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# 2019 Open Enrollment

This guide is designed to give you an overview of the health and welfare benefits available to you and your family to help you understand your benefits. Please review the guide carefully and make sure to ask about any important issues not addressed. Each employee’s benefits are personal to them and their situation. It is our goal to make sure you are getting the most from your benefit options.

### The Benefits in this summary are effective:

**January 1, 2019 - December 31, 2019**

## Important Information about Your Benefits

- **The District will provide the following contribution depending on your tier selection:** 100% paid Kaiser Employee only coverage, pay 80% of the two-person and family, or pay the cost for United Healthcare Network #1 Employee only except for $50 per month assuming your Full-time Equivalency (FTE) is 100%. Please see payroll deduction grid on Page 5 for your cost per month. If you were hired at a lower FTE, these amounts will be prorated to fit your work load.
- **These funds will be directly applied to the benefits that you choose here at Southwestern College.** If you are an Academic employee hired after January 1, 2005 or a Classified Employee hired after January 1, 2002, any funds not used for your benefits will be kept by the district.
- **The items listed on the front cover of your Health and Welfare Selection form are benefits that can be covered under your cafeteria plan entitlement and can only be applied for or changed only during an open enrollment period.** Items listed on the back of the Selection form under the title “Non Cafeteria Plan” are voluntary deductions.
- **Flexible Spending Accounts (FSA) are also available.** To continue this benefit, you must re-enroll every year during the FSA open enrollment. Please visit American Fidelity to schedule an appointment.

## How and When to Enroll

Open Enrollment runs from October 22, 2018 through November 9, 2018. This is your opportunity to make changes to your benefits selections without a qualifying event.

Enrollment for Part-time Faculty will take place in January and August.

Benefit coverages are governed by IRS guidelines. It is important to notify the Benefits Department right away if you have a qualifying event. You have 30 days to make the following changes:
- Birth, adoption, guardianship or custody orders
- Marriage, divorce, legal separation or termination of domestic partnership
- Death of spouse, child or other qualified dependent
- Changes in employment for employee, spouse or domestic partner that affects benefits coverage and/or loss of other coverage

---

## Who is Eligible?

As a full time employee, you are eligible to enroll in the benefits outlined in this guide. You are able to enroll the following family members in your medical, dental and vision plans:

- **Your spouse** (the person who you are legally married to under state law, including a same-sex spouse.)
- **Your domestic partner** (upon completion of a Domestic Partner Affidavit)
- **Your children** (including your domestic partner’s children) who are:
  - Under the age of 26. They do not have to be living with you or currently attending school. They can be married and/or living on their own.
  - Over 26 years old ONLY if they are incapacitated due to a disability and primarily dependent on you for support.
  - Named in a Qualified Medical Child Support Order (QMCSO) as defined by federal law.
  - Court ordered legal guardian.

---

Adding a dependent to your plan requires dependent verification. You are required to provide the following documentation when you add an eligible dependent to your plan.
Adding a dependent to your plan requires dependent verification. You are required to provide the following documentation when you add an eligible dependent to your plan.

### Eligible Dependent Type

<table>
<thead>
<tr>
<th>Eligible Dependent Type</th>
<th>Eligible Dependent Definition</th>
<th>Required Documentation for Proof of Eligibility</th>
</tr>
</thead>
</table>
| Domestic Partner        | Partner as defined by the Domestic Partner Affadavit | - Government-issued Certificate of Domestic Partnership  
- Declaration of Domestic Partnership AND supporting documents to establish joint residence AND financial interdependence |
| Child - Biological      | Biological child under the age of 26             | - Government-issued Birth Certificate  
- Consular Report of Birth Abroad (CRBA) |
| Child - Step            | Biological child from a spouse’s prior family under the age of 26 | - Child documentation (biological/adopted/guardianship/disabled)  
- AND legal spouse documentation |
| Child - Adopted         | Child under the age of 18 for whom you have legal guardianship | - Court Order of Legal Guardianship AND  
- First page of Federal Tax Return form filed within the past two years |
| Child - Disabled        | Disabled child over the age of 26 for whom you have the legal responsibility to care | - Letter from health care provider or doctor specifying the diagnosis and how the condition prevents the dependent from working/attending school full-time AND  
- Child documentation (biological/step/adopted/guardianship)AND  
- Notice of disability determination from the Social Security Administration AND  
- Child documentation (biological/step/adopted/guardianship) |

### Who is Ineligible?

The following is a list of people who are not eligible for coverage (including but not limited to):

- Parents, grandparents, and/or siblings
- Residents of your household who are not listed above as an eligible dependent regardless of the fact that you claim them as a dependent on your taxes

### Required Documentation

Please submit copies only & black out all Social Security numbers & financial information. For your privacy and protection, any documents received will be destroyed.

<table>
<thead>
<tr>
<th>Eligible Dependent Type</th>
<th>Eligible Dependent Definition</th>
<th>Required Documentation for Proof of Eligibility</th>
</tr>
</thead>
</table>
| Legal Spouse            | Legally married spouse        | - If “married filing jointly” – first page Federal Tax Return form (1040, 1040A, 1040EZ, 8879 or 4868 - Extension Request)  
- If “married filing separately” - first page Federal Tax Return form (1040, 1040A, 1040EZ, 8879 or 4868) - Extension Request  
- If married within the past two years - government-issued marriage certificate  
- Note: Forms must be filed within the past two years, list names of both employee, AND spouse. If they do not, please contact us. |

For your privacy and protection, any documents received will be destroyed. Please submit copies only & black out all Social Security numbers & financial information.
Mandatory Coverages

There are two coverages that are mandatory for all employees which are listed below:

Hartford Group Life Insurance
1. Life Insurance
   - Classified employees receive $25,000 in term life insurance
   - Academic, Administrative, Confidential and Supervisory employees receive $50,000 in term life insurance
2. Dental Insurance - you have two choices (MetLife Dental or Delta Dental). You must elect one of the plans whether you have other coverage or not.
   - MetLife HMO or Delta Dental PPO

If you have other medical coverage you can choose to waive coverage with the District. You will be required to submit a waiver form.

There are no payroll deductions for these mandatory coverages.

The Hartford coverage provided by the District provides Estate Guidance. Go to the Benefits webpage to find more information on this added benefit.

Dental Insurance Options

MetLife Dental HMO
- Must choose a MetLife dentist.
- Coverage is based on a schedule of benefits where a co-pay is listed for each service that is intended.
- Specialty care handled through a referral process.
- Covers Orthodontic treatments (braces).
- Monthly premium is supercomposite, meaning it will cover the employee plus family for one low rate.

Delta Dental PPO
- Ability to choose any Dentist
- Coverage for most procedures is at 70% of the delta dentist’s fee for employee and any family members covered. This percentage increase each year (maximum 100%) for each enrolled, provided each see the dentist at least one year. Otherwise the percentage remains the same.
- $25 per person deductible per calendar year.
- Orthodontic treatment is NOT covered.
- Monthly premium is 3 tier. There is one rate for employee only, one for employee+1, and one for employee+2 or more dependents.

Dental ID cards are no longer issued by either insurance carrier however, if you would like to print a generic paper ID card please see below.

For your convenience.

MetLife
- If you have a dental emergency, you should first contact your selected MetLife dentist for an immediate appointment. If your dentist is not available, contact Customer Service for assistance. If you are unable to see a MetLife dentist, you may seek care from any licensed dentist. Please call Customer Service at 1-800-880-3165 for assistance.
- This card does not guarantee eligibility.
- TDD/TTY for the hearing impaired: 1-800-880-3165
- www.metlife.com/mybenefits

Delta Dental
- If you have Delta Dental PPO, please contact Delta Dental of California at 1-800-490-3001 for more information.
- www.deltadentalca.com
- For Additional Information Please Call: 1-800-490-3001
**PAYROLL DEDUCTIONS FOR BENEFIT PERIOD**
**JANUARY 1, 2019 - DECEMBER 31, 2019**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Kaiser</th>
<th>Network #1 HMO</th>
<th>Network #2 HMO</th>
<th>Network #3 HMO</th>
<th>Alliance HMO</th>
<th>PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$0</td>
<td>$60.00</td>
<td>$333.00</td>
<td>$541.00</td>
<td>$226.00</td>
<td>$1,011.00</td>
</tr>
<tr>
<td>Employee + 1</td>
<td>$288.00</td>
<td>$573.00</td>
<td>$1,113.00</td>
<td>$1,522.00</td>
<td>$835.00</td>
<td>$2,443.00</td>
</tr>
<tr>
<td>Employee + 2 or more</td>
<td>$406.00</td>
<td>$797.00</td>
<td>$1,559.00</td>
<td>$2,135.00</td>
<td>$1,139.00</td>
<td>$3,417.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Kaiser</th>
<th>Network #1 HMO</th>
<th>Network #2 HMO</th>
<th>Network #3 HMO</th>
<th>Alliance HMO</th>
<th>PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$0</td>
<td>$50.00</td>
<td>$277.00</td>
<td>$450.00</td>
<td>$188.00</td>
<td>$842.00</td>
</tr>
<tr>
<td>Employee + 1</td>
<td>$239.80</td>
<td>$477.80</td>
<td>$928.80</td>
<td>$1,268.80</td>
<td>$696.80</td>
<td>$2,036.80</td>
</tr>
<tr>
<td>Employee + 2 or more</td>
<td>$338.20</td>
<td>$664.20</td>
<td>$1,300.20</td>
<td>$1,780.20</td>
<td>$950.20</td>
<td>$2,848.20</td>
</tr>
</tbody>
</table>

*These payroll deductions will pay for medical, dental and life insurance coverages for full-time contracted employees (if you have less than a full-time contract, you share will be greater).
### Southwestern Community College District

#### 2019 PPO Plan

**Available Medical Groups**

- Maintenance Prescription Drugs
- Outpatient Physical/Rehabilitation Therapy
- Infertility
- Substance Abuse Services
- Inpatient Hospital Care
- Specialist Office Visit
- Health Reimbursement Account
- RX Out-of-Pocket Maximum
- Medical Out-of-Pocket Maximum
- Preventive Care
- Inpatient Hospital Care
- Mental Health Services (inpatient/outpatient)
- Substance Abuse Services (outpatient/inpatient)
- Intertility
- Outpatient Diagnostic and Laboratory (standard procedures)
- Complex Radiology (PET, MRI)
- Outpatient Surgery
- Outpatient Physical/Rehabilitation Therapy
- Urgent Care
- Emergency Room (coping not met if admitted)
- Short-Term Prescription Drugs
- Maintenance Prescription Drugs
- Chiropractor & Acupuncture Service

#### Deductible (individual/family)

<table>
<thead>
<tr>
<th>Feature</th>
<th>In Network</th>
<th>What You Pay</th>
<th>Out of Network</th>
<th>What You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Out-of-Pocket Maximum (individual/family)</td>
<td>$0,000/$10,000</td>
<td>$1,000/$5,000</td>
<td>$5,000/$10,000</td>
<td></td>
</tr>
<tr>
<td>RX Out-of-Pocket Maximum (individual/family)</td>
<td>$1,000/$1,200</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>

#### Disclaimer:

This member plan is offered by California Schools VEBA. Your plan is administered by Optum Health, a national health insurance company. Your benefits include:

- Unlimited visits (subject to medical necessity)
- Copays that align with your PCP office visit copay
- X-rays as authorized
- 100% coverage for durable medical equipment up to $50

As part of VEBA, you receive chiropractic and/or acupuncture benefits as long as you receive care from participating OptumHealth Physical Health of California (Optum) providers. Your benefits include:

1. Go to the Provider Locator search at [www.myoptumhealthphysicalhealthofca.com](http://www.myoptumhealthphysicalhealthofca.com) to identify a participating provider, look for “VEBA” in the list in the column headed “Participating Provider for.”
2. Call Optum Member Services at 1.800.428.6337 (5 a.m. to 5 p.m., Pacific Time, Monday – Friday) for the most current and up to date information.
3. Call the provider directly to schedule an appointment, and verify they are part of the Optum network for VEBA.

Only Optum chiropractors and acupuncturists are eligible for reimbursement under the plan. As of now, the following services are eligible for reimbursement:

- X-rays
- Physicals
- Chiropractic
- Acupuncture
- Rehabilitation Therapy
- Mental Health Services
- Substance Abuse Services

#### VEBA Chiropractic/Acupuncture California Member Benefits

### As part of VEBA, you receive chiropractic and/or acupuncture benefits as long as you receive care from participating OptumHealth Physical Health of California (Optum) providers. Your benefits include:

- Unlimited visits (subject to medical necessity)
- Copays that align with your PCP office visit copay
- X-rays as authorized
- 100% coverage for durable medical equipment up to $50

#### If your PCP copay is:

- $0, $5, or $10: $10
- $15, $20, or $25: $20
- $30, $35, or $40: $30

#### Only Optum chiropractors and acupuncturists are eligible for reimbursement under the plan. So, before you receive services, please verify that your chiropractor or acupuncturist still participates with Optum.

#### Three ways to find a provider:

1. Go to the Provider Locator search at [www.myoptumhealthphysicalhealthofca.com](http://www.myoptumhealthphysicalhealthofca.com) a. To identify a participating provider, look for “VEBA” in the list in the column headed “Participating Provider for.”
2. Call Optum Member Services at 1.800.428.6337 (5 a.m. to 5 p.m., Pacific Time, Monday – Friday) for the most current and up to date information.
3. Call the provider directly to schedule an appointment, and verify they are part of the Optum network for VEBA.
What is California Schools VEBA?

When you enroll in a medical plan you are automatically a member of California Schools VEBA. Below is a snapshot of what VEBA offers:

**MOBILE BENEFITS**

*Make your health care interactive*

1. **VEBA WEBSITE**
   - Log on to VEBAonline.com and check out our new look! The refreshed site features a personalized member experience and improved functionality.
   - Go to: VEBAonline.com

2. **VEBA MOBILE APP**
   - Take your health care on the go! Your one-stop shop for all of your benefit information. Get personalized reminders, contact favorite providers and track your upcoming health events.
   - Download now:
     - [App Store](#)
     - [Google Play](#)
   - Visit: doctorondemand.com

3. **VIRTUAL CARE**
   - Kaiser Telehealth (Kaiser members)
   - Schedule a phone or video appointment to connect to a doctor at your convenience. Your regular office copay will apply. Call anytime to receive clinical care in the moment.
   - Visit: kp.org/getcare

4. **FREE SCREENINGS**
   - Call your doctor to schedule your free wellness visit. Keep track of the screenings you need. Call your health plan for benefits information.
   - Kaiser Members: 800-444-4000
   - UnitedHealthcare Members: 888-586-6365
   - Access more benefits information by visiting VEBAonline.com

5. **TARGET CLINIC (provided by Kaiser)**
   - Get convenient care from Kaiser staff. No appointment necessary and non-Kaiser members are welcome.
   - Visit: kp.org/scal/targetclinic

6. **VEBA ADVOCACY SERVICE**
   - When your doctor or health plan can’t help you, call VEBA’s Advocacy Office. They will help you resolve benefit issues and find ways to get more timely appointments.
   - Call: 888-210-6255 or email VEBAadvocacy@mcgregorinc.com

7. **EMPLOYEE ASSISTANCE PROGRAM (EAP)**
   - Get through life’s challenges with counseling, budgeting and legal advice, child and eldercare support, and more.
   - Call: 888-625-4809 or visit LiveAndWorkWell.com
   - Access code: 1234

8. **BEST DOCTORS**
   - Expert second opinion service to ensure members receive the right treatment at no cost. Oncology Insight with Watson is a new offering from Best Doctors that partners leading oncologists with the most advanced in cognitive technology.
   - Call: 866-904-0910 or visit members.bestdoctors.com

9. **MOBILE HEALTH SCREENINGS**
   - Take advantage of the most comprehensive body composition testing on the market with our SECA machine. Assess your health risks and learn about wellness solutions. Contact your district to see if the machine is coming your way or schedule a personal screening by emailing VEBA directly.
   - Email: VEBAwellness@mcgregorinc.com

10. **VEBA RESOURCE CENTER (VRC)**
    - The VRC offers comprehensive well-being care by addressing emotional, social, financial and physical health. Services include holistic care, yoga, cooking classes, health coaching and more.
    - Email: VRC@mcgregorinc.com

**THINGS TO KNOW ABOUT YOUR VEBA BENEFITS**

1. **VEBA WEBSITE**
2. **VEBA MOBILE APP**
3. **VIRTUAL CARE**
4. **FREE SCREENINGS**
5. **TARGET CLINIC**
6. **VEBA ADVOCACY SERVICE**
7. **EMPLOYEE ASSISTANCE PROGRAM (EAP)**
8. **BEST DOCTORS**
9. **MOBILE HEALTH SCREENINGS**
10. **VEBA RESOURCE CENTER (VRC)**

**HEALTH BENEFITS**

*Be the best you can be*

1. **VEBA WEBSITE**
2. **VEBA MOBILE APP**
3. **VIRTUAL CARE**
4. **FREE SCREENINGS**
5. **TARGET CLINIC**
6. **VEBA ADVOCACY SERVICE**
7. **EMPLOYEE ASSISTANCE PROGRAM (EAP)**
8. **BEST DOCTORS**
9. **MOBILE HEALTH SCREENINGS**
10. **VEBA RESOURCE CENTER (VRC)**

**WELL-BEING BENEFITS**

*Treat your mind, body and spirit*

1. **VEBA WEBSITE**
2. **VEBA MOBILE APP**
3. **VIRTUAL CARE**
4. **FREE SCREENINGS**
5. **TARGET CLINIC**
6. **VEBA ADVOCACY SERVICE**
7. **EMPLOYEE ASSISTANCE PROGRAM (EAP)**
8. **BEST DOCTORS**
9. **MOBILE HEALTH SCREENINGS**
10. **VEBA RESOURCE CENTER (VRC)**

**Vision Insurance**

- **Medical Eye Services (MES)**
  - Most of the medical plans offer discounted vision insurances, but if you are looking for a more comprehensive plan, MES is the right choice.
  - MES monthly premiums are three-tiered and are listed on the Health and Welfare Selection form.

**BENEFITS**

- Must use participating providers on the MES Network
- $20 co-pay for one comprehensive eye exam in any 12 consecutive months
- One pair of standard lenses in any 12 consecutive months (up to 61MM)
- One standard frame in any 24 consecutive months (up to $125.00 retail cost)
- One pair of contact lenses, in lieu of other eyewear, in any 12 consecutive months
Voluntary Benefits

**Accident, Cancer, and Personal Accident**

**Accident Plan**

Accident Indemnity Plans are designed to provide funds to help cover the extra expenses associated with an accident: accident emergency treatment, accident follow-ups, accident hospitalization and specific injuries. Each plan pays you directly in addition to any other insurance that you may have.

**Cancer Care**

Cancer care plans assist with out-of-pocket costs often associated with a covered cancer diagnosis. Coverage is available for you and any eligible dependent. The plans pay in addition to your health insurance and pay depending upon different plan levels. Preventative "wellness" benefits are also a part of most plans.

**Hospital/Sickness Indemnity**

Hospital/Sickness Indemnity plans are designed to provide funds to cover the extra expenses associated with a hospital stay or illness. The plan pays in addition to your health insurance. Difference levels of coverage are available depending on your needs.

---

**Offered by:**

- AFLAC
- American Fidelity
- Pacific Educators

---

**Disability Insurance**

Your income is a very important asset. Disability insurance will provide you the income protection that you may need in the event that you are not able to work due to accident or illness. You may review these plans and choose one that works for you or decide not to elect one at this time.

**AFLAC**

- Create a plan design specific to your individual needs by selecting a monthly benefit amount up to $5,000.
- Waiting period of 0 or 7 days from date of disability.
- Renewable coverage to age 75.
- May not exceed 60% of average earnings per month.
- Short-term period of 6 months.
- Combined payout could be 100% or above salary when all disability insurances are considered (differential pay, extended sick leave).

**American Fidelity**

- Create a plan design specific to your individual needs by selecting a monthly benefit amount up to $6,000.
- Choose from a waiting period of 15, 30, or 60 days from date of disability.
- Renewable coverage to age 70.
- May not exceed 60% of your monthly wage or salary.

**Pacific Educators**

- Tailor made personal coverage based on choice of monthly benefits and how long you would want your benefits to continue.
- May not exceed 60% of your monthly wage or salary (up to $3,500 per month).
- Combined payout could be 100% or above salary when all disability insurances are considered (differential pay, extended sick leave, S.T.R.S., disability).
## Supplemental Life Insurance

In addition to the mandatory life insurance, you can also purchase supplemental life insurance, above and beyond the mandatory amount. Enrollment forms and pricing can be found online on the [Benefits Department website](#) under Life Insurance.

<table>
<thead>
<tr>
<th>Hartford</th>
<th>MetLife</th>
<th>American Fidelity</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Amount decreases with age, but premium remains the same.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Will reduce at age 70 to 50% of the insurance amount and age 75 it will reduce to 30% of amount.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• For all benefit amounts, a health questionnaire or medical examination must be approved.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 3 unit maximum per employee, not to exceed $250,000.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Amount stays the same but premium increases with age in January of each year.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• For all benefit amounts, a health questionnaire must be filled out.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• May not exceed $500,000 or 5 times higher than annual salary. Spouse is entitled is 50% of employee’s insurance.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Whole and term life for employee and spouse.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Amounts and premiums stay the same.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Minimum health questions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Must meet with an AFA representative to enroll.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Accidental Death and Dismemberment Insurance (AD&D)

Accident insurance can help you pay expenses if you and your spouse are seriously injured or killed in a covered accident.

<table>
<thead>
<tr>
<th>American Fidelity</th>
<th>MetLife</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Family plan insures spouse 50% and children are entitled to 20% of the employee’s amount.</td>
<td></td>
</tr>
<tr>
<td>• Choose from one of four different plan designs.</td>
<td></td>
</tr>
<tr>
<td>• Renewable up to age 70.</td>
<td></td>
</tr>
<tr>
<td>• Subject to exclusions and limitations.</td>
<td></td>
</tr>
<tr>
<td>• Coverage available up to $500,000, not to exceed 10 times your annual salary.</td>
<td></td>
</tr>
<tr>
<td>• Family plan insurance 50-60%, depending on if children are covered. Children are entitled to 10% of employee’s amount.</td>
<td></td>
</tr>
<tr>
<td>• Subject to exclusions and limitations.</td>
<td></td>
</tr>
</tbody>
</table>
Long-Term Care Insurance

- Offers long-term care to employee and employee’s family members (spouse, parents (in law), and grandparents (in law), in case of chronic illness, injury, or advancing age.
- Eligible family members must complete medical questionnaire and in some cases, a face-to-face assessment.
- Waiting period of 90 days before benefits become payable.
- You can choose from Long-Term Care/Nursing Facility and Assisted Living Facility. LTC/Nursing Home Facility can be $1,000 - $6,000. Assisted Living Facility is 60% of LTC Facility monthly amount.
- Individual cost of insurance depends on age and options that you can choose.

Please see the following link for: information regarding long-term care, UNUM policy details, and UNUM enrollment materials: www.unuminfo.com/consortium

Tax-Sheltered Annuities (TSA’s)

- You are also given the opportunity to participate in 403b and 457 plans.
- TSA’s offer you the ability to defer money, tax-free from your paycheck to begin saving for retirement.
- The forms are available in the Benefits Department that you can give to your broker and/or financial consultant to fill out. If you do not have a broker/financial consultant, we have a district representative, for the Empower Fringe Benefits Consortium plan (FBC) that is able to come out to campus and meet with you to help answer any questions and get a plan started for you.
- If you would like to contact our FBC representative, Joel Romero, please call (619) 315-9653

Changes to your TSA can be made at any time not just during open enrollment. If making changes to your current 403(b) and/or 457 please submit a Salary Reduction Agreement (SRA) to the Benefits Department.

All SRAs must be submitted by the first of the month in which you are requesting the change.

The 2019 Maximum contribution for TSA’s is $18,500 per year. If you are over the age of 50, you may contribute up to $24,500 per year. Please visit www.fbcretire.com to learn more about these plans.
Flexible Spending Accounts (FSA)

The District will continue to offer an FSA plan through American Fidelity. You will need to re-enroll on an annual basis during open enrollment to continue this benefit. Any election you make during this open enrollment will take place January 1, 2019.

What is a Health Care Flexible Spending Account?

Healthcare FSAs allow you to contribute pre-tax dollars to pay for qualified health care related expenses. Simply choose the amount you would like to be deducted, and the funds are set aside to be used for eligible expenses throughout the year. The maximum amount you may contribute for 2019 is $2,650.

Dependent Daycare Account FSAs can save you money by allowing you to set aside part of your pay, on a pre-tax basis, to reimburse yourself for incurred eligible dependent care expenses. Because your money goes into the account before income taxes are withheld you pay less in taxes. The maximum amount you may contribute for 2019 is $5,000.

If you are interested in enrolling in either account you can schedule your appointment online at American Fidelity.

Please keep in mind that if you do not file claims for reimbursement, you may lose the unused amount remaining in your account at the end of the plan year. This is often referred to as the “use-it-or-lose” rule. You will have a grace period of 90 days after the plan year ends to submit claims to American Fidelity.

Employee Assistance Program (EAP)

The Managed Health Network (MHN) EAP is designed to assist with short-term counseling needs, as well as tools to manage the challenges of everyday life. EAP offers quick and easy access to confidential, professional relationships, substance abuse, legal and financial concerns.

You and everyone who lives in your household, regardless of their relationship to you, are eligible to utilize their service. You may be entitled to face-to-face or telephonic consultations for a wide range of emotional health, family, and work issues including:

- Alcohol and drug dependency
- Depression
- Domestic violence
- Grief and loss
- Marriage, relationship and family problems
- Stress and anxiety

In addition, the EAP provides the telephonic consultation on the following work and life services:

- Childcare and eldercare assistance
- Daily living services
- Financial services
- Identity theft recovery services
- Legal services

All services are confidential and in accordance with professional ethics and federal and state laws.

Online Member Services

EAP information and tools are available online:

- Search for a MHN counselor and get a referral.
- Ask an expert an emotional health question.
- Complete an online health risk assessment
- Access self-help programs for stress, weight management, nutrition, fitness, smoking cessation and stress management
- Find articles on stress, depression, grief, anxiety and other emotional health issues, health and wellness, parenting, relationship and family issues and more.
- If waiving medical, submit a waiver form.

CALL TOLL-FREE, 24 HOURS A DAY, SEVEN DAYS A WEEK
(800) 977-7593
or visit members.mhn.com
Register with company code: swccd
When are my forms due?
- All forms must be submitted by November 9, 2018.

When will the changes I make during open enrollment take effect?
- All changes made during open enrollment become effective January 1, 2019.

What forms must be completed?
- Your H&W selection form must be completed along with any enrollment or termination forms.
- If adding an eligible dependent please provide the correct dependent documentation.

When are my forms due?
- Open Enrollment forms must be turned in by November 9, 2018.

Where do I find the forms I need?
- You can obtain forms in the Benefits Office in Room 1600 or you can go online to the Benefits Department page.
### Contact Information

#### Southwestern Community College District Benefits Department

<table>
<thead>
<tr>
<th>Name</th>
<th>Title/Position</th>
<th>Phone Number</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shelley Carbajal</td>
<td>Benefits Specialist</td>
<td>(619) 421-6700 ext. 5274</td>
<td><a href="mailto:scarbajal@swccd.edu">scarbajal@swccd.edu</a></td>
</tr>
<tr>
<td>Diana Haskins</td>
<td>Benefits Specialist</td>
<td>(619) 421-6700 ext. 5225</td>
<td><a href="mailto:dhaskins@swccd.edu">dhaskins@swccd.edu</a></td>
</tr>
</tbody>
</table>

**Phone Number**
- (619) 421-6700 ext. 5260

**Email**
- swcbenefits@swccd.edu
- scarbajal@swccd.edu
- dhaskins@swccd.edu

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### Carrier Contact Information

#### Medical Insurance

<table>
<thead>
<tr>
<th>Carrier</th>
<th>Customer Service</th>
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<th>Website</th>
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</thead>
<tbody>
<tr>
<td>Kaiser</td>
<td>Customer Service</td>
<td>(800) 464-4000</td>
<td><a href="http://www.kp.org">www.kp.org</a></td>
</tr>
<tr>
<td>San Diego Appointment Center</td>
<td>Customer Service</td>
<td>(800) 290-5000</td>
<td><a href="http://www.myuhc.com">www.myuhc.com</a></td>
</tr>
<tr>
<td>Delta Dental of California</td>
<td>Customer Service</td>
<td>(800) 274-0503</td>
<td><a href="http://www.myoptumhealthphysicalhealthofca.com">www.myoptumhealthphysicalhealthofca.com</a></td>
</tr>
<tr>
<td>AFLAC</td>
<td>Customer Service</td>
<td>(800) 722-3365</td>
<td><a href="http://www.aflac.com">www.aflac.com</a></td>
</tr>
<tr>
<td>UnitedHealthcare</td>
<td>Customer Service</td>
<td>(800) 634-1178</td>
<td><a href="http://www.americanfidelity.com">www.americanfidelity.com</a></td>
</tr>
<tr>
<td>Pacific Educators</td>
<td>Customer Service</td>
<td>(800) 722-3365</td>
<td><a href="http://www.americanfidelity.com">www.americanfidelity.com</a></td>
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#### Dental Insurance

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<td>Delta Dental of California</td>
<td>Customer Service</td>
<td>(884) 499-3001</td>
<td><a href="http://www.deltadentals.com">www.deltadentals.com</a></td>
</tr>
<tr>
<td>MetLife Dental</td>
<td>Customer Service</td>
<td>(800) 942-0854</td>
<td><a href="http://www.mybenefits.netlife.com">www.mybenefits.netlife.com</a></td>
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<td>Delta Dental of California</td>
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<td>(800) 977-6372</td>
<td><a href="http://www.MESVision.com">www.MESVision.com</a></td>
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<td><a href="http://www.fbscretire.com">www.fbscretire.com</a></td>
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<tr>
<td>Joel Romero</td>
<td>Customer Service</td>
<td>(619) 315-9653</td>
<td>email: <a href="mailto:joel.romero@empower-retirement.com">joel.romero@empower-retirement.com</a></td>
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<tr>
<td>National Benefits (NBS)</td>
<td>Customer Service</td>
<td>(800) 274-0503</td>
<td><a href="http://www.nbsbenefits.com">www.nbsbenefits.com</a></td>
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<tr>
<td>AFLAC</td>
<td>Customer Service</td>
<td>(619) 504-1754</td>
<td><a href="http://www.aflac.com">www.aflac.com</a></td>
</tr>
<tr>
<td>American Fidelity (AFI)</td>
<td>Customer Service</td>
<td>(800) 662-1113</td>
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**Note:**

- Please refer to the HealthCare.gov website for more information and assistance.
- Contact the benefits department for specific details and assistance with your health coverage options.

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