The District Benefits Office handles hundreds of customer service inquiries from our current and former employees and their eligible dependents. Depending on the volume of inquiries, we will make every attempt to provide an initial response to incoming calls and emails within 24-48 hours. How to reach us? You can:

1. Email your inquiries to benefits@peralta.edu or
2. Make an appointment so that we can be prepared for your inquiry, or
3. Call the Benefits Office for assistance or re-routing. For
   - medical or dental insurance claims assistance, enrollment and eligibility issues,
   - reimbursements, call
     - 510 466 7229 or 510 587 7898
     - Staff Assistant Ronnie Roberts McCain
   - policy questions, call
     - 510 587 7838, option 5
   - Benefits Manager Jennifer Benford Seibert

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### Important References and Resources

<table>
<thead>
<tr>
<th>Insurance &amp; Carrier Contact Information</th>
<th>Grp. No.</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>CoreSource Medical PPO Plan (<a href="http://www.mycaresource.com">www.mycaresource.com</a>)</td>
<td>4138</td>
<td>666.260.4120</td>
</tr>
<tr>
<td>Caremark Prescription Plan (<a href="http://www.caremark.com">www.caremark.com</a>)</td>
<td>52200</td>
<td>666.644.7527</td>
</tr>
<tr>
<td>United Healthcare Vision Plan (<a href="http://www.myuhvision.com">www.myuhvision.com</a>)</td>
<td>754439</td>
<td>800.626.3120</td>
</tr>
<tr>
<td>Kaiser Permanente HMO Plan (<a href="http://www.kaiserpermanente.org">www.kaiserpermanente.org</a>)</td>
<td>65</td>
<td>800.464.4000</td>
</tr>
<tr>
<td>Delta PPO plus Premier Dental Plan (<a href="http://www.deltadentalline.com">www.deltadentalline.com</a>)</td>
<td>938</td>
<td>800.765.6003</td>
</tr>
<tr>
<td>United Healthcare DMO Dental Plan (<a href="http://www.myuhdental.com">www.myuhdental.com</a>)</td>
<td>Various</td>
<td>800.999.9367</td>
</tr>
<tr>
<td>Pension Dynamics Flexible Benefits Plan (<a href="http://www.pension">www.pension</a> dynamics.com)</td>
<td></td>
<td>925.956.0505</td>
</tr>
<tr>
<td>MHN Employee Assistance Plan (<a href="http://www.mhn.com">www.mhn.com</a>)</td>
<td>2112</td>
<td>800.935.4985</td>
</tr>
<tr>
<td>Voya (formerly ING) Life/AD&amp;D/LTD Plans (<a href="http://www.voya.com">www.voya.com</a>)</td>
<td>67064-4</td>
<td>800.955.7736</td>
</tr>
<tr>
<td>CIGNA Voluntary Life Plan (<a href="http://www.cigna.com">www.cigna.com</a>)</td>
<td>VTL3249</td>
<td>800.732.1603</td>
</tr>
<tr>
<td>ZUK Financial Group (<a href="http://www.zukfinancial.com">www.zukfinancial.com</a>)</td>
<td></td>
<td>800.660.6291</td>
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<tr>
<td>Mid America</td>
<td></td>
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<tr>
<td>Third party administrator providing authorization on the District’s tax-deferred plan transactions (<a href="http://www.mid-america.biz">www.mid-america.biz</a>)</td>
<td></td>
<td>800.430.7999</td>
</tr>
<tr>
<td>Accumulation Program for Part Time and Limited Service Employees - Apple (<a href="http://www.mldamerica.biz">www.mldamerica.biz</a>)</td>
<td></td>
<td>800.430.7999</td>
</tr>
</tbody>
</table>

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**Benefits of Belonging to Peralta Community College District**
For new hires and/or newly benefit-eligible employees whose assignments begin on or after November 2014, the paper enrollment process was replaced with online enrollment for medical, dental, enrollment, life insurance data collection. In keeping with other District sustainability initiatives, we expect that electronic enrollment process will:
  - allow for more timely and accurate enrollment processing based on the 30-day eligibility window,
  - ensure the consistency of information exchanged when a qualifying event occurs (ex: new hire, marriage, birth of a child), and
  - improve the accuracy of employee and dependent data collection as transmitted to our business partners.
The BenefitsBridge portal is currently in use for full-time employees and employees who experience a qualifying event. Retiree open enrollment will remain a paper process for the time being.

**Annual Medicare Enrollment Campaign – Wednesday, February 3, 2016**

**8th Annual Medicare Enrollment Campaign**  
**Wednesday, February 3, 2016**  
**9:00am – 11:00pm**  
**PCCD Boardroom**

Retirees and Active Employees are Welcome.  
Come and Bring a Friend or Caregiver.

You may benefit from these informational sessions if you are
✓ already 65 or
✓ reaching 65 during calendar year 2016 or
✓ considering separating from Peralta employment

<table>
<thead>
<tr>
<th>Time</th>
<th>Topics</th>
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</table>
| 9—10  | Planning a Peralta Retirement?  
  ✷ During this workshop we will cover  
  ‡ What happens to medical coverage  
  ‡ What dental coverage options are available  
  ‡ The timeline for effecting a Peralta retirement & more! |
| 10—11 | Medicare, Peralta & You  
  ➔ How, when and why enroll in Medicare  
  ➔ What are the different Medicare Programs A-D?  
  ➔ What a Peralta retiree should know  
  ➔ What survivors of a Peralta retiree should know  
  **Invited Guests Include:**  
  Kaiser Permanente, CoreSource  
  Social Security/Medicare Administration  
  Pension Dynamics  
  The Peralta Benefits Office  
  There will be on-site assistance with Medicare and/or Kaiser Senior Advantage Enrollment! |

**Lite refreshments will be provided!**

*Event Proudly Sponsored by the Peralta District Benefits Office*
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 CareSource 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 2016 Medicare Prescription Drug benefit:
- Minimal monthly premium (varies depending on the plan you choose)
- In 2016, Part D enrollees will continue to receive a 55% discount on the total cost of brand name drugs while in the donut hole. Enrollees will pay a maximum of 65% copay on generic drugs while in the coverage gap.

Please see the table below for an illustration of how Part D coverage works (from the 2015 Medicare & You Handbook)

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<tr>
<td>Smith pays the first $360 of her drug costs before her plan starts to pay its share.</td>
<td>Ms. Smith pays a copayment, and her plan pays its share for each covered drug until their combined amount (plus the deductible) reaches $3,310</td>
<td>Once Ms. Smith and her plan have spent $3,310 for covered drugs, she’s in the coverage gap. In 2015, she pays 45% of the plan’s cost for her covered brand-name prescription drugs and 65% of the plan’s cost for covered generic drugs. What she pays (and the discount paid by the drug company) counts as out-of-pocket spending, and helps her get out of the coverage gap.</td>
<td>Once Ms. Smith has spent $4,850 out-of-pocket for the year, her coverage gap ends. Now she only pays a small coinsurance or copayment for each covered drug until the end of the year.</td>
<td></td>
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</tbody>
</table>

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 CareSource medical coverage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-pay</td>
<td>25%</td>
<td>$1 - $15*</td>
<td>$1 - $15*</td>
</tr>
<tr>
<td>Deductible</td>
<td>$320</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 with 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.

December 23, 2015 Peralta Benefits Everyone 3
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 reimburses 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]. In October 2015, the PCCD Board of Trustees approved the expansion of the Medicare Reimbursement Program to include Medicare D.

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](http://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](http://www.socialsecurity.gov), or call them at 1.800.772.1213. TTY users should call 1.800.325.0778.

Keep this Credible 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).

October 22, 2015 -- Name of Entity/Sender: PCCD District Benefits Office--Phone Number: 510.466.7229

December 23, 2015 Peralta Benefits Everyone