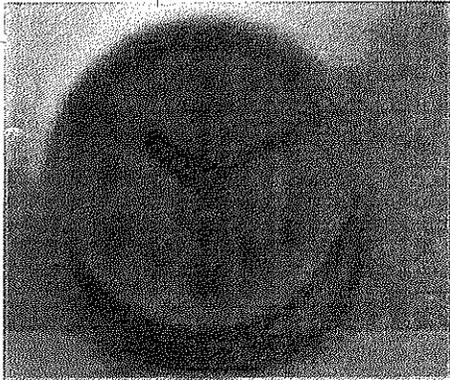


Peralta Community College District
Board of Trustees Work Session

May 24, 2011



Employee & Retiree Benefits Costs Past, Present & Future

■ AGENDA

Opening Comments

Trudy Largent Esq, Vice Chancellor of Human Resources

1. Current Expenditures

Jennifer Benford Seibert, PCCD District Benefits Coordinator

2. Status of Renewals

Peter S. Wantuch, PSW Benefit Resources - Consultant & Broker for PCCD

3. PCCD Benefits Office Services

Jennifer Benford Seibert

4. Long-Range Planning

Trudy Largent & Jennifer Benford Seibert

■ HANDOUTS

Exhibit A:

California Community College District Benefits Survey (20 CCD's), January 2011

Exhibit B:

Bay 10 Community College District Benefits Survey, May 2011

Exhibit C:

Open Enrollment Announcement, Fall 2010

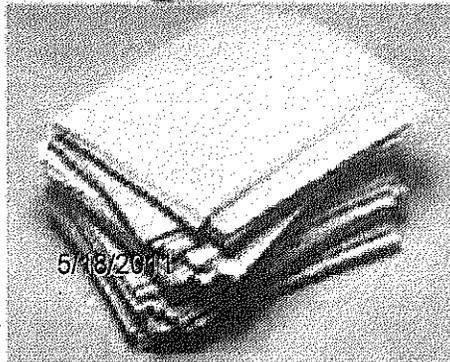
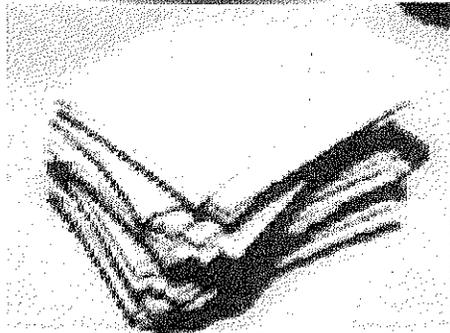
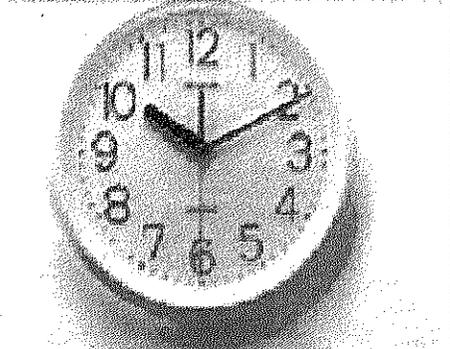
Exhibit D:

Health Care Reform Timelines – CoreSource, May 9, 2011

Exhibit E:

Health Care Reform Timelines – Kaiser, May 9, 2011

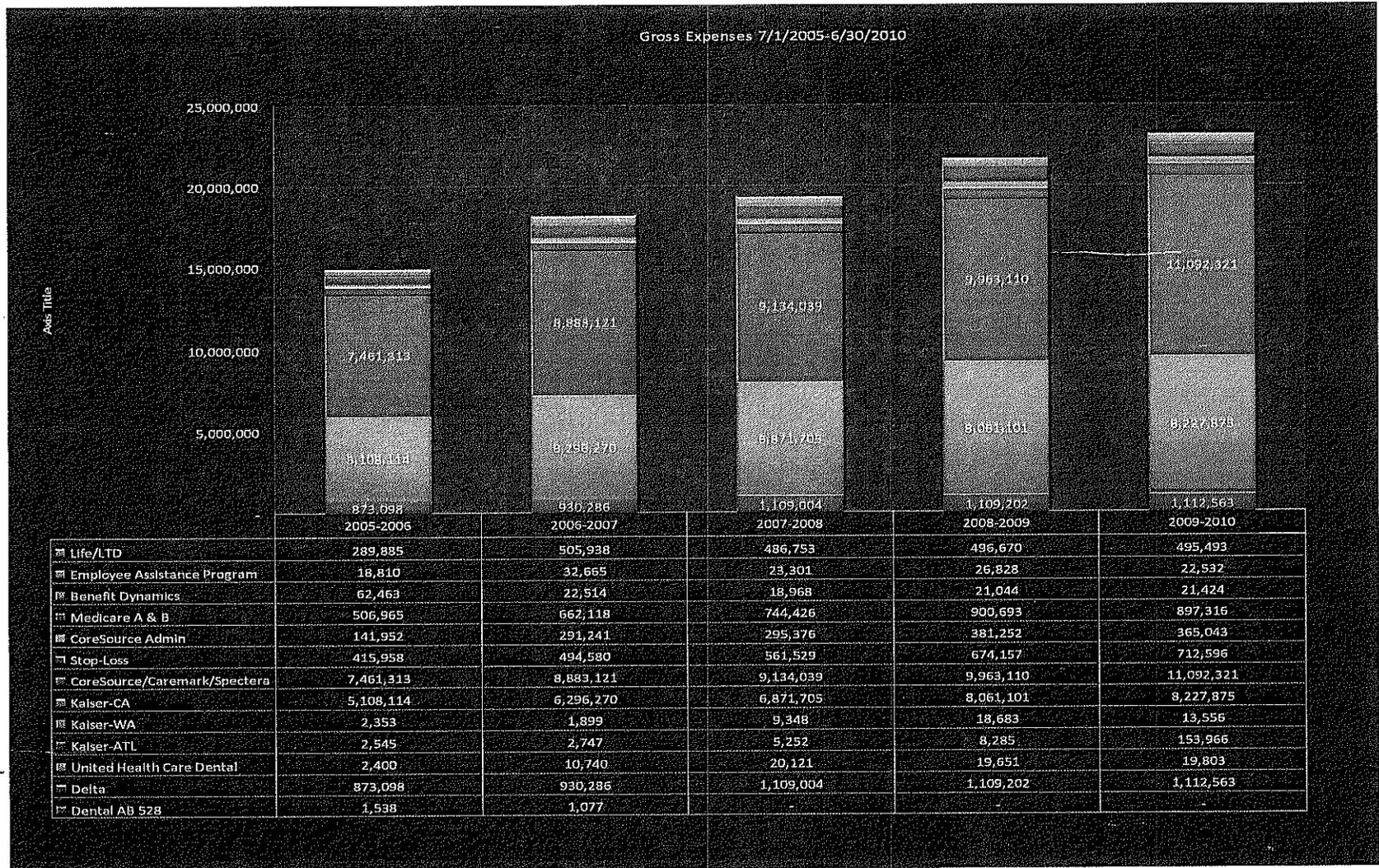
PCCD Trustee Work Session May 2011



Current Gross Expenditures, Jennifer Benford Seibert, PCCD Benefits Office

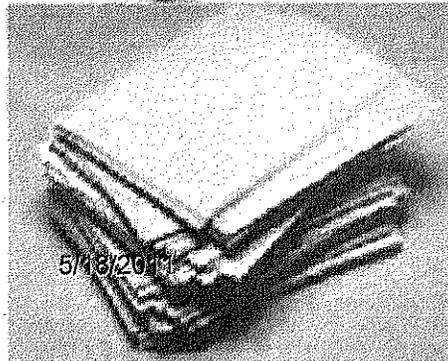
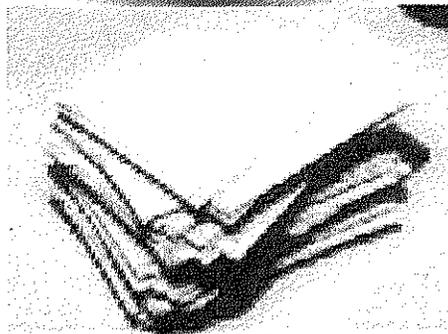
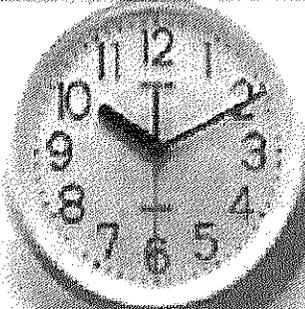
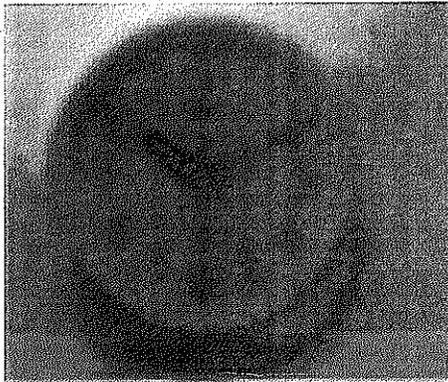
Plan	Active	Retired	COBRA	2010-2011 YTD July 1, 2010- February 28, 2011 (8 months)				
Medical								
Kaiser-CA (includes 211244 part time faculty expenses)	2,342,000	4,194,383	10,000					
Kaiser-Washington	0	14,000						
Kaiser-ATL	0	10,000						
CoreSource Claims (includes \$200,000 in adjunct expenses)	2,531,000	3,406,000	55,695					
Caremark Prescriptions & United Health Care Vision	593,000	593,000						
Stop Loss Reinsurance	122,000	122,000						
CoreSource Admin	60,000	60,000						
Dental								
Delta (includes \$100,000 part time faculty expenses)	617,000	0	51,602					
United Health Care Dental	12,211	0	1,000					
Other								
Life Insurance	89,000	17,000						
Employee Assistance Program	7,000	0						
Medicare Premium Reimbursement Program	0	463,000						
Benefits Dynamics	7,000	1,000						
Consultant Fees	80,000	80,000						
	6,460,211	8,960,383	118,297	15,538,891	Average Monthly Expenses = 1942361			
				1,942,361	March			
				1,942,361	April			
				1,942,361	May			
				1,942,631	June			
				23,308,605	Estimated Spending Expense 2010-2011			
				23,006,704	2009-2010 Spending			

PCCD Benefits 2005 - 2011



Status of Renewals- PSW Benefits Resources

Plan	10-11 Increase	comments
Kaiser		
active	pending	
retirees	2-3%	
CoreSource		
Claim	pending	
Admin fees	0%	
Anthem Access Fee	0%	
Stop Loss (ING/Reliastar)	pending	
United Health Care Vision	0%	
Pension Dynamics		
COBRA Admin Fee	0%	
Flex Transportation	0%	
Pre-tax commuting	0%	
Medicare per check fee	\$ 0.44	mailing cost
Per check charge	\$ 1.00	increase from .75 per line item
Delta	6.60%	
United Health Care	2.50%	
ING/Reliastar		
Life Insurance	0%	3 year rate guarantee
LTD Insurance	0%	3 year rate guarantee
Employee Assistance Program (Wellpoint)	0%	
Medicare Reimbursement to Retirees	income sensitive	



What are the drivers affecting our rates?-PSW Benefits Resources

- Fixed costs
- Utilization
- Reserves for our self-funded plan
- Group demographics
- Coordination with other benefits (i.e. Medicare)

CoreSource as our third-party administrator- PSW Benefits Resources

CORESOURCE
A Trustmark Company

Today, CoreSource administers benefits for more than 700 self-funded employers across the United States. In 2009, we processed approximately \$3 billion in claims for some 1.1 million plan members. From nine claims and customer service offices across the country, CoreSource delivers customized benefit solutions to self-funded groups seeking comprehensive, cost-effective care.

CoreSource, ranked among the nation's largest employee benefit administrators,* offers benefit administration and health management services to self-funded employers, state high-risk pools, public retiree plans and other large clients. The majority of our groups are between 300 and 500 employee lives; and average claim turnaround time is 14 calendar days from the receipt of a claim.

A recent Readers Choice 2010 survey for *Business Insurance* named CoreSource, the Silver Circle winner for Best Third-Party Administrator. Since 2005, *Business Insurance* readers have voted for leading companies that they believe offer the best combination of service, value, quality and innovation in each of 18 categories, including Best Third-Party Administrator - Employee Benefits.

5/18/2011

PCCD Trustee Work Session May 2011

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Review of self-funding concepts- PSW Benefits Resources

■ Fixed Administrative Costs

- Claim Administration
- Stop loss – insurance on insurance.
 - We pay the first \$170,000 of a claim and get reimbursed for amounts expensed in excess of \$170,000.
- Network Access Fee (Anthem Blue Cross, etc)

■ Claims

- Actual Paid Claims
 - Medical
 - Prescriptions
 - Reserve for claims incurred but not reported, also known as the run out

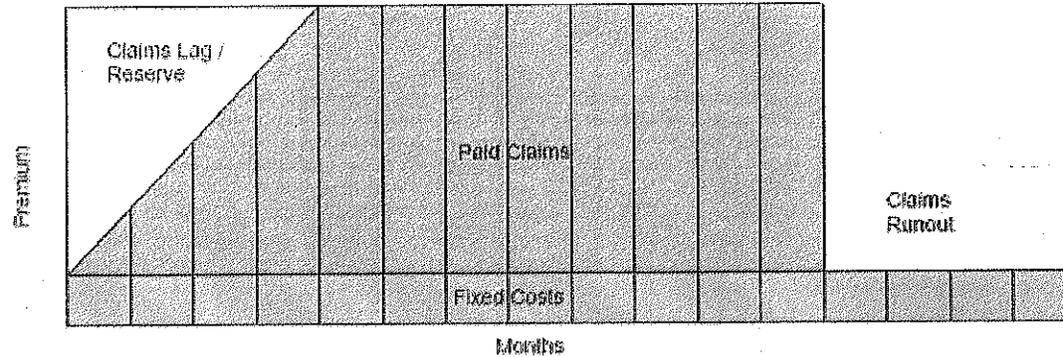


Self-funding Concept – PSW Benefits Resources

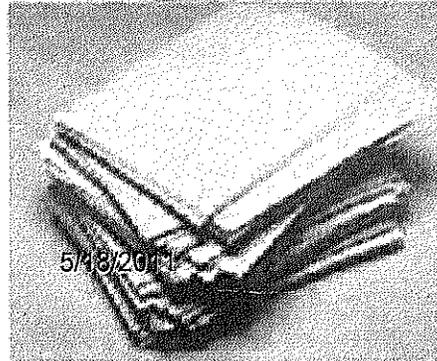
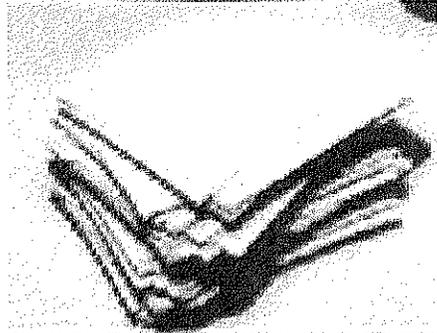
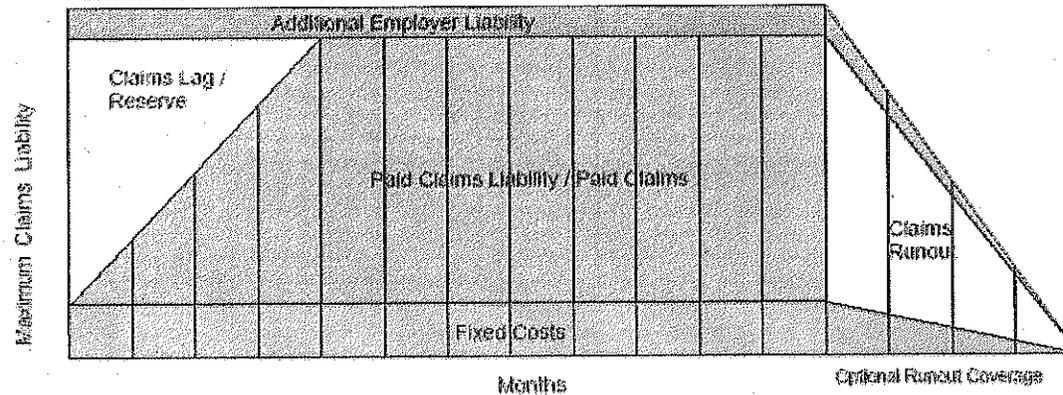
PSW Benefit Resources

Funding Analysis

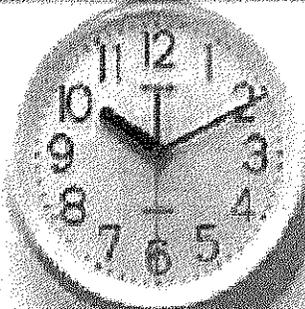
Conventional Funding / Fully Insured



Self Insured



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Considerations of Partnering with California Public Employees Retirement System, CalPERS-PSW Benefits Resources

CONSIDERATIONS:

- Would only apply to active *employees-roughly half of the population*
- Would mean reduction to current/renewal benefits
- Would increase cost over current Health Maintenance Organization (HMO) and Preferred Provider Organization (PPO) rates
- Ease of entry into CalPers Partnership
- Ease of exit from CalPers Coordination
- PCCD would still have claims run out expenses if we eliminate current self funding plan for actives
 - Run out cost is about \$2m
 - Expenses would run concurrently with premium costs for a fully insured plan

CalPers Benefits Comparison- PSW Benefits Resources

PERALTA COMMUNITY COLLEGE DISTRICT

BENEFITS COMPARISON

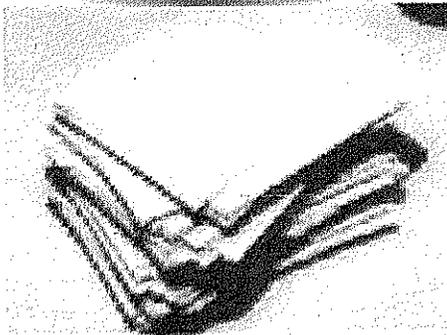
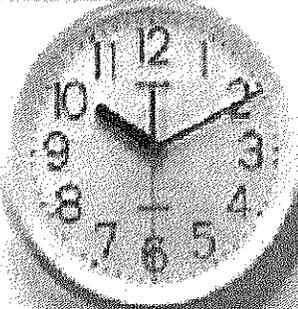
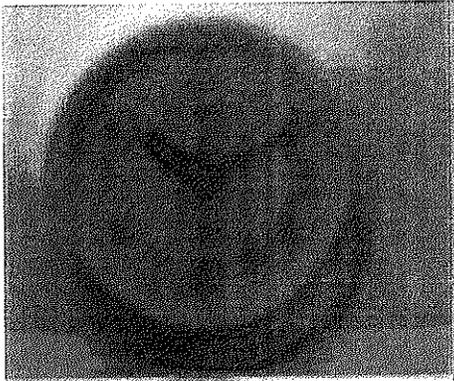
BENEFIT RENEWAL DATE	PERALTA September 1		CALPERS January 1	
MEDICAL				
Plan Design	HMO	PPO	HMO	PPO
PPO Deductible (In-Network/Out-Network)		\$100/\$100		\$500
PPO Coinsurance (In-Network/Out-Network)		100%/80%		80%/60%
PPO Prescription Copay (Generic/Brand)		\$10/\$15 (30 days)		\$5/\$15/\$45 (30 days)
PPO Office Visit Copay		\$10		\$20
PPO Emergency Room Copay		\$35		\$50
HMO Prescription Copay (Generic/Brand)	\$10/\$15 (100 days)		\$5/\$15 (30 days)	
HMO Office Visit Copay	\$10		\$15	
HMO Emergency Room Copay	\$35		\$50	
HMO Hospital Copay	-0-		-0-	

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PCCD Trustee Work Session May 2011

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Prepared by: PSW BENEFIT RESOURCES



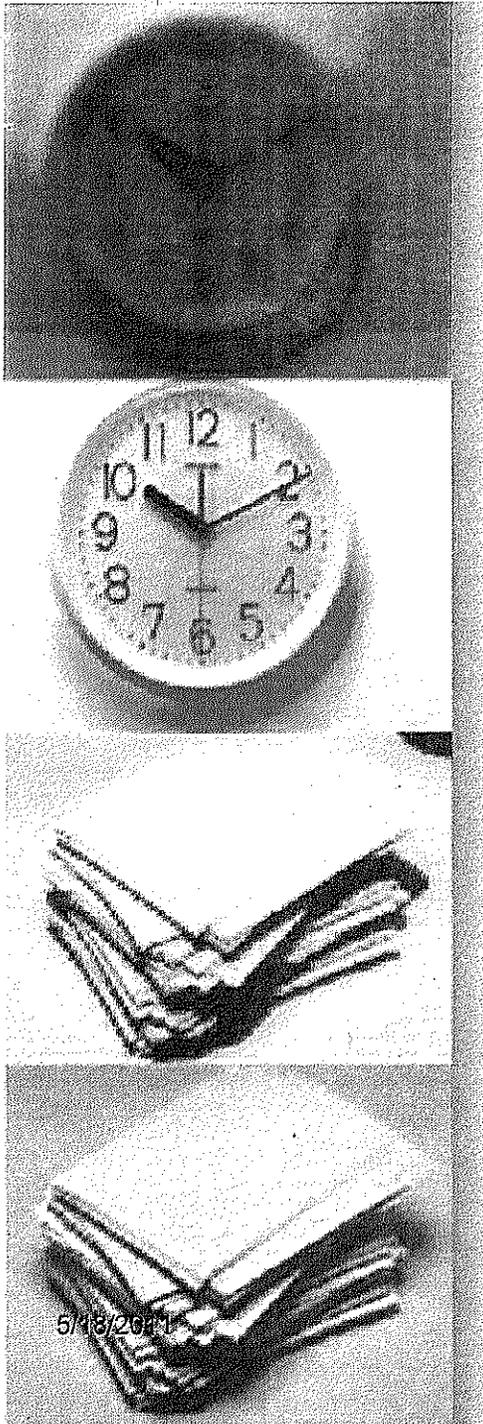
Considerations of Employee Premium Contribution Based Upon Salary Banding- PSW Benefit Resources

■ Also know as

- “Sliding Scale Premium Banding”
- “Progressive Premium Schedule”

■ Considerations

- What salary band criteria would PCCD use?
- Pro & Cons
 - Fair vs. Arbitrary banding
 - Pay raise may create additional benefit expense to employee
 - Administrative complexity of multiple employee premium contribution schedules

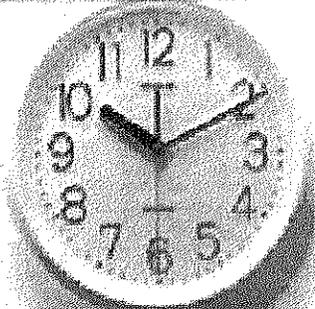


HealthCare Reform 2011 & Beyond

- Expected to add about 2% to benefits budget for most employers-too soon to tell by most sources
- See Exhibits A & B
 - Exhibit A:
 - CoreSource Timeline Health Care Reform 2011
 - Exhibit B:
 - Kaiser Timeline Health Care Reform 2011

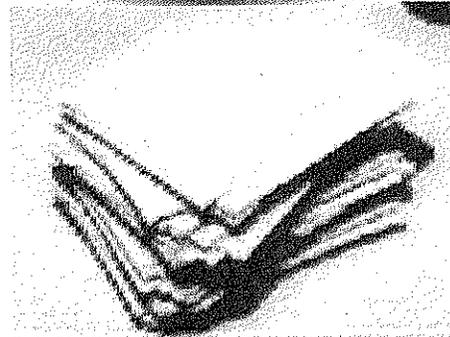


Cost savings Strategies
 Implemented or under Consideration
 - PCCD-Benefits Office



- How do we control our escalating benefits costs –
 - What have we considered, explored or implemented?

Implemented	Savings	When
Dependent Audit	800,000	2010
Medicare D Federal Drug Subsidy Program	800,000	2005-2009
Voluntary Early Retirement/Resignation	2,000,000	2011
American Recovery and Reinvestment Act-COBRA Subsidy	51,000	2010-1011
Anticipated		
Early Retiree Reinsurance Program (ERRP)	600,000	2011
Medicare D Federal Drug Subsidy Program	200,000	2010



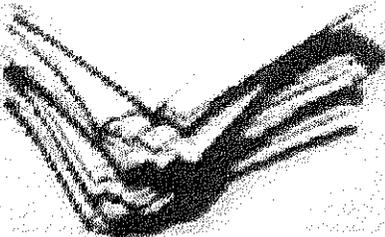
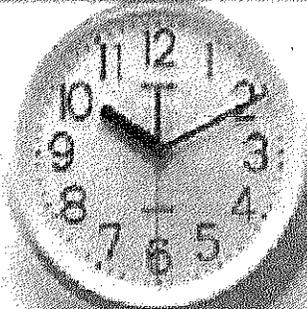
1. Increasing cash-in lieu benefit from \$30/mo to \$300 per employee;
 - 122 eligibles did not submit a claim to CoreSource during the period 06/09 – 11/10.
2. Changing Employee Assistance Program vendor to a provider who includes a wider variety of services at current cost.

5/18/2011



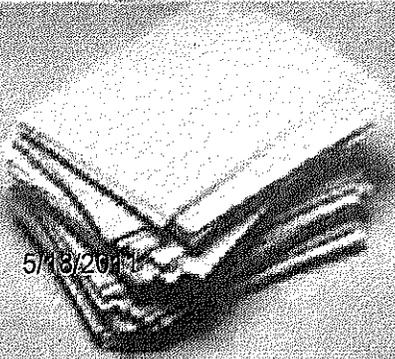
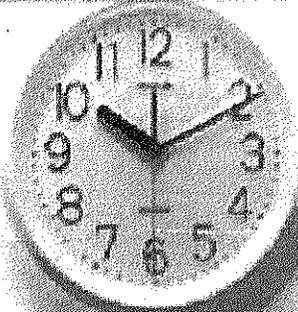
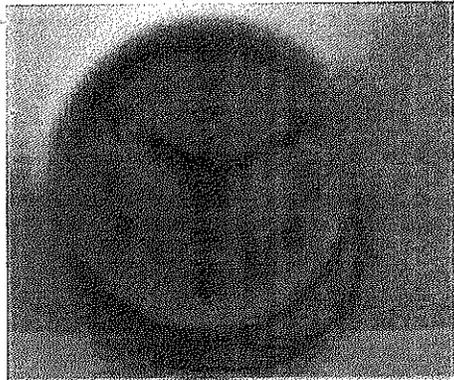
California Community College Surveys – PSW Benefits Resources

See Exhibit A: Statewide Benefits Survey of 20 California Community College Districts (1/11)
See Exhibit B: Bay 10 Benefits Survey (5/11)



- Community College Districts included in the survey:
 1. Peralta
 2. El Camino
 3. Chabot Las Positas
 4. Marin
 5. San Mateo
 6. San Francisco
 7. Ohlone
 8. Foothill DeAnza
 9. San Jose Evergreen
 10. West Valley
 11. San Bernardino
 12. San Diego
 13. Pasadena
 14. Los Angeles
 15. Fresno
 16. Ventura
 17. Grossmont
 18. Coast
 19. Mt. San Antonio
 20. Riverside
- Questions
 1. What percent of budget is spent on medical and dental benefits
 2. Is there an employer cap on benefits
 3. What medical plan and dental plan networks do you use
 4. What are your plan features
 5. What is your premium structure
 6. Do you offer lifetime benefits for new hires
 7. Do you offer benefits to adjuncts

5/13/2011

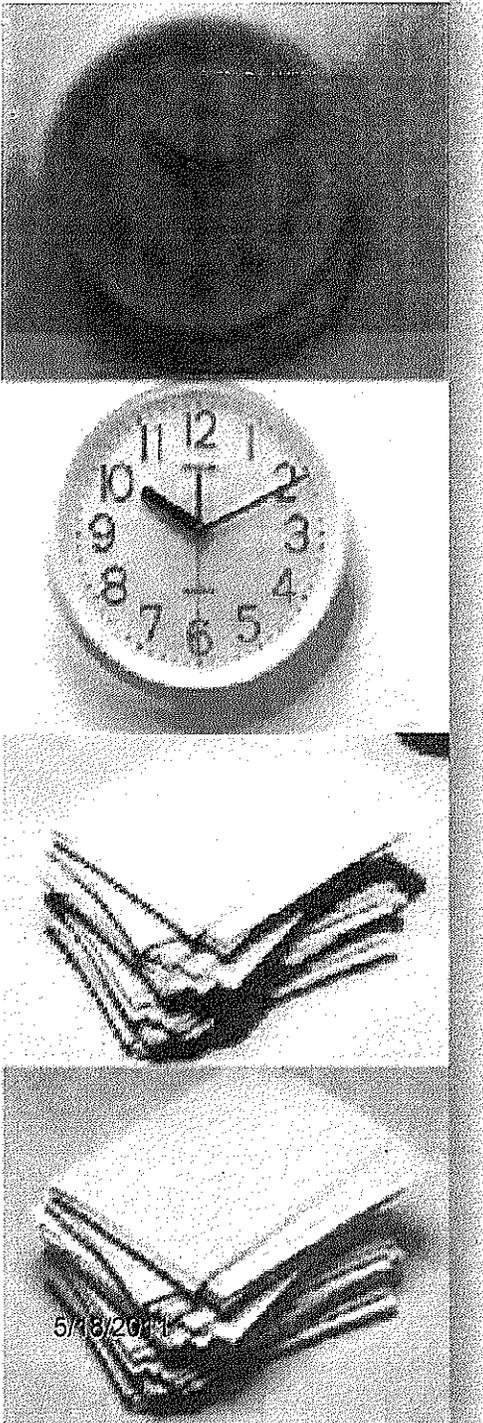


Review of PCCD Benefits Office Services- PCCD Benefits Office

- Compliance
- Customer Services
- Communications

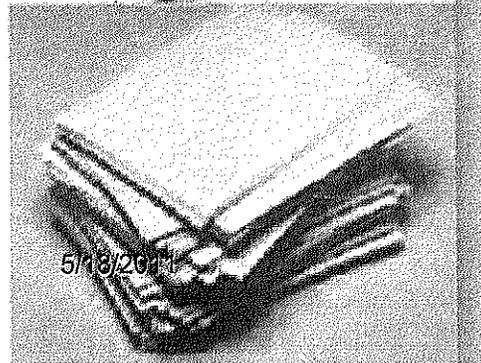
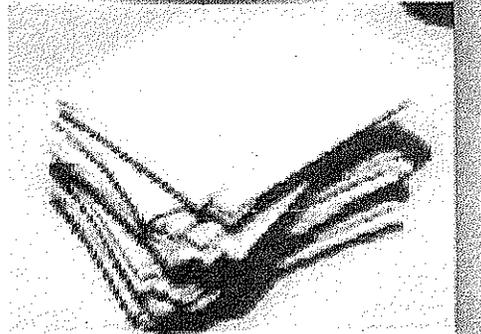
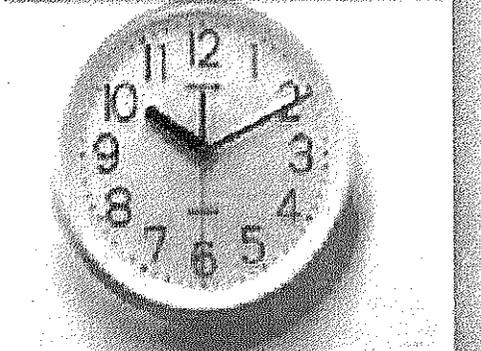
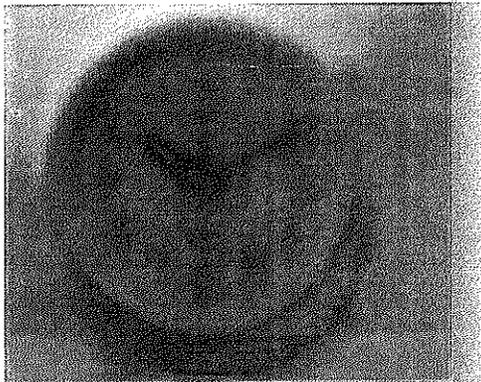
Compliance Responsibilities- PCCD Benefits Office

- “*Universal Availability*” Concept
- Collective Bargaining Agreements
 - Local 39
 - SEIU 1021
 - Peralta Federation of Teachers
- ERISA (for Health & Welfare Plans)
 - Employee Retirement Income Security Act (ERISA)
 - Establishes baseline uniformity in the application of benefits
 - Qualifying Events, COBRA
- Tax Deferred Savings Compliance due to tax reform 2009 on benefit plans under IRS Codes 403(b) & 457
- Anticipate, Recommend, and Implement Cost-Effective Plan Design Enhancements or Refinements
- Monitoring of our business partners; Kaiser, CoreSource, Delta, United Health Care Dental & United Health Care Vision, ING/Reliastar, Benefit Dynamics, Great America Benefit Plan Administrators (Tax-Shelters), Anthem Blue Cross
- Monitoring eligibility of employees and dependents; purge records



Significant Accomplishments of the PCCD Benefits Office

1. Dependent Audit resulting in \$800,000 savings
2. Realigning our billing groups to ensure more accurate reporting for our different populations
3. Medicare Subsidy approval for the Medicare Drug program and Early Retiree Reinsurance Programs without extra expense to the District
4. Tax-deferred plan compliance as a result of on-going tax reform legislation
5. Increasing employee awareness and empowerment through
 - Newsletters
 - Website
 - Workshops
 - Home Mailings
6. Leveraging our partners to support the PCCD Foundation
7. Effectively using PSW Benefit Resources for daily claims and calls and other administrative support

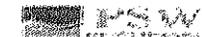


Peralta Community College District

PSW Benefit Resources Active Employee and Retiree Benefit Information Center (BIC) Usage
and Claims Inquiries

Month / Year	Active Employee BIC Inquiries	Retiree BIC Inquiries	Claims Inquiries
Apr-11	4,730	464	21
Mar-11	3,206	638	30
Feb-11	3,398	528	25
Jan-11	2,398	645	17
Dec-10	2,651	642	20
Nov-10	2,342	853	18
Oct-10	1,915	719	19
Sep-10	1,973	911	16
Total for September 2010 Through April 2011	21,215	5,202	158
Aug-10	2,387	776	6
Jul-10	2,632	720	23
Jun-10	1,831	723	14
May-10	1,677	912	16
Apr-10	2,064	751	18
Mar-10	1,666	709	16
Feb-10	1,674	844	13
Jan-10	2,030	841	15
Dec-09	1,409	293	11
Nov-09	1,311	262	2
Oct-09	1,754	303	11
Sep-09	1,931	233	12
Total for September 2009 Through August 2010	21,526	5,874	157
Aug-09	1,219	173	14
Jul-09	942	212	17
Jun-09	819	173	22
May-09	936	156	13
Apr-09	621	213	18
Mar-09	629	169	25
Feb-09	624	124	7
Jan-09	916	172	7
Dec-08	809	124	4
Nov-08	561	124	21
Oct-08	863	159	6
Sep-08	443	140	6
Total for September 2008 Through August 2009	9,992	1,841	161

Prepared by PSW Benefit Resources, 5/2/2011
PCCD Trustee Work Session May 2011



5/13/2011

Annual Fall Mailing to Employees and Retirees

- Open Enrollment Announcement-Exhibit C
- Annually Reviewed Before Distribution with the Benefits Committee-consortium of union leaders, District representatives and retirees
- Document also used by our peers and business partners

Benefit Matrix, page 8

http://www.perata.gov/benefits/Portals/2/2010/Active-Benefits-CE-Announcement-9-9-10.pdf

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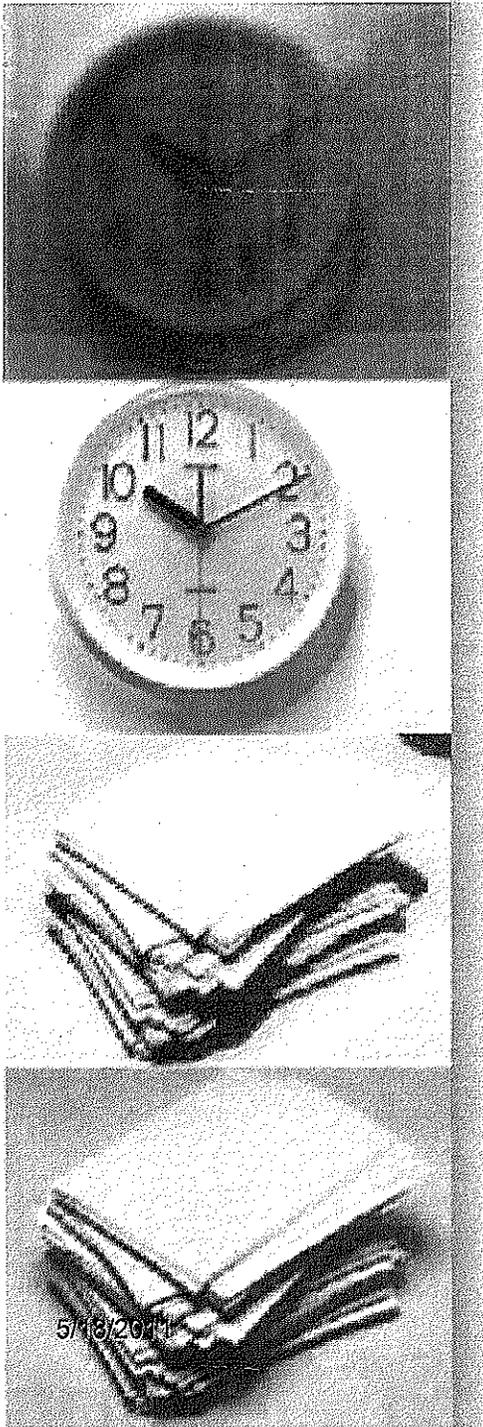
http://www.perata.gov/benefits/Portals/2/2010/Active-Benefits-CE-Announcement-9-9-10.pdf

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Benefits Matrix				
September 19, 2010				
Benefits Matrix	Benefit Classification as Defined by Benefit Program Assignment			
Peoplesoft Benefit Program Coding	FRB—Full Time BA, 1023, Management, Confidential	PFF—Contract Faculty	PAB—Adjunct Hourly	TCS—Temporary Classified Benefits
Designations to appear on paychecks	FRB	PFF	PAB	TCS
Workers' Compensation	*	*	*	*
Medical *(refer to Monthly Premium & Contribution Table for explanation on costs)	*	*	*	*
Dental	*	*	* (District does not make contributions)	*
Employee Assistance Program	*	*	*	*
Flexible Benefits 125, 401K	*	*	*	*
Pre-Tax Parking	*	*	*	*
Pre-Tax Transportation	*	*	*	*
Tax Deferred Annuities—403(b)	*	*	*	*
Tax Deferred Annuities—457	*	*	*	*
Defined Benefit Plans—401(a) STPS	*	*	*	*
Defined Benefit Plans—401(a) PERS	*	*	*	*
Cash Balance	*	*	*	*
Apple	*	*	*	*
Employer-Paid Term Life	*	*	*	*
Employer Paid Long-Term Disability	*	*	*	*
Union Dues / Fees	*	*	*	*

5/18/2011



Newsletters

- Mailed to home Addresses of Active and Retired Employees
- General & Specific Topics

PERALTA BENEFITS - EVERYONE

March/April 2011

Voluntary Early Retirement Incentive Program 2011, election window ends Friday, April 29, 2011

The District is offering an early retirement incentive for current, active, and eligible employees of the following groups:

- Faculty Members (Regular, permanent, contract)
- Managers,
- Confidential employees, and
- Members of Local 39

The program, approved by the Peralta District Board of Trustees on March 29, 2011, provides a monetary incentive in the form of a one-time taxable payment to those who voluntarily elect to retire or resign. The entire proposal as well as election materials can be found online at <http://hrz/www.peralta.edu/opsr/comms/2011/032411-93>

The incentive as proposed to and approved by the Board provides:

	Faculty	Managers, Confidential, Members of Local 39
Incentive	\$100 per year of service	\$300 per year of service
Age criteria	56	50

Peralta Benefits Office
 333 East 8th Street
 Oakland, CA 94608

Websites:
www.peralta.edu
www.peralta.gov/benefits.net

Email: benefits@peralta.edu
Ph. #: 510.468.7229
 510.587.7838
 877.866.2623
 (PSW Benefit Resources)

Websites

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

CONTACT INFORMATION

Date	Topic	Location
5/14/11	5:00-6:00 PM	San Francisco
5/14/11	6:00-7:00 PM	San Francisco
5/14/11	7:00-8:00 PM	San Francisco

PERALTA COMMUNITY COLLEGE DISTRICT
BENEFITS INFORMATION CENTER

Event Highlights

- 4-13-2011 - Scholarship Early Retirement Incentive Program
- 4-13-2011 - 2011 Golden State Warehouse Group Tickets Announcement
- 4-13-2011 - 2011 Golden State Warehouse Group Tickets Announcement

2011 GOLDEN STATE WAREHOUS GROUP TICKETS ANNOUNCEMENT

5/13/2011

Employee Benefits Survey Response

SurveyMonkey - My Surveys - Windows Internet Explorer

http://www.surveymonkey.com/MySurveys.aspx

File Edit View Favorites Tools Help

Peralta Colleges Benefi... Base Navigation Page SurveyMonkey - M... MSN.com Pendera Radio - Listen... Home - Pendera CD Print Page Tools

SurveyMonkey My Surveys Address Book My Account PANDA's PRIMO

TAKE YOUR SURVEYS TO THE NEXT LEVEL

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Survey Title Sort	Created Sort	Modified Sort	Design	Collect	Analyze Sort	Actions
Copy of Employee Activities 2010-2011	March 31, 2010 12:15 PM	10 days ago			45	Clear Transfer Delete
Copy of Employee Activities 2011	February 2, 2011 9:27 AM	73 days ago			100	Clear Transfer Delete
Copy of Employee Activities 2010-2011	March 31, 2010 12:01 PM	1 year ago			0	Clear Transfer Delete
Copy of Employee Activities 2009	March 31, 2010 12:01 PM	1 year ago			0	Clear Transfer Delete
Employee Activities 2009	January 27, 2010 6:41 PM	2 years ago			60	Clear Transfer Delete

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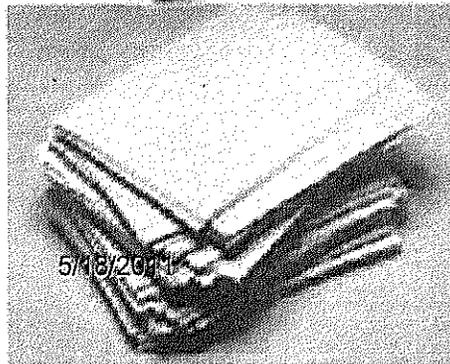
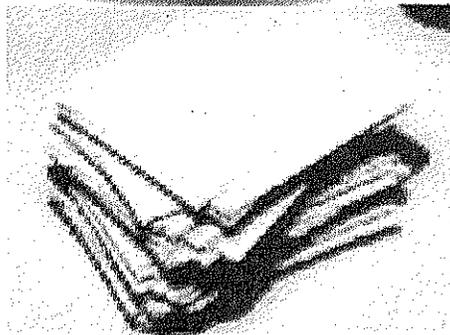
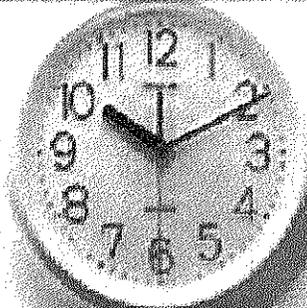
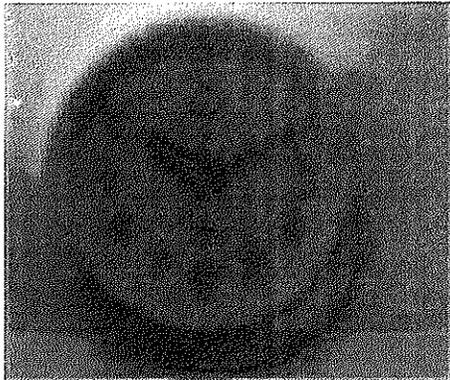
TRUSTe McAfee SECURE TESTED DAILY 25-APR

Internet 100%

Internet Explorer 100%

Survey Results Summary - Spring 2011-PCCD Benefits Office

Question on the survey-	Results Summary
<p>How can we improve the morale, employee engagement & empowerment through education?</p>	<p>Most popular workshop topics suggested from respondents</p> <ul style="list-style-type: none"> ■ Tax-deferred Investment Planning ■ Long Term Care Insurance ■ Trusts & Estate Planning <p>Review Open Enrollment Announcement</p>
<p>If we were to raise the cash in-lieu of benefits amount from \$30/month to \$300/month, would you opt-out of Peralta benefits, provided that you establish that there is other coverage?</p>	<p>29 would opt out Currently 12 active employees are opting out of both medical and dental coverage Don't know the value if the 29 are non users of the plan anyway There are currently 122 CoreSource participants who have not filed a claim in the last 12 months.</p>
<p>Peralta offers an Employee Assistance Program (EAP) intended to provide assistance outside of your primary medical plan. Through the EAP, benefit-eligible employees have access to private and confidential referral services to help support work-life needs. Were you aware of this benefit?</p>	<ul style="list-style-type: none"> ■ Most aware, but seldom use it. ■ Many think that the EAP is fine the way it is <p>We are looking for an EAP which can provide additional services (i.e job readiness)</p>
<p>What additional features would you like included in a well - rounded Employee Assistance Program (EAP)?</p>	<p>Employees need support with:</p> <ul style="list-style-type: none"> ■ Pre-retirement Planning ■ Wills Trusts & Estates ■ Stress Relief ■ Finding a cure for liver/lung cancer ■ Wants the Benefits Office to be the EAP <p>We have used the EAP for Manager Training, Grief Counseling, Professional Day Workshops, Healthy Cooking Demonstrations & more.</p>
<p>Annual end-of year community building activity- What would you prefer?</p>	<ul style="list-style-type: none"> ■ Local Picnic ■ County Fair <p>Due to budget crisis lets work through the PCCD Foundation</p>
<p>The Benefits Office is looking at strategies to improve employee involvement in wellness resources available through Kaiser and CoreSource – What suggestions do you have to increase participation?</p>	<ul style="list-style-type: none"> ■ More Email 47% ■ More communication from our union 25% ■ More Noontime Brown Bags Held at The Campuses 46% ■ Give Staff Development Credit ■ BIG Incentives <p>There are tax implications if incentive is too big-Remember the weight loss competition, Promote campus based walking groups</p>



Wellness Activities

- Annual Fall Benefits Fair
- Opportunity where we offer on-site health screens
 - Cholesterol Checks
 - Blood Pressure Checks
 - Body Mass Index measurement
- Case Management through CoreSource
- Wellness program is required in order for us to be eligible for the federal Early Retiree Reinsurance Program (ERRP) subsidy
- The PCCD Benefits Office would like to partner with PCCD Nursing Staff to synergize resources and to build a healthier community.

Interface with Payroll & IT

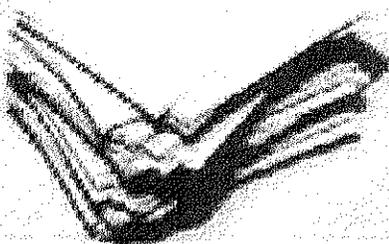
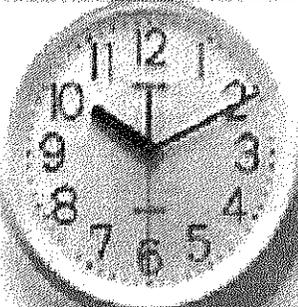
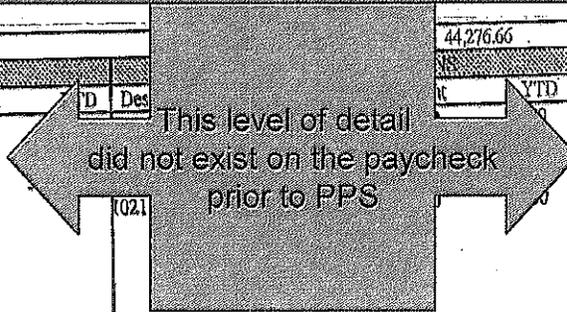
The Benefits Office works intimately with the Information & Technology staff to ensure the proper paycheck designations appear

INCOME TAX DEDUCTIONS		EMPLOYEE DED. BENEFITS	
Description	Current	Current	YTD
Flexible Spending - Healthcare	120.00	2,236.90	9,863.39
Tax Transportation	140.00	172.78	852.89
3S	520.93	20.60	129.70
		4.50	22.50
		2.00	10.00
		0.35	0.35
		2.24	11.20
		796.80	1,593.60
		93.65	93.65
		936.48	936.48
Total:		1,399.61	8,414.76

TOTAL GROSS		NET TAXABLE GROSS		TOTAL TAXES		TOTAL DEDUCTIONS		NET PAY	
Current:	7,491.82	6,715.39	1,399.61	928.53	5,163.68				
D:	44,276.66	39,993.03	8,414.76	5,336.63	30,725.27				

REG. HOURS		SICK HOURS		VAC. HOURS		OTH. HOURS		NET PAY DISTRIBUTION	
Start Balance:	0.0	Start Balance:	0.0	Start Balance:	0.0	Start Balance:	0.0	Advice #0000000000	5,163.68
Earned:		+ Earned:	96.0	+ Earned:		+ Earned:		Total:	5,163.68
Taken:		- Taken:		- Taken:		- Taken:			
Adjustments:	52.4	+ Adjustments:	14.9	+ Adjustments:		+ Adjustments:	10.5		
End Balance:	52.4	End Balance:	110.9	End Balance:	0.0	End Balance:	10.5		

Peralta Regular Benefit Plan



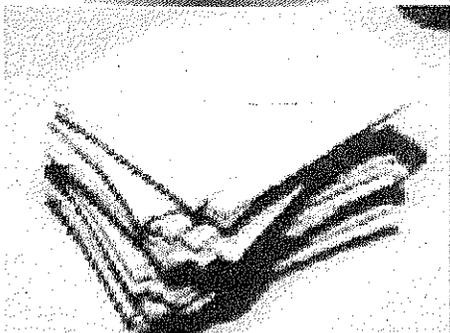
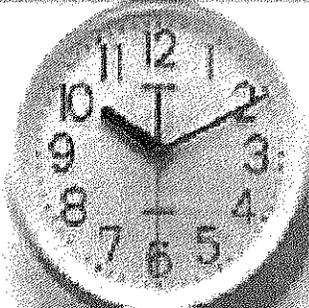
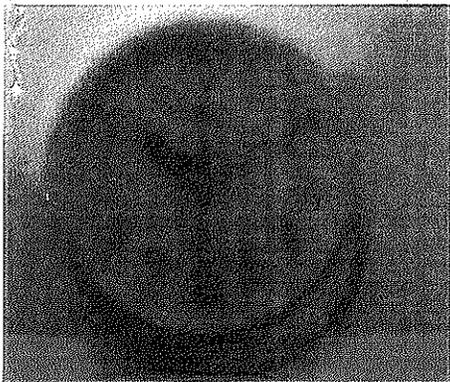
5/13/2011

PSW Benefits Resources

- Brokerage services for group insurance plans
 - Negotiate Rates & Fees with Carriers and Vendors
 - Negotiate and Resolve Escalated Issues
 - Maintain Insurance Company, State Legislation and Federal compliance
- Offsite Benefits Department
 - Day-to-day claims resolution
 - Telephone access
 - Website intra-net creation and ongoing support
 - Other projects (surveys, newsletters, open enrollment support, creating materials and providing assistance, support of wellness program)
- Support to our internal and external business partners
- Oversee large claims refunds above stop loss back to Peralta.

Benefits Then, Now & In The Future

~~PCCD Benefits Office~~



	Then	Now	In the future	
	2005	2011	2012	2014
Health Care Reform	Minimal commit ment from the benefits office	Cover dependents to age 26	Prepare to accurately report value of benefits on w-2	<ul style="list-style-type: none"> ■ Pre existing exclusions go away ■ Plan maximums eliminated
Wellness		Means to control costs and maintain eligibility for federal subsidy programs		
Information /Technology		Online enrollment and de-enrollment for most benefits	+ More electronic interface with vendors required for bill reconciliaton	+Employee Online enrollments
Customer service		Broker services highly utilized	Continued use of brokers as claims resolution agents	Ongoing use of brokers' as claims resolution agents
Accounting/ Payable		<ul style="list-style-type: none"> ■ Receipt & Record \$1m ■ Prepare bills ■ Manage a \$25 spending plan 	+Rely on electronic methods for timely record keeping	
Electronic Communication- Website Utilization		Highly used	Continued use	29
Employee Education		Quarterly workshops	More workshops at the campus	

5/18/2011

PCCD Trustee Work Session May 2011

THE BAY 10 COMMUNITY COLLEGE DISTRICTS EMPLOYEE BENEFITS SURVEY COMPARISON

BENEFIT	PERALTA		CHABOT LAS POSITAS		CONTRA COSTA	
RENEWAL DATE	September 1		July 1		July 1	
MEDICAL						
Plan Design	HMO	PPO	HMO	PPO	HMO	PPO
PPO Deductible (In/Out)		\$100/\$100		\$500		?
PPO Coinsurance (In/Out)		100%/80%		80%/80%		80%/80%
PPO Rx Copay (Generic/Brand)		\$10/\$15 (30 days)		\$5/\$15/\$45 (30 days)		\$5/\$15 (30 days)
PPO Office Visit Copay		\$10		80% after deductible		\$25
PPO Emergency Rm. Copay		\$35		80% after deductible		\$75
HMO Rx Copay (Generic/Brand)	\$10/\$15 (100 days)		\$5/\$15 (30 days)		\$5/\$15 (30 days)	
HMO Office Visit Copay	\$10		\$5		\$15	
HMO Emergency Rm. Copay	\$35		\$50		\$50	
HMO Hospital Copay	-0-		-0-		\$100	
COBRA Rates @ 100%					7/1/10	7/1/10
Employee	\$561	\$666	\$570-\$784	\$1,163	\$453-\$706	\$751
Employee +1 Dep.	\$1,122	\$1,489	\$1,128-\$1,568	\$2,326	\$906-\$1,454	\$1,548
Employee+2 Dep.	\$1,587	\$2,237	\$1,692-\$2,589	\$3,838	\$1,282-\$1,911	\$2,034
Part-Time Employee Coverage	Same as full-time ees	Same as full-time ees	Only for ees with 50% load. Same benefits as full-time ees		Same as full-time ees -available for ees w/12+ hrs. per week	
Part-Time Employee Cost Determined	50% or 0% (Fac.) 50% - 100% pro-rated (non-Fac.)	50% or 0%(Fac.) 50%-100% pro-rated (non-Fac.)	Only for 50% load @ pro-rated basis		Pro-rated basis	
% Enrolled (HMO vs. PPO)	55%	45%	95%	5%	75%	25%
VISION						
Copays (Exam/Lenses/Frames)	\$175 Allowance	\$10 12/12/12 mos.	\$5 12/12/12 mos.		\$10 12/12/12 mos.	
COBRA Rates	w/Medical	w/Medical			7/1/10	
Employee				\$13	\$13	
Employee +1 Dep.				\$27	\$27	
Employee +2+ Deps.				\$40	\$43	
Part-Time Employee Coverage	Same as Medical	Same as Medical	Same benefits as full-time ees w/ 50% load		Same as full-time ees available for ees with 12+ hrs./week	
Part-Time Employee Cost Determined	Same as Medical	Same as Medical	Pro-rated		Pro-rated	
DENTAL						
Plan Design	DMO	PPO	DMO (N/A)	PPO	DMO (N/A)	PPO
Deductible	-0-	-0-		-0-		-0-
Coinsurance (Preventive/Basic/Major)	100% after Copays	100%/100%/50%		70%/80%/90%/100% Coverage based on yrs. of employment		70%/80%/90%/100% Coverage based on yrs. of employment
Calendar Year Max.	Unlimited	\$1,500		\$2,000		\$1,000
Ortho Max. Coverage	\$2,250 Copay (Adult Child)	\$1,000 (Child Only)		\$500 (Adult + Child)		\$2,000 (Adult + Child)
Rates						7/1/10
Employee	\$25	\$65		\$65		\$70
Employee + 1 Dep.	\$40	\$111		\$130		\$119
Employee + 2+ Deps.	\$61	\$169		\$192		\$182
Part-Time Employee Coverage	Same as full-time ees	Same as full-time ees	Same as full-time ees with 50% load		Same as full-time ees	
Part-Time Employee Cost Determined	100% (Fac.) paid Pro-rated for (non-Fac.)	100% (Fac.) paid Pro-rated for (non-Fac.)	Pro-rated		Pro-rated	
% Covered (FT vs. PT)	5%	95%		100%		100%
LIFE INSURANCE						
District Cost for Faculty	\$.32/\$1000 for 1-1/2 x Base Annual Earnings		\$28/mo. for \$140,000/ee with age-rate tiering for benefits @ age 40+		\$7.15/month for \$50,000 per employee	
EAP						
No. of Covered Visits	7		3		10	
District Cost for Faculty	\$2.24 per employee		?		\$6.73 per employee	

THE BAY 10 COMMUNITY COLLEGE DISTRICTS EMPLOYEE BENEFITS SURVEY COMPARISON

BENEFIT	PERALTA		FOOTHILL DE ANZA		FREMONT/NEWARK	
	September 1		July 1		January 1	
MEDICAL						
Plan Design	HMO	PPO	HMO	PPO	HMO	PPO
PPO Deductible (In/Out)		\$100/\$100		\$350 in-ntwrk \$750 out ntwrk		\$500
PPO Coinsurance (In/Out)		100/80%		90/70%		80%/60%
PPO Rx Copay (Generic/Brand)		\$10/\$15 (30 days)		\$10/\$25/\$50 (30 days)		\$5/\$15/\$45 (30 days)
PPO Office Visit Copay		\$10		\$25/\$30 Specialist		\$20
PPO Emergency Rm. Copay		\$35		\$100		\$50
HMO Rx Copay (Generic/Brand)	\$10/\$15 (100 days)		\$5/\$10 (30 days)		\$5/\$15 (30 days)	
HMO Office Visit Copay	\$10		\$20		\$15	
HMO Emergency Rm. Copay	\$35		\$50		\$50	
HMO Hospital Copay	-0-		-0-		-0-	
COBRA Rates @ 100%			Unit/Composite	Unit/Composite		
Employee	\$561	\$666	\$1,067-\$1,247	\$1,720	\$570-\$676	\$894
Employee +1 Dep.	\$1,122	\$1,489	\$1,067-\$1,247	\$1,720	\$1,138-\$1,351	\$1,788
Employee +2 Dep.	\$1,587	\$2,237	\$1,067/\$1,247	\$1,720	\$1,479-\$1,756	\$2,324
Part-Time Employee Coverage	Same as full-time ees	Same as full-time ees	50% positions - only for Classified w/same coverage as full-time ees		50% positions only w/ full-time ee benefits	
Part-Time Employee Cost Determined	50% or 0%(Fac.) 50-100% pro-rated (non-Fac.)	50% or 0%(Fac.) 50-100% pro-rated (non-Fac.)	Pro-rated Faculty-only Kaiser option	Pro-rated N/A for Fac.	50% positions paid @75%	
% Enrolled (HMO vs. PPO)	55%	45%	65%	35%	80%	20%
VISION						
Copays (Exam/Lenses/Frames)	\$175 Allowance	\$10 12/12/12 mos.	\$10 12/12/24 mos.		\$15 12/24/24 mos.	
COBRA Rates	w/Medical	w/Medical	Unit/Composite			
Employee			\$17		\$14	
Employee +1 Dep.			\$17		\$14	
Employee +2+ Deps.			\$17		\$14	
Part-Time Employee Coverage	Same as Medical	Same as Medical	Classified – same as Medical Faculty – Not available		Same as full time employee	
Part-Time Employee Cost Determined	Same as Medical	Same as Medical	Pro-rated for Classified		Pro-rated	
DENTAL						
Plan Design	DMO	PPO	DMO (N/A)	PPO	DMO (N/A)	PPO
Deductible	-0-	-0-		-0-		-0-
Coinsurance (Preventive/Basic/Major)	100% after Copays	100%/100%/50%		70%/80%/90%/100% Coverage based on yrs. of employment		70/80/90/100% Coverage based on years of employment
Calendar Year Max.	Unlimited	\$1,500		\$1,500 in ntwk \$1,700out ntwk		\$1,500
Ortho Max. Coverage	\$2,250 Copay (Adult + Child)	\$1,000 (Child Only)		\$1000 (Adult + Child)		-0-
Rates				Unit/Composite		
Employee	\$25	\$65		\$120		\$121
Employee + 1 Dep.	\$40	\$111		\$120		\$121
Employee + 2+ Deps.	\$61	\$169		\$120		\$121
Part-Time Employee Coverage	Same as Full-time ees	Same as Full-time ees	Classified: same as Medical Faculty: Not available		Same as full-time employee	
Part-Time Employee Cost Determined	100% (Fac.) paid Pro-rated for (non-Fac.)	100% (Fac.) paid Pro-rated for (non-Fac.)	Pro-rated for Classified		Pro-rated	
% Covered (FT vs.PT)	5%	95%				100%
LIFE INSURANCE						
District Cost for Faculty	\$32/\$1000 for 1-1/2 x Base Annual Earnings		\$9.00/mo. for \$50,000 per employee		Classified @ \$30,000/Employee @ \$7.50/mo. Employer paid. Certified @ \$50,000/Employee \$12.50/mo. Employee paid.	
EAP						
No. of Covered Visits	7		5		N/A	
District Cost for Faculty	\$2.24 per employee		\$3.10 per employee			

THE BAY 10 COMMUNITY COLLEGE DISTRICTS EMPLOYEE BENEFITS SURVEY COMPARISON

BENEFIT	PERALTA		MARIN		SAN FRANCISCO	
RENEWAL DATE	September 1		February 1		July 1	
MEDICAL						
Plan Design	HMO	PPO	HMO	PPO	HMO	PPO
PPO Deductible (In/Out Network)		\$100/\$100		\$0 in-network. \$500 out network		\$250
PPO Coinsurance (In/Out Network)		100%/80%		80%/70%		100%/50%
PPO Rx Copay (Generic/Brand)		\$10/\$15 (30 days)		\$10/\$15/\$35		\$5/\$20/\$45
PPO Office Visit Copay		\$10		\$30		15% after deductible
PPO Emergency Rm. Copay		\$35		\$50		15% after deductible
HMO Rx Copay (Generic/Brand)	\$10/\$15 (100 days)		\$20		\$5/\$15 or \$20/\$45 (30 days)	
HMO Office Visit Copay	\$10		\$20 Fac. \$15 Classs.+Admn		\$15 or \$20	
HMO Emergency Rm. Copay	\$35		\$35		\$100	
HMO Hospital Copay	-0-		-0-		\$100 or \$150	
COBRA Rates @ 100% Employee	\$561	\$666	\$576-\$589	\$1,418	\$505-\$589	\$1,111
Employee +1 Dep.	\$1,122	\$1,489	\$1,152-\$1,178	\$2,837	\$1,009-\$1,178	\$2,179
Employee +2 Dep.	\$1,587	\$2,237	\$1,532-\$1,567	\$3,773	\$1,428-\$1,666	\$3,056
Part-Time Employee Coverage	Same as full-time ees	Same as full-time ees	Part-time Faculty - only Kaiser Same as full-time ees for all others Not available for Faculty		Same as full-time ees with 50% load	
Part-Time Employee Cost Determined	50% or 0% (Fac) 50-100% pro-rated (non-Fac.)	50% or 0% (Fac) 50-100% pro-rated (non-Fac.)	Pro-rated		Same as full-time employees	
% Enrolled (HMO vs. PPO)	55%	45%	70%	30%	90%	10%
VISION						
Copays (Exam/Lenses/Frames)	\$175 Allowance	\$10 12/12/12 mos.	\$15 12/12/12 mos.		\$10 12/24/24 Months	
COBRA Rates Employee	w/Medical	w/Medical	Composite/Unit Rate		w/Medical	
Employee +1 Dep.			\$16			
Employee +2+ Deps.			\$16			
Part-Time Employee Coverage	Same as Medical	Same as Medical	Not Available		Same as full-time employees with 50% load	
Part-Time Employee Cost Determined	Same as Medical	Same as Medical	N/A		Same as full-time employees	
DENTAL						
Plan Design	DMO	PPO	DMO (N/A)	PPO	DMO (N/A)	PPO
Deductible	-0-	-0-		-0-		-0-
Coinsurance (Preventive/Basic/Major)	100% after Copays	100%/100%/ 50%		70%/80%/90%/ 100% - cover based on yrs. employment		100%/90%/ 80%/50%
Calendar Year Max.	Unlimited	\$1,500		\$2,000		\$2,500
Ortho Max. Coverage	\$2,250 Copay (Adult + Child)	\$1,000 (Child Only)		\$2,000 (Child Only)		\$2,500 (Adult + Child)
Rates				Composite/Unit		
Employee	\$25	\$65		\$148		\$1,550/Yr.
Employee + 1 Dep.	\$40	\$111		\$148		\$1,550/Yr.
Employee + 2+ Deps.	\$61	\$169		\$148		\$1,550/Yr.
Part-Time Employee Coverage	Same as full-time ees	Same as full-time ees		Faculty - not covered except \$400/year allowance		Same as full-time ees w/50% load
Part-Time Employee Cost Determined	100% Fac.) pd. Pro-rated for (non-Fac.)	100% (Fac.) pd. Pro-rated for (non-Fac.)		Pro-rated		Same as full-time employees
% Covered (FT vs.PT)	5%	95%		100%		100%
LIFE INSURANCE						
District Cost for Faculty	\$.32/\$1000 for 1-1/2 Base Annual Earnings		\$7.75/month for \$50,000 per employee		\$108/yr. for \$50,000 per employee	
EAP						
No. of Covered Visits	7		Not Provided by Employer		Not Provided by Employer	
District Cost for Faculty	\$2.24 per employee		Not Provided by Employer		Not Provided by Employer	

THE BAY 10 COMMUNITY COLLEGE DISTRICTS EMPLOYEE BENEFITS SURVEY COMPARISON

BENEFIT	PERALTA		SAN JOSE/EVERGREEN		SAN MATEO	
	September 1		July 1		January 1	
RENEWAL DATE	September 1		July 1		January 1	
MEDICAL						
Plan Design	HMO	PPO	HMO	PPO	HMO	PPO
PPO Deductible (In/Out)		\$100/\$100		\$150		\$500
PPO Coinsurance (In/Out Network)		100%/80%		100%/70%		80%/60%
PPO Rx Copay (Generic/Brand)		\$10/\$15 (30 days)		\$5/\$15		\$5/\$15 (30 days)
PPO Office Visit Copay		\$10		\$25		80% or 60% after ded.
PPO Emergency Rm. Copay		\$35		\$50		80% or 60% after ded.
HMO Rx Copay (Generic/Brand)	\$10/\$15 (100 days)		\$5		\$5/\$15 (30 days)	
HMO Office Visit Copay	\$10		\$10		\$15	
HMO Emergency Rm. Copay	\$35		\$35		\$50	
HMO Hospital Copay	-0-		-0-		-0-	
COBRA Rates @ 100%			7/1/2010	7/1/2010		
Employee	\$561	\$666	\$533	\$718	\$569-\$676	\$894
Employee +1 Dep.	\$1,122	\$1,489	\$1,065	\$1,222	\$1,138-\$1,351	\$1,788
Employee +2 Dep.	\$1,587	\$2,237	\$1,507	\$2,154	\$1,479-\$1,756	\$2,324
Part-Time Employee Coverage	Same as full-time	Same as full-time	Part-time employees only have Kaiser available		Kaiser only available	
Part-Time Employee Cost Determined	50% or 0% (Fac.) 50% - 100% pro-rated (non-Fac.)	50% or 0% (Fac.) 50-100% pro-rated (non-Fac.)	Pro-rated		No employer payment	
% Enrolled (HMO vs. PPO)	55%	45%	?	?	70%	30%
VISION						
Copays (Exam/Lenses/Frames)	\$175 Allowance	\$10 12/12/12 mos.	Fee schedule reimbursement 12/12/24 months		\$10 12/12/12 Mos.	
COBRA Rates	w/Medical	w/Medical	Unit/Composite rate 7/1/10			
Employee			\$12		\$11	
Employee +1 Dep.			\$12		\$23	
Employee +2+ Deps.			\$12		\$33	
Part-Time Employee Coverage	Same as Medical	Same as Medical	Not Available		Not Available	
Part-Time Employee Cost Determined	Same as Medical	Same as Medical	N/A		N/A	
DENTAL						
Plan Design	DMO	PPO	DMO (N/A)	PPO	DMO	PPO
Deductible	-0-	-0-		-0-	-0-	-0-
Coinsurance (Preventive/Basic/Major)	100% after Copays	100%/100%/50%		70/80/90/100% Coverage based on yrs. of employment	100% after Copays	70/80/100% Coverage based on yrs. of employmt.
Calendar Year Max.	Unlimited	\$1,500		\$2,500	Unlimited	\$2,000
Ortho Max. Coverage	\$2,250 Copay (Adult + Child)	\$1,000 (Child Only)		\$1,000 (Adult + Child)	\$2,000 Copay (Child Only)	None
Rates				Unit 7/1/2010		
Employee	\$25	\$65		\$133	\$27	\$61
Employee + 1 Dep.	\$40	\$111		\$133	\$45	\$110
Employee + 2+ Deps.	\$61	\$169		\$133	\$65	\$159
Part-Time Employee Coverage	Same as full-time ees	Same as full-time ees		Same as full-time ees	Not Available	
Part-Time Employee Cost Determined	100% (Fac.) paid Pro-rated for (non-Fac.)	100% Fac. paid Pro-rated for (non-Fac.)		Pro-rated	N/A	
% Covered (FT vs. PT)	5%	95%		100%	5%	95%
LIFE INSURANCE						
District Cost for Faculty	\$.32/\$1000 for 1-1/2 x Base Annual Earnings		\$14/employee for 1-1/2 x Base Annual Earnings		Faculty + Classified @ 1 x BAE @ \$.16/\$1000; Admin. @ 2 x BAE @ \$.16/\$1000	
EAP						
No. of Covered Visits	7		5		3	
District Cost for Faculty	\$2.24 per employee		\$3.00 per employee		\$2.10 per employee	

THE BAY 10 COMMUNITY COLLEGE DISTRICTS EMPLOYEE BENEFITS SURVEY COMPARISON

BENEFIT	PERALTA		WEST VALLEY	
	September 1		July 1	
MEDICAL				
Plan Design	HMO	PPO	HMO	PPO
PPO Deductible (In/Out)		\$100/\$100		\$250
PPO Coinsurance (In/Out)		100%/80%		100%/80%
PPO Rx Copay (Generic/Brand)		\$10/\$15 (30 days)		\$5/\$10/\$20
PPO Office Visit Copay		\$10		\$10
PPO Emergency Rm. Copay		\$35		\$50
HMO Rx Copay (Generic/Brand)	\$10/\$15 (100 days)		\$5	
HMO Office Visit Copay	\$10		\$5	
HMO Emergency Rm. Copay	\$35		?	
HMO Hospital Copay	-0-		-0-	
COBRA Rates @ 100%				
Employee	\$561	\$666	\$655-\$743	\$892
Employee +1 Dep.	\$1,122	\$1,489	\$1,311-\$1,550	\$1,737
Employee +2 Dep.	\$1,587	\$2,237	\$1,855-\$2,299	\$2,168
Part-Time Employee Coverage	Same as full-time ees	Same as full-time ees	Not Available	
Part-Time Employee Cost Determined	50% or 0% (Fac.) 50-100% pro-rated (non-Fac.)	50% or 0% (Fac.) 50-100% pro-rated (non-Fac.)	N/A	
% Enrolled (HMO vs. PPO)	55%	45%	47%	53%
VISION				
Copays (exam/lenses/frames)	\$175 Allowance	\$10 12/12/12 mos.	\$25 12/24/24 mos.	
COBRA Rates	w/Medical	w/Medical	Unit/Composite Rate	
Employee			\$13	
Employee +1 Dep.			\$13	
Employee +2+ Deps.			\$13	
Part-Time Employee Coverage	Same as Medical	Same as Medical	Not Available	
Part-Time Employee Cost Determined	Same as Medical	Same as Medical	N/A	
DENTAL				
Plan Design	DMO	PPO	DMO	PPO
Deductible	-0-	-0-	-0-	\$100
Coinsurance (Preventive/Basic/Major)	100% after Copays	100%/100%/50%	100% after Copays	70%/80%/90%/100% coverage based on years of employment
Calendar Year Max.	Unlimited	\$1,500	Unlimited	\$1,500
Ortho Max. Coverage	\$2,250 Copay (Adult + Child)	\$1,000 (Child Only)	? (Adult + Child)	-0-
Rates			Composite/Unit Rate	
Employee	\$25	\$65	\$51	\$100
Employee + 1 Dep.	\$40	\$111	\$51	\$100
Employee + 2+ Deps.	\$61	\$169	\$51	\$100
Part-Time Employee Coverage	Same as full-time ees	Same as full-time ees	Reduced benefit - DMO only	
Part-Time Employee Cost Determined	100% (Fac.) paid Pro-rated for (non-Fac.)	100% (Fac.) paid Pro-rated for (non-Fac.)	Tiered cost @ \$20 /employee; \$33/employee+1; \$51/Family	
% Covered (FT vs.PT)	5%	95%	5%	95%
LIFE INSURANCE				
District Cost for Faculty	\$.32/\$1000 for 1-1/2 x Base Annual Earnings		Not Employer-Provided	
EAP				
No. of Covered Visits	7		3	
District Cost for Faculty	\$2.24 per employee		?	

THE BAY 10 COMMUNITY COLLEGE DISTRICTS EMPLOYEE BENEFITS SURVEY COMPARISON

BENEFIT	PERALTA		CHABOT LAS POSITAS		CONTRA COSTA	
	September 1		July 1		July 1	
MEDICAL						
Plan Design	HMO	PPO	HMO	PPO	HMO	PPO
PPO Deductible (In/Out)		\$100/\$100		\$500		?
PPO Coinsurance (In/Out)		100%/80%		80%/80%		80%/80%
PPO Rx Copay (Generic/Brand)		\$10/\$15 (30 days)		\$5/\$15/\$45 (30 days)		\$5/\$15 (30 days)
PPO Office Visit Copay		\$10		80% after deductible		\$25
PPO Emergency Rm. Copay		\$35		80% after deductible		\$75
HMO Rx Copay (Generic/Brand)	\$10/\$15 (100 days)		\$5/\$15 (30 days)		\$5/\$15 (30 days)	
HMO Office Visit Copay	\$10		\$5		\$15	
HMO Emergency Rm. Copay	\$35		\$50		\$50	
HMO Hospital Copay	-0-		-0-		\$100	
COBRA Rates @ 100%					7/1/10	7/1/10
Employee	\$561	\$666	\$570-\$784	\$1,163	\$453-\$706	\$751
Employee +1 Dep.	\$1,122	\$1,489	\$1,128-\$1,568	\$2,326	\$906-\$1,454	\$1,548
Employee +2 Dep.	\$1,587	\$2,237	\$1,692-\$2,589	\$3,838	\$1,282-\$1,911	\$2,034
Part-Time Employee Coverage	Same as full-time ees	Same as full-time ees	Only for ees with 50% load. Same benefits as full-time ees		Same as full-time ees -available for employees w/12+ hrs. per week	
Part-Time Employee Cost Determined	50% or 0% (Fac.) 50% - 100% pro-rated (non-Fac.)	50% or 0%(Fac.) 50%-100% pro-rated (non-Fac.)	Only for 50% load @ pro-rated basis		Pro-rated basis	
% Enrolled (FT vs. PT)	60% (Fac.) 60% (non-Fac.)	40%(Fac.) 40% (non-Fac.)	95%	5%	75%	25%
VISION						
Copays (Exam/Lenses/Frames)	\$175 Allowance	\$10 12/12/12 mos.	\$5 12/12/12 mos.		\$10 12/12/12 mos.	
COBRA Rates	w/Medical	w/Medical			7/1/10	
Employee			\$13		\$13	
Employee +1 Dep.			\$27		\$27	
Employee +2+ Deps.			\$40		\$43	
Part-Time Employee Coverage	Same as Medical	Same as Medical	Same benefits as full-time ees w/ 50% load		Same as full-time ees available for ees with 12+ hrs./week	
Part-Time Employee Cost Determined	Same as Medical	Same as Medical	Pro-rated		Pro-rated	
DENTAL						
Plan Design	DMO	PPO	DMO (N/A)	PPO	DMO (N/A)	PPO
Deductible	-0-	-0-		-0-		-0-
Coinsurance (Preventive/Basic/Major)	100% after Copays	100%/100%/50%		70%/80%/90%/100% Coverage based on yrs. of employment		70%/80%/90%/100% Coverage based on yrs. of employment
Calendar Year Max. Ortho Max. Coverage	Unlimited	\$1,500		\$2,000		\$1,000
Rates				\$500 (Adult + Child)		\$2,000 (Adult + Child)
Employee	\$25	\$65		\$65		\$70
Employee + 1 Dep.	\$40	\$111		\$130		\$119
Employee + 2+ Deps.	\$61	\$169		\$192		\$182
Part-Time Employee Coverage	Same as full-time ees	Same as full-time ees	Same as full-time ees with 50% load			Same as full-time ees
Part-Time Employee Cost Determined	100% (Fac.) paid Pro-rated for (non-Fac.)	100% (Fac.) paid Pro-rated for (non-Fac.)	Pro-rated		Pro-rated	
% Covered (FT vs. PT)	5%	95%		100%		100%
LIFE INSURANCE						
District Cost for Faculty	\$32/\$1000 for 1-1/2 x Base Annual Earnings		\$28/mo. for \$140,000/ee with age-rate tiering for benefits @ age 40+		\$7.15/month for \$50,000 per employee	
EAP						
No. of Covered Visits	7		3		10	
District Cost for Faculty	\$2.24 per employee		?		\$6.73 per employee	

THE BAY 10 COMMUNITY COLLEGE DISTRICTS EMPLOYEE BENEFITS SURVEY COMPARISON

BENEFIT	PERALTA		FOOTHILL DE ANZA		FREMONT/NEWARK	
	September 1		July 1		January 1	
MEDICAL						
Plan Design	HMO	PPO	HMO	PPO	HMO	PPO
PPO Deductible (In/Out)		\$100/\$100		\$350 in-ntwrk \$750 out ntwrk		\$500
PPO Coinsurance (In/Out)		100/80%		90/70%		80%/60%
PPO Rx Copay (Generic/Brand)		\$10/\$15 (30 days)		\$10/\$25/\$50 (30 days)		\$5/\$15/\$45 (30 days)
PPO Office Visit Copay		\$10		\$25/\$30 Specialist		\$20
PPO Emergency Rm. Copay		\$35		\$100		\$50
HMO Rx Copay (Generic/Brand)	\$10/\$15 (100 days)		\$5/\$10 (30 days)		\$5/\$15 (30 days)	
HMO Office Visit Copay	\$10		\$20		\$15	
HMO Emergency Rm. Copay	\$35		\$50		\$50	
HMO Hospital Copay	-0-		-0-		-0-	
COBRA Rates @ 100%			Unit/Composite	Unit/Composite		
Employee	\$561	\$666	\$1,067-\$1,247	\$1,720	\$570-\$676	\$894
Employee +1 Dep.	\$1,122	\$1,489	\$1,067-\$1,247	\$1,720	\$1,138-\$1,351	\$1,788
Employee +2 Dep.	\$1,587	\$2,237	\$1,067/\$1,247	\$1,720	\$1,479-\$1,756	\$2,324
Part-Time Employee Coverage	Same as full-time ees	Same as full-time ees	50% positions - only for Classified w/same coverage as full-time ees		50% positions only w/ full-time ee benefits	
Part-Time Employee Cost Determined	50% or 0%(Fac.) 50-100% pro-rated (non-Fac.)	50% or 0%(Fac.) 50-100% pro-rated (non-Fac.)	Pro-rated Faculty-only Kaiser option	Pro-rated N/A for Fac.	50% positions paid @75%	
% Enrolled (FT vs. PT)	60% (Fac.) 60% (non-Fac.)	40% (Fac.) 40% (non-Fac.)	65%	35%	80%	20%
VISION						
Copays (Exam/Lenses/Frames)	\$175 Allowance	\$10 12/12/12 mos.	\$10 12/12/24 mos.		\$15 12/24/24 mos.	
COBRA Rates	w/Medical	w/Medical	Unit/Composite			
Employee				\$17		\$14
Employee +1 Dep.				\$17		\$14
Employee +2+ Deps.				\$17		\$14
Part-Time Employee Coverage	Same as Medical	Same as Medical	Classified – same as Medical Faculty – Not available		Same as full time employee	
Part-Time Employee Cost Determined	Same as Medical	Same as Medical	Pro-rated for Classified		Pro-rated	
DENTAL						
Plan Design	DMO	PPO	DMO (N/A)	PPO	DMO (N/A)	PPO
Deductible	-0-	-0-		-0-		-0-
Coinsurance (Preventive/Basic/Major)	100% after Copays	100%/100%/50%		70%/80%/90%/ 100% Coverage based on yrs. of employment		70/80/90/100% Coverage based on years of employment
Calendar Year Max.	Unlimited	\$1,500		\$1,500 in ntwk \$1,700out ntwk		\$1,500
Ortho Max. Coverage	\$2,250 Copay (Adult + Child)	\$1,000 (Child Only)		\$1000 (Adult + Child)		-0-
Rates				Unit/Composite		
Employee	\$25	\$65		\$120		\$121
Employee + 1 Dep.	\$40	\$111		\$120		\$121
Employee + 2+ Deps.	\$61	\$169		\$120		\$121
Part-Time Employee Coverage	Same as Full-time ees	Same as Full-time ees	Classified: same as Medical Faculty: Not available		Same as full-time employee	
Part-Time Employee Cost Determined	100% (Fac.) paid Pro-rated for (non-Fac.)	100% (Fac.) paid Pro-rated for (non-Fac.)	Pro-rated for Classified		Pro-rated	
% Covered (FT vs. PT)	5%	95%				100%
LIFE INSURANCE						
District Cost for Faculty	\$.32/\$1000 for 1-1/2 x Base Annual Earnings		\$9.00/mo. for \$50,000 per employee		Classified @ \$30,000/Employee @ \$7.50/mo. Employer paid. Certified @ \$50,000/Employee \$12.50/mo. Employee paid.	
EAP	7		5		N/A	
District Cost for Faculty	\$2.24 per employee		\$3.10 per employee			

THE BAY 10 COMMUNITY COLLEGE DISTRICTS EMPLOYEE BENEFITS SURVEY COMPARISON

BENEFIT	PERALTA		MARIN		SAN FRANCISCO	
	September 1		February 1		July 1	
RENEWAL DATE	September 1		February 1		July 1	
-MEDICAL						
Plan Design	HMO	PPO	HMO	PPO	HMO	PPO
PPO Deductible (In/Out Network)		\$100/\$100		\$0 in-network. \$500 out network		\$250
PPO Coinsurance (In/Out Network)		100%/80%		80%/70%		100%/50%
PPO Rx Copay (Generic/Brand)		\$10/\$15 (30 days)		\$10/\$15/\$35		\$5/\$20/\$45
PPO Office Visit Copay		\$10		\$30		15% after deductible
PPO Emergency Rm. Copay		\$35		\$50		15% after deductible
HMO Rx Copay (Generic/Brand)	\$10/\$15 (100 days)		\$20		\$5/\$15 or \$20/\$45 (30 days)	
HMO Office Visit Copay	\$10		\$20 Fac. \$15 Classs.+Admn		\$15 or \$20	
HMO Emergency Rm. Copay	\$35		\$35		\$100	
HMO Hospital Copay	-0-		-0-		\$100 or \$150	
COBRA Rates @ 100%						
<i>Employee</i>	\$561	\$666	\$576-\$589	\$1,418	\$505-\$589	\$1,111
<i>Employee +1 Dep.</i>	\$1,122	\$1,489	\$1,152-\$1,178	\$2,837	\$1,009-\$1,178	\$2,179
<i>Employee+2 Dep.</i>	\$1,587	\$2,237	\$1,532-\$1,567	\$3,773	\$1,428-\$1,666	\$3,056
Part-Time Employee Coverage	Same as full-time ees	Same as full-time ees	Part-time Faculty - only Kaiser Same as full-time ees for all others Not available for Faculty		Same as full-time employees with 50% load	
Part-Time Employee Cost Determined	50% or 0% (Fac) 50-100% pro-rated (non-Fac.)	50% or 0% (Fac) 50-100% pro-rated (non-Fac.)	Pro-rated		Same as full-time employees	
% Enrolled (FT vs. PT)	60% (Fac.) 60%.(non-Fac.)	40% (Fac.) 40% (non-Fac.)	70%	30%	90%	10%
VISION						
Copays (Exam/Lenses/Frames)	\$175 Allowance	\$10 12/12/12 mos.	\$15 12/12/12 mos.	\$10 12/24/24 Months		
COBRA Rates	w/Medical	w/Medical	Composite/Unit Rate		w/Medical	
<i>Employee</i>			\$16			
<i>Employee +1 Dep.</i>			\$16			
<i>Employee +2+ Deps.</i>			\$16			
Part-Time Employee Coverage	Same as Medical	Same as Medical	Not Available		Same as full-time employees with 50% load	
Part-Time Employee Cost Determined	Same as Medical	Same as Medical	N/A		Same as full-time employees	
DENTAL						
Plan Design	DMO	PPO	DMO (N/A)	PPO	DMO (N/A)	PPO
Deductible	-0-	-0-		-0-		-0-
Coinsurance (Preventive/Basic/Major)	100% after Copays	100%/100%/ 50%		70%/80%/90%/ 100% - cover based on yrs. employment		100%/90%/ 80%/50%
Calendar Year Max.	Unlimited	\$1,500		\$2,000		\$2,500
Ortho Max. Coverage	\$2,250 Copay (Adult + Child)	\$1,000 (Child Only)		\$2,000 (Child Only)		\$2,500 (Adult + Child)
Rates				Composite/Unit		
<i>Employee</i>	\$25	\$65		\$148		\$1,550/Yr.
<i>Employee + 1 Dep.</i>	\$40	\$111		\$148		\$1,550/Yr.
<i>Employee + 2+ Deps.</i>	\$61	\$169		\$148		\$1,550/Yr.
Part-Time Employee Coverage	Same as full-time ees	Same as full-time ees		Faculty - not covered except \$400/year allowance		Same as full-time ees w/50% load
Part-Time Employee Cost Determined	100% Fac.) pd. Pro-rated for (non-Fac.)	100% (Fac.) pd. Pro-rated for (non-Fac.)		Pro-rated		Same as full-time employees
% Covered (FT vs. PT)	5%	95%		100%		100%
LIFE INSURANCE						
District Cost for Faculty	\$32/\$1000 for 1-1/2 Base Annual Earnings		\$7.75/month for \$50,000 per employee		\$108/yr. for \$50,000 per employee	
EAP						
No. of Covered Visits	7		Not Provided by Employer		Not Provided by Employer	
District Cost for Faculty	\$2.24 per employee		Not Provided by Employer		Not Provided by Employer	

THE BAY 10 COMMUNITY COLLEGE DISTRICTS EMPLOYEE BENEFITS SURVEY COMPARISON

BENEFIT	PERALTA		SAN JOSE/EVERGREEN		SAN MATEO	
RENEWAL DATE	September 1		July 1		January 1	
MEDICAL						
Plan Design	HMO	PPO	HMO	PPO	HMO	PPO
PPO Deductible (In/Out)		\$100/\$100		\$150		\$500
PPO Coinsurance (In/Out Network)		100%/80%		100%/70%		80%/60%
PPO Rx Copay (Generic/Brand)		\$10/\$15 (30 days)		\$5/\$15		\$5/\$15 (30 days)
PPO Office Visit Copay		\$10		\$25		80% or 60% after ded.
PPO Emergency Rm. Copay		\$35		\$50		80% or 60% after ded.
HMO Rx Copay (Generic/Brand)	\$10/\$15 (100 days)		\$5		\$5/\$15 (30 days)	
HMO Office Visit Copay	\$10		\$10		\$15	
HMO Emergency Rm. Copay	\$35		\$35		\$50	
HMO Hospital Copay	-0-		-0-		-0-	
COBRA Rates @ 100%			7/1/2010	7/1/2010		
Employee	\$561	\$666	\$533	\$718	\$569-\$676	\$894
Employee +1 Dep.	\$1,122	\$1,489	\$1,065	\$1,222	\$1,138-\$1,351	\$1,788
Employee+2 Dep.	\$1,587	\$2,237	\$1,507	\$2,154	\$1,479-\$1,756	\$2,324
Part-Time Employee Coverage	Same as full-time	Same as full-time	Part-time employees only have Kaiser available		Kaiser only available	
Part-Time Employee Cost Determined	50% or 0% (Fac.) 50% - 100% pro-rated (non-Fac.)	50% or 0% (Fac.) 50-100% pro-rated (non-Fac.)	Pro-rated		No employer payment	
% Enrolled (FT vs. PT)	60% (Fac.) 60% (non-Fac.)	40% (Fac.) 40% (non-Fac.)	?	?	70%	30%
VISION						
Copays (Exam/Lenses/Frames)	\$175 Allowance	\$10 12/12/12 mos.	Fee schedule reimbursement 12/12/24 months		\$10 12/12/12 Mos.	
COBRA Rates	w/Medical	w/Medical	Unit/Composite rate 7/1/10			
Employee			\$12		\$11	
Employee +1 Dep.			\$12		\$23	
Employee +2+ Deps.			\$12		\$33	
Part-Time Employee Coverage	Same as Medical	Same as Medical	Not Available		Not Available	
Part-Time Employee Cost Determined	Same as Medical	Same as Medical	N/A		N/A	
DENTAL						
Plan Design	DMO	PPO	DMO (N/A)	PPO	DMO	PPO
Deductible	-0-	-0-		-0-	-0-	-0-
Coinsurance (Preventive/Basic/Major)	100% after Copays	100%/100%/50%		70/80/90/100% Coverage based on yrs. of employment	100% after Copays	70/80/100% Coverage based on yrs. of employmt.
Calendar Year Max. Ortho Max. Coverage	Unlimited \$2,250 Copay (Adult + Child)	\$1,500 \$1,000 (Child Only)		\$2,500 \$1,000 (Adult + Child)	Unlimited \$2,000 Copay (Child Only)	\$2,000 None
Rates				Unit 7/1/2010		
Employee	\$25	\$65		\$133	\$27	\$61
Employee + 1 Dep.	\$40	\$111		\$133	\$45	\$110
Employee + 2+ Deps.	\$61	\$169		\$133	\$65	\$159
Part-Time Employee Coverage	Same as full-time ees	Same as full-time ees		Same as full-time ees	Not Available	
Part-Time Employee Cost Determined	100% (Fac.) paid Pro-rated for (non-Fac.)	100% Fac. paid Pro-rated for (non-Fac.)		Pro-rated	N/A	
% Covered (FT vs.PT)	5%	95%		100%	5%	95%
LIFE INSURANCE						
District Cost for Faculty	\$.32/\$1000 for 1-1/2 x Base Annual Earnings		\$14/employee for 1-1/2 x Base Annual Earnings		Faculty + Classified @ 1 x BAE @ \$.16/\$1000; Admin. @ 2 x BAE @ \$.16/\$1000	
EAP						
No. of Covered Visits	7		5		3	
District Cost for Faculty	\$2.24 per employee		\$3.00 per employee		\$2.10 per employee	

THE BAY 10 COMMUNITY COLLEGE DISTRICTS EMPLOYEE BENEFITS SURVEY COMPARISON

BENEFIT	PERALTA		WEST VALLEY	
	September 1		July 1	
MEDICAL				
Plan Design	HMO	PPO	HMO	PPO
PPO Deductible (In/Out)		\$100/\$100		\$250
PPO Coinsurance (In/Out)		100%/80%		100%/80%
PPO Rx Copay (Generic/Brand)		\$10/\$15 (30 days)		\$5/\$10/\$20
PPO Office Visit Copay		\$10		\$10
PPO Emergency Rm. Copay		\$35		\$50
HMO Rx Copay (Generic/Brand)	\$10/\$15 (100 days)		\$5	
HMO Office Visit Copay	\$10		\$5	
HMO Emergency Rm. Copay	\$35		?	
HMO Hospital Copay	-0-		-0-	
COBRA Rates @ 100%				
Employee	\$561	\$666	\$655-\$743	\$892
Employee +1 Dep.	\$1,122	\$1,489	\$1,311-\$1,550	\$1,737
Employee +2 Dep.	\$1,587	\$2,237	\$1,855-\$2,299	\$2,168
Part-Time Employee Coverage	Same as full-time ees	Same as full-time ees	Not Available	
Part-Time Employee Cost Determined	50% or 0% (Fac.) 50-100% pro-rated (non-Fac.)	50% or 0% (Fac.) 50-100% pro-rated (non-Fac.)	N/A	
% Enrolled (FT vs. PT)	60% (Fac.) 60% (non-Fac.)	40% (Fac.) 40% (non-Fac.)	47%	53%
VISION				
Copays (exam/lenses/frames)	\$175	\$10	\$25 12/24/24 mos.	
COBRA Rates	w/Medical	w/Medical	Unit/Composite Rate	
Employee			\$13	
Employee +1 Dep.			\$13	
Employee +2+ Deps.			\$13	
Part-Time Employee Coverage	Same as Medical	Same as Medical	Not Available	
Part-Time Employee Cost Determined	Same as Medical	Same as Medical	N/A	
DENTAL				
Plan Design	DMO	PPO	DMO	PPO
Deductible	-0-	-0-	-0-	\$100
Coinsurance (Preventive/Basic/Major)	100% after Copays	100%/100%/50%	100% after Copays	70%/80%/90%/100% coverage based on years of employment
Calendar Year Max.	Unlimited	\$1,500	Unlimited	\$1,500
Ortho Max. Coverage	\$2,250 Copay (Adult + Child)	\$1,000 (Child Only)	? (Adult + Child)	-0-
Rates			Composite/Unit Rate	
Employee	\$25	\$65	\$51	\$100
Employee + 1 Dep.	\$40	\$111	\$51	\$100
Employee + 2+ Deps.	\$61	\$169	\$51	\$100
Part-Time Employee Coverage	Same as full-time ees	Same as full-time ees	Reduced benefit - DMO only	
Part-Time Employee Cost Determined	100% (Fac.) paid Pro-rated for (non-Fac.)	100% (Fac.) paid Pro-rated for (non-Fac.)	Tiered cost @ \$20 /employee; \$33/employee+1; \$51/Family	
% Covered (FT vs. PT)	5%	95%	5%	95%
LIFE INSURANCE				
District Cost for Faculty	\$.32/\$1000 for 1-1/2 x Base Annual Earnings		Not Employer-Provided	
EAP				
No. of Covered Visits	7		3	
District Cost for Faculty	\$2.24 per employee		?	

PERALTA COMMUNITY COLLEGE DISTRICT



Exhibit B

BENEFITS SURVEY

COMMUNITY COLLEGE SCHOOL DISTRICTS	What % of their total budget do they spend on Medical/Dental benefits?	What if any concessions were made by the unions to address increasing benefit costs?	Do you have an employer contribution cap—if so, what is it?	What networks do you use?	What are your Office, Hospital, and Rx Copays?	Premium structure tiered if not composite? What are the rates?	Do you offer lifetime benefits for new hires?	Do you offer medical benefits to adjuncts? Are you absorbing the unfunded cost not being funded by the State?	Do you offer dental benefits to adjuncts?	Do you offer Flex MERP and DECAP to adjuncts?
Peralta Community College District	21% (including retirees; about 14% for actives alone-)	Staff: Agreement to use furlough days – the unpaid salary days are to equal the projected increase Faculty, temporary non-filling of positions	No	Kaiser Blue Cross	<u>Kaiser & Self-funded</u> \$10 Ofc. Visit Copay \$10/\$15 Rx Copays <u>PPO</u> \$100 Ded./Individual \$300 Ded./Family	<u>Kaiser</u> Ee: \$560.93 Ee+1: \$1,121.86 Ee +2+ \$1,587.43 <u>CoreSource</u> Ee: \$666.42 Ee +1: \$1,488.96 Ee + 2+: \$2,236.90	No	Yes, employer is absorbing the unfunded costs	Yes, adjuncts pay the monthly premium	Yes
San Bernardino	7%	Under review, currently @ <u>Classified</u> \$10,307/yr. <u>Teachers</u> \$10,307/yr. <u>Mgmt. & Confidential</u> \$10,307	Composite cap in place	Kaiser (HMO with both high & low options) Anthem BC HMO Anthem BC PPO on self-insured plan	<u>Kaiser (High & Low)</u> \$20/\$40 Ofc.Visit Copay \$0/\$500 Hosp.Copay; \$15/35 Rx Copays <u>PPO</u> \$250/\$500 Ded. Out-Network \$100/70%; \$15 Ofc.Visit Copay; \$5/15/30 Rx Copays	N/A	No	No	No	No
Los Angeles Community College	10%	Agreement to go to CalPers to save money + reduce benefits	No	Using CalPers Options	Using CalPers options	N/A	Yes, after vested over 10 yrs. @ 50%; with after 15 yrs. @75%; with after 20 yrs. @ 100% paid by employer	Yes, employer pays up to \$200/mo. w/.2 assignment and have .33 load currently	Yes, employee pays 100%	No

PERALTA COMMUNITY COLLEGE DISTRICT



BENEFITS SURVEY

COMMUNITY COLLEGE SCHOOL DISTRICTS	What % of their total budget do they spend on Medical/Dental benefits?	What if any concessions were made by the unions to address increasing benefit costs?	Do you have an employer contribution cap— if so, what is it?	What networks do you use?	What are your Office, Hospital, and Rx Copays?	Premium structure tiered if not composite? What are the rates?	Do you offer lifetime benefits for new hires?	Do you offer medical benefits to adjuncts? Are you absorbing the unfunded cost not being funded by the State?	Do you offer dental benefits to adjuncts?	Do you offer Flex MERP and DECAP to adjuncts?
Peralta Community College District	21% (including retirees; about 14% for actives alone-)	Staff: Agreement to use furlough days – the unpaid salary days are to equal the projected increase Faculty, temporary non-filling of positions	No	Kaiser Blue Cross	<u>Kaiser & Self-funded</u> \$10 Ofc. Visit Copay \$10/\$15 Rx Copays <u>PPO</u> \$100 Ded./Individual \$300 Ded./Family	<u>Kaiser</u> Ee: \$560.93 Ee+1: \$1,121.86 Ee +2+ \$1,587.43 <u>CoreSource</u> Ee: \$666.42 Ee +1: \$1,488.96 Ee + 2+: \$2,236.90	No	Yes, employer is absorbing the unfunded costs	Yes, adjuncts pay the monthly premium	Yes
San Diego Community College	8%*	Formula for 3 yrs. w/ ability to allocate between benefits/salary	1/1 renewal Yes, Composite Rates. Employee pays above Kaiser Kaiser: \$760 PacifiCare : Employee pays +\$160 above \$760 UHC PPO \$766 +\$327 total	Kaiser HMO PacifiCare HMO UHC PPO	<u>Kaiser</u> \$0 Ofc.Visit Copay \$0 Hospital Copay \$5 Rx Copay <u>PacifiCare HMO</u> \$10 Ofc. Visit Copay \$5/15/25 Rx Copays <u>PPO – UHC</u> \$250/500 Ded. per CY \$20 Ofc. Visit Copay 80/60% Coinsurance \$15/25/40 Rx Copays	N/A	No, but employee can self-pay after age 65	Yes, w/50% load; Employer pays for employee; Employer pays \$0 for dependents.	Yes, all union paid	No
Pasadena	7% (\$10.5 million out of \$156 million)	No	Yes, composite rate @ \$1,351/mo. x 12 mos. (M/D/V/L/Ltd) covering 100% of cost	Kaiser Anthem BC (HMO + PPO)	<u>Kaiser</u> \$0 Ofc.Visit Copay \$0 Hosp. Copay \$5 Rx Copay <u>Anthem BC (HMO)</u> \$10 Ofc.Visit Copay \$0 Hospital Copay \$7/15 Rx Copays <u>Anthem BC (PPO)</u> 90/80% Coinsurance \$100 indiv./\$300 fam. Deductibles \$5/10 Rx Copays	N/A	Yes, with 14 years of service for ages 55 thru 64 (for only 34 retirees) and over age 65 employer paid at \$1,440/yr. for lifetime	No	No	No

PERALTA COMMUNITY COLLEGE DISTRICT



BENEFITS SURVEY

COMMUNITY COLLEGE SCHOOL DISTRICTS	What % of their total budget do they spend on Medical/Dental benefits?	What if any concessions were made by the unions to address increasing benefit costs?	Do you have an employer contribution cap—if so, what is it?	What networks do you use?	What are your Office, Hospital, and Rx Copays?	Premium structure tiered if not composite? What are the rates?	Do you offer lifetime benefits for new hires?	Do you offer medical benefits to adjuncts? Are you absorbing the unfunded cost not being funded by the State?	Do you offer dental benefits to adjuncts?	Do you offer Flex MERP and DECAP to adjuncts?
Peralta Community College District	21% (including retirees; about 14% for actives alone-)	Staff: Agreement to use furlough days – the unpaid salary days are to equal the projected increase Faculty, temporary non-filling of positions	No	Kaiser Blue Cross	<u>Kaiser & Self-funded</u> \$10 Ofc. Visit Copay \$10/\$15 Rx Copays <u>PPO</u> \$100 Ded./Individual \$300 Ded./Family	<u>Kaiser</u> Ee: \$560.93 Ee+1: \$1,121.86 Ee +2+ \$1,587.43 <u>CoreSource</u> Ee: \$666.42 Ee +1: \$1,488.96 Ee + 2+: \$2,236.90	No	Yes, employer is absorbing the unfunded costs	Yes, adjuncts pay the monthly premium	Yes
Fresno	10%	No	Yes, Medical only Composite rate @ \$1,029/mo. X 12 covering 100% of costs	Kaiser & Health Net HMO Anthem BC PPO	<u>Kaiser & Health Net:</u> \$500 Hosp. Copay \$25 Ofc. Visit Copay \$0 Hosp. Copay \$10/30 Rx Copays <u>PPO:</u> \$175x3 Ded. 100/70% Co-insurance \$5/25 Rx Copay \$25 Ofc. Visit Copay Oct. 1 renewal	N/A	Yes with faculty 10 yrs.w/55 age, coverage to age 65, if 15 yrs. then lifetime coverage. Staff 10 yrs. w/50 age coverage to age 65, if 15yrs. then coverage to age 70; if 20 yrs. then coverage for life. Employer pays \$200/mo.to age 65. Employer pays \$160/mo.over age 65 for staff \$201/mo. over age 65 for faculty w/2% cost of living increase/yr.	No	No	No

PERALTA COMMUNITY COLLEGE DISTRICT



BENEFITS SURVEY

COMMUNITY COLLEGE SCHOOL DISTRICTS	What % of their total budget do they spend on Medical/Dental benefits?	What if any concessions were made by the unions to address increasing benefit costs?	Do you have an employer contribution cap—if so, what is it?	What networks do you use?	What are your Office, Hospital, and Rx Copays?	Premium structure tiered if not composite? What are the rates?	Do you offer lifetime benefits for new hires?	Do you offer medical benefits to adjuncts? Are you absorbing the unfunded cost not being funded by the State?	Do you offer dental benefits to adjuncts?	Do you offer Flex MERP and DECAP to adjuncts?
Peralta Community College District	21% (including retirees; about 14% for actives alone-)	Staff: Agreement to use furlough days – the unpaid salary days are to equal the projected increase Faculty, temporary non-filling of positions	No	Kaiser Blue Cross	<u>Kaiser & Self-funded</u> \$10 Ofc. Visit Copay \$10/\$15 Rx Copays <u>PPO</u> \$100 Ded./Individual \$300 Ded./Family	<u>Kaiser</u> Ee: \$560.93 Ee+1: \$1,121.86 Ee +2+ \$1,587.43 <u>CoreSource</u> Ee: \$666.42 Ee +1: \$1,488.96 Ee + 2+: \$2,236.90	No	Yes, employer is absorbing the unfunded costs	Yes, adjuncts pay the monthly premium	Yes
Ventura	17% (\$30,000,000 total on benefits)	@ Inpass w/ one union None from other unions	Non-faculty @ \$13,447/year for Medical/Dental/Vision/Life/AD&D No cap on others	Anthem BC PPO Kaiser & Health Net HMO	<u>HMO:</u> \$10 Ofc.Visit Copay, \$0 Hospital \$10/\$15/\$35 Non-Formulary Rx Copays \$5/10 Copays for Kaiser Rx <u>PPO:</u> \$200/600 Ded. 100/70%, \$20 Ofc.Visit Copay	<u>Kaiser</u> \$952 composite/month <u>Health Net</u> \$1,004 Composite/month <u>PPO</u> \$1,096 composite/month- Faculty \$1,068 composite/month- Non-faculty	No	Yes, with 4 semesters teaching with .40 workload with tiered rates @25% paid by employer	No	Yes
Grossmont/Cayomaca	9.0%	Currently in negotiations w/expired contracts; No concessions	No, No employee contribution for HMO & PPO	Kaiser HMO; PPO self-funded Anthem BC network	\$10 Ofc. Visit Copay \$0 Hospital Copay \$50 ER Copay \$10/25 Rx Copays <u>PPO</u> \$15/\$25 Ofc. Visit Copays In-network \$0/ \$750 Out-network Deductibles 100/60% coinsurance	No	No	No	No	No

PERALTA COMMUNITY COLLEGE DISTRICT

BENEFITS SURVEY



COMMUNITY COLLEGE SCHOOL DISTRICTS	What % of their total budget do they spend on Medical/Dental benefits?	What if any concessions were made by the unions to address increasing benefit costs?	Do you have an employer contribution cap—if so, what is it?	What networks do you use?	What are your Office, Hospital, and Rx Copays?	Premium structure tiered if not composite? What are the rates?	Do you offer lifetime benefits for new hires?	Do you offer medical benefits to adjuncts? Are you absorbing the unfunded cost not being funded by the State?	Do you offer dental benefits to adjuncts?	Do you offer Flex MERP and DECAP to adjuncts?
Peralta Community College District	21% (including retirees; about 14% for actives alone-)	Staff: Agreement to use furlough days – the unpaid salary days are to equal the projected increase Faculty, temporary non-filling of positions	No	Kaiser Blue Cross	<u>Kaiser & Self-funded</u> \$10 Ofc. Visit Copay \$10/\$15 Rx Copays <u>PPO</u> \$100 Ded./Individual \$300 Ded./Family	<u>Kaiser</u> Ee: \$560.93 Ee+1: \$1,121.86 Ee +2+ \$1,587.43 <u>CoreSource</u> Ee: \$666.42 Ee +1: \$1,488.96 Ee + 2+: \$2,236.90	No	Yes, employer is absorbing the unfunded costs	Yes, adjuncts pay the monthly premium	Yes
Coast CCD Jill Furlong (714) 438-4727	12.4%	No	1/2% of employee salary; Employee pays \$50/mo. x 10 mos. for family PPO; \$0 for HMO	HMO: PacifiCare & Kaiser PPO: Self-insured w/ Anthem BC network	<u>HMO</u> \$5 Ofc. Visit Copay; \$0 Hospital Copay \$5/10 Rx Copays <u>PPO</u> \$200 Indiv. Ded./ \$350 Family Ded. 90/75% coinsurance \$5/12 Rx Copays for 30 days	No	No	Yes, with 75% load; 50% of prem. Employee pays for <u>PPO</u> Ee: \$450/mo. Ee+Fa: \$500/mo. <u>Kaiser</u> Ee: \$273/mo. Ee+Fa: \$0/mo. Pacificare: Ee: \$289/mo. Ee+Fa: \$0/mo.	Yes, with 75% load. Employee pays: \$44/mo. Employee or Employee + Family	No
El Camino Valerie Jeffrey (310) 660-3593 x3475 Tom Connolly Dir. of Accounting (310) 609-3593 x3117	8%	Currently in negotiations for 2012 CY Nothing for 2011	<u>HMO</u> 100% paid by employer <u>PPO</u> : employee pays: Ee: \$0 Ee+1: 30% dep. paid Ee+2+: 30%	CalPers	Thru CalPers	Thru CalPers	No	No	No	No

PERALTA COMMUNITY COLLEGE DISTRICT



BENEFITS SURVEY

COMMUNITY COLLEGE SCHOOL DISTRICTS	What % of their total budget do they spend on Medical/Dental benefits?	What if any concessions were made by the unions to address increasing benefit costs?	Do you have an employer contribution cap—if so, what is it?	What networks do you use?	What are your Office, Hospital, and Rx Copays?	Premium structure tiered if not composite? What are the rates?	Do you offer lifetime benefits for new hires?	Do you offer medical benefits to adjuncts? Are you absorbing the unfunded cost not being funded by the State?	Do you offer dental benefits to adjuncts?	Do you offer Flex MERP and DECAP to adjuncts?
Peralta Community College District	21% (including retirees; about 14% for actives alone-)	Staff: Agreement to use furlough days – the unpaid salary days are to equal the projected increase Faculty, temporary non-filling of positions	No	Kaiser Blue Cross	Kaiser & Self-funded \$10 Ofc. Visit Copay \$10/\$15 Rx Copays PPO \$100 Ded./Individual \$300 Ded./Family	Kaiser Ee: \$560.93 Ee+1: \$1,121.86 Ee +2+ \$1,587.43 CoreSource Ee: \$666.42 Ee +1: \$1,488.96 Ee + 2+: \$2,236.90	No	Yes, employer is absorbing the unfunded costs	Yes, adjuncts pay the monthly premium	Yes
Mt. San Antonio	17.5%	Nothing Yet, but ongoing and in discussion	Capped for 3 yrs. Faculty \$975/mo. .x10 mos. Classified \$926/mo. x 10 mos. Grounds \$1,086/mo. x 10 mos. Mgmt. \$599/mo. x 10 mos. Confidential \$874/mo. x 10 mos.		CalPers	See Prior	Yes with 10 yrs. + age 50 for Ee only covered If hired prior to 1996, Employee+ Spouse Covered	Yes, Kaiser only \$200/mo. towards employee only out of \$600 per Employee/mo. x 10 mos. premium	No	No
Chabot Las Positas	15.5%	In negotiations with expired contracts	Employer pays 100% for ee + depts. for HMO and ee pays extra for PPO	CalPers	Kaiser+Anthem HMO \$5 Ofc. Visit Copay \$0 Hosp. Copay \$5/15 Rx Copays PPO \$500 (Employee)/ \$1500 (Family) Ded. 80%/80% Coinsurance \$25 Ofc. Visit Copay \$5/15 Rx Copays		No	Yes, for Kaiser only with 50% paid by employer w/.40 load	No	No

PERALTA COMMUNITY COLLEGE DISTRICT

BENEFITS SURVEY



COMMUNITY COLLEGE SCHOOL DISTRICTS	What % of their total budget do they spend on Medical/Dental benefits?	What if any concessions were made by the unions to address increasing benefit costs?	What if any concessions were made by the unions to address increasing benefit costs?	What networks do you use?	What are your Office, Hospital, and Rx Copays?	Premium structure tiered if not composite? What are the rates?	Do you offer lifetime benefits for new hires?	Do you offer medical benefits to adjuncts? Are you absorbing the unfunded cost not being funded by the State?	Do you offer dental benefits to adjuncts?	Do you offer Flex MERP and DECAP to adjuncts?
Peralta Community College District	21% (including retirees; about 14% for actives alone-)	Staff: Agreement to use furlough days – the unpaid salary days are to equal the projected increase Faculty, temporary non-filling of positions	No	Kaiser Blue Cross	<u>Kaiser & Self-funded</u> \$10 Ofc. Visit Copay \$10/\$15 Rx Copays <u>PPO</u> \$100 Ded./Individual \$300 Ded./Family	<u>Kaiser</u> Ee: \$560.93 Ee+1: \$1,121.86 Ee +2+ \$1,587.43 <u>CoreSource</u> Ee: \$666.42 Ee +1: \$1,488.96 Ee + 2+: \$2,236.90	No	Yes, employer is absorbing the unfunded costs	Yes, adjuncts pay the monthly premium	Yes
Contra Costa	15%	Employee paying 6% of benefit costs since 2005, nothing since	See previous info.	Kaiser HMO Health Net HMO/PPO	<u>Kaiser + Health Net</u> \$15 Ofc.Visit Copay \$100 Hosp.Copay/Admit \$5/15 Rx Copay <u>Health Net PPO</u> \$25 Copay 80% coverage	See previous info.	Yes, @ age 65, Employee pays 50% of cost	Yes, w/.30 load proportional to load up to .60	Yes, paid by proportional load + length of employment	No
Foothill De Anza	14%	Benefit reductions, increased employee contributions for savings of \$5.3 million. Increased cost to retirees coverage	No – PPO Yes – Kaiser \$1,032 (7/1) Yes (EPO) \$1,090 Yes (PPO) \$1,191	Kaiser (HMO) EPO & PPO w/ UHC self-funded	<u>Kaiser:</u> \$20 Ofc. Visit Copay \$200 Hosp.Copay/Admit \$10 Copay for 30 days Rx <u>PPO:</u> \$350 In-Network/ \$700 Out-Network Deductible 90/70% \$10/25/50 Rx Copays	N/A	No	Yes- .40-.499 load 50% Employer paid .50% or more load 68% Employer paid for Kaiser only	No	No

PERALTA COMMUNITY COLLEGE DISTRICT



BENEFITS SURVEY

COMMUNITY COLLEGE SCHOOL DISTRICTS	What % of their total budget do they spend on Medical/Dental benefits?	What if any concessions were made by the unions to address increasing benefit costs?	Do you have an employer contribution cap-if so, what is it?	What networks do you use?	What are your Office, Hospital, and Rx Copays?	Premium structure tiered if not composite? What are the rates?	Do you offer lifetime benefits for new hires?	Do you offer medical benefits to adjuncts? Are you absorbing the unfunded cost not being funded by the State?	Do you offer dental benefits to adjuncts?	Do you offer Flex MERP and DECAP to adjuncts?
Peralta Community College District	21% (including retirees; about 14% for actives alone-)	Staff: Agreement to use furlough days – the unpaid salary days are to equal the projected increase Faculty, temporary non-filling of positions	No	Kaiser Blue Cross	<u>Kaiser & Self-funded</u> \$10 Ofc. Visit Copay \$10/\$15 Rx Copays <u>PPO</u> \$100 Ded./Individual \$300 Ded./Family	<u>Kaiser</u> Ee: \$560.93 Ee+1: \$1,121.86 Ee +2+ \$1,587.43 <u>CoreSource</u> Ee: \$666.42 Ee +1: \$1,488.96 Ee + 2+: \$2,236.90	No	Yes, employer is absorbing the unfunded costs	Yes, adjuncts pay the monthly premium	Yes
San Francisco	8.18%	Increasing employee contributions; freeze on salaries; some salary reductions for administrators & non-represented employees; employees who's pay @ \$75k = 2% pay reduction up to 6%; No ongoing negotiations. Contract expires after 6/30/11	No	Thru City of SF (See Guide)	See Guide	See Info.	Yes, classified + faculty with 10 yrs. + age 60	Yes, with .50 load and with at least 3 yrs. of service	Yes	Yes
Fremont/Newark	8.5%	Currently in negotiations – None	Yes - \$1,353.12 on Medical Only Employer pays 100% for all other coverages	CalPers	CalPers	N/A	No	No	No	No

PERALTA COMMUNITY COLLEGE DISTRICT



BENEFITS SURVEY

COMMUNITY COLLEGE SCHOOL DISTRICTS	What % of their total budget do they spend on Medical/Dental benefits?	What if any concessions were made by the unions to address increasing benefit costs?	Do you have an employer contribution cap-if so, what is it?	What networks do you use?	What are your Office, Hospital, and Rx Copays?	Premium structure tired if not composite? What are the rates?	Do you offer lifetime benefits for new hires?	Do you offer medical benefits to adjuncts? Are you absorbing the unfunded cost not being funded by the State?	Do you offer dental benefits to adjuncts?	Do you offer Flex MERP and DECAP to adjuncts?
Peralta Community College District	21% (including retirees; about 14% for actives alone-)	Staff: Agreement to use furlough days – the unpaid salary days are to equal the projected increase Faculty, temporary non-filling of positions	No	Kaiser Blue Cross	<u>Kaiser & Self-funded</u> \$10 Ofc. Visit Copay \$10/\$15 Rx Copays <u>PPO</u> \$100 Ded./Individual \$300 Ded./Family	<u>Kaiser</u> Ee: \$560.93 Ee+1: \$1,121.86 Ee +2+ \$1,587.43 <u>CoreSource</u> Ee: \$666.42 Ee +1: \$1,488.96 Ee + 2+: \$2,236.90	No	Yes, employer is absorbing the unfunded costs	Yes, adjuncts pay the monthly premium	Yes
San Jose Evergreen	10.3%	No, in negotiations currently expired	No, with district paying 100% of employee & dependents	Anthem BC (PPO) + Kaiser (HMO)	<u>HMO</u> \$10 Ofc.Visit Copay \$0 Hosp. Copay \$5 Rx Copay <u>PPO</u> \$150/300 Ded. 100/70% \$25 Ofc.Visit Copay \$5/15 Rx Copays	July 1 renewal <u>Kaiser</u> Ee: \$533/mo. Ee+1: \$1,055/mo. Ee+Family: \$1,507/mo. <u>PPO</u> Ee: \$718/mo. Ee+1: \$1,222/mo. Ee+2+: \$2,154/mo.	No	Yes with 40% load, employer pays 50% for employee only; \$0 employer paid for dependents	No	Yes
West Valley	17%	7/1/11 – new benefits cap @ \$18,050/Employee/yr. None else	As indicated	Blue Shield HMO + PPO Kaiser	<u>Kaiser + BS HMO</u> \$5 Ofc. Visit Copay \$0 Hosp.Copay \$5 Rx Copay \$6/6+25% BS Rx Copay <u>PPO \$250/Ded./</u> \$ 750 Family Ded., 100/80% \$10 Ofc.Visit Network \$5/10/20 Rx Copays	Composite	No, but currently inforce for retirees hired prior to 1/1/94 & pro-rated employer contribution based upon yrs. of svc. up to 10 yrs. of svc. @100% employer paid.	No	Yes, 100% paid by adjunct	No with \$30,000 fund by application

PERALTA COMMUNITY COLLEGE DISTRICT



BENEFITS SURVEY

COMMUNITY COLLEGE SCHOOL DISTRICTS	What % of their total budget do they spend on Medical/Dental benefits?	What if any concessions were made by the unions to address increasing benefit costs?	Do you have an employer contribution cap-if so, what is it?	What networks do you use?	What are your Office, Hospital, and Rx Copays?	Premium structure tired if not composite? What are the rates?	Do you offer lifetime benefits for new hires?	Do you offer medical benefits to adjuncts? Are you absorbing the unfunded cost not being funded by the State?	Do you offer dental benefits to adjuncts?	Do you offer Flex MERP and DECAP to adjuncts?
Peralta Community College District	21% (including retirees; about 14% for actives alone-)	Staff: Agreement to use furlough days – the unpaid salary days are to equal the projected increase Faculty, temporary non-filling of positions	No	Kaiser Blue Cross	<u>Kaiser & Self-funded</u> \$10 Ofc. Visit Copay \$10/\$15 Rx Copays <u>PPO</u> \$100 Ded./Individual \$300 Ded./Family	<u>Kaiser</u> Ee: \$560.93 Ee+1: \$1,121.86 Ee +2+ \$1,587.43 <u>CoreSource</u> Ee: \$665.42 Ee +1: \$1,488.96 Ee + 2+: \$2,236.90	No	Yes, employer is absorbing the unfunded costs	Yes, adjunct pay the monthly premium	Yes
Marin	12%	CSEA – increasing Ofc.Visit Copay from \$5 to \$10 to \$15 Teachers & SCIU – None In negotiations for 2/2/11 renewal	Cap – yes CSEA @ \$1,350/mo. x 12; Teachers @ \$1,198/mo. x 12; CSIU @ \$1,268/mo. x 12, all renewing 2/1/11; In negotiations with Union. Employees paying above caps. Caps cover employee only with employees paying additional for dependents	<u>Kaiser</u> <u>Health Net</u> HMO PPO	<u>Kaiser</u> \$5 Ofc.Visit Copay Teachers \$10 Ofc.Visit Copay - CSEA & CSIU \$0 Hosp. Copay \$5/10 Rx Copay <u>Health Net HMO</u> \$5 Ofc.Visit Copay \$0 Hosp. Copay \$5/10/35 Rx Copays <u>Health Net PPO</u> \$30 Ofc.Visit Copay \$0 In-Network Ded./ \$500 Out-Network Ded. 80%/70% Coinsurance \$10/15/35 Rx Copays	N/A	No	Employer self-funds and self-administers up to \$200/yr. for dental benefits		

PERALTA COMMUNITY COLLEGE DISTRICT



BENEFITS SURVEY

COMMUNITY COLLEGE SCHOOL DISTRICTS	What % of their total budget do they spend on Medical/Dental benefits?	What if any concessions were made by the unions to address increasing benefit costs?	Do you have an employer contribution cap-if so, what is it?	What networks do you use?	What are your Office, Hospital, and Rx Copays?	Premium structure tired if not composite? What are the rates?	Do you offer lifetime benefits for new hires?	Do you offer medical benefits to adjuncts? Are you absorbing the unfunded cost not being funded by the State?	Do you offer dental benefits to adjuncts?	Do you offer Flex MERP and DECAP to adjuncts?
Peralta Community College District	21% (including retirees; about 14% for actives alone-)	Staff: Agreement to use furlough days – the unpaid salary days are to equal the projected increase Faculty, temporary non-filling of positions	No	Kaiser Blue Cross	<u>Kaiser & Self-funded</u> \$10 Ofc. Visit Copay \$10/\$15 Rx Copays <u>PPO</u> \$100 Ded./Individual \$300 Ded./Family	<u>Kaiser</u> Ee: \$560.93 Ee+1: \$1,121.86 Ee +2+ \$1,587.43 <u>CoreSource</u> Ee: \$666.42 Ee +1: \$1,488.96 Ee + 2+: \$2,236.90	No	Yes, employer is absorbing the unfunded costs	Yes, adjunct pay the monthly premium	Yes
San Mateo	20%	Currently in negotiations ending 6/30/11	Above tiers	through CalPers	All options	<u>Managers/Faculty</u> Ee: \$604/mo. Ee +1: \$901/mo. Ee +2+: \$1,184/mo. <u>Facilities/Custodian/Clerical</u> Ee: \$604/mo. Ee+1: \$977/mo. Ee+2+: \$1,282.mo.	No, stopped after early 1990's hires	Yes with employer paying up to \$450/semester	No	No
Riverside	24%	No. Employer fully paid	No	HMO Kaiser, Health Net, self-funded PPO using Cal Foundation or First Health	<u>HMO</u> \$35 Employer Copay \$0 Ofc. Visit Copay \$0 Hospital Copay \$5/\$10 Rx Copays <u>PPO</u> \$35 Ofc. Visit Copay \$100/Employee Ded. \$400/Family Ded. 80/80% Coinsurance \$2 Rx Copay	<u>Kaiser Annual Rate</u> Employee: \$5,370 Employee +1: \$10,751 Ee + 2+: \$15,213 <u>Health Net (HMO) Annual Rate:</u> Employee: \$6,675 Employee + 1: \$13,621 Employee + 2+: \$19,751 Employee + Ch.: \$12,939 <u>PPO Composite:</u> \$1,892/Month	No Retiree up to age 65 with 55 years + 10 years	Yes with 50% load with 50% premium paid by employer/employee	No	No

OPEN ENROLLMENT
October 1 - October 30!

PERALTA BENEFITS - EVERYONE

Published by the PCCO Benefits Office

BENEFITS FAIR!
Thursday, October 7th
11am-3pm

September 13, 2010

IT'S OPEN ENROLLMENT TIME!

Open Enrollment is the Annual Opportunity for Employees & Retirees to:



- Change or enroll in medical and/or dental plans.
- Enroll / re-enroll in the flexible benefits plan for 2011.
- Add a dependent not currently enrolled on the group insurance plans.

The Peralta Community College District proudly offers a competitive and comprehensive core of work-life benefits that may increase your total compensation by 40% or more. Premiums are fully paid for full-time, regular employees and their eligible dependents. The District contributes a prorated amount to the monthly premiums for regular employees working less than full-time based on the employee's FTE. The employee working less than full-time is expected to cover the remainder of the premium. Benefits include:

- Medical, prescription drug & vision coverage through a choice of District provided carriers.
- Delta Dental PPO Dental plan or United HealthCare DMO Dental plan.
- Life insurance of 150% of your annual pay up to a \$100,000 benefit.
- Long-Term Disability coverage.
- Employee Assistance Program (EAP)
- Voluntary participation in a tax-deferred 403(b) and 457 plans.

If you do nothing, your medical, dental and vision plan enrollment will continue into the 2011 plan year with your current coverage levels. To effect a change, complete and submit the following forms **NO LATER THAN October 30, 2010**:

- Universal Enrollment Form (to change medical or dental plans or add eligible dependents)
- Flexible Benefits Plan Enrollment Forms

NEW FOR THIS YEAR

Change to ING

Our Life/AD&D and Long Term Disability benefits are now administered by ING. Death and disability claims for occurrences before September 1, 2010 will be serviced by The Hartford. The change will save the District over \$160,000 in premiums next year.

The Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA). MHPAEA now requires group health plans to apply the same beneficiary financial requirements to mental health or substance use disorder benefits as they apply for medical and surgical benefits, including limits on deductibles, co-payments and out-of-pocket expenses. Further, if plans have limits on hospital inpatient days and/or outpatient visits for mental health treatments, but not for other treatments, they are likewise required to change their plan design to comply with the parity requirements of the MHPAEA. Peralta's medical plans have been brought into compliance with these requirements effective September 1, 2010.

AS OF JANUARY 1, 2011 ▲

- Over the counter medications will no longer be eligible for reimbursement under the Flexible Benefits Plan under IRS Code 125 unless you have a written prescription for the over the counter medication.
- W-2 reporting - We will be required to report the value of employer contributions to medical and dental on a W-2.

BEGINNING IN SEPTEMBER 2011

- Cover dependents to age 26, provided "other coverage" is unavailable.
- Pre-existing exclusions are eliminated for dependent children under age 19.

BEGINNING IN 2014

- Cover dependents to age 26 regardless of "other coverage."
- Pre-existing exclusions go away for all.
- Plan maximums eliminated; currently we have a \$5M cap payable under our self-funded plan.

The Benefits Office supports over 2,500 active and retired employees and their eligible dependents. To improve the quality of our services, we are encouraging the use of District resources and technologies to improve our quality and delivery of services to you.

District Resources

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

Websites:

peralta.pswbenefits.net

peraltaretirees.pswbenefits.net

peralta.cc.ca.us

Email: benefits@peralta.edu

Phone Numbers: 510.466.7229; 510.587.7838

PSW Benefit Resources: 877.866.2623

GET TESTED!
See Page 22
Attend the Annual Benefits Fair~
Thursday, October 7th
11:00am to 3:00pm
Free Screenings from Hills Physicians Group!

Inside This Issue:

- Benefit Plan Information. 2 - 9
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WOW!
Did you know we saved over \$800,000 in benefit costs because of our recent dependent audit?

CoreSource Timeline Health Care Reform 2011 Peralta Community College District

Legal Requirement	Timeline	Currently In Place	Effective 9/1/2011
No pre-existing condition exclusions for children under age 19	Effective plan years on or after 10/1/2010		X
No lifetime limits	Effective plan years on or after 10/1/2010		X
No annual limits	Effective plan years on or after 0/1/2010; prior to plan years beginning 1/1/2014, plan may cap some benefits		X
60-day prior notification of plan changes (mid-year or at annual enrollment)	Effective plan years on or after 10/1/2010		X
Emergency room care with no prior authorization and no benefit level differential based on non-network	Effective plan years on or after 10/1/2010		X
No cost sharing on minimum preventive benefits	Effective plan years on or after 10/1/2010		X
Dependents covered up to age 26 (even if married or non-student)	Effective plan years on or after 10/1/2010		X
Revised appeals process	Effective plan years on or after 10/1/2010		X
Report value of health plan coverage – Form W-2 for each employee	Taxable years starting after 1/1/2011; voluntary for 2011 W-2 issued in 2012 required in 2012 to be reported on 2013 W-2		X
No reimbursement of over-the-counter medication by health flexible spending accounts (FSA) without Rx	Expenses incurred beginning 1/1/2011		N/A
	Future Changes Required		
Four-page plan summary disclosure	Enrollments beginning with April 2012		
\$2,500 Limit on Health FSA	Taxable years starting 1/1/2013		N/A
Research fee imposed on plan sponsor \$1 for plan years ending in 2013, then \$2. Multiplied by average number of covered lives)	Plan years ending after 9/30/2012		
No waiting period over 90 days	Effective plan years on or on or after 1/1/2014	X	
No pre-existing condition exclusions	Effective plan years on or on or after 1/1/2014		
Non-discrimination rules (with generous wellness plan safe harbor design)	Effective plan years on or on or after 1/1/2014		
Vouchers from employer based on affordability which depends on any specific employee's financial situation	Effective months beginning with 1/1/2014		

CoreSource Timeline Health Care Reform 2011 Peralta Community College District

Legal Requirement	Timeline	Currently In Place	Effective 9/1/2011
Clinical trial coverage	Effective plan years on or on or after 1/1/2014		
New types of health care coverage providers – co-ops and multi-state policies	Effective 2014		
Taxes on TPAs	Calendar years starting 1/1/2014		
No discrimination against health care providers	Effective plan years on or on or after 1/1/2014		
Cadillac plan excise tax	Effective for 2018 tax years		
Employer mandate with “essential” benefits plan offered to all full-time employees	Effective plan years on or on or after 1/1/2014		
Automatic enrollment of all employees; employees may opt out	Unclear in law, but likely plan years on or on or after 1/1/2014		

Kaiser Timeline Health Care Reform 2011 Peralta Community College District

Legal Requirement	Timeline	Currently In Place	Effective 9/1/2011
No pre-existing condition exclusions for children under age 19	Effective plan years on or after 10/1/2010		N/A
No lifetime limits	Effective plan years on or after 10/1/2010	X	
No annual limits	Effective plan years on or after 10/1/2010; prior to plan years beginning 1/1/2014, plan may cap some benefits	X	
60-day prior notification of plan changes (mid-year or at annual enrollment)	Effective plan years on or after 10/1/2010		X
No insurance policy rescission	Effective plan years on or after 10/1/2010		X
No discrimination between hourly and salaried employees or on the basis of compensation	Effective plan years on or after 10/1/2010	X	
No cost sharing on minimum preventive benefits	Effective plan years on or after 10/1/2010		X
Dependents covered up to age 26 (even if married or non-student)	Effective plan years on or after 10/1/2010		X
Revised appeals process	Effective plan years on or after 10/1/2010		X
Report value of health plan coverage – Form W-2 for each employee	Taxable years starting after 1/1/2011; voluntary for 2011 W-2 issued in 2012 required in 2012 to be reported on 2013 W-2		X
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Kaiser Timeline Health Care Reform 2011 Peralta Community College District

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Employer mandate with "essential" benefits plan offered to all full-time employees	Effective plan years beginning on or on or after 1/1/2014		
Automatic enrollment of all employees; employees may opt out	Unclear in law, but likely plan years on or on or after 1/1/2014		
Renewals guaranteed	Effective plan years beginning on or on or after 1/1/2014		
Rating restrictions	Effective plan years beginning on or on or after 1/1/2014		
Guaranteed issue of policy	Effective plan years beginning on or on or after 1/1/2014		
Taxes on insurance carriers	Calendar years starting January 1, 2014		