

PERALTA BENEFITS EVERYONE!

Published by the PCCD Benefits Office



Mailing Label here

The District Benefits Office proudly services over 2900 employees, retirees and their eligible dependents. We offer customer service resources to support the on-going use of medical, dental, life insurance, and other voluntary benefits. We encourage the use of District resources and technologies to increase your access to information and service.

Enrollment Census as of July 1, 2014 (includes Dependents)

	Active	Retired	Total
Kaiser HMO	1049	468	1517
Self Funded PPO	612	725	1337

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Customer Service Available
PCCD Benefits
PSW Benefit Resources

Websites:

web.peralta.edu/benefits
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(PSW Benefit Resources)

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Customer Services - Website utilization

We've seen an increase in the number of hits on our employee and retiree websites. Visit the following resources at your fingertips:

Peralta Benefits Website (<http://web.peralta.edu/benefits>)

- At this District benefits website, find out more information about our 403(b), 457(b) plan administration, and how to transact on current investments through District-sponsored vendors.
- Learn about upcoming activities and events.

PSW Benefit Resources Benefits Information Center (Actives) (<http://peralta.pswbenefits.net>)

- Direct links to the many District benefit partners (Kaiser, CoreSource, Delta Dental and United Health Care Dental)
- Download claim forms

PSW Benefit Resources Benefits Information Center (Retirees)

(<http://peraltaretirees.pswbenefits.net>)

- [Download Medicare Premium Reimbursement Claim forms](#)
- View information about the Delta Dental Plan available through Kaiser Senior Advantage enrollment
- Survivor guidance and other helpful resources

Did you know...?

PSW Benefit Resources is the District consultant on group insurance customer service issues and as our partner has resolved hundreds of complex customer service issues facing our employees, retirees and their eligible dependent over the several years.

Delta Dental PPO plus Premier Plan

Are you enrolled in *Dental Dental PPO plus Premier* plan? If so, then we hope you and your family take advantage of the increased annual limit and wider network which became available on July 1, 2014. Even if you exhausted your limit, under the new plan, you have \$100 available to you for the rest of the calendar year when receiving eligible services in the *Delta Dental PPO plus Premier* network. [Click here for more information.](#)

Dependent Audit Savings-The Results are in!

During the spring 2014 audit, the District engaged the service of CoreSource to verify the eligibility of dependents covered on our medical and dental plans.

Average annual cost	\$4,000
Number of dis-enrolled dependents	86
Savings to the District	\$344,000

As a result of our dependent audit, we expect considerable savings in benefit costs exposure for Ineligible dependents.

Retirees Without Medicare Coordination*		
Medical Coverage (for new retirees except Local 99)	Self-Funded PPO Traditional	Medical Coverage (for Local 99)
Single Party Coverage		Self-Funded PPO Traditional
Retiree Pays	179.23	49.44
Two-Party Coverage	Self-Funded PPO Traditional	Self-Funded PPO Traditional
Retiree Pays	400.44	110.47
Family Coverage	Self-Funded PPO Traditional	Self-Funded PPO Traditional
Retiree Pays	601.57	165.96

Retirees WITH Medicare Coordination*		
Medical Coverage (for new retirees with Medicare except Local 99)	Self-Funded PPO Traditional	Medical Coverage (for Local 99)
Single Party Coverage		Self-Funded PPO Traditional
Retiree Pays	0.00	0.00
Two-Party Coverage	Self-Funded PPO Traditional	Self-Funded PPO Traditional
Retiree Pays	0.00	0.00
Family Coverage	Self-Funded PPO Traditional	Self-Funded PPO Traditional
Retiree Pays	0.00	0.00

* Currently there is no premium for participation in the PPO Lite Plan.

Rates subject to change upon annual renewal or for external compliance.

Other PCCD Statutory Benefits Costs 2014 -2015

Benefit Plan	Employee Cost	Employer Cost
Basic Life & AD&D	\$0.000	\$205 per \$1,000 of salary
Long Term Disability	\$0.000	\$17 per \$100 of salary
Dependent Life Insurance	\$0.000	\$30 per dependent unit
Employee Assistance Plan	\$0.000	\$2.12 per family unit
State Teachers Retirement System (mandatory retirement plan)	Contributions based as a percentage of salary	
10 Month Academic Appointment	9.600	8.250
11 Month Academic Appointment	8.727	8.250
12 Month Academic Appointment	8.000	8.250
Cash Balance Plan (retirement plan for part-time faculty)	4.000	4.000
Public Employees Retirement System (PERS) PERS Members hired on or before 12/31/2012	7.000	11.771
Public Employees Retirement System (PERS) PERS Members hired on or after 1/1/2013	6.000	11.771
Accumulation Program for Part-time and Limited Service Employees (APPLE) managed by Mid-America	3.750	3.750
Social Security (for first \$117,000 PCCD Wages)	6.200	6.200
Medicare	1.450	1.450
Unemployment	0.000	0.070
Workers Compensation	0.000	1.300
Other Post-Employment	0.000	9.500

Rates subject to change upon annual renewal or for external compliance.

CoreSource Crossover Issue with Medicare

During May 2014 – June 2014 CoreSource received claims directly from providers for services which should have first been billed to Medicare. Consequently, claims were either delayed or redirected to Medicare for review and/or payment.

CoreSource has since fixed the issue and identified and communicated with those affected by the coding error or mis-direction of claims inadvertently submitted to CoreSource for payment without the Medicare Explanation of Benefits (EOB). These claims have been reprocessed correctly as of August 1, 2014. If you are enrolled in the District's Self-funded plan AND are also enrolled in Medicare, AND receive a bill from your provider that you feel has not been processed correctly, please contact:

- CoreSource at 866.280.4120
- or our Benefits Consultant and customer service agents at, PSW Benefit Resources at 877.866.2623.
- or visit the website www.mycourcesource.com to track your claims electronically