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 Web sites. **Please refer to the Contact Information section of this booklet for details.**
ELIGIBILITY

You are eligible for the benefits program if you meet the minimum eligible employee guidelines as defined by WVMCCD. You are eligible for benefits with WVMCCD the first of the month following your date of hire. 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.
**MAKING CHANGES DURING THE YEAR**

The choices you make when you first become eligible remain in effect for the entire plan year. Once you are enrolled, you must wait until the next open enrollment period to change your benefits or add coverage for dependents, unless you have a qualified change in family status as defined by the IRS.

- Change in marital status
- Change in number of dependents (birth, adoption, death)
- Change in spouse or dependent’s eligibility under an employer’s plan
- Change in employment status that changes eligibility status (change in work schedule such as termination, a decrease in hours worked, change in residency that affects accessibility to current plan)
- Change in cost or coverage (significant cost increase, open enrollment of spouse under other employer’s plan)
- Change in eligibility for a state program such as Medicaid

**When you experience a family or employment status change, the benefit changes you request must be made within 30 days of the event and must be consistent with and due to your change in status. For example, if your newborn child is born on November 15th, they would become effective on the plan December 1st. You would need to submit this change to Benefits no later than December 15th. If you miss this deadline, your dependent would not be eligible for coverage until the next open enrollment period. You may not also add other dependents that you did not previously add to the plan. If you need assistance determining what changes are allowed, contact Human Resources.**

**IMPORTANT:** In the event of a divorce, employees must notify the district within 30 days to remove the ex-spouse from benefits. Employees may want to consider making beneficiary changes at the same time.

**Exceptions:** You may enroll in a voluntary retirement plan at any time throughout the year. You may apply for MetLife voluntary life insurance at any time throughout the year, however, if you apply outside of your 30 day new hire window, you will be required to complete a Statement of Health. MetLife will approve or deny your request for coverage. See page 15 for more information about enrolling in life insurance outside of your new hire window.

**CASH IN LIEU OF MEDICAL BENEFITS**

Upon providing proof of coverage in another group health plan, employees of West Valley-Mission Community College District have the option to decline the district medical insurance and receive cash in lieu.

Employees may choose to deposit the cash into a Tax Shelter Annuity 403(b), 457 plan or receive the cash as an addition to pay. Please note that this benefit will be subject to income tax. If you choose to deposit the contribution into a 403(b) or 457 plan, the only taxes that will be deducted are FICA (Social Security) and Medicare.

Qualifying employees will receive an amount of $4,800 annually, prorated by pay period.
HOW AND WHEN TO ENROLL

All enrollments are completed online via our online benefits administration system, SmartBen. You must complete all of your enrollments by the end of the month in which you are hired. If you try to enroll after the deadline, your medical coverage start date may be delayed or you may not be able to enroll in coverage until the next open enrollment period, unless you experience a qualifying life event. See Making Changes During the Year for details. The voluntary retirement plans are an exception as you may enroll in a 403(b) or 457 at any time. Benefit plan information is located on the district website within the Human Resources page.

SMARTBEN ONLINE ENROLLMENT INSTRUCTIONS

SmartBen is our online enrollment tool that is available 24 hours a day, 7 days a week. This system allows you to elect your benefit choices as a new hire or during Open Enrollment, or when you have a life event. After enrollment, SmartBen is available year-round to check your benefits information.

LOGGING IN
1. Log onto wvm.smartben.net and enter your Username (Your username is your Banner ID number: G0 + employee ID number) and password (eight-digit date of birth MMDDYYYY format). Once you log in the first time, you will be required to change your password.
2. From the home page, click the Begin Enrollment link on the left hand side of the page. This will bring you to a page that shows you the available enrollment periods you have. Be sure to click on New Hire Enrollment to get started. You will now be able to review and elect your benefit options.
3. You will enter the enrollment process on the Manage Benefits page. When you begin, all benefits with have a red light indicator to the left of the benefit title. To make changes to a benefit, click on the row for that benefit. To enroll in coverage, you must first complete the Who’s Being Covered box on the right hand side of the page. Once you do this, your plan choices will appear. To make an election, click the Select button to choose that plan. Once you have selected your plan, click Continue on the right hand side of the page.

4. You will be prompted to sign off on any legal language required by the insurance carrier.

5. As you make your selections, the light next to the benefit will turn green. You will need to turn all the lights green in order to complete your new hire enrollment.

6. If you are enrolling a spouse or child you will need to enter their information in the Manage People section. If you are trying to add a dependent that you have not yet entered into the system, you can click on the Add a Person link to the right that will appear when you try to add a new dependent type.

7. If you have turned all the lights green, click Elect & Continue on the right hand side of the page.

8. You can now see your confirmation page where you have an opportunity to review your selections and make sure the system is showing your benefit selections correctly. If you are satisfied with your elections, enter your initials at the bottom of the page in the Agreement section. Then click Continue on the right hand side of the page.

9. Once finished, you will receive a Congratulations message and the opportunity to print your confirmation statement.
STAY HEALTHY WITH 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.

CONTRIBUTIONS

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, Dental and Vision (VSP) coverage.

<table>
<thead>
<tr>
<th>Contribution</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$12,480</td>
</tr>
<tr>
<td>Employee + 1</td>
<td>$23,580</td>
</tr>
<tr>
<td>Employee + 2 or more</td>
<td>$30,240</td>
</tr>
</tbody>
</table>

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.
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 to your myCalPERS account at my.calpers.ca.gov and select the Health tab and then select Find a Medical Plan. Available health plans for you will be displayed based on the physical or mailing health eligibility ZIP Code in the CalPERS system. To speak with someone at CalPERS about your health plan choices, call (888) 225-7377.

my.calpers.ca.gov  (888) 225-7377

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.
STAY HEALTHY WITH MEDICAL COVERAGE

Factors to Consider

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

Available health plans
- 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
- Doctors, medical groups, hospitals, specialists, labs, pharmacies, etc.

1 Log into your myCalPERS account
## Stay Healthy with Medical Coverage

<table>
<thead>
<tr>
<th></th>
<th>2022 CalPERS PPO Basic Plans</th>
<th>PORAC  for dues paying police officers only</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PERS Gold</td>
<td>PERS Platinum</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$1,000 ind / $2,000 fam 1</td>
<td>$500 ind / $1,000 fam</td>
</tr>
<tr>
<td>Routine &amp; Specialist Office Visit</td>
<td>$35 2</td>
<td>$20/$35 3</td>
</tr>
<tr>
<td>Preventive care services</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Urgent Care Visit</td>
<td>$35 3</td>
<td>$35</td>
</tr>
<tr>
<td>Emergency Room Visit</td>
<td>$20 + $50 copay per visit</td>
<td>$10 + $50 copay per visit</td>
</tr>
<tr>
<td>Diagnostic X-Ray/Lab</td>
<td>$20% 20%</td>
<td>$20% 20%</td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>$20% 20%</td>
<td>$20% 20%</td>
</tr>
<tr>
<td>Inpatient Hospitalization</td>
<td>$20% 20%</td>
<td>$20% 20%</td>
</tr>
<tr>
<td>Outpatient Facility/Surgery Services</td>
<td>$20% 20%</td>
<td>$20% 20%</td>
</tr>
<tr>
<td>Surgery/Anesthesia</td>
<td>$20% 20%</td>
<td>$20% 20%</td>
</tr>
<tr>
<td>Occupational/Physical/Speech Therapy</td>
<td>$20% 20% Occupational 40% all others</td>
<td>$10% 10% Occupational 40% all others</td>
</tr>
<tr>
<td>Acupuncture/Chiropractic</td>
<td>$15 copay 20 combined visits</td>
<td>$15 copay 20 combined visits</td>
</tr>
<tr>
<td>Infertility Testing/Treatment</td>
<td>50% 50%</td>
<td>50% 50%</td>
</tr>
<tr>
<td>Maximum Calendar Year</td>
<td>$3,000 ind / $6,000 fam N/A</td>
<td>$2,000 ind / $4,000 fam N/A</td>
</tr>
<tr>
<td>Maximum Calendar Year Out-of-Pocket</td>
<td>$6,700 ind / $13,400 fam N/A</td>
<td>$6,700 ind / $13,400 fam N/A</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>$5 / $20 / $50</td>
<td>$10 / $20 / $50</td>
</tr>
<tr>
<td>Mail Order Pharmacy</td>
<td>$10 / $40 / $100</td>
<td>$20 / $40 / $75</td>
</tr>
<tr>
<td>Other Services</td>
<td>Refer to the plan’s Summary of Benefits and Coverage (SBC) or Evidence of Coverage (EOC) for information.</td>
<td></td>
</tr>
</tbody>
</table>

1 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).

2 Reduced to $10 if enrolled with personal doctor.

3 $35 for specialist visit.

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

** Retail Pharmacy Maintenance Medications filled after 2nd fill will result in higher copay. The cost increase for retail pharmacy fills after the second fill does not apply when you are using a preferred retailer or if you are enrolled in the PORAC plan.

### Tools & Resources

**Search Health Plans tool**
- 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

---

1 Log into your myCalPERS account
SMILE BRIGHTLY WITH DENTAL COVERAGE

The employees of West Valley-Mission Community College District have the ability to choose between two dental plans offered through Delta. Please review the PPO and DeltaCare HMO options below and refer to the complete dental plan summaries located on the district webpage for details on copays and benefits.

### How does my plan work?

This plan operates as a preferred provider organization (PPO). You choose which dentists provide your care. Coverage may be higher and costs will be lower when you visit “In-Network” providers. It is your responsibility to ensure whether your providers are In-Network or Out-of-Network.

Most benefits start at 70% depending on the service, (Prosthodontics remain at 50% for the duration of the plan). If you visit the dentist one time during the year, the benefit will increase by 10% for the following year. This will occur each year until the benefit reaches 100%. If you do not visit the dentist during the year, your benefits will remain at the current level and will not decrease unless there is a lapse in coverage.

### What does an “Incentive Plan” mean?

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

### Annual Deductible

( waived for preventive services)

Members pay the first $100 of Covered Services for each Enrollee in your family in each calendar year except for Diagnostic and Preventive Benefits, up to a limit of $300 per family.

### Diagnostic & Preventive

- Oral exams, cleanings, x-rays, fluoride treatment

### Basic Services

- Fillings, extraction, root canals

### Major Services

- Crowns, inlays, onlays, cast restorations

### Prosthodontics

- Bridges, dentures and implants

### Orthodontia

- Child
- Adult

### Annual Maximum

<table>
<thead>
<tr>
<th></th>
<th>Delta PPO Incentive Plan</th>
<th>DeltaCare HMO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td><strong>How does my plan work?</strong></td>
<td></td>
<td>Members must choose a primary care dentist who will be responsible for coordinating your dental care.</td>
</tr>
<tr>
<td><strong>What does an “Incentive Plan” mean?</strong></td>
<td></td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Annual Deductible</strong></td>
<td></td>
<td>$100 single / $300 family</td>
</tr>
<tr>
<td><strong>Diagnostic &amp; Preventive</strong></td>
<td>70% - 100%</td>
<td>Scheduled copays based on services 2</td>
</tr>
<tr>
<td><strong>Basic Services</strong></td>
<td>70% - 100%</td>
<td>Scheduled copays based on services 2</td>
</tr>
<tr>
<td><strong>Major Services</strong></td>
<td>70% - 100%</td>
<td>Scheduled copays based on services 2</td>
</tr>
<tr>
<td><strong>Prosthodontics</strong></td>
<td>50%</td>
<td>Scheduled copays based on services 2</td>
</tr>
<tr>
<td><strong>Orthodontia</strong></td>
<td>50%</td>
<td>$1,600 Copay</td>
</tr>
<tr>
<td><strong>Annual Maximum</strong></td>
<td>$2,000 per person</td>
<td>$1,500 per person</td>
</tr>
</tbody>
</table>

1. Pre-treatment estimates are recommended for any services that cost $300 or more.
2. Please refer to the DeltaCare HMO plan summary for a complete listing of copays. The plan summary is available on the District website.
3. Children age limit for orthodontia under the PPO plan is up to 26; Children age limit for orthodontia under the HMO plan is up to 19. Adult orthodontia on the HMO plan is anyone 19 or older.
West Valley-Mission Community College District is pleased to offer you a vision plan with a comprehensive benefit through VSP. This is a PPO plan which gives you the freedom to find an eye care provider who’s right for you. Choose a VSP doctor, a participating retail chain such as Costco, or any out-of-network provider. When accessing services from VSP Signature in-network providers, you receive the most cost effective benefits. There are cost savings and discounts on sunglasses, retinal screening and laser vision correction through a VSP doctor. When accessing services out-of-network, you will pay for the services out of your pocket and then file a claim for reimbursement up to a defined dollar limit.

### Accessing care

Accessing care is simple! If you do not already have a VSP contracted provider, you may search for one at [www.vsp.com](http://www.vsp.com) or by calling VSP at (800) 877-7195. Once you’ve found a doctor, call their office to make an appointment. When making the appointment, you will need to provide the following information:

- Your name and that you are a VSP member
- Your VSP member group or employer
- Your Social Security number or other identification number
- Your date of birth

If you are making an appointment for a dependent, provide the member’s name, member’s SSN and dependent’s date of birth. Please note that you will not receive an ID card for the VSP coverage.

### Benefits Table

<table>
<thead>
<tr>
<th>Service</th>
<th>In-Network You pay:</th>
<th>Out-of-Network Plan reimburses you up to:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Exam</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Every 12 months</td>
<td>$25 copay</td>
<td>$50</td>
</tr>
<tr>
<td><strong>Lenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Every 12 months</td>
<td>$0 after copay</td>
<td>$50</td>
</tr>
<tr>
<td>Single vision</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bifocal</td>
<td>$0 after copay</td>
<td>$75</td>
</tr>
<tr>
<td>Trifocal</td>
<td>$0 after copay</td>
<td>$100</td>
</tr>
<tr>
<td><strong>Frames</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Every 24 months</td>
<td>Medically necessary</td>
<td>$70</td>
</tr>
<tr>
<td>Contact Lenses</td>
<td>Elective</td>
<td>Amounts over $150 allowance or amounts over $80 Costco/retail provider frame allowance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Amounts over $150 allowance</td>
</tr>
</tbody>
</table>
BASIC LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT

Life insurance is an important benefit that is often overlooked. Because we are concerned with the well-being of you and your family, a Basic Life policy was purchased on your behalf to offset any expenses that are the result of your untimely death or injury. In the event of your death, this employer paid coverage, provided through Guardian, pays a benefit to the beneficiary(ies) you name. You are eligible for Basic Life Insurance in the amount of $50,000.

West Valley-Mission Community College District also provides you with the same benefit level of the company paid Basic Life policy ($50,000) for Basic Accidental Death and Dismemberment (AD&D) Insurance. AD&D Insurance provides your family with additional financial security if you die or suffer a severe injury such as loss of limb(s), sight, or permanent paralysis due to an accident. No more than the full amount will be paid for all losses resulting from the same accident.

Your Basic Life and AD&D benefit will reduce by 50% at age 70.

PREPARE FOR THE UNEXPECTED WITH DISABILITY COVERAGE

West Valley-Mission Community College District believes that long-term disability (LTD) coverage is important because anyone at any age may become injured or ill for an extended period of time. LTD coverage will replace 66 2/3% of your base salary to a monthly maximum of $5,000 if you are disabled for more than 90 days or at the end of accumulated sick leave, whichever is later, and are unable to work. LTD benefits are offset with other sources of income, such as Social Security and Workers’ Compensation. Employees are automatically enrolled in LTD via SmartBen. To request a copy of the Certificate of Coverage, please contact the Human Resources Benefits Department. Pre-existing condition exclusions apply.

<table>
<thead>
<tr>
<th>Class 1</th>
<th>Certificated employees with 5+ years of credited California service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age at Disability</td>
<td>Maximum Benefit Period</td>
</tr>
<tr>
<td>All Ages</td>
<td>1 year</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Class 2</th>
<th>All employees not eligible in another class</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age at Disability</td>
<td>Maximum Benefit Period</td>
</tr>
<tr>
<td>&lt; 60</td>
<td>To age 65 but not less than 5 years</td>
</tr>
<tr>
<td>60 - 64</td>
<td>5 years</td>
</tr>
<tr>
<td>65 - 69</td>
<td>To age 70 but not less than 1 year</td>
</tr>
<tr>
<td>70+</td>
<td>1 year</td>
</tr>
</tbody>
</table>
PROTECT YOUR LOVED ONES WITH VOLUNTARY LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT COVERAGE

Providing economic security for your family if you die, become disabled, or experience an injury or illness is a major consideration in personal financial planning. West Valley-Mission Community College District allows you the ability to purchase coverage for yourself and your dependents. Depending on the amount of voluntary life insurance you purchase, and who you are covering, you may be required to complete a Statement of Health (SOH). If you enroll in an amount that requires a SOH, MetLife may approve or decline your request for the amount of coverage that is subject to the Statement of Health. The application and SOH can be found on the district website.

Open Enrollment Provisions

If you are already enrolled in employee voluntary life insurance, spouse voluntary life insurance, and/or child voluntary life insurance, you may increase your coverage by one increment at open enrollment, up to the guarantee issue amount ($250,000 for employee, $20,000 for spouse, $10,000 for child). You may change your voluntary AD&D election at open enrollment.

Voluntary Life Insurance

<table>
<thead>
<tr>
<th>Employee</th>
<th>Employees may purchase voluntary life insurance coverage for themselves in increments of $10,000, up to a maximum of $500,000.</th>
</tr>
</thead>
<tbody>
<tr>
<td>SOH Required:</td>
<td>for newly hired employees when coverage amount is above $250,000; for existing active employees with any new enrollment or increase in coverage.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Spouse</th>
<th>Employees may purchase voluntary life insurance coverage for their spouse in increments of $10,000, in an amount up to 100% of the employee’s enrolled amount or $150,000, whichever is lesser.</th>
</tr>
</thead>
<tbody>
<tr>
<td>SOH Required:</td>
<td>for newly hired employees when coverage amount is above $20,000; for existing active employees with any new enrollment or increase in coverage.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Child(ren)</th>
<th>Employees may purchase voluntary life insurance for their child(ren) in increments of $2,000 up to a maximum of $10,000.</th>
</tr>
</thead>
<tbody>
<tr>
<td>SOH Required:</td>
<td>for newly hired employees or for existing active employees with any new enrollment or increase in coverage.</td>
</tr>
</tbody>
</table>

Voluntary Accidental Death & Dismemberment Insurance (AD&D)

AD&D insurance provides protection to you or your beneficiaries in the case of an accidental death or serious injury. AD&D does not cover a death resulting from illness or natural causes. You may enroll at the employee only level or at a family level. Coverage is in increments of $50,000 up to a maximum of $250,000. If you enroll at the family level, the benefit amount is a percentage of your elected amount, as follows:

| Employee Only: | 100% of elected amount |
| Employee + Spouse: | The spouse benefit is 50% of the employee amount |
| Employee + Child(ren): | The child(ren) benefit is 15% of the employee amount |
| Employee + Family (Spouse & Child(ren)): | The spouse benefit is 40% of the employee amount and the child benefit is 10% of the employee amount |

<table>
<thead>
<tr>
<th>Voluntary AD&amp;D Coverage</th>
<th>Monthly rate per $50,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$0.95</td>
</tr>
<tr>
<td>Family</td>
<td>$1.30</td>
</tr>
</tbody>
</table>
LOWER YOUR TAXES WITH FLEXIBLE SPENDING ACCOUNTS (FSA)

Flexible Spending Accounts (FSAs) are a tax-saving way to pay health care and dependent care expenses that you would typically pay out-of-pocket (e.g., deductibles, copays, day care expenses). The FSAs let you pay these expenses with pre-tax dollars. Each year that you would like to participate in the FSAs, you must elect the amount you want to contribute to either or both of the FSAs. Your contributions will be deducted from your paychecks in equal installments throughout the year and deposited into your account(s). You may contribute up to $2,750 to the Health Care FSA and $5,000 per household ($2,500 if you are married and file your taxes separately) to the Dependent Care FSA. Both accounts function separately. When you have eligible expenses, you submit a claim for reimbursement from your FSAs.

**Eligible Expenses**

- **Health Care FSA**
  Medical, dental and vision expenses for yourself, your spouse or your dependent children. Effective in 2020, over the counter medications and menstrual products are also now eligible.

- **Dependent Care FSA**
  Expenses for services that allow you and your spouse (if you are married) to work or attend school full time. These services generally include day care, babysitters, most day camps, and caregivers for dependent children under age 13 and disabled dependents.

**What is a Benefits Card?**
- A Debit MasterCard that will debit your Health FSA when used to pay for eligible expenses at participating retailers. This eliminates you having to pay out-of-pocket for qualified expenses.
- Please note that you may be asked to substantiate claims per IRS Guidelines – SAVE ALL RECEIPTS so they can be submitted if requested.

**Important Rules to Keep in Mind**
FSAs offer sizeable tax advantages. The trade-off is that these accounts are subject to strict IRS regulations, including the following:
- The IRS has a strict “use it or lose it rule”: If you do not use the full amount in your FSAs by the end of the plan year, you will lose any remaining funds.
- All claims must be submitted within 90 days of the end of the plan year.
- In the event of employment termination or unpaid leave, contributions to our plan stop and you can no longer incur expenses for reimbursement. Claims must be submitted within 90 days of termination date or first day of unpaid leave for expenses incurred prior to the loss of eligibility under the plan.
- Any unused funds can be rolled over for 2 1/2 months after the end of the plan year.
- Once you enroll in the FSAs, you cannot change your contribution amount during the year unless you experience a qualified status change.
- You cannot transfer funds from one FSA to another.

**Why Enroll?**
- By putting money aside pre-tax, this lowers your taxable income – which in turn may increase your spendable income!
- Funds can be used for planned and unplanned eligible health care expenses. You don’t need to earmark funds for a specific purpose.

Access My Account Assistant at [www.ebcflex.com](http://www.ebcflex.com) to manage your FSA account, obtain account balances, download forms and review claims.
The Transportation FSA is another method allowed to use pre-tax dollars for your daily commuting expenses, including transit and parking. This could save you as much as 30% on transit and parking – which adds up to a very powerful benefit and a substantial take-home bonus to your paycheck. West Valley-Mission Community College District allows you to enroll in the Transit benefit or the Parking benefit.

**Transit Benefit**

When you use public transportation for your daily commute (e.g., trains, buses, subways, vanpooling), you’re making a smart choice. You are choosing a commuting solution that reduces fuel, congestion and pollution. If you choose to enroll in this benefit, for the year 2021, you are able to set aside $270 per month on a pre-tax basis (amount is subject to change annually), to be used to purchase transit passes in either of two forms:

- **Commuter Check Vouchers**
  - Use to purchase transit passes, tickets, cards, etc.
  - Valid for 15 months
- **Commuter Check Card Prepaid MasterCard**
  - Participant uses card to pay for transit

If you access vanpooling, the monthly amount is combined with the $270 above. A vanpool is considered:

- Transportation between residence and place of work in a Commuter Highway Vehicle (CHV)
- Seating capacity of at least 6 (not including driver)
- At least 80% of the miles are for transportation between residences and place of work
- At least half the seating capacity of that van must be filled
- The van can be employer operated, employee operated, private or public

**Parking Benefit**

Parking your vehicle can be expensive. Thanks to the Parking Benefit, now you can minimize that cost. You can use this benefit to pay for parking at or near the business premises or at or near a location from which the employee commutes to work via mass transit. If you enroll in this benefit, for the year 2021, you can set aside $270 per month on a pre-tax basis (amount is subject to change annually). This amount is separate from the Transit Benefit above. You can choose to receive the benefit as follows:

- **Direct Pay** – WiredCommute pays parking provider directly and participant chooses parking lot
- **Commuter Check Voucher** – WiredCommute provides voucher for participant to pay provider directly
- **Commuter Check Card Prepaid MasterCard** – Participant uses this card to pay for parking
- **Cash Reimbursement** – Reimbursements are done through an online reimbursement form

**Important information regarding the Parking Benefit:**

- The following parking situations are **NOT** eligible under this benefit:
  - Temporary work locations
  - Parking fee for a conference or meeting
  - One day parking fee
- If you carpool and park, only the prime member (person with assigned parking spot) is entitled to the Parking Benefit

Access the Commute Ease/WiredCommute ordering platform at [www.ebcflex.com](http://www.ebcflex.com) to manage your commuter plan, buy transit/parking passes, view your order history, and more.
PLANNING FOR YOUR FUTURE WITH RETIREMENT PLANS

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.

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<th>Participants UNDER age 50</th>
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<tr>
<td>2022 annual limits</td>
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</table>

No matter what your age, there is no better time to invest for your future.

Time is one of the most important factors in the potential success of your investments.

This is because time and compounding may work together to build momentum for your investments.

403(b) Enrollment Instructions

403(b) Steps to Enroll

1. Go to 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 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.
PLANNING FOR YOUR FUTURE WITH RETIREMENT PLANS

457 Enrollment Instructions

Alta Montclair 457 Steps to Enroll
1. Go to 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 have to 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
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.

Note: All 403(b) and/or 457 enrollment and change forms must be submitted to the Payroll Department.
GET HELP FROM THE EMPLOYEE ASSISTANCE PROGRAM (EAP)

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.

CLAREMONT (800) 834-3773

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

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

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

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.
EVERYDAY EASE WITH 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.

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.

Please note that if you have been a previous user of Lynda.com and would like to transfer your previous training history, playlists, and bookmarks, you must select “yes” when asked, “Are you a current or former member of Lynda.com?” In selecting yes, it will prompt you to type in your old username and password.

If you have any questions regarding signing up for Lynda.com through the Vision Resource Center, please go to the Vision Resource Center webpage and click the link to Contact Us.
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 ACE enrollment portal, EASE. 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.

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.
IMPORTANT NOTICES

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.
FIND A PROVIDER

Medical Plans

Health Maintenance Organizations (HMOs)

Anthem Blue Cross – 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
- 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”
- Once at the next screen, you can then search based on doctor/facility type and location

Health Net – www.healthnet.com/calpers
- On the top right hand side of the page, select “Find a Doctor or Hospital”
- On the next page, search by “Location Type”
- Filter by “provider name”, or “type of Plan/Network”
- Under “Plan/Network”, choose “HMO-SmartCare Network (CalPERS members only)”

Kaiser Permanente – 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

Preferred Provider Organizations (PPOs)

Anthem Blue Cross – PERS Gold, PERS Platinum
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 on the link for PERS Gold or PERS Platinum
- Once at the next screen, select a provider type and specialty from the drop down lists and click on next
- You can then search based on location

Anthem Blue Cross - PORAC
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
FIND A PROVIDER

Dental Plans

Preferred Provider Organization (PPO)

**Delta Dental** – [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 **Delta Dental PPO** under the “Select Network” drop down list and click “Find a Dentist”

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”

Vision Plan

Preferred Provider Organization (PPO)

**VSP** – [www.vsp.com](http://www.vsp.com)

- On the left hand side of the page, click on “Find a Doctor” and search by location on the next screen
- Or call (800) 877-7195 and indicate that you are a VSP member

PLEASE NOTE: VSP Doctor Network is **Signature**
FREQUENTLY ASKED BENEFIT QUESTIONS

Q. Will there be a deduction taken from my paycheck for my benefit coverage?
The district provides a set annual contribution amount towards your benefits based on your medical coverage tier (Employee only, Employee +1, Employee +2 or more, Waive). The district contribution is applied towards your medical, dental and vision coverage. Please refer to the “Health Plan Options and Costs” sheet specific to your employee group for more detailed information. The basic life and accidental death and dismemberment benefit and long-term disability coverage are fully paid by the district. Voluntary plans (e.g., flexible spending accounts, life insurance, AD&D) are fully paid by the employee.

Q. What documentation will I need to submit to add a dependent?
In addition to their basic information:
- Child dependent – copy of birth certificate
- Spouse – copy of marriage certificate
- Domestic Partner – Affidavit of Domestic Partnership and must register domestic partnership with the state of California.

Q. How do I choose my medical and dental plans to ensure that I select the best plan(s)?
First review the informational materials in your benefits packet and on the district website to evaluate which plans would meet you/your family’s current medical and dental needs. Some individuals prefer the convenience of having a co-payment and decide to choose an HMO plan. Others prefer to pay deductibles and coinsurance for the flexibility of going to participating and non-participating providers and therefore enroll in PPO plans. Regardless of which plans you choose, keep in mind that all of the plans, whether they are HMO or PPO, are designed to provide comprehensive health coverage to you and your family.

Q. How do I find participating providers who are on my plans?
Please refer to pages 24 and 25 of this Benefits Overview Guide.

Q. What are my benefit policy numbers, customer service numbers, and web addresses?
Please refer to page 27 of this Benefits Overview Guide.

Q. When will I receive my benefit identification cards?
Medical plan and Delta Care HMO identification cards will arrive in 2-3 weeks from the date that you complete your enrollments in SmartBen. Delta Dental (PPO) and VSP – Cards are not issued by these carriers. Please provide your health care practitioners with your social security and your group number.

Q. What if I’m not happy with the medical and/or dental plan? May I change my plans?
The opportunity to change your plans is offered during our open enrollment period which is held in the fall each year. Changes made during open enrollment will take effect January 1 of the following year.

Q. May I extend my benefit coverage if I leave the District?
Yes, you have the option to continue your health care coverage through COBRA. If you retire, you may be able to continue medical and dental coverage under the Educational Code provision. Details on these continuation options will be provided by the district, or, for some benefits, mailed to your home address by our COBRA Administrator, Employee Benefits Corporation (EBC). If you meet the eligibility criteria, you may also be able to port or convert your basic term life insurance, voluntary life insurance and/or convert your long-term disability policy.
## CONTACT INFORMATION

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<td>CalPERS Medical</td>
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<td>CalPERS</td>
<td>(888) 225-7377</td>
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<td>(800) 334-5847</td>
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<td>Kaiser Permanente</td>
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<td>3 Kaiser Permanente</td>
<td>(800) 464-4000</td>
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<td>PORAC</td>
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<td>1875JD</td>
<td>(800) 288-6928</td>
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<td>Optum Rx</td>
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<td>(855) 505-8110</td>
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<td>Delta PPO</td>
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<td>7128 Delta Dental</td>
<td>(866) 499-3001</td>
<td><a href="http://www.deltadentalins.com">www.deltadentalins.com</a></td>
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<td>DeltaCare HMO</td>
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<td>71691 DeltaCare</td>
<td>(800) 422-4234</td>
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<td>Vision</td>
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<td>12075324 VSP</td>
<td>(800) 877-7195</td>
<td><a href="http://www.vsp.com">www.vsp.com</a></td>
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<td>Flexible Spending Accounts</td>
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<td>EBC</td>
<td>(800) 346-2126</td>
<td><a href="http://www.ebcflex.com">www.ebcflex.com</a></td>
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<td>Basic Life and AD&amp;D</td>
<td></td>
<td>552948 Guardian</td>
<td>(888) 600-1600</td>
<td><a href="http://www.guardiananytime.com">www.guardiananytime.com</a></td>
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<td>Voluntary Life and AD&amp;D</td>
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<td>Km05589969 MetLife</td>
<td>(800) 638-6420</td>
<td><a href="http://www.metlife.com">www.metlife.com</a></td>
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<td>Long Term Disability</td>
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<td>366070 Unum</td>
<td>(800) 421-0344</td>
<td><a href="http://www.unum.com">www.unum.com</a></td>
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<td>Employee Assistance Program (EAP)</td>
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<td>Claremont EAP</td>
<td>(800) 834-3773</td>
<td><a href="http://www.claremonteap.com">www.claremonteap.com</a></td>
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<td>Retirement Plans</td>
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<td>CalPERS</td>
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<td>CalPERS Planning Info</td>
<td>(888) 225-7377</td>
<td><a href="http://www.calpers.ca.gov">www.calpers.ca.gov</a></td>
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<td>CalSTRS</td>
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<td>(888) 394-2060</td>
<td><a href="http://www.calstrs.com">www.calstrs.com</a></td>
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<td>403(b)</td>
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<td>Alta Montclair (TPA)</td>
<td>(866) 474-1144</td>
<td><a href="http://www.altamontclair.org">www.altamontclair.org</a></td>
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<td>457</td>
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<td>(866) 474-1144</td>
<td><a href="http://www.altamontclair.org">www.altamontclair.org</a></td>
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<td>457 CalPERS Voya</td>
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<td>Voya Financial</td>
<td>(888) 713-8244</td>
<td>calpers.voya.com</td>
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<tr>
<td>Credit Union</td>
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<td>County Federal Credit Union</td>
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<td></td>
<td>(800) 282-0700</td>
<td><a href="http://www.sccfcu.org">www.sccfcu.org</a></td>
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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

Contact: (800) 914-5096 | BenefitsAdvocate@mcgriff.com

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