

PERALTA BENEFITS EVERYONE!



Health Benefits Fringe Committee
(Studies the manners and mechanisms to provide cost-effective and fiscally sustainable benefits to the Peralta community of active employees, retired employees and their eligible dependents)

February 16, 2017

Agenda

1. 9:00 – 9:15 Reconfirmation of Committee Members
2. 9:15 - 9:20 Announcements
 1. YTD Budget
 2. Medical Enrollment Census
 3. Dependent Audit Results
 4. Kaiser Office Visit Co-pay Reimbursements Update
3. 9:20-9:30 Compliance Updates
 1. IRS Form 1095-C Distribution Update
 2. Universal Availability and the Tax-deferred 403(b) Plan
4. 9:30 – 9:45 Issues in Self-Funding, guest Amanda Benson and Stephen Bowman, Coresouce
 1. New Card
 2. Teledoc
 3. My CoreSource Wire
 4. YourCare & More
5. 9:45- 9:50 Wellness Resources- Kaiser
6. 9:50-10:00 Medicare Campaign Update
7. 10:00 – 10:15 District-Sponsored E-mail Listserve for Peralta Retirees- Development is Underway, Antoine Mehoulley, Director of Technology Services
8. 10:15-10:30 Next Meeting/Agenda Topics

2016-2017

Committee Member Confirmation

- ▶ Managers: Trudy Largent, Ron Little, Luther Aaberge, Chanelle Whittaker
- ▶ Local 1021: Ava Lee Pang, Abigail Brewer
- ▶ PFT: Ed Jaramillo, Richard Greenpan, Jennifer Shanoski
- ▶ Local 39: Selwyn Montgomery, William Highsmith, Union Representative
- ▶ Peralta Retirees: Debbie Weintraub, Patricia Dudley, Thomas Branca
- ▶ Confidentials: Laura Leon Maurice

Benefits Office Spending

Fiscal Years 2015-2016 & 2016-2017

Vendor Name	Actuals 14-15	Actuals 15-16	YTD 16-17
MEDICAL			
Kaiser-Washington ⁽¹⁾	\$ 30,948	\$ 32,006	\$ 22,201
Kaiser-ATL ⁽¹⁾	\$ 17,860	\$ 18,084	\$ 12,502
Kaiser North - Actives	\$ 7,905,132	\$ 8,879,798	\$ 6,848,512
Kaiser North - Retirees	\$ 2,803,412	\$ 2,710,407	\$ 2,717,315
CoreSource Claims & RX & Vision - Actives	\$ 5,479,606	\$ 6,270,516	1,039,430.41
CoreSource Claims & RX & Vision - Retirees	\$ 5,763,337	\$ 5,447,782	\$ 3,373,931
CoreSource Administrative	\$ 355,328	\$ 371,752	\$ 251,946
MHN EAP	\$ 1,182,923	\$ 19,920	\$ 14,302
VOYA Stop/Loss ⁽²⁾	\$ 1,742,747	\$ 1,431,734	\$ 824,878
DENTAL			
DELTA AB528	\$ 18,889	\$ 20,350	\$ 13,834
Pacific Union / UHDM	\$ 26,132	\$ 33,489	\$ 22,036
ACSIG	\$ 932,500	\$ 972,632	\$ 539,999.17
ACSIG Administrative	\$ 50,718	\$ 61,026	\$ 18,416
LIFE/LTD			
VOYA Life ⁽²⁾	\$ 166,832	\$ 192,873	\$ 184,990
VOYA LTD	\$ 87,769	\$ 107,264	\$ 69,246
MISCELLANEOUS			
Pension Dynamics			
Admin Fees for 132/125/COBRA	\$ 10,137	\$ 15,873	\$ 7,769
Pension Dynamics Medicare B	\$ 20,811	\$ 15,604	\$ 10,989
Medicare A & B	\$ 997,959	\$ 1,251,621	\$ 507,253
TOTAL	\$27,593,040	\$ 27,852,730	\$ 16,479,550

- Excludes run-out; incurred but not paid
- Excludes attrition hires, change in coverage, etc.
- Excludes enrollment glide path

Medical Enrollment Census

The District Benefits Office proudly services over 3000 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 is as of January 31, 2017 and includes dependents.

	Active	Retired	Total
Kaiser	1278	435	1713
<u>Self Funded Plan</u> Currently administered by <u>CoreSource</u>	637	676	1313

- ▶ Enrollment Census, including dependents, as of February 13, 2017

Dependent Eligibility Audit (DEA) Preliminary Findings

Dependent Eligibility Audit Results 2016-The Results Are In

During the Fall 2016 audit, the District engaged the services of CoreSource to verify the eligibility of dependents covered on our medical and dental plans.

Savings to the District |

Average annual expense per ineligible dependent	\$4,000
Number of dis-enrolled dependents	15
Savings to the District	\$60,000

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

We will continue to reach out to those who have not completed the documentation

Local 39	Local 1021	Admin	PFT	Ret	Confidentials	Total
2	8	0	2	13	0	25

Kaiser Office Visit Co-Pay Reimbursement Update

- ▶ Reimbursement requests received by December 31, 2016 are still in process. We expect to have the semi-annual reimbursements completed by the end of February.
- ▶ Incomplete Reimbursement Claim forms are delayed in processing.
- ❖ *Remind your constituents to:*
 - ▶ *complete the Kaiser Co-pay Reimbursement Claim forms*
 - ▶ *attach receipts requiring reimbursement*

Compliance Updates



► **IRS Form 1095-C Distribution Update:**

The District and its agents will issue the IRS Federal **Form 1095-C** by the March 2, 2017 deadline. As in the past, **Form 1095-C** will be mailed to the home address on record to employees and retirees covered under a Peralta group insurance plan in 2016. In accordance with the Patient Protection and Affordable Care Act, the District is required to issue the 1095-C annually.

The 1095C will be issued according to the schedule below. If you or your eligible dependents were enrolled in the District's:

- Kaiser plan during any part of 2016, then the **Form 1095-C** was issued during the week of February 5, 2017 from Kaiser.
- Self-funded plan, currently administered by CoreSource, during any part of 2016, then the **Form 1095-C** will be issued by the IRS deadline of March 2, 2017

Compliance Updates



► Universal Availability-Notice to Employees- Opportunity to Make Elective Deferrals to the Peralta Community College District 403(b) Plan

This is to notify you that if you are a **Peralta Community College District** employee, you are eligible to make a pre-tax elective deferral from your salary to the Peralta Community College District 403(b) Plan (the "Plan"). To make an elective contribution to the Plan, you must submit a Salary Reduction Agreement to the Plan's Third Party Administrator, MidAmerica Administrative & Retirement Solutions. You may make, change, or stop such an election to contribute as often as you wish, and it will be effective on the date indicated on the Salary Reduction Agreement (SRA) or the next payroll date after it is approved by MidAmerica.

Such elective contributions are subject to applicable Internal Revenue Code limits and the terms of the Plan. The contributions may be suspended for six months following a distribution to you from the Plan if you take a financial hardship withdrawal.

- Self-funded plan, currently administered by CoreSource, during any part of 2016, then the **Form 1095-C** will be issued by the IRS deadline of March 2, 2017

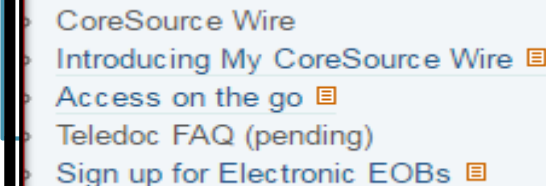
Issues in Self-Funding, Amanda Benson & Stephen Bowman

- ▶ **New Cards:** CoreSource, administrator of our self-funded plan, recently issued new cards to current members. The last mass card reissue was in 2013. Cards issued within the last 3 years will continue to be valid for the purpose of receiving medical and prescription services.
- ▶ **MyCoreSourceWire** is a new way to take charge of your benefits! Receive digital communications and personal messages and reminders after you sign up. Signing up is voluntary. MyCoreSourceWire is intended for smart phone users who will receive digital messages designed and other receive helpful tips related to healthcare.
- ▶ **Teledoc:** Teladoc provides you and your eligible dependents with 24/7/365 access to U.S. board certified doctors and pediatricians. Teledoc does not replace your primary care physician. It is a convenient and affordable option to quality care. It is intended to be a helpful tool for immediate advice offered at the members standard office copay.
- ▶ **New Cards/Mycoresource.wire/Teladoc FAQ**

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*These documents can be
found on the peralta
benefits website*

<http://web.peralta.edu/benefits/>

A screenshot of a website menu with a light blue background and a list of links. The links are: 'CoreSource Wire', 'Introducing My CoreSource Wire' (with a document icon), 'Access on the go' (with a document icon), 'Teledoc FAQ (pending)', and 'Sign up for Electronic EOBs' (with a document icon). The entire screenshot is enclosed in a thick black rectangular border.

- CoreSource Wire
- Introducing My CoreSource Wire
- Access on the go
- Teledoc FAQ (pending)
- Sign up for Electronic EOBs

*Look after #1.
(Yeah, that'd be you)*



Take control of your health for you... and everyone you love

Why should you get healthy or work to stay healthy? Because you're not the only one impacted by your health. Managing your health and adopting healthier behaviors today might mean being around for a birthday, graduation, or anniversary tomorrow.

Staying healthier also means fewer medical bills, which means more money in your pocket. Maintaining your health is a critical part of your family's financial security now and in the future.

But getting and staying healthy can be hard. Through the *YourCare* program from CoreSource, you have a health and wellness advocate on your side to help you make and maintain healthy changes so your journey to better health is not one you have to make alone.

The *YourCare* Program helps you:

- Get on track with preventive tests and screenings, including through *YourCare*'s Health Risk Assessment (HRA), which gives you an overall assessment of your health
- Easily manage your health with convenient, personalized prevention and reminder text messages
- Take control of your own health through online, self-directed coaching programs
- Manage lifestyle changes like quitting smoking, losing weight, maintaining healthy nutrition, and decreasing stress levels
- Manage conditions like diabetes or high blood pressure, if you are eligible
- Access a cost transparency tool to help you manage your healthcare costs
- Connect to medical care over the phone or video chat, including pharmacy coordination, so you can get quality care any time, from anywhere

Assess your current health in three easy steps

- 1 Log on to myCoreSource.com.
- 2 Click the HealthCenter tab.
- 3 Select the HEALTH RISK ASSESSMENT banner on the home page.



Now your cell phone is an important health tool

With everything happening in your life, it's easy to push your health to the backburner. But now *YourCare* can help you make your health a priority.

We can now connect with you via text message with helpful, personalized reminders to help you get the most out of your benefits, keep your healthcare costs down, meet your health goals, or manage existing conditions or new diagnoses. Now with *YourCare* the path to better health is just a text message away!

Address lifestyle issues

The road to better health isn't a quick fix; it's about sustained change. But *YourCare* can help. After you take your HRA, explore the health information at your fingertips on the HealthCenter. . . fitness and nutrition plans, a family health guide, a personal health record, goal trackers and calendars, BMI calculators, daily health tips, and more.

YourCare also offers online, self-directed coaching.

Incentive programs with rewards

Completing your Health Risk Assessment (HRA) helps you take control of your health, and now it also earns you a chance to win a **\$500 gift card**, courtesy of CoreSource.*

Talk to your employer about additional incentives that may be available to you for participating in the *YourCare* program.

Take steps to better health

For more information, call us at 866.454.8445. Take advantage of our expertise, talk to your doctor about preventive health screenings, and use new *YourCare* texts and the tools on the HealthCenter to jumpstart your way to better health.

Become the best, healthiest you for everyone who loves and depends on you. And save money on your healthcare by seeking the best treatment: prevention. Don't be afraid to make some real changes in your life, and remember, you don't have to do it alone.

PERALTA BENEFITS EVERYONE!

Published by the PCCD Benefits Office



CORESOURCE

A Trustmark Company

PERSONAL. FLEXIBLE. TRUSTED.

New Cards/MyCoresource.wire/Teladoc FAQ

New Cards

Q1: Why did CoreSource issue new cards?

Answer: CoreSource mailed out new cards to current members in order to:

- Introduce new and convenient services which may be useful
- Incorporate the use of technology in the delivery of medical information directly to enrollees.
- Also, we have not issued new ID cards since 2013 and it was a good time to ensure that everyone has the correct updated ID cards to ensure smooth/seamless submission and processing of their medical claims.

Q2: May I use my old card?

Answer: You can continue to use the old card, but you will be unable to take advantage of the services intended for use with a smartphone. We encourage members to throw away their old cards and replace with their new cards even if they chose not to register their card. We want to ensure that members are using the most current ID card produced to ensure that their claims are submitted and processed without delay. The new ID cards will still work if you do not call to register them. If you do not register, you cannot take advantage of the new communication tools that we are offer to the health plan members.

MyCoreSourceWire

Q3: What is mycoresource.wire?

Answer: Mycoresource.wire is a way for CoreSource to digitally communicate with health plan members to help them be better consumers and healthy individuals

Q4: Can I use mycoresource.wire without a landline?

Answer: Mycoresource.wire is intende to send digital communications and works with smartphone features only at this time.



Q5: What is Teladoc

Answer: *Teladoc* is a access point to provide you and your eligible dependents access to U.S. board-certified doctors and pediatricians by phone or video 24/7/365. Participation is voluntary,

Q6: How do I set up an account?

Answer: Please visit Teladoc website at Teladoc.com, click "Set up account" and provide the required information. You can also call Teladoc at 1-800-TELADOC for assistance over the phone.

Q7: What type of conditions can Teladoc diagnose and assist with treatment?

Answer: Sinus problems, Bronchitis, allergies, cold and flu symptoms, respiratory infections and more!

Q8: Can Teladoc be used as a replacement for my primary care physician?

Answer: No, Teladoc is a convenient and affordable option that allows you to talk to a doctor who can diagnose, recommend treatment and prescribe medication, when appropriate, for many of your medical issues.

Q9: How credible are the physicians I am speaking with?

Answer: Teladoc doctors are U.S. board-certified, licensed in your state and average 15 years of practice experience.

Q10: Could Teladoc coordinate with my Primary Care Physician?

Answer: Yes, with your consent, Teladoc could provide information about your consultation to your primary care physician.

Q11: Can Teladoc handle my emergency situations?

Answer: No, Teladoc is designed to handle non-emergent medical problems. You should NOT use it if you are experiencing a medical emergency.

Q12: Is your electronic health record kept private?

Answer: Yes, health records are kept private and Teladoc employ robust encryption methods to protect your personal information. You can determine who can see the information in your record.

Q13: Can I call Teladoc outside of the United States?**Answer:** No, Teladoc visits are unavailable outside of the United States.

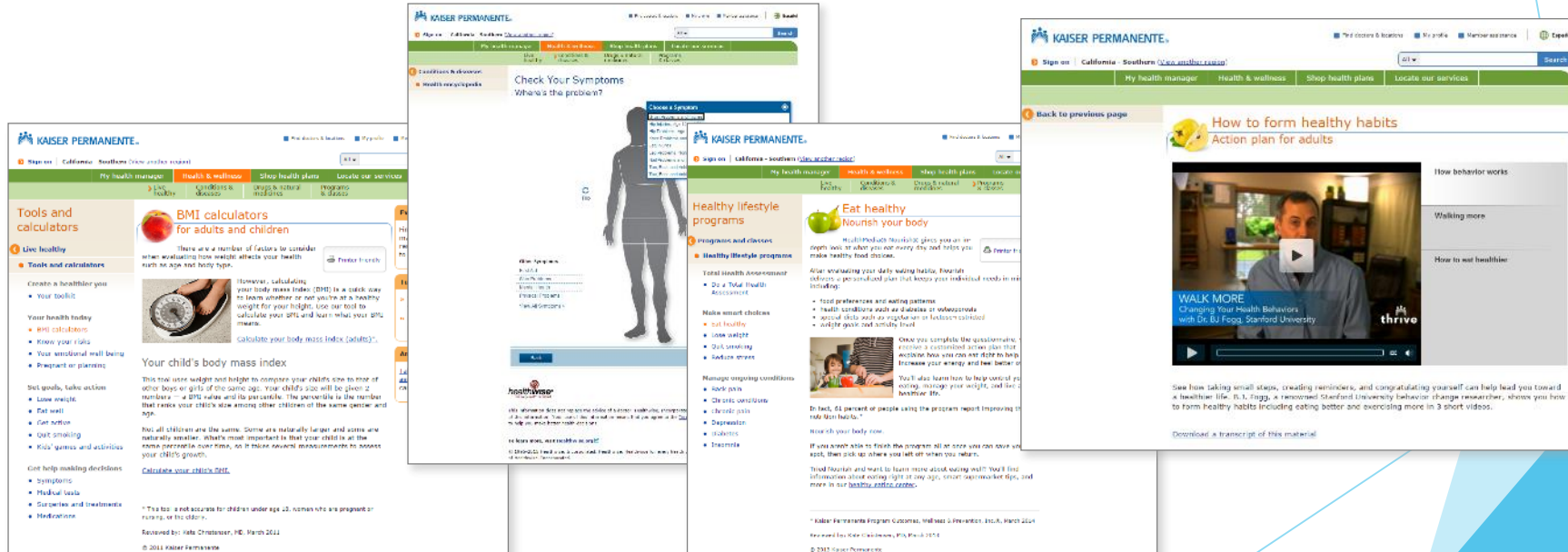


Wellness Programs (Kaiser)

kp.org: A hub for managing health

Tools and resources for members

- ✓ Total Health Assessment
- ✓ Health and drug encyclopedias
- ✓ Symptom checker
- ✓ Healthy lifestyle programs
- ✓ Health videos
- ✓ Total Health Radio online radio show and podcast



Wellness Resources & Initiatives

	Kaiser WEB	CoreSource WEB
Health Risk Assessments	<u>Total Health Assessment</u>	www.mycourcesource.com
Mobile Apps	<u>The KP Mobile App</u>	myCoreSourceWire.com 1 844 274 5819
Self-directed tools	<u>Health and Wellness Resources</u>	www.mycourcesource.com Teledoc; 1800 835 2362; <u>www.teledoc.com</u> or teledoc.com/mobile
Call a doctor	<u>Video Visits</u>	

Medicare Open Enrollment Campaign and Attendance

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Published by the PCCD Benefits Office



9th Annual Medicare Enrollment & Retirement Readiness Campaign Wednesday, February 1, 2017



Peralta District Boardroom
Retirees and Active Employees are Welcome
Come and Bring a Friend and/or Caregiver

10am to 11am:

Medicare, Peralta & You – 9th Annual Medicare Enrollment Drive
Representatives from Social Security Administration, Kaiser Senior Advantage, CoreSource and the District will present information and updates and field your questions. On-site enrollment services will be available.

- Come hear about how, when and why you should enroll in Medicare? What are the different Medicare Programs (A-D)? and more.

11am to 1pm: CalPERS, Educational Workshops facilitated by CALPERS

- Are you new to the District? Do you know how retirement benefits are calculated?
- What are your options when you leave Peralta?

1pm to 2pm: Planning a Peralta Retirement or Separation, facilitated by the District Benefits Office

- What happens to medical coverage and other District-paid benefits
- What is the timeline for effecting a Peralta retirement and more!

2pm to 3pm: Tax Deferred Planning the 403(b) and/or 457(b); Do these tax-favored plans fit into your financial plan-How will you know?

- Learn more about the benefits of tax-deferred investing and how it may fit into your current or financial plans. Will your CalPERS or CalSTRS retirement be enough to support your retirement?
- Hear about how to increase income in retirement, save on taxes and understand the benefits of pre-tax investing.

3pm to 5pm: CalSTRS Educational Workshop, facilitated by CALSTRS

- Are you new to the District? Do you know how retirement benefits are calculated?
- What are your options when you leave Peralta? What are the variety of benefits available?

You may benefit from these information sessions if you are:

Already age 65 or not yet age 65 but want to start your retirement readiness plan.
Reaching age 65 during the 2017 calendar year.

New to the District and want to learn more about options upon leaving the District.
Considering separating from employment from Peralta CCD.

Event Proudly Sponsored by the District Benefits Office (benefits@peralta.edu)

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Medicare Open Enrollment Outreach Efforts Exemption Reverification

- ▶ Eligible, but not enrolled as of 1/17/17: 31
- ▶ Outreach efforts:
 - ▶ Letters: January 17
 - ▶ Phone Calls: January 23
 - ▶ Campaign: February 1
 - ▶ Phone Calls: March 6
 - ▶ Certified Letter: March 15, 2017

SECTION 1 - ENROLLMENT EXEMPTION

Exceptions:

If you believe that you are exempt from Medicare A and/or B coordination, please initial the appropriate line below and return this form to the District.

Please initial below:

1. ____ Other primary coverage exists at this time, my other group insurance coverage is primary.
2. ____ Medicare coordination did not exist based on retirement date and the current affiliation.
3. ____ Medicare coordination did not exist based on my retiree status as a former Manager, Confidential employee or Trustee.
4. ____ I am enrolled in Kaiser out-of-area plan.
5. ____ I Reside outside of the country and therefore ineligible for Medicare.

I understand that my enrollment in Medicare does not diminish my Peralta coverage.

Signature

Date

Print Name

District-Sponsored E-mail Listserve for Peralta Retirees

► Antoine Mehoulley, Director of Technology Services

Retiree Email Listserve Development Underway

As part of our on-going efforts to go-green and increase the use of technology. The District Benefits Office is working with District Information and Technology (IT) Department to prioritize the development of a listserve dedicated to Peralta retirees.

Peralta Retiree Listserve Development Timeframe

Spring 2017:

Benefits Office is developing the Project Proposal for consideration by the IT Department Steering Committee for prioritization this spring.

Summer 2017:

Launch list serve where:

- Retirees can update their own email address.
- The District can continue on-going electronic communications and engagement of the retiree community.

Next Meetings & Share the Information

Next Meetings:

- ✓ April?

Pass along & Share