



Health Benefits Committee Meeting



September 26, 2013



Agenda - September 26, 2013

Announcements/Mailings/Email

- Flexible Benefits Open Enrollment November 1 – 30, 2013
- Mobile Apps
- Newsletter by the end of October

9:00 – 9:10

Voluntary Benefits for Part time employees-Open Benefit Solutions, Bill Judge

9:10 -9:35

Voluntary Tax Deferred Plan 403(b) & 457- Teacher's Pension, Maryanne Abbott

9:35 – 10:05

Other Post Employment Benefits, Vice Chancellor Gerhard

10:05 – 10:25

Wellness Website-Building Healthier Communities, PCCD Benefits Office

10:25– 10:35

Affordable Care Act Weblink-What is your ACA IQ?, PCCD Benefits Office

10:35-10:45

Affordable Care Act Update, PSW Benefit Resources

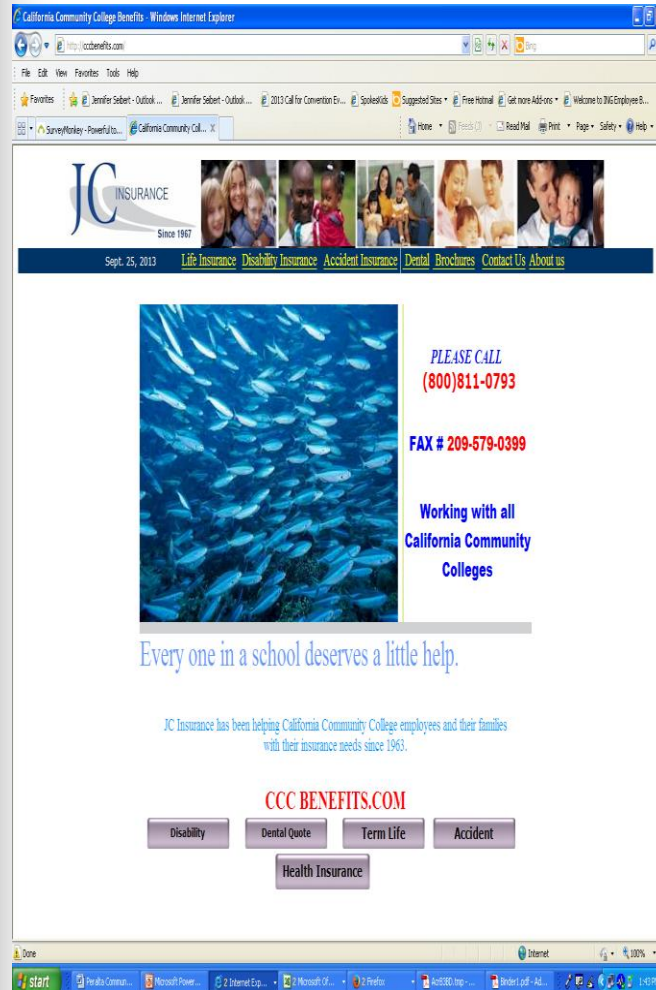
10:45 – 11:00

Medicare Drive 2014, PCCD Benefits Office

11:00 – 11:10

Voluntary options for part time faculty

- JC Insurance is aligned with California Community Colleges since 1963





Options and alternatives

- We have been approached to explore and give audience to other options
- Approached by ***Open Benefit Solutions,***
 - Currently servicing
 - San Diego Community College,
 - Santa Monica Community College

Open Benefit Solutions





Interest Assessment

- <https://www.surveymonkey.com/s/3LKGYYJQ>
 - Basic demographic information
 - Interest assessment
 - Similar to products offered through ***JC Insurance***



Bill Judge, Open Benefit Solutions, partner





Voluntary Tax Deferred Plans 403(b) & 457

- All employees are eligible to participate
- Enrollment is self-directed and voluntary
- We currently use Mid-America for our transaction processing]
- Eligible investment options are on the website.



- Due to attrition over the last four years, our participation levels have dropped by 25%
 - 05 31 13 v 05 31 09
- Compliance requires that we provide meaningful notice annually to eligible employees




Plan / Regulation Audits

- Randomly performed by the Internal Revenue Service
- Favorable tax treatment
- Ensure information dissemination
- Ensures balanced participation
- Communication between fiduciaries

Websites

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



Benefits & Medical Information - Windows Internet Explorer

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

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Tax-deferred 403(b) & 457 Plan Administrative Changes-

New Limits

2013 Calendar year contribution limits to each plan, the 403(b) and the 457 plan are have increased to \$17,500. Other limits may apply. Check with your financial planner or tax consultant for limits appropriate to your circumstances.

New Website

MidAmerica is the tax-deferred plan administrator for the tax-deferred plan employee contributions since 2011 and has launched a new website for your use.
<http://www.spokeskids.com/PeraltaCCD/>

You are encouraged to use this website to get current information on:

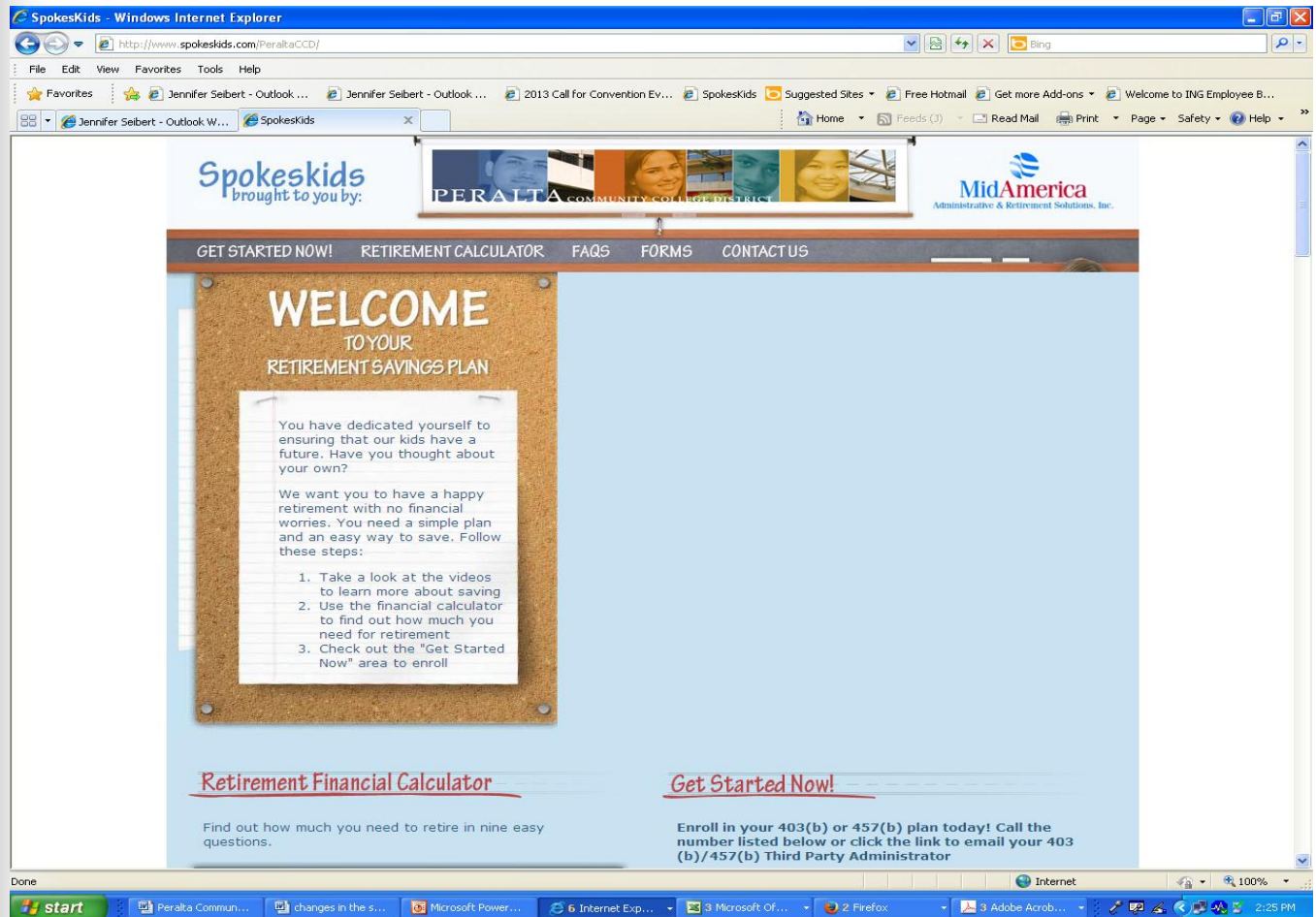
- vendor choices (where do you want to invest?)
- forms routing (where do you send your salary reduction agreement forms for processing?)
- acquiring signatures on your transactions (how do you obtain a district signature on loan and/or distribution forms?)

(Effective December 1, 2011, MidAmerica Administrative & Retirement Solutions, Inc. (MidAmerica) became our third-party administrator for the Peralta tax-deferred 403(b) and 457 plans. Voluntary deferrals, distribution, loan, transfer & exchange approvals are now being handled through MidAmerica.)

1. Salary Reduction Agreements (SRA's) to affect a change to your enrollment in either the 403(b) or 457 Plan are due by the end of the month to effect the following month's tax deferrals. So, to effect the January 31, payroll. Salary Reduction Agreement Forms are due to MidAmerica by December 31, 2011. Routing instructions are on the SRA form.
2. Distribution/loan requests and rollover forms requiring District authorization should now be directed to Mid America with the Transaction Routing Form noted below:
3. 403(b) & 457 Transaction Routing Form
 - US Mail: 402 South Kentucky Avenue, Suite 500; Lakeland, FL 33801
 - Fax: 877 513 2272
 - Phone: 866 873 4240
 - Weblink: www.midamerica.biz
1. Contact your personal financial planner or tax advisor for counselling or you may also contact ZUK Financial Services at (800) 660-6291 extension 105.
- MidAmerica is the current vendor of the Accumulation Program for Part Time and Limited Service Employees (APPLE) Plan. For concerns regarding the APPLE contributions, contact MidAmerica at 800 430 7999.

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Mid-America as agent





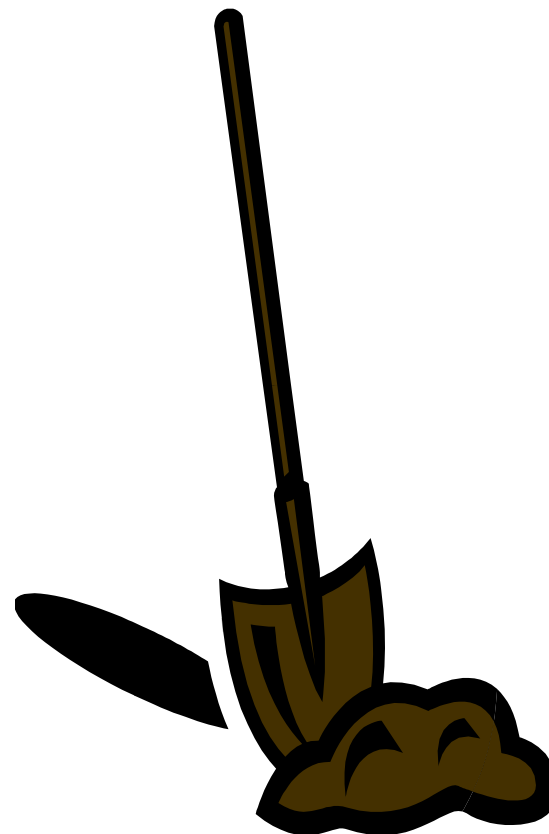
Zuk Financial Group as District Consultants

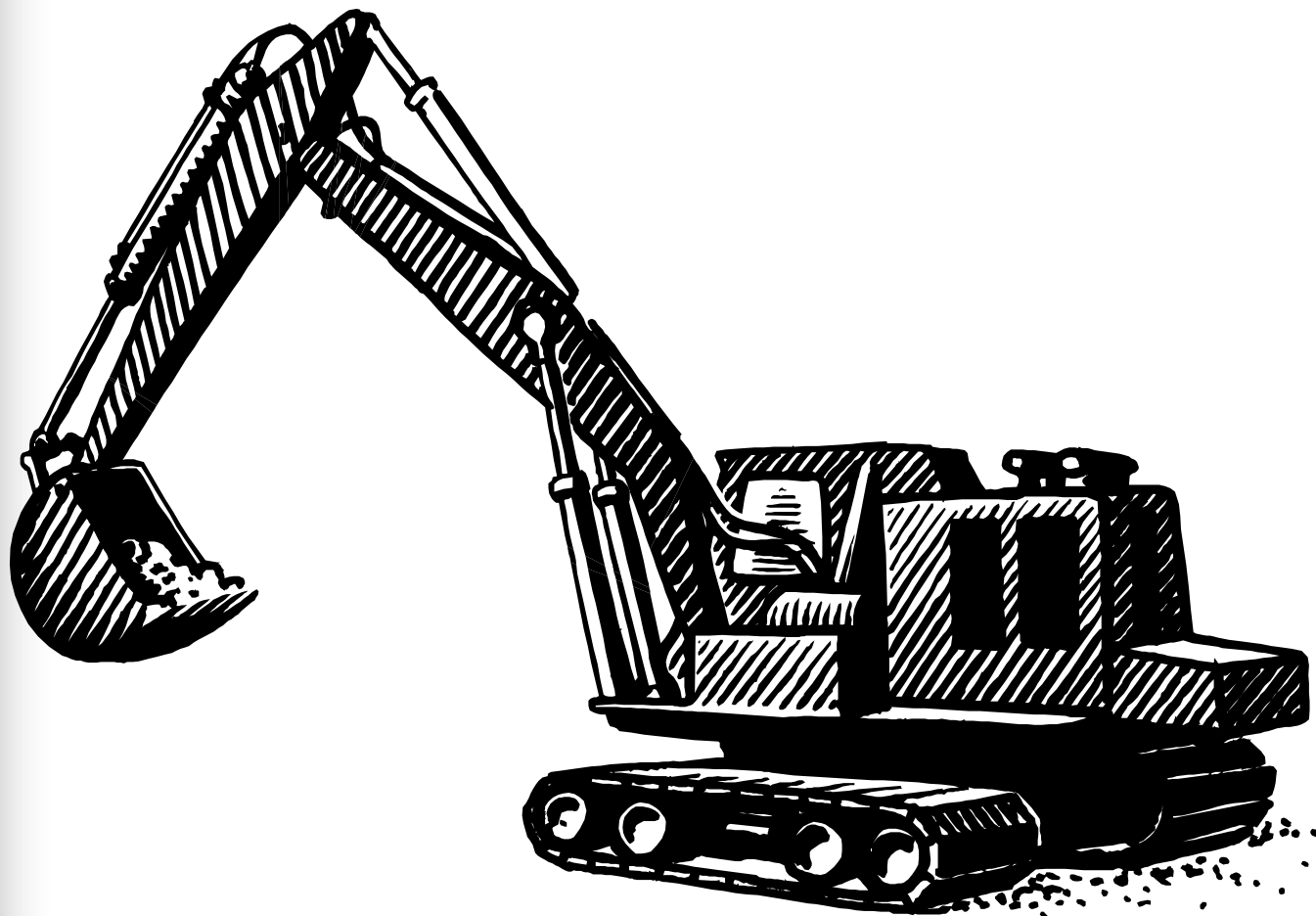
- ***ZUK Financial Group*** provides individual counselling
- ZUK has delivered several workshops over the years during professional development days or fiscal fitness days and at other special events.
- Suggested alternative venues
- Take a different approach



New and Improved Workshops

- Due to attrition and new employee base, it is time to explore a more effective outreach program
- Free workshops
 - More formal
 - Dinner after work
 - Bring a guest
 - Offsite during the month of October
 - Last tried in 2008, sponsored by ZUK, low attendance.
 - Add more personal opportunities in the spring around tax-time.
- Workshop sponsor, ***Teacher's Pension Maryanne Abbott- Area Manager***









Vice Chancellor, Ron Gerhard

- Other
- Post
- Employment
- Benefits

OPEB Update

That's All Folks



Wellness Website Soon to be populated



Benefits & Medical Information - Windows Internet Explorer

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

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Benefits & Medical Information

PERALTA COMMUNITY COLLEGE DISTRICT

Apply & Enroll Students Faculty & Staff District Offices Governance Community

Navigation

- [Benefits & Medical Information Home](#)
- [Archived Forms & Documents](#)
- [Benefits Committee Meetings](#)

Health Care Reform

- [2013 Meaningful Notices Manual](#)
- [HealthCare.gov](#)
- [Marketplace Coverage Options Notice - Part A](#)
- [Marketplace Mailing 9-23-2013](#)
- [Peralta Medical Benefit Rate Matrix 2012-2013](#)

Quick Links

- [Change of Address Form](#)
- [Health and Wellness Tips](#)

Contact Information

Jennifer Benford Seibert
Employee & Retiree Benefits Manager

address:
Peralta Colleges
333 East 8th Street
Oakland, CA 94606

office: (510)466-7229

Benefits & Medical Information Home

Where can I find current benefits information, downloads, links and resources?

For 24-hour access to benefit resources and

- if you are an active employee, [click here](#) if you want to view or download resources
- if you are a retired employee [click here](#) if you want to view or download resources related to your retirement status with Peralta.

Part Time Hourly Faculty Open Enrollment for Peralta Group Medical and Dental benefits now 18, 2013

- [Fall 2013 Part Time and Hourly Faculty Open Enrollment Announcement](#)
- [Fall 2013 Part Time Hourly Faculty Eligibility Affidavit, Enrollment Form and Checklist](#)

New Employee Information for Fall 2013

- [Fall 2013 New Employee Benefit Orientation Schedule & Retirement Schedule](#)
- [Fall 2013 PERALTA BENEFITS - EVERYONE Newsletter - New Employee Edition \(Rev 8-13-2013\)](#)

OTHER ANNOUNCEMENTS & OPEN ENROLLMENT NEWS

The Second Annual Open Enrollment* and Benefit Information Forum For Active and Retired Employees was an informative exchange. Forum participants request a report of In-network vs. Out-of-network claims processed through our self-funded plan, currently administered by CoreSource. To review the report, click here: [Three Year History of Claims](#), prepared by our consultant, PSW Benefit Resources.

PREVIOUS NEWSLETTERS & RECENT UPDATES

PERALTA BENEFITS - EVERYONE Spring 2013 Open Enrollment Announcement (mailed 4/24/13)

- 2013 -2014 Employee and Employer Contribution Rates
- Pages 20 -24 contain information of particular interest to our retirees
- Pre and Post retirement checklist, page 24
- Important Reference Numbers



Building Healthier Communities

- Weekly articles to “announcement”
- Suggestions for the portal
 - Link to health risk assessments
 - Other ideas
- Exploring sponsorship for a District-wide walking campaign
 - California Public Health (pedometers & cookbooks)

Affordable Care Act Weblink

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Trusted sites 100%

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Health Care Reform- Affordable Care Act

What is your ACA IQ?

- What did the ACA go into effect?
- Which of these elements is currently in effect?
 - Coverage for dependents to age 26
 - Pre existing exclusions for newborns eliminated
 - Cost sharing obligations for preventive services eliminated
 - W-2 reporting for employer cost of benefits
 - Payment of research fees \$1 per plan participant for self-funded plan



Health Care & the Affordable Care Act

- Update from Consultant, PSW Benefit Resources



Medicare 2014

■ Non-coordinated


- Kaiser
- CoreSource

■ Exceptions

1. Other primary coverage exists
2. Medicare coordination did not exist based on the retirement date and the then-current affiliation
3. Medicare coordination did not exist based on retiree status as a former manager, confidential employee or trustee
4. Enrolled in Kaiser; but do not live in the Centers for Medicare and Medicaid services (CMS) service area with Kaiser
5. Resides out of the country and therefore ineligible for Medicare participation



Annual Medicare Coordination Workshop



Annual Medicare Coordination
Workshop

Save the Date

Wednesday, February 5, 2014



Outreach efforts to begin in early
December

Co-sponsored with



*Medicare, Kaiser Senior Advantage,
PCCD Benefits Office*



Next Meeting

- November 14, 2013
 - Financial Review