralta PPO &quot;Lite&quot; Plan</th>
<th>Kaiser HMO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Rate</td>
<td>$895.87</td>
<td>$716.64</td>
<td>$683.77</td>
</tr>
<tr>
<td>Two Party Rate</td>
<td>$2,001.59</td>
<td>$1,601.15</td>
<td>$1,367.53</td>
</tr>
<tr>
<td>Family Rate</td>
<td>$3,007.04</td>
<td>$2,405.47</td>
<td>$1,935.06</td>
</tr>
</tbody>
</table>

### Plan

<table>
<thead>
<tr>
<th>Plan</th>
<th>Peralta PPO &quot;Traditional&quot; In-Network</th>
<th>Peralta PPO &quot;Traditional&quot; Out-of-Network</th>
<th>Peralta PPO &quot;Lite&quot; In-Network ONLY</th>
<th>Kaiser HMO In-Network ONLY</th>
</tr>
</thead>
</table>

### Calendar Year Deductible

- **Peralta PPO "Traditional" Plan:** $100 per person; 3 times individual deductible per family
- **Peralta PPO "Lite" Plan:** None
- **Kaiser HMO Plan:** None

### Out of Pocket Maximum

- **Peralta PPO "Traditional" Plan:** $300 per person; $900 per family
- **Peralta PPO "Lite" Plan:** $1,000 per person; $3,000 per family
- **Kaiser HMO Plan:** $300 per person; $1,000 per person; $900 per family

### Lifetime Maximum Benefit

- **Peralta PPO "Traditional" Plan:** Unlimited
- **Peralta PPO "Lite" Plan:** Unlimited
- **Kaiser HMO Plan:** Unlimited

### Pre-Existing Condition

- **Peralta PPO "Traditional" Plan:** None
- **Peralta PPO "Lite" Plan:** None
- **Kaiser HMO Plan:** None

### Network

- **Access Anthem Blue Cross (www.anthem.com/ca)**
- **Kaiser (www.kp.com)**

### Physician Office Visits

- **Peralta PPO "Traditional" Plan:** $10 co-pay (deductible waived)
- **Peralta PPO "Lite" Plan:** $10 co-pay (deductible waived)
- **Kaiser HMO Plan:** $10 co-pay

### Diagnostic Testing, X-Rays and Laboratory

- **Peralta PPO "Traditional" Plan:** 80% of usual and customary fees, after calendar year deductible
- **Peralta PPO "Lite" Plan:** 100% of negotiated rates, after calendar year deductible
- **Kaiser HMO Plan:** 100%

### Inpatient Hospitalization

- **Peralta PPO "Traditional" Plan:** 80% of usual and customary fees, after calendar year deductible
- **Peralta PPO "Lite" Plan:** 100% of negotiated rates, after calendar year deductible
- **Kaiser HMO Plan:** 100%

### Pre-Certification of Inpatient Services

- **Peralta PPO "Traditional" Plan:** Required. Penalty is 25% reduction of benefits. Does not apply to maternity or emergency visits.
- **Peralta PPO "Lite" Plan:** Required. Penalty is 100% reduction of benefits. Does not apply to maternity or emergency visits.
- **Kaiser HMO Plan:** Required. Penalty is 100% reduction of benefits. Does not apply to maternity or emergency visits.

### Emergency Room Visits

- **Peralta PPO "Traditional" Plan:** $35 co-pay (deductible waived). Co-pay will be waived if admitted to the hospital.
- **Peralta PPO "Lite" Plan:** $35 co-pay. Co-pay will be waived if admitted to the hospital.

### Out of Area Benefits

- **Peralta PPO "Traditional" Plan:** Limited to life threatening emergency treatment only.
- **Kaiser HMO Plan:** Vision exam covered under medical plan. Materials benefit limited to $175 allowance per 24 month period.

### Vision Plan

- **Peralta PPO "Traditional" Plan:** See UnitedHealthcare Vision brochure for schedule of Network and Non-Network vision benefits (www.myuhcvision.com)
- **Kaiser HMO Plan:** Vision exam covered under medical plan. Materials benefit limited to $175 allowance per 24 month period.

### Prescription Coverage

- **Peralta PPO "Traditional" Plan:** Must use contracting pharmacy vendors ONLY! Retail is covered up to a 30 day supply at a $10 co-pay for generic prescription or a $15 co-pay for a brand name prescription. Mail order is covered up to a 90 day supply at a $5 co-pay for either generic or brand name prescriptions. Retail Pharmacy Note ~ if a brand name drug is prescribed and there is no generic equivalent, then the member will ONLY pay the generic co-pay.
- **Peralta PPO "Lite" Plan:** Retail and mail order is covered up to a 100 day supply at a $10 co-pay for generic formulary or a $15 co-pay for a brand name formulary.

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**Check out your Benefits Information Center (BIC)***

To learn more about your benefits, please visit your Benefits Information Center (BIC) website at: [www.peralta.pswbenefits.net](http://www.peralta.pswbenefits.net)
### Dental Plan Highlights

**Delta Dental plus Premier PPO Dental Plan** – United Healthcare DMO Dental Plan

**EMPLOYEE MONTHLY COSTS** – effective 7/1/14

<table>
<thead>
<tr>
<th>Plan</th>
<th>Delta Dental</th>
<th>United HealthCare</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Network:</strong></td>
<td>Delta Dental plus Premier Plan</td>
<td>United HealthCare Dental</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.deltadentalins.com">www.deltadentalins.com</a></td>
<td><a href="http://www.myuhc.com">www.myuhc.com</a></td>
</tr>
<tr>
<td></td>
<td>Delta PPO</td>
<td>DMO Dental Plan (HMO plan)</td>
</tr>
<tr>
<td></td>
<td>Select: Find a dentist</td>
<td>Select: “Locate dentist”</td>
</tr>
<tr>
<td></td>
<td>Select: Delta Dental PPO</td>
<td>Select: “dbp of California Pacific Union Dental”</td>
</tr>
<tr>
<td><strong>Out of Network:</strong></td>
<td>Okay, but is limited to Delta Dental’s usual &amp; customary fees</td>
<td>Not permitted. Must use United HealthCare Dental dentists ONLY.</td>
</tr>
<tr>
<td><strong>Deductible:</strong></td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

#### EMPLOYEE MONTHLY COSTS

<table>
<thead>
<tr>
<th>Dental Monthly Employee Contribution</th>
<th>Delta Dental plus Premier Rates</th>
<th>United HealthCare Dental Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Rate</td>
<td>$65.47</td>
<td>$27.62</td>
</tr>
<tr>
<td>Two Party Rate</td>
<td>$111.30</td>
<td>$44.19</td>
</tr>
<tr>
<td>Family Rate</td>
<td>$170.23</td>
<td>$67.33</td>
</tr>
</tbody>
</table>

- **Diagnostic & Preventative Services:** (oral examinations, cleanings, x-rays)
  - **Network:** 100% of negotiated rate
  - **Non-Network:** 100% of usual & customary fees; (balance billing may occur)
- **Basic Services:** (extractions, biopsies, fillings, root canals, sealants, gum treatment) – both plans charge the patient if asked for resin or porcelain on molars, or if asked for a higher level metal than what is considered dentally appropriate.
  - **Network:** 100% of negotiated rate
  - **Non-Network:** 100% of usual & customary fees; (balance billing may occur)
- **Crowns, Jackets, Other Cast Restorations** – both plans charge the patient if asked for resin or porcelain on molars, or if asked for a higher level metal than what is considered dentally appropriate.
  - **Network:** 100% of negotiated rate
  - **Non-Network:** 100% of usual & customary fees; (balance billing may occur)
- **Prosthodontic Services:** (bridges, partial and full dentures)
  - **Network:** 50% of negotiated rate
  - **Non-Network:** 50% of usual & customary fees; (balance billing may occur)
- **Calendar Year Maximum (Per Person):**
  - $1,600 (PPO plus Premier) / $1,500 (Premier)
  - Unlimited
- **Orthodontia Services:**
  - Dependent children only to age 19; **Network:** 50% of negotiated rate
  - **Non-Network:** 50% of usual & customary fees
  - Benefits limited to a separate $1,000 per person per calendar year maximum
  - 100% of United HealthCare fees not to exceed $2,250 in patient copays. Benefits available to children and adults.

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**Check out your Benefits Information Center (BIC)**

To learn more about your benefits, please visit your Benefits Information Center (BIC) website at: [www.peralta.pswbenefits.net](http://www.peralta.pswbenefits.net).
### Overview of Benefits
**Fall 2014**

<table>
<thead>
<tr>
<th>Vendor</th>
<th>Information on Vendors</th>
</tr>
</thead>
</table>
| **Kaiser Medical Plan (Health Maintenance Organization ~ HMO);** [www.kp.org](http://www.kp.org) | - All employees except Local 39 employees  
Kaiser provides medical care through participating doctors at Kaiser facilities. The plan emphasizes preventive care and provides most services and supplies at little to no cost to you. The plan includes coverage for prescription drugs and optical services obtained at a Kaiser facility. The District plan allows for a $10 co-pay for most services.  

**Pharmacy benefits**  
Retail and mail order is covered up to a 100 day supply at a $10 co-pay for generic formulary or a $15 co-pay for a brand name formulary. |
| **Peralta PPO Medical Plans (Preferred Provider Organization - PPO), administered by CoreSource;** [www.mycoresource.com](http://www.mycoresource.com) | - All employees except Local 39 employees  
CoreSource is the administrator of the medical services received through the Anthem Blue Cross network. To access Anthem Blue Cross providers, go to [www.anthem.com/ca](http://www.anthem.com/ca). The PPO provides coverage for routine and major medical services received through network providers. Most office visits are available after a $10 co-pay per visit.  

**Pharmacy benefits**  
Must use contracting pharmacy vendors ONLY! Retail is covered up to a 30 day supply at a $10 co-pay for generic prescription or a $15 co-pay for a brand name prescription. Mail order is covered up to a 90 day supply at a $5 co-pay for either generic or brand name prescriptions.  

**Vision benefits for all Peralta PPO Plans can be accessed through UnitedHealthcare Vision;** [www.myuhvision.com](http://www.myuhvision.com)  
Participants can receive benefits through the United Healthcare Vision network of providers and can receive out of network benefits within the plan guidelines. Office visit co-pays are $10 for examinations. |
| **Delta Dental plus Premier Plan (Preferred Provider Organization ~ PPO);** [www.deltadentalins.com](http://www.deltadentalins.com) | Delta Dental pays 100% for most services, including preventive care, fillings, extractions, crowns, periodontics, and root canal work. Bridges and dentures are covered at 50%. The plan pays up to $1,600 per person per calendar year for network providers and $1,500 per person per calendar year for non-network providers. Orthodontia coverage is available for dependent children up to age 26. It is paid at 50% up to a calendar year maximum of $1,000 per person. |
| **United HealthCare Dental Plan (Dental Maintenance Organization ~ DMO);** [www.myuhc.com](http://www.myuhc.com) | United HealthCare Dental pays 100% for most services. In addition to routine cleanings, examinations and x-rays, this plan has an added feature of child AND adult orthodontia. Plan surcharge for orthodontia is $2,250 when using a United HealthCare DMO dentist. |
| **Flexible Benefits Plan & Pre-Tax Commuting Reimbursement;** [www.pensiondynamics.com](http://www.pensiondynamics.com) | Medical and/or Dependent Care Expense (IRS Section 125): Eligible employees can set aside tax free dollars for out of pocket medical expenses or dependent day care expenses. First, set the money aside from each paycheck, then submit receipts to recover tax free dollars. Check with a tax professional to learn if this option is feasible to your personal situation. Pre-Tax Commuting Expense (IRS Section 132): If public transportation is used to get to and/or from work, this account can be used to reimburse specified expenses with pre-tax dollars. |

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**Part Time and Hourly Faculty Benefits Open Enrollment Announcement – Spring 2014** – (ed 08/04/2014) 5 of 20
# Benefits Matrix

<table>
<thead>
<tr>
<th>Benefit Eligibility</th>
<th>PRB-Full Time 39, 1021, Management, Confidential PRA – Peralta Certificated Administrators</th>
<th>PFF – Contract Faculty PTC – Temporary Contract Faculty</th>
<th>PAB – Part Time &amp; Hourly Faculty</th>
<th>TCB – Temporary Classified Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Worker’s Compensation</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Medical <em>(refer to Monthly Premium &amp; Contribution Table for explanation on costs)</em></td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Dental</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>(District does not make contributions)</td>
</tr>
<tr>
<td>Employee Assistance Program</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Flexible Benefits 125, 129</td>
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<td>●</td>
<td>●</td>
<td>●</td>
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<tr>
<td>Pre-Tax Parking 132</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Pre-Tax Transportation 132</td>
<td>●</td>
<td>●</td>
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<td>●</td>
</tr>
<tr>
<td>Tax Deferred Annuities – 403 (b)</td>
<td>●</td>
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<td>●</td>
<td>●</td>
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<tr>
<td>Tax Deferred Annuities – 457</td>
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<td>●</td>
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<tr>
<td>Defined Benefit Plans – 401(a) STRS</td>
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<tr>
<td>Defined Benefit Plans – 401(a) PERS</td>
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</tr>
<tr>
<td>Cash Balance – 401 (a) STRS</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Apple – 401(a) PERS</td>
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<td>●</td>
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<td>●</td>
</tr>
<tr>
<td>Employer-Paid Term Life</td>
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<td>●</td>
</tr>
<tr>
<td>Employer-Paid Long-Term Disability</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Union Dues / Fees Except confidential and managers</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
</tr>
</tbody>
</table>
WORKERS’ COMPENSATION INSURANCE
All District employees are automatically covered by workers’ compensation benefits. If an employee is injured while on the job and if the claim is accepted by the District’s workers’ compensation claims administrator, the benefits include coverage for medical expenses associated with the injury. The District provides full salary for the first 60 days, under the Peralta Industrial Leave policy. Our claims are administered through York. Medical services are rendered through the WellComp medical network with many providers and specialists in the area.

RETIREMENT PLANS (PERS, APPLE, STRS, Cash Balance)
Depending on your position and your appointment, you participate in either the Public Employees’ Retirement System (PERS), the State Teachers’ Retirement System (STRS) or the APPLE Plan. Inquire with Human Resources or each respective retirement plan system regarding plan membership.

CALPERS: The District currently contributes 11.442% of salary to the members’ PERS retirement fund. CalPers Classic members hired on or before December 31, 2012 contribute 7% of reportable compensation. CalPers New members hired on or after January 1, 2013 contribute 6% of reportable compensation.

A new member includes an individual who becomes a member of a public retirement system for the first time on or after January 1, 2013, and who was not a member of another public retirement system prior to that date, and who is not subject to reciprocity with another public retirement system.

Employees who are part time, seasonal or temporary may be eligible for the Accumulation Program for Part-time and Limited Service Employees (APPLE). Your mandatory contribution is 3.75% of eligible salary; the District contributes 3.75% of your eligible salary to this plan.

CALSTRS: The contribution rate is based on the academic term (10-, 11- or 12-month) assigned to the faculty member and is tax deferred. The District currently contributes 8.88% of the member’s annual salary to the STRS fund (refer to the Monthly Contribution Table.

Part time educators may be eligible for participation in the defined benefit plan Cash Balance Benefit Program. Both the employee and employer contribute 4% of salary to this retirement fund.

Refer to plan booklets for other information on the benefits of retirement plan participation. In addition to retirement income, each plan may offer other pre-retirement planning opportunities (long-term care, home loan programs and more).

VOLUNTARY 403(b) & 457 PLANS
Tax Shelter Programs & Personal Financial Planning
Under Section 403(b) of the Internal Revenue Code and Section 17512 of the California Revenue and Taxation Code, Peralta employees may participate in the District’s tax shelter programs. We also offer tax-deferred savings opportunities through the 457 plan. Maximize your tax savings and minimize your tax liability through these plans! Meet with your personal financial planner or tax-preparer to review how these benefits fit into your future planning. Other resources include:

- ZUK Financial Services: Christine Ingoldsby. She can be reached at 800.660.6291; or
- Teacher’s Pension & Insurance Services 800.474.1134.

LABOR UNIONS
Unions/Associations
These unions and associations represent the employees in contract negotiations with the District concerning issues such as salary, benefits, hiring practices, working conditions, etc.

Monthly dues as of May 2014:
- Peralta Federation of Teachers (www.pft1603.org)
- Regular/Contract/Accelerated Faculty: 0.01600 of any gross salary (plus approved AFT/CFT pass-throughs)
- Hourly Part-time Faculty:
  - $17.89 for each month of employment for three (3) equated hours or less (plus approved AFT/CFT pass-throughs)
  - $31.13 for more than three (3) equated hours (plus approved AFT/CFT pass-throughs)
- Local 1021 of the service Employee International Union (www.selu1021.org)
  - 1.74% of base salary
  - 1.07% of base salary for temporary employees.
- International Union of Operating Engineers, Local 39 of the AFL-CIO (www.local39.org)

Monthly dues are twice the hourly rate plus $13.00
Reimbursement Programs

KAISER REIMBURSEMENT PROGRAM FOR MAIL ORDER PRESCRIPTIONS

| Eligibility: | Active and post 07/01/04 retired members of unions, PFT, 1021, 39; confidential and management employees |
| Frequency of Reimbursement: | Semi Annually (July and January) |
| Documentation Guidelines: | Complete Kaiser Reimbursement Form and supply receipts (download form at www.peralta.pswbenefits.net under the Medical / Kaiser HMO link) |

KAISER REIMBURSEMENT PROGRAM FOR MAIL ORDER BRAND NAME PRESCRIPTIONS

| Eligibility: | Active and post July 1, 2012 Local 39 retirees / employees |
| Frequency of Reimbursement: | Semi Annually (July and January) |
| Documentation Guidelines: | Complete Kaiser Reimbursement Form and supply receipts (download form at www.peralta.pswbenefits.net under the Medical / Kaiser HMO link) |

MEDICARE PART A and/or PART B REIMBURSEMENT PROGRAM

| Eligibility: | Retirees & spouses (or domestic partner) over age 65 and paying for Medicare Part A and/or Part B |
| Frequency of Reimbursement: | Monthly – subject to the timing of our receipt of your documentation. |
| Documentation Guidelines: | Annual and periodic verification of monthly premium amount, based on retiree’s payment method to Center for Medicare and Medicaid Services (CMS) |

KAISER OFFICE VISITS & PRESCRIPTION DRUG CO-PAYS (INCLUDING MAIL ORDER PRESCRIPTION DRUG CO-PAYS)

| Eligibility: | Pre July 1, 2004 retirees |
| Frequency of Reimbursement: | Semi Annually (July and January) |
| Documentation Guidelines: | Complete Kaiser Reimbursement Form and supply receipts (download form at www.peralta.pswbenefits.net under the Medical / Kaiser HMO link) |

Credit Unions
The District has established relationships with the following credit unions. Credit unions offer banking-like services for the benefit of its members. District employees may arrange to have payroll deductions automatically sent to credit unions affiliated with Peralta.

- First United Services Credit Union
- Alameda Municipal Credit Union
- Provident Central Credit Union

Colonial Life
Choosing the right benefits at the right time of your life can be critical. That’s why Colonial Life is committed to making benefits count by helping people better understand their options. Our personal insurance products offer choices to help you better protect yourself and your family members from life’s unexpected turns. Contact Public Sector Manager, Fernando Lopez, Public Sector Manager at 415.243.4425 for more information.

AFLAC-American Family Life Assurance Company of Columbus
Insurance and income replacement products are available to our employees. Products offered by AFLAC include the Personal Accident Indemnity Plan, Personal Cancer Indemnity Plan and more! Take advantage of the convenience of payroll deduction to participate in this plan. Benefits received under AFLAC are in addition to other employer-paid benefits through the Hartford Long-term disability program or Kaiser and Self-Funded medical plans administered through Peralta. Contact Regional Sales Coordinator, Justin Reynolds, at 925.338.1899.
## Important References and Resources

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<td>Caremark Prescription Plan</td>
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<td>United Healthcare Vision Plan</td>
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<td>Kaiser Permanente HMO Plan</td>
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<tr>
<td>Delta PPO plus Premier Dental Plan</td>
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<tr>
<td>United Healthcare DMO Dental Plan</td>
</tr>
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<td>Pension Dynamics Flexible Benefit Plans</td>
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<td>MHN Employee Assistance Plan</td>
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<td>Voya (formerly ING) Life/AD&amp;D/LTD Plans</td>
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<td>ZUK Financial Group</td>
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<td>Third party administrator providing authorization on the Districts tax-deferred plan transactions</td>
</tr>
<tr>
<td>Accumulation Program for Part Time and Limited Service Employees - Apple</td>
</tr>
</tbody>
</table>

## Benefits of Belonging to Peralta Community College District

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Corp #</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>24 Hour Fitness</td>
<td>#97594</td>
<td>818.808.1300 x5563</td>
</tr>
<tr>
<td>Club One</td>
<td></td>
<td>510.895.1010</td>
</tr>
<tr>
<td>American Family Life Assurance Company of Columbus (AFLAC)</td>
<td></td>
<td>510.764.9853 x702</td>
</tr>
<tr>
<td>Colonial</td>
<td></td>
<td>800.858.0355</td>
</tr>
<tr>
<td>First United Services Credit Union</td>
<td></td>
<td>800.649.0193</td>
</tr>
<tr>
<td>Alameda Municipal Credit Union</td>
<td></td>
<td>510.523.1514</td>
</tr>
<tr>
<td>Provident Central Credit Union</td>
<td></td>
<td>800.632.4600</td>
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<tr>
<td>PERS</td>
<td></td>
<td>888.225.7377</td>
</tr>
<tr>
<td>STRS</td>
<td></td>
<td>800.228.5453</td>
</tr>
<tr>
<td>PFT/AFT</td>
<td></td>
<td>202.879.4400</td>
</tr>
<tr>
<td>Local 1021</td>
<td></td>
<td>800.472.2005</td>
</tr>
<tr>
<td>Engineers 39</td>
<td></td>
<td>800.472.2005</td>
</tr>
<tr>
<td>PSW Benefit Resources (Benefits Broker)</td>
<td></td>
<td>877.866.2623</td>
</tr>
<tr>
<td>Benefits Office (use this number to report an employee or retiree death and for other benefit related issues - <a href="mailto:benefits@peralta.edu">benefits@peralta.edu</a>)</td>
<td></td>
<td>510.587.7838, 510.466.7229</td>
</tr>
</tbody>
</table>
Frequently Asked Questions

Q1. How can I obtain a list of all in-network providers?
A: Locating in-network providers is easy by accessing the website.

- Anthem Blue Cross
  - [www.anthem.com/ca](http://www.anthem.com/ca)
  - Click on “Find a doctor”
  - Answer the questions and click on “search” Refer to page 2 for a screen shot.
  - Print your list by clicking on the print button at the top of the page
  - Or call 1.866.280.4120

Q2. How can I be sure that a provider is in the Anthem Blue Cross PPO Network? If I call a provider here in the Bay Area, and they say that they are a part of the Anthem Blue Cross Network, is that enough? Or do I need to call CoreSource? Or Anthem Blue Cross? Or Check a website.
A: You will need to call Anthem Blue Cross and confirm with the doctor that the doctor is a contracted provider at each point of service. (See FAQ 1).

Q3. If I enroll in the PPO “Traditional” Plan and pay premiums while employed, do I continue to pay that premium after I retire?
A: Yes. Currently CoreSource is our billing agent. The billing process is reviewed during the retirement appointment with the District’s Benefits Office. Rates change each July 1, generally, you will be notified of new rates within 60 days of a premium change.

Q4. Cash - in - lieu of benefits — What are they?
A: Effective July 1, 2012, District contract & regular benefit eligible employees now have the opportunity to decline Peralta medical and dental coverage and receive $225 per month in lieu of medical insurance and $25 per month in lieu of dental insurance with PCCD. To be eligible, the Benefits office must receive written proof of other comparable group medical and dental insurance. Medicare, COBRA and Individual Health Plans do NOT qualify as other medical insurance coverage.

To enroll in the cash-in-lieu benefit:
1. Obtain written proof of current group health care coverage. The required proof is a letter verifying insurance and a copy of the plan’s Evidence of Coverage (EOC) or Summary Plan Description (SPD); and
2. Submit the written proof to the Benefits Office; and
3. Complete and submit the Waiver of Medical and Dental Insurance Form; and
4. Agree to notify the district within 30 days of loss of coverage under the other plan.

Q5. What happens to my coverage if I get married, have a child or adopt a child?
A: If you experience any of the following events, you have a special enrollment right under the Health Insurance Portability & Accountability Act (HIPAA). You are entitled to elect or change your benefit plans with no late entrant penalties. You must notify the benefits administrator within 30 days of the event by completing a Universal Benefit Enrollment Form.

- Marriage, divorce or legal separation
- Birth, adoption or placement for adoption
- Moving outside of an HMO service area
- Loss of other group coverage

Furthermore, if you are an employee who is eligible for coverage but not enrolled, you shall be eligible to enroll for coverage within 60 days after (a) becoming ineligible for coverage under a Medicaid, Children’s Health Insurance Plan (CHIP); or (b) being determined to be eligible for financial assistance under a Medicaid, CHIP, or state plan with respect to coverage under the plan. Employers that sponsor group health plans must notify employees of any premium assistance that is available to them under a Medicaid or CHIP plan with respect to coverage under the plan.

Q6. What happens if I claim an ineligible dependent on my benefits?
A: If the District, its representatives or benefit carriers suffer any loss or pay any claims because of a false statement contained in any benefit enrollment / change forms or your failure to notify the District of the termination or change of any dependent status (i.e. divorce, termination of domestic partnership, over-age dependent, legal separation), Peralta may bring a civil action to recover its losses, including reasonable attorney fees.
Q7: Who is eligible as a dependent under my benefit plans?
A: Your eligible dependents are as follows:
   1. Your spouse;
   2. Your domestic partner (please check with the Benefits Administrator, as you may be required to complete an affidavit of domestic partnership); and
   3. Your dependent children up to age 26 (including adopted children, and children of your spouse or domestic partner).

Q8: Can I switch medical plans when I get married?
A: Yes, you may switch medical plans when you get married. Marriage is an official change in status by the IRS and allows you to enroll for the first time, add or drop dependents or change your plan elections altogether. These changes must be done within 30 days of your marriage (qualifying event).

Q9: What is a Qualifying Event?
A: Benefit plans can be affected by life event changes, some of which qualify as an official change in status by the IRS. Examples of some qualifying events include, but are not limited to, the following:
   1. Change in legal marital status – marriage, divorce, legal separation, annulment, or death of a spouse
   2. Change in number of dependents – birth, death, adoption, placement for adoption, award of legal guardianship
   3. Change in employment status of the employee’s spouse or employee’s dependent – switching from part-time to full-time employment status or from full-time to part-time, termination or commencement of employment, a strike or lockout, commencement of or return from an unpaid leave of absence which results in employee/dependent becoming ineligible for coverage
   4. Dependent satisfies or ceases to satisfy eligibility requirement – marriage of a dependent

Q10: What if there is an error on my paycheck?
A: From time-to-time paycheck deductions are incorrect due to timing of employee changes relative to the payroll deadline. Currently, when matters are brought to the attention of the Benefits Office, we log the customer service issue and track the issue to closure.

Q11: Will my premiums be taken out on a pre-tax basis automatically?
A: Yes. Deductions will be taken on a pre-tax basis unless you instruct us to deduct on an after-tax basis.

Q12: If I elect and enroll in a benefit plan for which premiums are required, am I paying for benefits in advance or arrears?
A: Employee contributions are taken in arrears. This means that you pay for your coverage at the end of the month within which the coverage was received.

Q13: Domestic Partners & Imputed Income-If I add a domestic partner to the coverage, how is my pay check affected?
A: You can add a domestic partner to your medical and dental insurance. However, the IRS requires that you be taxed on the value of the premium attributable to the domestic partner. In other words, your gross taxable income is increased by the amount of the insurance premium paid on behalf of the domestic partner. Still confusing? Here is an example of imputed income for an employee coverage of a domestic partner on the Kaiser HMO plan:

<table>
<thead>
<tr>
<th>Taxation</th>
<th>Two party monthly premium</th>
<th>Single party monthly premium</th>
<th>Amount of imputed income added to monthly gross</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal</td>
<td>$1,367.53</td>
<td>$683.77</td>
<td>$683.76</td>
</tr>
<tr>
<td>California State *</td>
<td>$1,367.53</td>
<td>$683.77</td>
<td>$683.76</td>
</tr>
<tr>
<td>California State **</td>
<td>$1,367.53</td>
<td>$683.77</td>
<td>$0 *</td>
</tr>
</tbody>
</table>

(* w/California State Registration of Domestic Partnership form on file with Peralta Community College District)
(** w/out California State Registration of Domestic Partnership form on file with Peralta Community College District)

Q14: How do I change my address with my medical or dental plan?
A: Change of Address forms are available on the Peralta website at [http://web.peralta.edu/hr/hr-documents-forms/](http://web.peralta.edu/hr/hr-documents-forms/). The form is available in either Word or PDF format. After completing the form, you may return it in one of three ways.
   1. Drop it off at the front desk in Human Resources at the District Administrative Center; or
   2. Fax it to Human Resources at 510.466.7280 or 510.466.7397; or
   3. Mail it to The Peralta Colleges, Human Resources, Attention: Address Changes, 333 East 8th Street, Oakland, CA 94606.

Q15: How do I enroll into group medical and dental insurance with Peralta?
A: Complete and submit a Universal Benefit Enrollment/Change form directly to the Peralta District Benefits Office at: 333 East 8th Street, Oakland, CA 94606.
What Happens to Your Current Coverage if You Decide to Join a Medicare Drug Plan?
If you are retired from Peralta employment, receive prescription drug coverage through the District as a retiree or dependent thereof, and participate in a Medicare drug plan outside of your Peralta group insurance plan, your current PCCD coverage may be affected.

- If you elect Kaiser Senior Advantage, you are automatically signed up for Medicare Part D at the time of your enrollment. All Medicare benefits are assigned to Kaiser when you enroll in Kaiser Senior Advantage. It is possible that you will be responsible for a monthly Medicare Part D premium payment. A small group, fewer than 5% of all people with Medicare, may pay a monthly premium for Medicare Part D coverage based upon their income. This includes Part D coverage you receive from a Medicare Advantage Plan that includes drug coverage. If your modified adjusted gross income as reported on your IRS tax return from two years ago (the most-recent tax return information provided to Social Security by the IRS) is above a certain limit, you'll pay an extra amount in addition to your plan premium. Usually, the extra amount is deducted from your Social Security check. If not, then the responsibility to make this payment is yours. In accordance with Medicare regulations, Kaiser will terminate the prescription drug benefit affiliated with Kaiser Senior Advantage if the Medicare D premium is not paid.
- If you are enrolled in the PCCD, Self-Funded Plan, and elect to sign up for Medicare Part D, your prescription coverage under the District will be canceled. If you do decide to join a Medicare drug plan and drop your current PCCD prescription coverage, be aware that you and your dependents will be unable to get this coverage back until the next open enrollment period.

The District does not reimburse the Medicare D premium tax paid by “Higher Income Beneficiaries” as defined by the Social Security Administration. Criteria for the tax assessment can be found in the publication SSA Publication 05-10536 Medicare Premiums: Rules for Higher Income Beneficiaries. http://www.ssa.gov/pubs/10536.html#a0=1.

When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?
You should also know that if you drop or lose your current coverage with PCCD and don’t join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join.

For More Information About This Notice or Your Current Prescription Drug Coverage...
For further information call the PCCD Benefits Office at 510.466.7229. NOTE: You’ll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through PCCD changes. You also may request a copy of this notice at any time.

For More Information About Medicare Premiums:
Given the complexity of each individual’s circumstances, contact Medicare directly regarding the accuracy of the tax amount or the timing or the method of your payments to the Medicare A, B & D programs.

For More Information About Your Options Under Medicare Prescription Drug Coverage...
More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. You’ll get a copy of the handbook in the mail every year from Medicare. For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the “Medicare & You” handbook for their telephone number) for personalized help.
- Call 1.800.MEDICARE 1.800.633.4227. TTY users should call 1.877.486.2048.

If you have limited income and resources, help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1.800.772.1213. TTY users should call 1.800.325.0778.

Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: July 30, 2014 -- PCCD District Benefits Office--Phone Number: 510.466.7229
Important Notice from PCCD About
Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with PCCD and about your options under Medicare’s prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare’s prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. PCCD has determined that the prescription drug coverage offered by Kaiser and CoreSource are, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

Highlights of the 2014 Medicare Prescription Drug benefit:
Minimal monthly premium (varies depending on the plan you choose)
- $310 annual deductible
- Medicare will cover 72% of the drug cost up to $2,850 (annually)
- Any costs between the $2,850 and $4,550 are paid for by employee or retiree
- When an employee drug bill exceed $4,500, Medicare will cover 95% of any costs above that ceiling.

Medicare, Kaiser and Caremark Comparison for PCCD Retirees

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Medicare Part D</th>
<th>Kaiser</th>
<th>Caremark (through Self-Funded medical coverage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-pay</td>
<td>27%</td>
<td>$1 - $15*</td>
<td>$1 - $15*</td>
</tr>
<tr>
<td>Deductible</td>
<td>$310</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

*Co-pays are based on formulary determination and whether or not mail order is used.
*The District reimburses co-pays in accordance prevailing Collective Bargaining Agreements.

As you can see, your existing coverage is on average at least as good as standard Medicare prescription drug coverage. You can keep this coverage and not pay extra if you later decide to enroll in Medicare prescription drug coverage.

When Can You Join A Medicare Drug Plan?

Although your District-sponsored plans are better than the federal Medicare D Plan, we are required to inform you that you can join a Medicare drug plan when you first become eligible for Medicare and each year from Oct. 15th through Dec. 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.
All covered family members must read this notice summarizing your rights under the Women’s Health and Cancer Rights Act.

What is the Women’s Health and Cancer Rights Act?
The Women’s Health and Cancer Rights Act (WHCRA) provides protections for mastectomy patients who choose to have breast reconstruction in connection with a mastectomy. The WHCRA applies only to those group health plans and health insurers that cover benefits for mastectomies; it does not require health plans to pay for mastectomies. But for plans that do provide coverage for mastectomies, the WHCRA requires coverage for reconstruction as well. According to the U.S. Department of Labor, the WHCRA is not limited to cancer patients; this law should cover anyone seeking reconstruction after a mastectomy for any reason.

For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

1. All stages of reconstruction of the breast on which the mastectomy was performed;
2. Surgery and reconstruction of the other breast to produce a symmetrical appearance;
3. Prostheses (e.g. breast implant); and
4. Treatment for physical complications of the mastectomy, including lymph edema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. **NOTE:** State laws may broaden federal WHCRA rights. Please read your Summary Plan Description, contact human resources, or contact our benefits broker, PSW Benefit Resources at 1.877.866.2623, for complete details on your plan benefits. More information about the WHCRA may be obtained by calling the Employee Benefits Security Administration of the U.S. Department of Labor toll-free at: 1.866.444.3272.

jseibert@peralta.edu

**Overage Dependent Status (aka Michelle’s Law)**

This mandate requires an insurance company to continue medical coverage for an overage dependent that is away from school due to a medical leave of absence. This mandate requires that a dependent child’s coverage can continue for 12 months or until the date on which the coverage is scheduled to end according to the terms and conditions of the plan, whichever occurs first. After this time, if the overage dependent is unable to return to school, he or she will need to apply for individual coverage through COBRA, HIPAA or for disabled coverage under the parent/guardian’s plan. An employee is required to notify the insurance company **AND** the employer within 30 days before the leave begins if the leave is known about in advance or within 30 days after the start date of an unplanned medical leave of absence. The carrier will also request a signed note from the attending physician stating the medical necessity, the diagnosis code, leave start date (and end date if known) and the physicians name, date and signature.

**Statement of Rights Under the Newborns’ & Mothers’ Health Protection Act**

Under Federal law, benefits for any hospital length of stay in connection with childbirth for the mother or newborn child may not be limited to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. Federal law does not prohibit the mother’s or newborn’s attending provider, after consultation with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In addition, Federal law states that carriers may NOT require providers / members to obtain authorization from the plan for prescribing a length of stay not in excess of 48 hours (or 96 hours).
OUR LEGAL DUTY

We are required by applicable federal and state law to maintain the privacy of your health information. We are also required to give you this Notice about our privacy practices, our legal duty, and your rights concerning your health information. We must follow the privacy practices that are described in this Notice while it is in effect. This Notice has been in effect since April 13, 2003, and will remain in effect until we replace it.

We reserve the right to change our privacy practices and the terms of this Notice at any time, provided such changes are permitted by applicable law. We reserve the right to make the changes in our privacy practices and the new terms of our Notice and make the new Notice available upon request.

You may request a copy of our Notice at any time. For more information about our privacy practices, or for additional copies of this Notice, please contact us using the information listed at the end of this Notice.

USES AND DISCLOSURES OF HEALTH INFORMATION & EMPLOYEE RIGHTS

Access: You have the right to look at or get copies of your health information, if any exists in any offices, with limited exceptions. You may request that we provide copies in a format other than photocopies. We will use the format you request unless we cannot practicably do so. You must make a request in writing to obtain access to your health information. You may obtain a form to request access by using the contact information listed at the end of this Notice. We will charge you a reasonable cost-based fee for expenses such as copies and staff time. You may also request access by sending us a letter to the address at the end of this Notice. If you request copies, we will charge you $1.00, for each page and $15.00, per hour for staff time to locate and copy your health information, and postage if you want the copies mailed to you. If you request an alternative format, we will charge a cost-based fee for providing your health information in that format. If you prefer, we will prepare a summary or an explanation of your health information for a fee. Contact us using the information listed at the end of this Notice for a full explanation of our fee structure.

Disclosure Accounting: You have the right to receive a list of instances in which we or our business associates disclosed your health information for purposes other than treatment, payment, healthcare operations and certain other activities, for the last 6 years, but not before April 14, 2003. If you request this accounting more than once in a 12-month period, we may charge you a reasonable, cost-based fee for responding to these additional requests.

Restriction: You have the right to request that we place additional restrictions on our use or disclosure of your health information. We are not required to agree to these additional restrictions, but if we do, we will abide by our agreement (except in an emergency).

Alternative Communication: You have the right to request that we communicate with you about your health information by alternative means or to alternative locations. (You must make your request in writing.) Your request must specify the alternative means or location, and provide satisfactory explanation how payments will be handled under the alternative means or location you request.

Amendment: You have the right to request that we amend your health information. (Your request must be in writing, and must explain why the information should be amended.) We may deny your request under certain circumstances.

Electronic Notice: If you receive this Notice on our Web site or by electronic mail (e-mail), you are entitled to receive this Notice in written form.

Questions & Complaints: If you want more information about our privacy practices or have questions or concerns, please contact us. If you are concerned that we may have violated your privacy rights, or you disagree with a decision we made about access to your health information or in response to a request you made to amend or restrict the use or disclosure of your health information or to have us communicate with you by alternative means or at alternative locations, you may complain to us using the contact information listed at the end of this Notice. You also may submit a written complaint to the U.S. Department of Health and Human Services. We will provide you with the address to file your complaint with the U.S. Department of Health and Human Services. Contact: Privacy Officer: Jennifer Seibert 510.466.7229, Address: 333 East 8th Street, Oakland, CA 94606.
GENERAL NOTICE OF COBRA CONTINUATION RIGHTS

Introduction
This notice contains important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. The right to COBRA continuation coverage was created by a federal law, called the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage may become available to you and to other members of your family who are covered under the Plan when you would otherwise lose your group health coverage. This notice generally explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect the right to receive it. This notice gives only a summary of your COBRA continuation coverage rights. For more information about your rights and obligations under the Plan and under federal law, you should either review the Plan’s Summary Plan Description or get a copy of the Plan Document from the Plan Administrator.

The Plan Administrator is: Jennifer Seibert, District Benefits Manager, Peralta Community College District, 333 East 8th Street, Oakland CA 94606, (510) 466-7229

COBRA Continuation Coverage
COBRA continuation coverage is a continuation of Plan coverage when coverage would otherwise end because of a life event known as a “qualifying event.” Specific qualifying events are listed later in this notice. COBRA continuation coverage must be offered to each person who is a “qualified beneficiary.” A qualified beneficiary is someone who will lose coverage under the Plan because of a qualifying event. Depending on the type of qualifying event, employees, spouses of employees, and dependent children of employees may be qualified beneficiaries. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you are an employee, you will become a qualified beneficiary if you lose your coverage under the Plan because either one of the following qualifying events happens:

- Your hours of employment are reduced; or
- Your employment ends for any reason other than gross misconduct

If you are the spouse of an employee, you will become a qualified beneficiary if you lose your coverage under the Plan because any of the following qualifying events happens:

- Your spouse dies; or
- Your spouse’s hours of employment are reduced; or
- Your spouse’s employment ends for any reason other than his or her gross misconduct; or
- Your spouse becomes enrolled in Medicare (Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because any of the following qualifying events happen:

- The parent – employee dies; or
- The parent – employee’s hours of employment are reduced; or
- The parent – employee’s employment ends for any reason other than his or her gross misconduct; or
- The parent – employee becomes enrolled in Medicare (Part A, Part B, or both); or
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the plan as a “dependent child.”

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. When the qualifying event is the end of employment or reduction of hours of employment, death of the employee or enrollment of the employee in Medicare (Part A, Part B, or both), the employer must notify the Plan Administrator of the qualifying event within 30 days following the date coverage ends.

There may be other coverage options for you and your family. When key parts of the health care law take effect, you’ll be able to buy coverage through the Health Insurance Marketplace. In the Marketplace, you could be eligible for a new kind of tax credit that lowers your monthly premiums right away, and you can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll. Being eligible for COBRA does not limit your eligibility for coverage for a tax credit through the Marketplace. Additionally, you may qualify for a special enrollment opportunity for another group health plan for which you are eligible (such as a spouse’s plan), even if the plan generally does not accept late enrollees, if you request enrollment within 30 days.

For the other qualifying events (divorce or legal separation of the employee and spouse or a dependent child’s losing eligibility for coverage as a dependent child), you must notify the Plan Administrator. The Plan requires you to notify the Plan Administrator within 60 days after the qualifying event occurs. You must send this notice to: Jennifer Seibert, District Benefits Manager, Peralta Community College District, 333 East 8th Street, Oakland CA 94606, (510) 466-7229

In addition, the employee or family member must notify Peralta Community College District within 30 days, of the birth to or placement for adoption of a child of an individual receiving continuation coverage. The child born to or placed for adoption is also eligible for coverage. If desired, the parent who is currently a qualified beneficiary may change coverage status from individual coverage to family coverage to add the new child.

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. For each qualified beneficiary who elects COBRA continuation coverage, COBRA continuation coverage will begin on the date that Plan coverage would otherwise have been lost.

COBRA continuation coverage is temporary continuation coverage. When the qualifying event is the death of the employee, enrollment of the employee in Medicare (Part A, Part B or both) your divorce or legal separation, or a dependent child losing eligibility as a dependent child, COBRA continuation will last up to 36 months.

When the qualifying event is the end of employment or reduction of work hours, COBRA continuation coverage lasts for up to 18 months. There are two ways in which this 18-month period of COBRA continuation coverage can be extended. (continued on next page)

www.peralta.pswbenefits.net

Part Time and Hourly Faculty Benefits Open Enrollment Announcement – Spring 2014 – (ed 08/04/2014) 16 of 20
Disability Extension of 18-Month Period of Continuation Coverage

If you or anyone in your family covered under the Plan is determined by the Social Security Administration to be disabled at any time during the first 60 days of the COBRA continuation coverage and you notify the Plan Administrator in a timely fashion, you and your entire family can receive up to an additional 11 months of COBRA continuation coverage, for a total maximum of 29 months. You must make sure that the Plan Administrator is notified of the determination and before the end of the 18-month period of COBRA continuation coverage. This notice should be sent to Peralta Community College District.

Second Qualifying Event Extension of 18-Month Period of Continuation Coverage

If your family experiences another qualifying event while receiving COBRA continuation coverage, the spouse and dependent children in your family can get additional months of COBRA continuation coverage, up to a maximum of 36 months. This extension is available to the spouse and dependent children if the former employee dies, enrolls in Medicare (Part A, Part B, or both), or gets divorced or legally separated. The extension is also available to a dependent child when the child stops being eligible under the Plan as a dependent child. In all of these cases, you must make sure that the Plan Administrator is notified of the second qualifying event within 60 days of the second qualifying event. This notice must be sent to Peralta Community College District.

California Only: Notice to All Terminating Employees Regarding Medi-Cal & HIV/AIDS

The California Department of Health Services will pay health insurance premiums for certain persons who are losing employment and have a high cost medical condition. In order to qualify for the Health Insurance Premium Payment (HIPP) Program, you must meet ALL of the following conditions:

- You must currently be on Medi-Cal.
- Your Medi-Cal Share of Cost, if any, must be of $200.00 or less.
- You must have an expensive medical condition. The average monthly savings to Medi-Cal from your health insurance must be at least twice the monthly insurance premiums. If you have a Medi-Cal Share of Cost, that amount will be subtracted from your monthly health care costs to determine if paying the premiums is cost effective.
- You must have a current health insurance policy, COBRA continuation policy, or a conversion policy in effect or available at the time of application.
- Your health insurance policy must cover your high cost medical condition.
- Your application must be completed and returned in time for the State of California to process your application and pay your premium.
- Your health insurance policy must not be issued through the California Major Risk Medical Insurance Board.
- You must not be enrolled in a Medi-Cal related prepaid health plan, County Health Initiative, Geographic Managed Care Program, or the county Medical Services Program (CMSP).

NOTE: If an absent parent has been ordered by the court to provide your health insurance, you will not be eligible for the HIPP Program. For more information you may call this toll free number (800) 951-5294.

Persons Disabled with HIV/AIDS

Under the Ryan White Comprehensive AIDS Resource Emergency Act of 1990 (CARE), persons unable to work because of disability due to HIV/AIDS and who are losing their private health insurance may qualify for the Health Insurance Premium Payment (CARE/HIPP) program for up to 12 months if they meet the following criteria:

- Have applied for Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI), State Disability Insurance (SDI), or other disability programs;
- Are currently covered by a health insurance plan (COBRA, individual or group), which includes outpatient prescription drug coverage, and HIV related treatment services;
- Are not currently on the AIDS Drug Assistance Program (ADAP);
- Have a total monthly income of no more than 250% of the current federal poverty level and;
- Will be eligible for the Medi-Cal HIPP Program within 12 months.

For additional information on CARE/HIPP, please call the No. Cal AIDS Hotline at (800) 367-2437 (English/Spanish) or the So.Cal AIDS Hotline at (800) 922-2437 (English) and (800) 922-2438 (Multi-Language).

Special Extension Provision

Health Plans issued in California must allow individuals who have exhausted their 18-month COBRA continuation period (or 29 months, in the case of disability), to continue on the group policy for up to an additional 18 months (or an additional 7 months in the case of disability). In order to exercise the coverage continuation rights under the law, an election to purchase the extended coverage must be made in writing by the COBRA participant to the carrier, no later than 30 calendar days prior to the end of the 18-month COBRA continuation period.

If you have questions

If you have questions about your COBRA continuation coverage, you should contact Jennifer Selbert, District Benefits Manager, Peralta Community College District, 333 East 8th Street, Oakland CA 94606, (510) 466-7229 or you may contact the nearest Regional or District Office of the U.S. Department of Labor’s Employee Benefits Security Administration (EBSA). Addresses and phone numbers of Regional and district EBSA Offices are available through EBSA’s website at www.dol.gov/ebsa.

Keep Your Plan Informed of Address Changes

In order to protect your family’s rights, you should keep the Plan Administrator informed of any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

www.peralta.pswbenefits.net
Glossary of Terms

APPEALS CONSIDERATION: Clinical review conducted by appropriate independent clinical peers, when a decision not to certify a requested admission, procedure, or service has been appealed. Sometimes referred to as “third level review.”

CASE MANAGEMENT: A collaborative process which accesses, plans, implements, coordinates, monitors, and evaluates options and services to meet an individual’s health needs using communication and available resources to promote quality cost-effective outcomes.

CERTIFICATION: A determination by a Utilization Management Organization that an admission, extension of stay, or other health care service has been reviewed and, based on the information provided, meets the clinical requirements for medical necessity, appropriateness, level of care, or effectiveness under the auspices of the applicable health benefit plan.

CO-PAY: A dollar amount which is applied per service rendered, i.e. per office visit, per confinement, per emergency room visit.

COINSURANCE: The benefit percentage of covered expenses payable by the Plan for benefits that are provided under the Plan. The coinsurance is a percentage that is applied to covered expenses after the deductible(s) has been met, if applicable.

COSMETIC SURGERY: Surgery for the restoration or reconstruction of body structures directed toward altering appearance (non-medically necessary procedures).

COVERED EXPENSE: Medically necessary services, supplies or treatment that are recommended or provided by a physician, professional provider or covered facility for the treatment of illness or injury and that are not specifically excluded from coverage. Covered expenses shall include specified preventive care services.

CLINICAL REVIEW CRITERIA: The written screens, decision rules, medical protocols, or guidelines used by the Utilization Management Organization as an element in the evaluation of medical necessity and appropriateness of requested admissions, procedures, and services under the auspices of the applicable health benefit plan.

CUSTOMARY AND REASONABLE AMOUNT: The fee assessed by a provider of service for services, supplies or treatment which shall not exceed the general level of charges made by others rendering or furnishing such services, supplies or treatment within the area where the charge is incurred and is comparable in severity and nature to the illness or injury. Due consideration shall be given to any medical complications or unusual circumstances which require additional time, skill or experience. The customary and reasonable amount is determined from a statistical review and analysis of the charges for a given procedure in a given area. The term “area” as it would apply to any particular service, supply or treatment means a county or such greater area as is necessary to obtain a representative cross-section of the level of charges.

EMERGENCY: The sudden onset of an illness or injury where the symptoms are of such severity that the absence of immediate medical attention could reasonably result in:

- Placing the covered person’s life in jeopardy.
- Causing other serious medical consequences.
- Causing serious impairment to bodily functions.
- Causing serious dysfunction of any bodily organ or part.

PREEXISTING CONDITIONS: An illness or injury, which existed within a six month time period before the covered person’s enrollment date of coverage under this Plan. An illness or injury is considered to have existed when the covered person:
- Sought or received professional advice for the illness or injury.
- Received medical care or treatment for that illness or injury.
- Received medical supplies, drugs, or medicines for that illness or injury.

PREFERRED PROVIDER: A physician, hospital or other health care facility who has an agreement in effect with the Preferred Provider Organization at the time services are rendered. Preferred providers agree to accept the negotiated rate as payment in full.

PREFERRED PROVIDER ORGANIZATION: An organization who selects and contracts with certain hospitals, physicians, and other health care providers to provide covered persons services, supplies and treatment at a negotiated rate.

PRIMARY PLAN: The group benefit plan that pays benefits first.

SECONDARY PLAN: The group benefit plan that pays benefits second.
## Comparison of Governmental 457 Plan to 403(b) Plan

<table>
<thead>
<tr>
<th>Features</th>
<th>Governmental 457 Plan</th>
<th>403(b) Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contribution Limits</strong></td>
<td>* $17,500 basic maximum contribution limit</td>
<td>* $17,500 basic maximum contribution limit</td>
</tr>
<tr>
<td><strong>Year 2014</strong></td>
<td>* 457 limits not coordinated with 403(b) plan</td>
<td>* 403(b) limits not coordinated with 457 Plan</td>
</tr>
<tr>
<td><strong>Early Withdrawal</strong></td>
<td>None - (normal income tax only)</td>
<td>10% early withdrawal penalty tax may apply</td>
</tr>
<tr>
<td><strong>IRS Penalty Tax</strong></td>
<td>Universal Availability Rule non-discrimination apply</td>
<td>under age 55 1/2 plus normal income tax</td>
</tr>
<tr>
<td><strong>Eligibility Rules</strong></td>
<td>Non-discrimination rules do not apply</td>
<td>Universal Availability Rule non-discrimination apply</td>
</tr>
<tr>
<td><strong>Small Balance Distribution</strong></td>
<td>Account balance $5,000 or less No contributions in the past 24 months</td>
<td>Not Applicable</td>
</tr>
<tr>
<td><strong>Age 50</strong></td>
<td>Total of $5,500 - not permitted if special catch-up option used</td>
<td>Total of $5,500 – permitted even if special catch-up option used</td>
</tr>
<tr>
<td><strong>Catch-Up Option</strong></td>
<td>As permitted in the Plan Document, three years prior to Normal Retirement Age</td>
<td>As permitted in the Plan Document, 15 years of service option increases</td>
</tr>
<tr>
<td><strong>Special</strong></td>
<td>stated in the Plan permits contribution of the lesser of:</td>
<td>limit by the lesser of:</td>
</tr>
<tr>
<td><strong>Catch-Up Option</strong></td>
<td>* Subject to strict IRS testing</td>
<td>* Subject to strict IRS testing</td>
</tr>
<tr>
<td></td>
<td>* Two times basic limit; subject to underutilized deferrals in past years</td>
<td>* $2,000 annually with a $15,000 lifetime limit</td>
</tr>
<tr>
<td><strong>Purchase Service Credit State Retirement System</strong></td>
<td>Permitted</td>
<td>Permitted</td>
</tr>
<tr>
<td><strong>Distribution Restrictions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Portability of Plan Funds After Qualifying Event</strong></td>
<td>Funds can be rolled over to:</td>
<td>Funds can be rolled over to:</td>
</tr>
<tr>
<td></td>
<td>* Governmental 457 Plan of Another Employer</td>
<td>* Governmental 457 Plan of Another Employer</td>
</tr>
<tr>
<td></td>
<td>* Another 403(b) provider approved in the Plan</td>
<td>* IRA (Traditional, SEP, SAR-SEP)</td>
</tr>
<tr>
<td></td>
<td>* IRA (Traditional, SEP, SAR-SEP)</td>
<td>* Pension, Profit Sharing 401(k)</td>
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<td></td>
<td>* Pension, Profit Sharing 401(k)</td>
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<tr>
<td><strong>Hardship/Unforeseeable Emergency Distributions</strong></td>
<td>Contributions may be distributed to the extent required for an unforeseeable</td>
<td>Contributions may be distributed to the extent required for a financial</td>
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<tr>
<td></td>
<td>emergency as defined by the IRS as a severe financial hardship to you resulting</td>
<td>hardship as defined by the IRS as an immediate and heavy, including:</td>
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<tr>
<td></td>
<td>from events such as a sudden and unexpected illness, an accident you may</td>
<td>(1) certain medical expenses; (2) purchase of a principal residence; (3)</td>
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<td></td>
<td>or a dependent experience; loss of your property because of casualty; or other</td>
<td>tuition and related educational fees and expenses; (4) prevent eviction</td>
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<td>similar extraordinary and unforeseen circumstances arising as a result of events</td>
<td>from, or foreclosure on, a principal residence; (5) burial or funeral</td>
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<td>beyond your control. Withdrawals are only permitted for limited financial</td>
<td>expenses; and (6) certain expenses for the repair of damage to the employee's</td>
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<td>circumstances that must be substantiated.</td>
<td>principal residence. Withdrawals are only permitted for limited financial</td>
</tr>
<tr>
<td><strong>Loans</strong></td>
<td>Applies to all accounts and all Plans (403(b) &amp; 457) of the Employer; limited to</td>
<td>Affairs and all Plans (403(b) &amp; 457) of the Employer; limited to the lesser</td>
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<td>the lesser of:</td>
<td>of:</td>
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<td></td>
<td>* $50,000; or</td>
<td>* $50,000; or</td>
</tr>
<tr>
<td></td>
<td>* One half of vested account balance</td>
<td>* One half of vested account balance</td>
</tr>
<tr>
<td><strong>Required Minimum Distribution</strong></td>
<td>RMD rules apply at age 70 1/2 or later, severance from service, and also after</td>
<td>RMD rules apply at age 70 1/2 or later, severance from service, and also</td>
</tr>
<tr>
<td></td>
<td>death</td>
<td>after death</td>
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</tbody>
</table>

MidAmerica Administrative & Retirement Solutions, Inc.  
402 South Kentucky Ave., Suite 500  
Lakeland, FL 33801  
www.midamerica.biz  
(866) 873-4249
INSTRUCTOR TERM WORKLOAD SAMPLE: FOR ILLUSTRATIVE PURPOSES ONLY

Effective Fall 2014
In accordance with the PFT 2012 – 2015 Successor Agreement, effective Fall 2014, the Part Time Community College Faculty Health Insurance Program, as defined by the California Education Code Section 87863 and referred to as the “50/50 Medical Plan” shall only apply to and provide the Kaiser Plan. The 100% buy-in plan for part time faculty set forth in Article 22.G will still be available to all hourly faculty, continuing past practice with the 100% buy-in. Enrollment into the Self Funded (PPO Lite or PPO Traditional) plans is available at 100% of the cost.

≥40.00 = Peralta pays ½ for Kaiser medical
<40.00 = Peralta pays 0 for medical