



**West Valley-Mission**  
Community College District



**PART TIME FACULTY**

**2025** **BENEFITS**  
**GUIDE**

**West Valley-Mission Community College District**

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## WHAT'S INSIDE

This brochure provides a summary of your benefit options and is designed to help you make your choices and enroll for your coverage. If you have any questions after you enroll, please call the benefit plan providers directly or log on to their Websites. **Please refer to the Contact Information section of this booklet for details.**

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## BENEFITS ADVOCATE

Benefits Advocate is available to assist you with your benefits-related questions and issues. When there is confusion or concern with your insurance, reach out to Benefits Advocate for assistance. This service is brought to you by McGriff Insurance Services.

- Finding a contracted provider
- Resolving referral problems
- Researching denied claims
- Obtaining pre-authorizations
- Clarifying health coverage while traveling
- Explaining an Explanation of Benefits (EOB)
- Assisting with health insurance grievances or appeals



(800) 914-5096



[BenefitsAdvocate@mcgriff.com](mailto:BenefitsAdvocate@mcgriff.com)

Monday – Friday, 8:00 a.m. – 5:00 p.m.  
except major holidays

# ELIGIBILITY

You are eligible for the Part Time Faculty benefits program if you work a 40% or greater load each Fall/Spring semester defined by West Valley-Mission College Community College District.

Your eligible dependents are defined as:

- Legally married spouses
- Qualified domestic partners
- Children up to age 26
- Parent Child Relationship as defined by CalPERS for the medical plan
- Stepchildren
- Legally adopted children
- Disabled children (approved by CalPERS/no age maximum)
- Children of qualified Domestic Partnerships
- Any child for whom a Qualified Medical Child Support Order that complies with all applicable laws has been issued

## **Certification of Dependents for Health Plan Coverage**

- To enroll your spouse, you must provide a copy of the Marriage Certificate
- To enroll your domestic partner, you must provide:
  - a. Signed West Valley-Mission Community College District Affidavit of Domestic Partnership
  - b. Copy of the California Declaration of Domestic Partnership filed with the Secretary of State
- To enroll Children, you must provide one of the following:
  - a. Copy of Birth Certificate
  - b. Copy of Adoption Papers

Before enrolling anyone as your dependent, verify that he or she qualifies under the plan rules. Enrolling an ineligible person as your dependent is a serious offense that will result in disciplinary action, which may include termination of employment.

# MEDICAL PLAN OFFERING

## Plan #1 - Medical Coverage Offer **40% LOAD AT WVMCCD**

### Eligibility

- You must be employed at WVMCCD with at least 40% greater load at census
- Hourly PT Faculty will have their hours converted to a load

### Employee Cost or Reimbursement

- Same District contribution amount as full-time employees
- The District contribution will cover some plans at no cost to employees while other plans will require an employee contribution

### Plan Highlights

- Choose from eight different CalPERS medical plans:
  - 7 HMO plans
  - 2 PPO plans
- Eligible dependents can be enrolled

### Deadlines

- Fall 2024 Enrollment
  - **October 11, 2024**
- Spring 2025 Enrollment
  - **March 28, 2025**

### Plan Coverage Period

- Fall Enrollment
  - **November through April**
- Spring Enrollment
  - **May through October**

### Required Forms and Documentation

- HBD-12 CalPERS Enrollment Form
- If enrolling dependents, documents to certify dependent eligibility (e.g. marriage certificate, birth certificate)

# PREMIUM REIMBURSEMENT PROGRAM

## Plan #2 – Premium Reimbursement 40% load – Multi-District

### Eligibility

- You must be employed with at least 40% load amongst multiple CA Community College Districts
- Have a least one assignment at WVMCCD
- Not eligible for Plan 1

### Employee Cost or Reimbursement

- Reimbursed for up to proportionate share of commonly subscribed family plan (Kaiser)
- Cost of dependents included with reimbursement
- Cannot be reimbursed from another reimbursement program

Reimbursement Formula:

$$A \div B$$

**A** = total premium paid, up to a maximum by qualifying employee

Monthly Maximums	Fall 2024	Spring 2025
Employee Only	\$1,021.41	\$1,112.90
Employee + 1	\$2,042.82	\$2,225.80
Employee + 2 or more	\$2,655.67	\$2,893.54

**B** = total number of districts in which the employee works

### Plan Highlights

- Must be enrolled at another CA Community College District **or** in an individually purchased plan
- WVMCCD provides a reimbursement

### Deadlines

- Fall 2024 Application:
  - **November 1, 2024**
- Spring 2025 Application:
  - **April 4, 2025**
- Documentation must be submitted no later than three weeks prior to the end of the semester

### Plan Coverage Period

- Fall program covers premiums July through December
- Spring program covers premiums January through June

### Required Forms and Documentation

- Multi-District Application for Reimbursement form
- Verification of load from other colleges
- Proof of payment



# PREMIUM REIMBURSEMENT PROGRAM

## Plan #3 – Premium Reimbursement **REP +6.7% or 40%**

### Eligibility

- If you have REP and at least 6.7% load or
- If you had a 40%+ load for the previous two semesters and you currently have 40%+ load (employees who qualified under this rule with at least 20% load remain eligible for the current semester)
- Can be combined with Plan 1 or Plan 2

### Employee Cost or Reimbursement

- Reimbursed for cost to cover the WVMCCD employee only up to a max of \$2,700.00 per semester
- Cannot be reimbursed from another reimbursement program

### Plan Highlights

- WVMCCD provides a reimbursement of health premiums (medical, dental, vision)

### Deadlines

- Fall 2024 Application:
  - **November 1, 2024**
- Spring 2025 Application:
  - **April 4, 2025**
- Documentation must be submitted no later than three weeks prior to the end of the semester

### Plan Coverage Period

- Fall program covers premiums July through December
- Spring program covers premiums January through June

### Required Forms and Documentation

- Benefits Reimbursement Program Application form
- Proof of payment
- Proof of insurance coverage

# CONTRIBUTIONS

Contributions for medical are conveniently deducted from your paycheck on your pay period schedule. These deductions are on a pre-tax basis which gives you a tax savings benefit as your paycheck is taxed on your gross pay minus the contribution.

Review the following to understand how your contribution is calculated.

## How much money does the District contribute to my health plan costs?

The District contribution toward your annual benefits is a maximum of the amounts below to be used toward Medical coverage.

**\$14,981**  
employee only

**\$28,513**  
employee + 1

**\$36,632**  
employee + 2 or more

## How much money will I contribute to my health plan costs?

Your cost share will depend on the choices you make for your coverage and if you elect to enroll one or more dependents on your plan. If the annual costs of your elections exceeds the annual District contribution listed above, you will be responsible for the difference. The calculated amount will be charged to you per pay period.

## Contribution Example

Below is an example based on hypothetical costs for medical.

Employee Only Coverage	
	<b>Annual Costs</b>
<b>ABC Medical</b>	<b>\$15,400</b>

Contribution Calculation	
<b>Employee Annual Election Costs</b>	<b>\$15,400</b>
<b>Minus Annual District Contribution</b>	<b>\$14,981</b>
<b>Annual Difference</b>	<b>\$419</b>
<b>If paid 12thly, 12thly contribution is</b>	<b>\$34.92</b>

# MEDICAL COVERAGE

Nothing is more important than the health of you and your family. That is why West Valley-Mission Community College District offers you medical plan choices designed to help you get the care you need at a price you can afford. You have the choice to enroll in an HMO or a PPO plan.



## How does my plan work?

**HMO** – The Health Maintenance Organization (HMO) plans provide health care from specific doctors and hospitals under contract with the plan. You pay co-payments for some services, but you have no deductible, no claim forms and a geographically restricted service area.

**PPO** – These plans operate as preferred provider organizations (PPOs). A PPO is similar to a traditional “fee-for-service” plan, but you must use doctors in the PPO provider network or pay higher co-insurance (percentage of charges). You must usually meet an annual deductible before some benefits apply. You are responsible for a certain co-insurance amount and the plan pays the balance up to the allowable amount.

## Can I choose my doctor?

**HMO** – When enrolling in an HMO plan, you must select a Primary Care Physician (PCP) from a list of “in-network” doctors. The PCP will direct all of your care and will provide you with a referral if you need to see a specialist.

**PPO** – Yes, you can choose any doctor you prefer. However, you will save money if you choose doctors who are “in-network”. You also have the freedom to see a specialist without a referral. Members in the PERS Gold and PERS Platinum plans will be matched to a Primary Care Physician (PCP). An assigned PCP will not change a member’s ability to self-refer to a specialist. A PCP can be changed at any time.



## INSURANCE BASIC TERMINOLOGY

**Deductible:** The deductible is the amount you owe for covered healthcare services before your plan begins to pay benefits. For example, if your deductible is \$500, your plan won't pay anything until you've met your \$500 deductible for covered healthcare services subject to the deductible. Preventive care is not subject to the deductible as it is covered 100% by any medical plan option.

**Copay:** A copay is a fixed dollar amount you pay for a healthcare service. The amount can vary by the type of service. Your copays will not count toward your deductible but will count toward your out-of-pocket maximum.

**Coinsurance:** Coinsurance is your share of the costs of a covered healthcare service, calculated as a percent (for example, 20%) of the allowed amount for the service. Your coinsurance will begin after you have met your deductible. For example, if the health plan's allowed amount for an office visit is \$100 and you've met your deductible, your coinsurance payment of 20% would be \$20. The health plan pays the rest of the allowed amount.

**Out-of-Pocket Maximum:** The out-of-pocket maximum is designed to protect you in the event of a catastrophic illness or injury. Your out-of-pocket maximum includes your deductible, coinsurance and copays. After you have paid the specified out-of-pocket amount during a policy year, the plan pays the remaining covered services at 100%.



# HEALTH PLAN SEARCH BY ZIP CODE

To find CalPERS health plans available in your area, use the **Health Plan Search by Zip Code** tool. Log in at [www.calpers.ca.gov](http://www.calpers.ca.gov) and select **Active Members** tab then **Health Benefits** tab and then select **Plans & Rates**. When on this page, find on the right-hand side the **Health Plan Search by Zip Code** tool. You may choose to search by your home address or your work address to view available plans.



[www.calpers.ca.gov](http://www.calpers.ca.gov)



## PROVIDER SEARCH

Instructions are included at the end of this guide to search for providers in each medical plan. When choosing an HMO Plan, remember that your physician must be in-network for that plan.

If you enroll in a PPO plan, you can seek care with out-of-network providers. However, you will have less out-of-pocket expenses when using an in-network provider.



## CHOOSING A PLAN

### Factors to Consider

#### Costs

- Your monthly premium
- Your employer's contribution
- Your contribution
- Copays, deductibles, and treatment costs

#### Available health plans <sup>1</sup>

- Your eligibility ZIP code determines the health plans available to you

#### Covered benefits

- Acupuncture, chiropractic, diabetes services, physical/occupational/speech therapies, skilled nursing, home health, etc.

#### Available networks and doctors <sup>1</sup>

- Doctors, medical groups, hospitals, specialists, labs, pharmacies, etc.

### Tools & Resources

#### Search Health Plans tool <sup>1</sup>

- Monthly premiums for each plan
- Side-by-side benefit comparisons and copay information
- Doctor availability by health plan

#### Health Benefit Summary

- Side-by-side health plan comparisons
- Covered services and copayment information

#### Plans & Rates

- Health plan links:
  - Health plan's website
  - Prescription Drug Services
  - Evidence of Coverage

<sup>1</sup> Log into your myCalPERS account

# HMO MEDICAL COVERAGE



	Anthem Select	Anthem Traditional	Blue Shield Access+	Blue Shield Trio	Kaiser Traditional	UHC Alliance	UHC Harmony
<b>In-Network Only</b>							
Annual Deductible	None	None	None	None	None	None	None
Routine & Specialist Office Visit	\$15 copay	\$15 copay	\$15 copay	\$15 copay	\$15 copay	\$15 copay	\$15 copay
Preventive Care Services	No charge	No charge	No charge	No charge	No charge	No charge	No charge
Urgent Care Visit	\$15 copay	\$15 copay	\$15 copay	\$15 copay	\$15 copay	\$15 copay	\$15 copay
Emergency Room Visit	\$50 copay	\$50 copay	\$50 copay	\$50 copay	\$50 copay	\$50 copay	\$50 copay
Diagnostic X-Ray / Lab	No charge	No charge	No charge	No charge	No charge	No charge	No charge
Durable Medical Equipment	No charge	No charge	No charge	No charge	No charge	No charge	No charge
Inpatient Hospitalization	No charge	No charge	No charge	No charge	No charge	No charge	No charge
Outpatient Facility / Surgery Services	No charge	No charge	No charge	No charge	\$15 copay	No charge	No charge
Surgery / Anesthesia	No charge	No charge	No charge	No charge	No charge	No charge	No charge
Occupational / Physical / Speech Therapy	\$15 copay	\$15 copay	\$15 copay	\$15 copay	\$15 copay	\$15 copay	\$15 copay
Acupuncture / Chiropractic	\$15 copay 20 combined visits	\$15 copay 20 combined visits	\$15 copay 20 combined visit	\$15 copay 20 combined visit	\$15 copay 20 combined visits	\$15 copay 20 combined visits	\$15 copay 20 combined visits
Infertility Testing / Treatment	50% of covered charges	50% of covered charges	50% of covered charges	50% of covered charges	50% of covered charges	50% of covered charges	50% of covered charges
Max Calendar Year Copay/Coinsurance (excluding pharmacy)	\$1,500 ind \$3,000 fam	\$1,500 ind \$3,000 fam	\$1,500 ind \$3,000 fam	\$1,500 ind \$3,000 fam	\$1,500 ind \$3,000 fam	\$1,500 ind \$3,000 fam	\$1,500 ind \$3,000 fam
<b>Prescription Drugs (Generic / Preferred / Non-Preferred)</b>							
Retail Pharmacy <sup>1</sup> (not to exceed 30-day supply)	\$5 / \$20 / \$50	\$5 / \$20 / \$50	\$5 / \$20 / \$50	\$5 / \$20 / \$50	\$5 / \$20 / NA	\$5 / \$20 / \$50	\$5 / \$20 / \$50
Mail Order Pharmacy (not to exceed 90-day supply)	\$10 / \$40 / \$100	\$10 / \$40 / \$100	\$10 / \$40 / \$100	\$10 / \$40 / \$100	\$10 / \$40 / NA	\$10 / \$40 / \$100	\$10 / \$40 / \$100

Above is a snapshot summary. Refer to the plan's Evidence of Coverage (EOC) for the full summary of coverage information.

<sup>1</sup> Review your plan to ensure if Retail Pharmacy Maintenance Medications require a Home Delivery Opt-Out form to be completed to continue to have prescriptions filled at retail. Plans that do not require Home Delivery for Maintenance Medications may be subject to a higher copay after the 2<sup>nd</sup> fill.

**NOTE: Only plans available in Santa Clara, San Mateo, Alameda, Contra Costa and San Francisco counties are shown. If you live in another county, please use the Health Plan Search by Zip Code tool referred to on the previous page to determine if any other options are available to you.**

# PPO MEDICAL COVERAGE



	PERS Gold		PERS Platinum	
	In-Network	Out-of-Network*	In-Network	Out-of-Network*
Annual Deductible	\$1,000 ind <sup>1</sup> \$2,000 fam <sup>1</sup>	\$2,500 ind \$5,000 fam	\$500 ind \$1,000 fam	\$2,000 ind \$4,000 fam
Routine & Specialist Office Visit	\$35 <sup>2</sup>	40%	\$20/\$35	40%
Preventive Care Services	No charge	40%	No charge	40%
Urgent Care Visit	\$35	40%	\$35	40%
Emergency Room Visit	20% + \$50 copay per visit		10% + \$50 copay per visit	
Diagnostic X-Ray / Lab	20%	40%	10%	40%
Durable Medical Equipment	20%	40%	10%	40%
Inpatient Hospitalization	20%	40%	10% + \$250 ded per admit	40% + \$250 ded per admit
Outpatient Facility / Surgery Services	20%	40%	10%	40%
Surgery / Anesthesia	20%	40%	10%	40%
Occupational / Physical / Speech Therapy	20%	20% occupational 40% all others	10%	10% occupational 40% all others
Acupuncture / Chiropractic	\$15 copay 20 combined visits	40%	\$15 copay 20 combined visit	40%
Infertility Testing / Treatment	50% of covered charges	50% of covered charges	50% of covered charges	50% of covered charges
Max Calendar Year Coinsurance (excluding pharmacy)	\$3,000 ind \$6,000 fam	NA	\$2,000 ind \$4,000 fam	NA
Max Calendar Year Out-of-Pocket (excluding pharmacy)	\$6,700 ind \$13,400 fam	NA	\$6,700 ind \$13,400 fam	NA
<b>Prescription Drugs</b> (Generic / Preferred / Non-Preferred)				
Retail Pharmacy** (not to exceed 30-day supply)	\$5 / \$20 / \$50		\$5 / \$20 / \$50	
Mail Order Pharmacy** (not to exceed 90-day supply)	\$10 / \$40 / \$100		\$10 / \$40 / \$100	

Above is a snapshot summary. Refer to the plan's Evidence of Coverage (EOC) for the full summary of coverage information.

<sup>1</sup> Incentives available to reduce individual deductible for inpatient care (max. \$500) include: getting a biometric screening (\$100 credit); receiving a flu shot (\$100 credit); getting a non-smoking certification (\$100 credit); getting a virtual second opinion (\$100 credit); and getting a condition care certification (\$100 credit).

<sup>2</sup> Reduced to \$10 if enrolled with personal doctor.

\* Out-of-network services are based on a strictly limited schedule of allowances. Members must pay charges in excess of those scheduled amounts.

\*\* Review your plan to ensure if Retail Pharmacy Maintenance Medications require a Home Delivery Opt-Out form to be completed to continue to have prescriptions filled at retail. Plans that do not require Home Delivery for Maintenance Medications may be subject to a higher copay after the 2<sup>nd</sup> fill.

# DENTAL COVERAGE

Part Time Faculty employees of West Valley-Mission Community College District can choose to enroll in a DeltaCare HMO dental plan. Please review the summary below and refer to the complete dental plan summary located on the district webpage for details on copays and benefits.



## How does my plan work?

### DeltaCare HMO Plan <sup>1</sup>

Members must choose a primary care dentist who will be responsible for coordinating your dental care.

In-Network	
<b>Calendar Year Deductible</b>	
<b>Individual/ Family</b>	None
<b>Per Member</b>	
	Unlimited
<b>Diagnostic &amp; Preventive</b> Oral exams, cleanings, x-rays, fluoride treatment	Scheduled copays based on services <sup>2</sup>
<b>Basic Services</b> Fillings, extraction, root canals	Scheduled copays based on services <sup>2</sup>
<b>Major Services</b> Crowns, inlays, onlays, cast restorations	Scheduled copays based on services <sup>2</sup>
<b>Prosthodontics</b> Bridges, dentures and implants	Scheduled copays based on services <sup>2</sup>
<b>Orthodontia Coverage <sup>3</sup></b>	Adults and Child(ren)
<b>Orthodontia Benefit</b>	\$1,600 - \$1,800 copay

<sup>1</sup>Pre-treatment estimates are recommended for any services that cost \$300 or more.

<sup>2</sup>Please refer to the DeltaCare HMO plan summary for a complete listing of copays. The plan summary is available on the District website.

<sup>3</sup>Children age limit for orthodontia under the HMO plan is up to 19. Adult orthodontia on the HMO plan is anyone 19 or older.

# RETIREMENT SAVINGS

It is never too early to plan for your retirement and West Valley-Mission Community College District offers you options to help you reach your goals. You may enroll in the 403(b) and/or 457 plans at any time throughout the year. Both are voluntary retirement savings accounts where you may put away money on a tax-advantaged basis.

Please note that the annual limits for the 403(b) and 457 are subject to change annually.

Participant UNDER age 50	403(b)	457	Total
2024 annual limits	\$23,000	\$23,000	\$46,000
Participant aged 50 and OVER	403(b)	457	Total
2024 annual limits	\$30,500	\$30,500	\$61,000



## ENROLLMENT INSTRUCTIONS

### 403(b) Steps to Enroll

1. Go to [www.altamontclair.org/vendors](http://www.altamontclair.org/vendors) and in the drop-down menu select *West Valley Mission Community College District* as your employer.
2. A list of vendors who offer 403(b) plans for WVMCCD will populate. This chart will tell you if the vendor offers a pre-tax plan and/or a Roth plan.
3. Select a vendor from the options available and set up a 403(b) account. You can find more data at [www.403bcompare.com](http://www.403bcompare.com) if you want to further compare the vendors.
4. You may set up your account directly with the vendor or you may enroll through a financial planner or tax consultant.
5. Go to the Payroll section of the District webpage and click on the Forms tab.
6. Complete the 403(b) Before Tax or 403(b) Roth After Tax Salary Reduction/Deduction Authorization and Amendment Form.
7. Return your completed form to the Payroll Department.

### Alta Montclair 457 Steps to Enroll

1. Go to [www.altamontclair.org/vendors](http://www.altamontclair.org/vendors) and in the drop-down menu select *West Valley Mission Community College District* as your employer.
2. A list of vendors who offer 457 plans for WVMCCD will populate. Please note that you must scroll down past the 403(b) vendors to find the 457 vendors. This chart will tell you if the vendor offers a pre-tax plan and/or a Roth plan.
3. Select a vendor from the options available and set up a 457 account.
4. You may set up your account directly with the vendor or you may enroll through a financial planner or tax consultant.
5. Go to the Payroll section of the District webpage and click on the Forms tab.
6. Complete the EBS 457 Form and return to Payroll.

### CalPERS Voya 457 Steps to Enroll

1. Review information about the CalPERS Voya 457 plan by visiting [calpers.voya.com](http://calpers.voya.com).
2. Go to the Payroll section of the District webpage and click on the Forms tab.
3. Complete and return the 457 Plan Enrollment Form and return it to the Payroll Department.

# EMPLOYEE ASSISTANCE PROGRAM

Because unresolved personal issues can affect every aspect of one's life, including work performance, West Valley-Mission Community College District automatically provides you and your family with an Employee Assistance Program (EAP) at no cost to you. Call the EAP at (800) 834-3773 for confidential assistance with nearly any personal matter you may be experiencing. Licensed counselors are available 24 hours a day, 7 days a week, and can provide you with access to face-to-face counseling (up to three sessions per person per event), legal advice, financial consultation, medical advice, dependent care referrals and other community referrals.



## Counseling Services

- Depression and stress
- Co-worker conflicts
- Grief and loss
- Marital or family issues
- Alcohol/Substance abuse issues

## Dependent Care Referral

- Referrals to child or elder care providers
- Referrals to home health care providers
- Tips on interviewing and monitoring caregivers
- Relocation and adoption information
- Child/Summer day camp

## Financial Consultation

- One 30-60 minute consultation per issue
- One credit report per intake year
- Budgeting
- Retirement planning
- Debt consolidation
- Financial Planning

## Legal Consultation

- Simple Will kit
- Divorce and custody
- Small claims or personal injury
- Drunk driving offenses
- Criminal offenses
- Adoption Assistance information



### Request Help

If your need is urgent,  
call 800-834-3773.  
Counselors are available  
at all times.



### Popular Pages

EAP Orientation Videos  
Employees & Families  
Managers & HR  
Newsletters  
Virtual Brown Bags



### EAP Benefits Center

Learn about your  
free and confidential  
services provided by  
Claremont EAP.



# CREDIT UNION AND ONLINE LEARNING



## CREDIT UNIONS

As an employee of West Valley-Mission Community College District, you have access to Santa Clara County Federal Credit Union.

Through this establishment, you have access to free/discounted checking accounts, auto and mortgage loans, credit cards, financial workshops and much more.

For more information see the website and phone information on page 27.



**COUNTY FEDERAL**  
SANTA CLARA COUNTY FEDERAL CREDIT UNION



## LYNDA.COM

Lynda.com is an online library of courses on software tools and skills. To learn more, we suggest that you watch the **introductory movie** about the service and watch **How to use Lynda.com**.

To create a Lynda.com profile, navigate to the **State Chancellor's Office Vision Resource Center** (<https://visionresourcecenter.cccco.edu>) of the Professional Learning Network. Next, login or register (if you are a first-time user) then click on the link for Lynda.com.

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# FIND A PROVIDER

## Medical Plans

The CalPERS **Health Plan Search by ZIP Code** tool can show you all the medical plans a provider is participating in. This is a good tool if you are interested in moving between medical plans without having to change providers. The search is based on the zip code you enter which can be your home address or your work address. You may also go to the specific insurance carrier to find a provider. Instructions are listed on this page for the HMO plans and the next page for the PPO plans.

### All CalPERS Plans (no account required) – [www.calpers.ca.gov](http://www.calpers.ca.gov)

- Choose Active Members > Health Benefit > Plans & Rates
- On right-hand side, click on "Health Plan Search by ZIP Code" and choose "Public Agency/School"
- Click on "Yes" to include your doctor
- Enter your doctor's name
- If found, click on the button of your doctor and continue
- The next page will list all the HMO and PPO plans that your doctor participates in



## Medical Plans

### Health Maintenance Organizations (HMOs)

#### Anthem Blue Cross – [www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers)

- On the upper left side of the page click on "Menu"
- On the center of the page click on "Find Care"
- Scroll down and click the link for the plan you would like (**Traditional HMO or PERS Select HMO**)
- Once at the next screen, you can then search based on doctor/facility type and location

#### Blue Shield of CA – [www.blueshieldca.com/calpers](http://www.blueshieldca.com/calpers)

- On the upper middle of the page click on "Find a provider" and choose "**Non-Medicare**"
- On the left of the page click on "**Access+ HMO Plan**" or "**Trio HMO Plan**"
- Once at the next screen you can then search based on doctor/facility type and location

#### Kaiser Permanente – [www.kp.org/calpers](http://www.kp.org/calpers)

- Select "I'm considering joining Kaiser Permanente" or "I'm currently a Kaiser Permanente Member"
- On the lower right-hand side of the next page click on "Doctors & Locations"
- On the next screen select an area from the list of regions
- You can then search based on doctor name/type and location

#### UnitedHealthcare – [www.whyuhc.com/calpers](http://www.whyuhc.com/calpers)

- On the upper left side of the page click on "Search for a Provider"
- Click the box of the network you are interested in "Alliance" or "Harmony"
- Click "Continue" until you get to the next search page
- Change your location to match your zip code
- You can then search based on doctor/facility type

## Medical Plans



### Preferred Provider Organizations (PPOs)

**Blue Shield – PERS Gold, PERS Platinum** – <https://includedhealth.com/microsite/calpers/>

- Contact Included Health to assist you in reviewing if your provider is in the Blue Shield network (855) 633-4436
- Online provider lookup tool - **pending**



**Anthem Blue Cross – PORAC** – [www.porac.org](http://www.porac.org)

- On the home page click on "Insurance & Benefits Trust"
- On the next page scroll down and click on "Health Plans"
- Scroll to the bottom of the next page and click on "Find a Physician"
- Under the "Search as a Guest" section, select medical from the "What type of care you are searching for" drop down list and then search by "What state do you want to search with?"
- Next, select "Medical (Employer-Sponsored)" from the drop-down list of type of plan, and then select "**Blue Cross PPO (Prudent Buyer) – Large Group**" from the drop-down list of plan/network and click continue.
- You can then search based on location and physician type



## Dental Plan



### Health Maintenance Organization (HMO)

**DeltaCare USA** – [www.deltadentalins.com](http://www.deltadentalins.com)

- On the left-hand side of the page complete the information under the "Find a Dentist" box
- Choose **DeltaCare USA** under the "Select Network" drop down list and click "Find a Dentist"

# IMPORTANT NOTICES

It is important that you review the list of notices below. Where required by law, full versions of the summary notices below along with other plan documents can be found by logging into the District's Benefits page at [www.wvm.edu/benefits](http://www.wvm.edu/benefits). If you are unable to access these for any reason, contact Human Resources for a printed copy.

## **PATIENT PROTECTION NOTICE**

Your plan generally allows the designation of a primary care provider. You have the right to designate any primary care provider who participates in the network and who is available to accept you or your family members. Until you make this designation, the medical carrier designates one for you.

## **HIPAA – SPECIAL ENROLLMENT RIGHTS**

This notice describes a group health plan's special enrollment rules including the right to special enroll within 30 days of the loss of other coverage or of marriage, birth of a child, adoption, or placement of a child for adoption, or within 60 days of a determination of eligibility for a premium assistance subsidy under Medicaid or CHIP.

## **CHILDREN'S HEALTH INSURANCE PROGRAM REAUTHORIZATION ACT NOTICE (CHIPRA)**

This annual notice notifies employees of potential state opportunities for premium assistance to help pay for employer-sponsored health coverage.

## **WOMEN'S HEALTH AND CANCER RIGHTS ACT NOTICE (WHCRA)**

Participants and beneficiaries of group health plans who are receiving mastectomy-related benefits can choose to have breast reconstruction following a mastectomy.

## **THE NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT**

The Newborns' and Mothers' Health Protection Act of 1996 (NMHPA) affects the amount of time a mother and her newborn child are covered for a hospital stay following childbirth.

## **MEDICARE PART D: PRESCRIPTION DRUG COVERAGE AND MEDICARE**

Entities that offer prescription drug coverage on a group basis to active and retired employees and to Medicare Part D eligible individuals – must provide, or arrange to provide, a notice of creditable or non-creditable prescription drug coverage to Medicare Part D eligible individuals who are covered by, or who apply for, prescription drug coverage under the entity's plan. This creditable coverage notice alerts the individuals as to whether or not their prescription drug coverage is at least as good as the Medicare Part D coverage.

## **HEALTH CARE REFORM NOTICE: NOTICE OF EXCHANGE/MARKETPLACE**

Employer must provide all employees with an Exchange Notice that includes a description of services provided by the Exchange. The notice must explain the premium tax credit available if a qualified health plan is purchased through the Exchange. The employee must also be informed that they may lose the employer contribution to any benefit plans offered by the employer if a health plan through the Exchange is elected.

# IMPORTANT NOTICES

## **COBRA – FIRST NOTICE OF COBRA RIGHTS**

This notice advises covered employees, covered spouses, and covered dependents of the right to purchase a temporary extension of group health coverage when coverage is lost due to a qualifying event.

## **ADA WELLNESS PROGRAM NOTICE**

To comply with ADA, wellness plans that collect health information or involve medical exams must provide a notice to employees that explains how the information will be used, collected and kept confidential.

## **GINA WELLNESS PROGRAM NOTICE**

Employers are prohibited from requesting or requiring genetic information. By providing this notice, any receipt of genetic information generally will be deemed inadvertent and not a violation of the prohibition.

## **HIPAA WELLNESS PROGRAM NOTICE**

This is a wellness program notice that is subject to HIPAA's notice requirement regarding reasonable alternative standards to earn a program incentive.

## **FAMILY AND MEDICAL LEAVE ACT NOTICE**

Eligible employees who work for a covered employer can take up to 12 weeks of unpaid, job-protected leave in a 12-month period for specific family reasons listed in the full notice. An eligible employee who is a covered service member's spouse, child, parent, or next of kin may also take up to 26 weeks of FMLA leave in a single 12-month period to care for the service member with a serious injury or illness.

## **GENERAL NOTICE OF USERRA RIGHTS**

USERRA protects the job rights of individuals who voluntarily or involuntarily leave employment positions to undertake military service or certain types of service in the National Disaster Medical System. USERRA also prohibits employers from discriminating against past and present members of the uniformed services, and applicants to the uniformed services.

## **DISCLOSURE TO ENROLEES REGARDING HIPAA OPT-OUT**

Group health plans sponsored by State and local governmental employers must generally comply with Federal law requirements in title XXVII of the Public Health Service Act. However, these employers are permitted to elect to exempt a plan from the requirements listed in the full notice for any part of the plan that is "self-funded" by the employer, rather than provided through a health insurance policy.

# CONTACT INFORMATION

Benefit	Carrier	Telephone	Address
<b>WVMCCD Benefits Page</b>	n/a	n/a	<a href="http://www.wvm.edu/benefits">www.wvm.edu/benefits</a>
<b>CalPERS Medical</b>	n/a	(888) 225-7377	<a href="http://www.calpers.ca.gov">www.calpers.ca.gov</a>
<b>Medical – HMO</b> Group No: HTB050HT Traditional Group No: HNB050HS Select	Anthem	(855) 839-4524	<a href="http://www.anthem.com/ca/calpers">www.anthem.com/ca/calpers</a>
<b>Medical – HMO</b> Group No: W0051411 Access+ Group No: W0051411 Trio	Blue Shield	(800) 334-5847	<a href="http://www.blueshieldca.com/calpers">www.blueshieldca.com/calpers</a>
<b>Medical – HMO</b> Group No: 3	Kaiser	(800) 464-4000	<a href="http://www.kp.org/calpers">www.kp.org/calpers</a>
<b>Medical – HMO</b> Group No: 682301 Alliance Group No: 682335 Harmony	UnitedHealthcare	(877) 359-3714	<a href="http://www.whyuhc.com/calpers">www.whyuhc.com/calpers</a>
<b>Medical – PPO</b> Group No: W0051411 PERS Gold Group No: W0051411 PERS Platinum	Included Health (in partnership with Blue Shield)	(855) 633-4436	<a href="http://www.includedhealth.com/calpers">www.includedhealth.com/calpers</a>
<b>Prescription Drugs</b>	Optum Rx	(855) 505-8110	<a href="http://www.optumrx.com/calpers">www.optumrx.com/calpers</a>
<b>Dental – HMO</b> Group No: 71691	DeltaCare	(800) 422-4237	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
<b>Employee Assistance Program (EAP)</b>	Claremont EAP	(800) 834-3773	<a href="http://www.claremonteap.com">www.claremonteap.com</a>
<b>Retirement Pension – CalPERS</b>	CalPERS	(888) 225-7377	<a href="http://www.calpers.ca.gov">www.calpers.ca.gov</a>
<b>Retirement Pension – CalSTRS</b>	CalSTRS	(888) 394-2060	<a href="http://www.calstrs.com">www.calstrs.com</a>
<b>Retirement Plan – 403(b) and 457</b>	Alta Montclair (TPA)	(866) 474-1144	<a href="http://www.altamontclair.org">www.altamontclair.org</a>
<b>Retirement Plan – 457 CalPERS Voya</b>	Voya Financial	(888) 713-8244	<a href="http://calpers.voya.com">calpers.voya.com</a>
<b>Credit Union</b>	County Federal Credit Union	(800) 282-0700	<a href="http://www.sccfcu.org">www.sccfcu.org</a>



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Prepared by:



McGriff

The information in this guide was taken from various summary plan descriptions and benefit information. This summary of benefits is not a legal plan document and does not imply a guarantee of employment or a continuation of benefits. Full details of the plans are contained in the Summary Plan Descriptions (SPDs), which govern each plan's operation. Whenever an interpretation of a plan benefit is necessary, the actual plan documents will prevail. Carrier contracts are the final benefit determinant. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Benefit Summary, contact Human Resources.