

# News You Can Use from Your Benefits Office.....



## Open Enrollment Season!

Flexible Spending Accounts / Commuter Benefits / Voluntary Life and Accidental Insurance / Long Term Care



Guess the Campus-Picture One

**In this Issue:**  
Voluntary Benefits Open Enrollment, Upcoming Workshops, In Memoriam, Save the Date – 2018 Medicare & You

Peralta Benefits Office  
333 East 8th Street  
Oakland, CA 94606

How to reach us:

Website: [web.peralta.edu/benefits/](http://web.peralta.edu/benefits/)

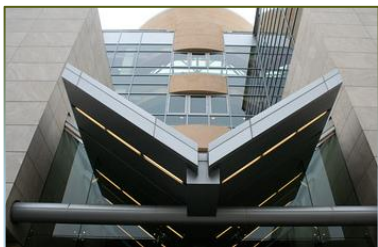
Email: [benefits@peralta.edu](mailto:benefits@peralta.edu)

Main Office: 510-466-7229

Benefits Manager: 510-587-7868

### DO YOU KNOW THIS CAMPUS?

Sure, you probably know your campus, but can identify all of the District sites?



Guess the Campus-Picture Three

Guess the Campus?

Picture One: \_\_\_\_\_

Picture Two: \_\_\_\_\_

Picture Three: \_\_\_\_\_

Picture Four: \_\_\_\_\_

Picture Five: \_\_\_\_\_

❖ Locations will be listed in the next edition of the Benefits Newsletter

### Section 125 / Flexible Benefit Open Enrollment (November 1 – 30, 2017) Administered by Pension Dynamics



Guess the Campus-Picture Two

#### Flexible Spending Account

A Flexible Spending Account (FSA) is a way to put money aside pre-tax to help pay for certain expenses. There are two options to the plan, Health FSA and Dependent Daycare Account (DCA).

- ✓ You have 24/7 access to your accounts through a secure online portal.
- ✓ You determine how much money you would like to contribute each year and how to use the expenses from the list of eligible expenses. Certain IRS rules

Money contributed under the FSA is excluded from your gross income and is non-taxable.

**Health FSA:** This option is to help pay for certain out-of-pocket health care costs such as medical expenses, prescription drugs, dental expenses and vision expenses.

**Dependent Daycare (DCA):** This option is for reimbursing out of pocket dependent (children under age 13 unless physically or mentally handicapped and/or dependent adult) daycare expenses.

➤ Plan Year: January 1, 2018 - December 31, 2018



### Section 132 / Commuter Benefit Elections at any time! Administered by Pension Dynamics

#### Pre-Tax Commuter Expense Program

A Pre-Tax Commuter Expense Program, also known as a Section 132 Program, allows you to use pre-tax dollars to pay for your eligible expense in the form of qualified public transit, van pooling or parking expenses. Money contributed under the Commuter Benefit is excluded from your gross income; therefore reduces your taxable income.

#### The Maximum Qualified Commuter Expense Benefit You May Elect for 2018

For Parking Expenses: \$260 per month

For Transportation Expenses (Public transportation/vanpool): \$260 per month

#### Who Can Participate?

As an employee of Peralta Community College District, you are eligible to participate in this Pre-Tax Commuter Expense Program as of the first of the month following your date of hire. This Plan is only for reimbursement of your own Commuting Expenses, not those of your spouse or other family members.



## New Employee Benefits Orientation

Benefits orientations are held **every Tuesday at 2 pm** in the District Benefits Office. No sign up necessary, so please stop by with questions.

Complete your enrollment online through:



Click for [Enrollment Instructions](#)



Guess the Campus-Picture Four

**Reminder:** New employees **must** elect coverage within 30 days of their hire

Guess the Campus-Picture Five



## Are You Ready for Retirement?

How much will you get when you retire?  
What are your options? Attend one of our Educational Workshops:

### **CalSTRS**

Date: December 5, 2017  
Time: 4:30 pm–6 pm  
District Offices Board Room  
No RSVP required



### **CalPERS**

Date: December 5, 2017  
Time: 11:30 am – 1:30 pm  
District Offices Board Room

**RSVP required** - [mycalpers.com](http://mycalpers.com)

### **Personal Retirement Appointments**

Thursdays, by appointment, in the District Benefits Office. Call (510) 466-7229, or via e-mail at [benefits@peralta.edu](mailto:benefits@peralta.edu) to schedule your appointment.

## Voluntary Life and Accident Insurance Special Open Enrollment (November 1 – 30, 2017) Administered by Cigna



### What is a Special Open Enrollment?

A time outside the annual Open Enrollment Period when you can sign up for benefits.

### How Much Coverage Can You Buy During This Special Open Enrollment?

You (Employee Only) can select Life and Accidental Insurance coverage in units of \$10,000. The maximum for any employee is \$500,000. The guaranteed coverage amount for you is **\$150,000**.

This Special Open Enrollment period allows you as the employee to elect new or increased coverage up to the guaranteed coverage amount of **\$150,000**.

### What is a Guaranteed Coverage Amount?

The guaranteed coverage amount is the amount of coverage that you may elect without having to provide evidence of good health.

If you apply for an amount of coverage for yourself greater than the guaranteed coverage amount, coverage in excess of the guaranteed coverage amount will not be issued until the insurance company approves acceptable evidence of good health.

Evidence of good health may include a paramedical exam or physician's statement.

### When Will Elections be Effective?

Elections during this Special Open Enrollment will be effective January 1, 2018.

*Please note: Spouse and Dependent coverage election during this Special Open Enrollment is excluded. This Special Open Enrollment is for **employees only** to enroll or increase up to the Guaranteed Issue amount of \$150,000 without evidence of good health.*



# Peralta Community College District's Long-Term Care Insurance Program

**Due to the recent tragic wildfires in the Northern California area, we have extended the One-Time Long-Term Care Insurance Enrollment Period to December 29, 2017.**

## Long-Term Care Enrollment Extension Enrollment Open through December 30, 2017

Based on responses to our Spring 2017 Employee Benefits Survey, employees have expressed an interest in hearing more about long-term care insurance.

The District has engaged Marblestone Insurance Services to host a series of informational workshops throughout the District. They are currently setting up personal appointments to discuss your Long Term Care needs. Please contact Marblestone Insurance to set up your appointment at 1-800-269-2622 x 119 to set up an Individual Appointment

Appointments are available in person and online via Webinar on nights and weekends.



*Guess the Campus Picture Two*

### *In Memoriam*

*Peralta Community College District offers condolences to members of our extended community who have passed on. This partial list includes names of retirees and employees brought to the attention of the Benefits Office in the past few months.*

- |                          |                     |
|--------------------------|---------------------|
| <i>Adelaida Gonzales</i> | <i>Ed Jaramillo</i> |
| <i>Margaret Howell</i>   | <i>Viet Le</i>      |
| <i>Lavalle White</i>     |                     |

### **SAVE THE DATE....**



## **10<sup>th</sup> Annual Medicare Enrollment Drive & Retirement Readiness Campaign**

**Wednesday, February 14, 2018  
8:30am – 5:00p.m. District Offices**

Hear directly from Social Security Administration, Kaiser Senior Advantage, CoreSource, CalSTRS, CalPERS, PCCD Benefits Office & More!

