

BENEFITS MAKE A DIFFERENCE

Welcome to Benefits Open Enrollment for 2015

Monday, September 15, 2014 through Friday, October 10, 2014

For Full-time and Reduced Contract Employees



Open Enrollment is your once-a-year opportunity to learn your benefits options and to make additions, changes or deletions to your benefit elections including health, dental, vision, life insurance, flexible spending accounts, commuter benefits, and buy-up long-term disability insurance. Any elections made during Open Enrollment are effective and irrevocable as of January 1, 2015 and will stay in effect until December 31, 2015 (unless you have a qualified change in status and make a timely corresponding change).

Passive Open Enrollment – To retain the same benefits coverage for Plan Year 2015, you do not need to do anything. If no changes are made during the Open Enrollment period, we will carry forward your 2014 elections, *except for Flexible Spending Accounts (FSA)*. To participate in the FSA program, you **must enroll/re-enroll** during the open enrollment period.

The FHDA partners with the California Public Employees' Retirement System (CalPERS) to provide your health and retirement benefits. Please check the information packet mailed by CalPERS for full details on health plans.

For comprehensive, up-to-date information regarding Open Enrollment for PY 2015, and carriers contact list, visit:

<http://hr.fhda.edu/benefits/2015OE>

For **Important Notices**, please access: <http://fhdafiles.fhda.edu/downloads/hrfhda/FHDA2015AnnualOpenEnrollment.pdf>

For online enrollment instructions to add, delete, or change medical plans, and how to retrieve your password for online enrollment, please access: <http://fhdafiles.fhda.edu/downloads/hrfhda/Howtoenroll.pdf>.

Important Reminder: when adding new dependents online, you must submit **ALL** required documentation such as Marriage Certificate, Registration of Same-Sex Domestic Partners, Birth Certificate or Passport, and Social Security Cards, for all dependents, to the District HR/Benefits Unit no later than **5pm, Friday, October 10, 2014** in order for benefits to be activated effective January 1, 2015. No exceptions.

Phone: 650-949-6224









Fax: 650-949-6299

Email: Mybenefits@fhda.edu

WHAT'S NEW?

- **2015 Benefit Rates – cost changes**
- **Introducing CalPERS | Compare** - Imagine being able to get patient reviews of a doctor you're thinking of using, or comparing prices for physician visits, hospital stays, surgeries, and prescription drugs, all by using your computer or smart phone.
 - Castlight Health through Anthem Blue Cross provides the tool for all PERS Select, PERS Choice, and PERSCare basic plan members.
 - CalPERS | Compare users have the opportunity to see all of their options and select the ones that will help them stretch their health care dollars.
 - To sign up, visit www.calperscompare.com to learn more.
- **Transportation Spending Accounts** - A Transportation Spending Account allows you to put aside money on a pre-tax basis to pay for work-related commuting and parking expenses. It is an employer sponsored plan that is endorsed by Section 132 of the Internal Revenue Code.
 - **Commuter Benefits – Transit Account**
 - Minimum monthly contribution: \$20
 - Maximum monthly contribution: \$130
 - **Commuter Benefits – Parking Account**
 - Minimum monthly contribution: \$20
 - Maximum monthly contribution: \$250

NOTE:

-  The IRS regulation that governs commuter benefits limits the use of tax-free dollars to public and private transit services which include subways, buses, ferries, commuter rail, and vanpools related to your commute.
-  Benefits may not be used for tolls, gas, or other driving-related expenses.
-  Only mass transit costs incurred by you in connection with travel between your residence and your work place are eligible.
-  The Plan allows you to change, temporarily suspend or discontinue your payroll deductions, as your commuting needs change. The deadline to change your deduction is the 15th of the month.
-  Unused funds may rollover to the next plan year for active participants.
-  The Internal Revenue Code does not permit any funds remaining in your account to be refunded to you.
-  The IRS requires that the Plan Administrator must receive ALL claims for qualified expenses within 180 days after the service is provided in order for it to be considered for reimbursements.
-  Upon separation of active employment, employees have up to 90 days to submit a claim. Unused funds not requested for reimbursement upon termination of employment are forfeited.

- **Buy-Up Long-Term Disability Insurance** – Hartford is offering a special enrollment opportunity for Voluntary Long-Term Disability (LTD) insurance to all eligible active participants.
 - The program is restricted to members with an annual base-salary income of \$108,000 or more.
 - Insurance premium is self-funded by the employee through post-tax contribution.
 - The benefits coverage is 2/3 of salary up to \$10,000 per month less any deductible sources of income such as disability pension, etc. Any benefits elected during this enrollment period will take effect January 1, 2015, subject to the active work requirement.
 - Evidence of Insurability (EOI) is waived for the initial enrollment for Plan Year 2015. Thereafter, EOI is required.
- **Designation of Emergency Contact and Beneficiary is now possible via Secova Online enrollment**
 - A beneficiary is a person or legal entity that is entitled to receive the proceeds from an estate, trust, retirement account, life insurance policy, or transfer on death accounts. A beneficiary can be one or more individuals or organizations, such as a trust or charity. You can designate two types of beneficiaries:
 - **Primary beneficiaries** are first in line to receive the designated asset upon your death.
 - **Secondary (or contingent) beneficiaries** receive the asset if there are no surviving primary beneficiaries upon your death.

IMPORTANT: Before going online to select your beneficiary, make sure you have your beneficiary's Social Security number (SSN), date of birth, and mailing address.

- **Importance of Beneficiary Designations**
 - If you wish to name someone other than your spouse or domestic partner as beneficiary, if you have special estate planning needs, or if you wish to assign ownership of your life insurance to another person, seek legal and tax advice before completing your beneficiary designation.
 - If your marriage or domestic partnership dissolves, review your beneficiary designations to determine whether you need to make changes.
 - If your beneficiary is a minor (under age 18), you may wish to consult with a legal advisor to ensure you understand how to best protect the rights of your minor beneficiary.

Please note that employee death benefits are paid to the most recent beneficiary designation on file with the Benefits Office.

Past paper enrollment records still retained until the information is fully populated by the employees and/or Benefits staff by January 1, 2016.

For 2014 Open Enrollment checklist and key dates, please visit:

<http://fhdafiles.fhda.edu/downloads/hrfhda/2014OEchecklistandkeydates.pdf>

DEADLINE: Friday, October 10, 2014, 5pm

Employee/Pre-'97 Retiree Monthly Contribution Rates

CalPERS PLANS*	Per Month Contribution
PERSCare PPO	
Single	\$480.00
2 Party	\$960.00
Family	\$1,440.00
PERS Choice PPO	
Single	\$138.00
2 Party	\$276.00
Family	\$415.00
PERS Select PPO	
Single	\$77.00
2 Party	\$154.00
Family	\$232.00
Blue Shield Access+ HMO	
Single	\$283.00
2 Party	\$567.00
Family	\$850.00
Blue Shield NetValue HMO	
Single	\$192.00
2 Party	\$384.00
Family	\$576.00
KAISER HMO	
Single	\$104.00
2 Party	\$208.00
Family	\$312.00
AnthemHMO Select	
Single	\$138.00
2 Party	\$276.00
Family	\$415.00
AnthemHMO Traditional	
Single	\$480.00
2 Party	\$960.00
Family	\$1,440.00
UnitedHealthcare (UHC) HMO (Bay Area)	
Single	\$480.00
2 Party	\$960.00
Family	\$1,440.00

**Includes Dental and Vision*

NOTE: Chart is based on Bay Area Health Plan

For other Health Plan Contribution Rates, please go to: hr.fhda.edu/Benefits

FHDA Benefits Fair for the 2015 Plan Year

For Active Eligible Employees, Eligible Part-Time Faculty & Retirees/Survivors/COBRA Enrollees

Foothill-De Anza District Benefits Unit, CalPERS, Anthem Blue Cross, Blue Shield of CA, Kaiser, UnitedHealthCare, Delta Dental, Vision Service Plan, Hartford and OptumHealth EAP Available to Answer Your Questions and Provide Information

Come and Learn:

Supplemental Life Insurance, Buy up Long-term Disability (LTD),
Flexible Spending Accounts, Commuter Benefits, and 403b & 457 retirement planning

What's Happening	Date	Time	Location
Benefits Fair Open to All Benefit-eligible Employees and Retirees (Vendors and Benefits staff available for assistance and Q & A)	Thursday, September 18, 2014	12 p.m. – 2 p.m.	De Anza College Campus Center Conference A & B
Dates & Locations for Individual Assistance: <i>Active employee iElect Online enrollment Assistance and Individual Q & A</i>			
Tue, Sep 30, 2014 Wed. Oct 1, 2014 Thu, Oct 2, 2014	12p.m. – 2p.m. 12p.m. – 2p.m. 12p.m. – 2p.m.	MLC, Room 243 MLC, Room 243 MLC, Room 243	De Anza College De Anza College De Anza College
Tue, Oct 7, 2014 Wed, Oct 9, 2014	12p.m. – 2p.m. 12p.m. – 2p.m.	Benefits Office – Trailer 5991 Benefits Office – Trailer 5991	Foothill College Foothill College

Open Enrollment Period
September 15 – October 10, 2014 (5 p.m.)
Meet the Deadline!