WHEN: Wednesday, August 18, 2010 (2:00 – 3:00)
Thursday, August 19, 2010 (Noon – 4:00)
WHERE: PCCD Board Room – District Offices-333 East 8th Street, Oakland

Come join us for:

Employee Appreciation & Welcome Back Activities

Invited guests include financial planners & business partners:
ING/Reliastar (the District’s new life insurance and long-term disability benefits carrier)
FINANCIAL PLANNERS:
ZUK Financial Planners (403(b) & 457 tax-deferred planning & assistance)
FTJ Fundschoice, over 1500 tax-deferred investment options
Richard Bologna, First Investors
Lee Thurman Investment Advisors
Scott Lucas, JC Insurance, specialty benefits for adjunct faculty (life insurance, long term disability products)
Chase Manhattan (retail banking services)
Citibank (mortgage consultant group) * Staples Office Supplies

SCHEDULE OF PROFESSIONAL DEVELOPMENT DAY WORKSHOPS

<table>
<thead>
<tr>
<th>Date</th>
<th>Topic</th>
<th>Time</th>
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</thead>
<tbody>
<tr>
<td>8/18</td>
<td>“Adjunct Benefits Open Enrollment Orientation Session-A review of forms, procedures and requisite documentation Peralta Benefits Office, Lunchroom</td>
<td>2:00 – 3:00</td>
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<td>“Retiring from Peralta Employment? What happens to medical and dental benefits?” Peralta Benefits Office, Lunchroom</td>
<td>Noon – 1:00</td>
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<td></td>
<td>“Coping with Change: work, life, economy” Wellpoint Employee Assistance Programs, Boardroom</td>
<td>1:00 – 2:00</td>
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<tr>
<td></td>
<td>&quot;Adjunct Benefits Open Enrollment Orientation Session-A review of forms, procedures and requisite documentation - Peralta Benefits Office, Boardroom</td>
<td>2:00 – 3:00</td>
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<td></td>
<td>&quot;Health Care Reform-A discussion-What are the reforms and when might they impact Peralta? What is the federal implementation timeline?&quot; Peralta Benefits Office, Board Room</td>
<td>3:00 – 4:00</td>
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OTHER ON-GOING WORKSHOPS OPPORTUNITIES

For New Employees:
Fall 2010 Benefit Orientation Schedule
Tuesdays in the District Benefits Office at 2:00pm:

- August 17 & 18*
- September 14 & 28
- October 5 & 19
- November 2 & 16
- December 7**

*Special Orientation for Adjuncts
**Last Orientation of the Year

For Retirees:
Call (510) 466-7229 for your personal one (1) hour personal appointment with Benefits Office staff; please have retirement effective date at the time of your call.

If you are retiring, we recommend that you take the following actions 30-days before you retire in order to ensure a timely processing of your transition:

- Notify your department
- Contact your retirement plan (CalPERS or CalSTRS) regarding your annuity
- Contact PCCD Benefits for post-employment benefits continuation.

SAVE THE DATE!
Open Enrollment October 1 – 31, 2010
BENEFITS FAIR THURSDAY, OCTOBER 7!
Dependent Audit Results - The results of the dependent audit are in!

- During spring 2010, the District engaged the services of CoreSource to verify the eligibility of dependents covered on our medical and dental plans.
- As a result of our dependent audit, we expect considerable savings in benefit costs for non-eligible dependents.

Going forward, we require documentation of new dependents added to a Peralta group insurance plan. Visit the Peralta benefits website www.peralta.pswbenefits.net for a list of acceptable documentation.

Change of Life & LTD Carrier to ING/Reliastar, effective September 1, 2010 - Meet the new representatives on Thursday, August 19 during Professional Development Day

In another cost reduction effort, we are changing our life insurance and long-term disability plan vendor from The Hartford to ING/Reliastar. We expect to save over $160,000 in District premium costs in the coming year. There is no change to benefit coverage only to the service provider.

What does the vendor change mean for you?

- New disability and life insurance claim forms will be available on the PCCD website no later than September 1, 2010.
- Eligible employees will receive a home mailing of the updated benefit certificates.

♦ Life Insurance:
  - Current beneficiary designations will remain in effect
  - Covered employees & retirees will not need to complete a new beneficiary designation form. New forms will be available online and mailed upon request.

Special Note: changing your employer-paid life insurance does not concurrently change other beneficiaries with CalPERS or CalSTRS. Contact each respective agency directly regarding beneficiary designation changes.

♦ Long-Term Disability:
  - September 2010 paycheck will reflect the new, reduced premium
  - Disabilities incurred on or after September 1, 2010 will be administered by ING

The Hartford will continue to administer and manage claims for current disabilities, employee and dependent life insurance claims incurred on or before August 31, 2010.

Tax Deferred Planning Updates

During this time of the year, many employees ask about monies and balances accrued during part-time work at Peralta. For your convenience, listed below is contact information for customer service questions.

<table>
<thead>
<tr>
<th>Plan Administrator</th>
<th>Cash Balance Retirement Plan (for part-time faculty)</th>
<th>Accumulation Program for Part-Time and Limited Services Employment (APPLE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CalSTRS</td>
<td>800-228-5843</td>
<td>800-634-1178</td>
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<tr>
<td>Midamerica Administrative Solutions</td>
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Did you know that September is Prostate Cancer Awareness Month?
Stay on top of your screenings, tests and immunizations – check in with your provider for lifestyle and age appropriate

403(b)/457 Plan Updates

Effective October 1, 2010, Fidelity Investments has decided to cease accepting 403(b) salary deferrals to Fidelity Advisor Funds accounts. Plan participants affected by this decision will be sent a home mailing directly from Fidelity. A new salary reduction agreement may be necessary to redirect future tax deferrals if affected by this change. For personal financial planning and guidance, contact your personal financial planner. You may also contact Christine Ingoldsby at 510-547-8900, Ext. 105. Ms. Ingoldsby is the PCCD District Representative from ZUK Financial Services.

Consumer Discounts available through your union

Throughout the year we receive inquiries on group discounts (travel, cell phone and more) available to our employees. We encourage you to contact your union websites for access to a wide-range of consumer savings opportunities: PFT Union: www.aft.org  
Local 39 & SEIU 1021: www.unionplus.org