



Things you should know

Effective October 1, 2014

- Employees Health Benefit Premiums will go post-tax effective January 1, 2015 for those who did not sign the required pre-tax form with American Fidelity
- If you did not submit requested information during the SISC Benefit Audit, dependents that were not verified have been terminated from your health benefits
- Faculty and Retirees vision coverage is through CVT – VSP
- Faculty and Retirees dental coverage continues through CVT –Delta Dental
- Classified, CMS, Administrators, Board Members and Retirees vision coverage continues through SISC Medical Eye Services (MES) and dental coverage continues with SISC –Delta Dental
- New Part-time permanent hires will not be eligible for dental or vision coverage unless they are purchasing medical coverage through SISC

Upcoming Events



- Open Enrollment for Colonial Life: November 3rd through 13th, 2014 – Administration Building
- Benefits available: Disability, Accident, Cancer, Critical Illness, Hospital Confinement, and Life Insurance
- Flu Shot Clinic (date coming soon)



"Thinking about retirement"?

- CalSTRS members: For counseling appointment (562) 922-6838.
- CalPERS members: Classes Information (888) 225-7377



Medicare

Turning 65 soon? If you plan to continue working, you do not have to apply for Medicare at this time but you will need to contact the Social Security Administration and advise them that you are still actively at work and covered by a group health plan to avoid penalties.

Once you have determined a retirement date, you will be required to enroll in Medicare Part A and Medicare Part B. You will need to:

- Find out from your school district regarding how long they will cover your benefits
- Contact your Social Security Administration to enroll in Medicare Part A and B
- Request a retiree packet from your health provider (CVT or SISC)
- Do not enroll in Medicare Part D until you have discussed your options with CVT or SISC (if you are planning to continue coverage through them)



Employees retiring under the age of 65 may continue district benefits up to the age of 65. The district benefit cap applies; the retiree is responsible for any cost above the cap. Benefits consist of medical, dental, vision and life insurance coverage.

REMINDER:

- Dependent children can remain under a parent's benefit plan up to turning age 26
- Eligibility updates must be received within 30 days of a qualifying event. Be sure to notify Human Resources.
- Review/update your employee, payroll and benefit information annually to ensure that beneficiary, address and phone numbers are current.



✿ 403(b) Plan Operational Guidelines ✿



- ❖ All 403(b) transaction requests are forwarded to AFPlanServ for approval; this includes requests from retired or terminated employees
- ❖ To start, change or stop a 403(b) payroll deduction, you must have properly executed and approved 403(b) salary reduction agreement; the agreement must include the number of payroll periods for the calendar year (contact Ana Patin, Human Resources Technician for assistance at extension 6116)
- ❖ The maximum amount an employee can contribute to a 403(b) each year is set by the federal tax law. For 2014 tax year the contribution limits for basic salary deferrals for all employees is \$17,500. Employees over the age of 50 are allowed a catch-up contribution in the amount of \$5,500.



IMPORTANT INFORMATION!

Your Benefit Providers are:

California Valued Trust (CVT)-PPO Blue Cross & Kaiser (Faculty Employees & Retirees)

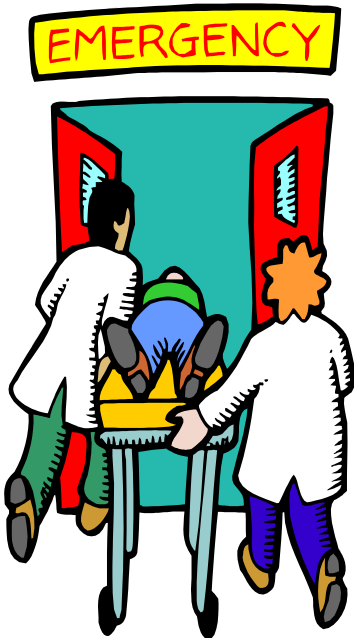
- CVT Blue Cross 800-288-9870 Website: www.cvtrust.org
- CVT Kaiser 800-464-4000
- MDLIVE: Physicians & Therapists at your fingertips 24/7 \$5 Copay –Non emergency medical conditions call 1-888-632-2738 or www.mdlive.com/cvt
- CVS/Caremark: <http://infor.caremark.com/mobile>
- Free Preventive Services to help keep you Healthy: www.healthcare.gov/prevention
- Valued Options Employee Assistance Program (EAP) 877-397-1032 or <https://www.achievesolutions.net/cvt>
- PPO(CVT) - **ER Copay \$75** for each visit to the Emergency Room -this may vary depending on health plan elected (Copay waived if admitted as in-patient)
- Kaiser Plans – **ER Copay \$35** –this may vary depending on health plan elected (Copay waived if admitted as in-patient)
- Kaiser Plan with Chiropractic coverage must contact ChiroMetrics Customer Services (1-877-517-8839) or CVT Member Services (1-800-288-9870) with questions about the plan.

Self-Insured Schools of California (SISC III) PPO Blue Shield of California & Kaiser (Administrators, CMS & Board Members) and Anthem Blue Cross (Classified Employees and Retirees)

- SISC Blue Shield 800-642-6155 or Website blueshieldca.com/sisc
- SISC Anthem Blue Cross 800-322-5709 or 661-327-7581
- SISC Kaiser 800-464-4000
- Find a network provider: blueshieldca.com/sisc
- Pharmacy Navitus Customer Care: 866-333-2757, TTY(toll-free)711 or www.navitus.com
- COSTCO Pharmacy: Save money on generic prescriptions \$0 Copay (with SISC PPO member ID card)
- MDLIVE: Physicians & Therapists at your fingertips 24/7 \$5 Copay –Non emergency medical conditions call 1-888-632-2738 or www.mdlive.com/sisc
- SISC Blue Shield/Blue Cross- **ER Copay \$100** – this may vary depending on the plan you elected (Copay waived if admitted as in-patient)
- SISC Blue Shield/Blue Cross – **ER Copay \$100** (Copay waived if admitted as in-patient)



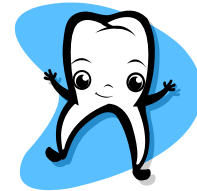
NOTE: You can find the newsletter and additional information on benefits on the Human Resources benefits web page. Bookmark this link www.avc.edu



Members can save themselves and the plan money if they choose an urgent care or visit their physician instead of the ER.

Suggested options instead of ER:

- Kaiser 24 hour advice nurse or to schedule same or next-day appt. 1-888-515-3500, after hours 1-888-576-6225
- PPO Plan members can call Anthem's 24/7 Nurse-line (number on back of medical card)
- CVS/Pharmacy Nurse line's toll-free number at 866-827-3992
- High Desert Medical Urgent Care, 43839 N. 15th St. W., Lancaster, 661-945-5984, Open 24/7.
- Sierra Medical Urgent Care, 39115 Trade Center Drive, Palmdale, 661-273-9550, M-Sun 8 a.m. - 9 p.m. or, 44469 10th St. W., Lancaster, 661-945-9411, M - F 8 a.m. - 8 p.m., Sat-Sun 9 a.m. - 5 p.m.



DENTAL PROVIDER

- CVT/SISC Members: Delta Dental
- Customer Service: 866-499-3001 or www.deltadentalins.com
- For a list of Delta dentists: www.deltadentalca.org



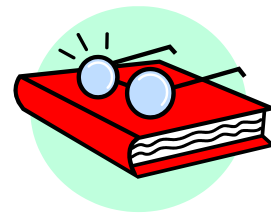
VISION PROVIDER

SISC Members: MES – Medical Eye Service

- Customer Service: 800-877-6372 or www.MESVision.com
- Order Contact Lenses online go to www.MESVision.com/Optics
- Participating Provider near you go to www.MESVision.com

CVT Members: VSP Vision Benefit

- Check coverage and savings go to www.vsp.com
- Find the right VSP doctor 800-877-7195



NOTE: You can find the newsletter and additional information on benefits on the Human Resources benefits web page. Bookmark this link www.avc.edu