



Open Enrollment and New Hire Guide

2021 Plan Year



New Hire Eligibility

All employees that are eligible for benefits will have the opportunity to enroll on the first of the month following the date of hire. Due to Affordable Care Act (ACA) reporting, please remember to add your Social Security number and the Social Security numbers of any dependents during your enrollment process.

Glendale College pays for 100% of the premium for employees and dependents Medical, Dental and Vision coverage as well as 100% of the premium for your Basic Life/AD&D. You will have the opportunity to purchase voluntary benefits such as Voluntary Life/AD&D, FSA and AFLAC products and will be responsible for 100% of the cost for these benefits.

Once you make your new hire enrollment elections you will not be able to make enrollment changes until the Annual Open Enrollment in November for a January effective date unless you have a qualifying event. See below for further details on Open Enrollment and qualifying events.

Annual Open Enrollment

Each year, Glendale Community College will hold an annual open enrollment period which will provide you another opportunity to review and make changes to your initial new hire benefit elections (i.e., make plan changes from HMO to PPO, add or drop a benefit, add or drop dependents, etc. Annual open enrollment takes place in the month of November and any changes you make will take effect January 1st.

Qualifying Life Event

Outside of your initial eligibility period and annual open enrollment, changes to your insurance coverage can only be made within 30 days of a Qualifying Life Event, which can include, but are not limited to:

- Birth, legal adoption, or placement for adoption.
- Marriage, divorce, or legal separation.
- Dependent child reaches age 26.
- Spouse gains or loses employment or eligibility with current employer.
- Death of spouse or dependent child.
- Spouse or dependent becomes eligible or ineligible for Medicare/Medicaid or SCHIP.
- Change in residence that changes eligibility for coverage.
- Court-ordered change.

MEDICAL BENEFITS

Blue Shield of California - January 1, 2021



Benefits	HMO \$10 / 100%	HMO \$40 / 40%	PPO \$500 90/70	
	In Network	In Network	In Network	Out of network
Deductible				
Individual	None	None	\$500	
Family	None	None	\$1,000	
Out of Pocket Max				
Individual	\$1,000	\$3,500	\$1,500	\$3,500
Family	\$2,000	\$7,000	\$3,000	\$7,000
Co-insurance	0%	40%	10%**	30%**
PCP / Teledoc	\$10 copayment / No Charge for Teledoc	\$40 copayment / No Charge for Teledoc	\$20 copayment / No Charge for Teledoc	30%** / Teledoc not covered out of network
Specialist	\$10 copayment	\$40 copayment	\$20 copayment	30%**
Preventive Care	No Charge	No Charge	No Charge	30%**
Chiropractic	Not Covered	Not Covered	10%** (20 visits in and out of network)	30%**
Acupuncture	Not Covered	Not Covered	\$25 copayment** (20 visits in and out of network)	30%**
Inpatient Hospital	No Charge	40%	10%**	30%**
Outpatient Facility	\$50 copayment	40%	10%**	30%**
Outpatient Surgery/Services	No Charge after above copayments	40%	10%**	30%**
Lab	No Charge	No Charge	\$20 copayment** / \$35 copayment hospital**	30%**
X-Ray	No Charge	No Charge	\$20 copayment** / \$35 copayment hospital**	30%**
Advanced Radiology	No Charge	No Charge	10%**	30%**
Urgent Care	\$10 copayment	\$40 copayment	\$20 copayment	30%**
Emergency Room	\$50 copayment	\$100 copayment	\$75* + 10%**	\$75* + 10%**
Ambulance	\$50 copayment	\$100 copayment	10%**	10%**
Prescription Drugs				
Deductible	None	None	None	
Generic	\$10 copayment	\$15 copayment	\$10 copayment	\$10 + 25%
Brand Name	\$20 copayment	\$30 copayment	\$15 copayment	\$15 + 25%
Non-Formulary	Not Covered	Not Covered	\$30 copayment	\$30 + 25%
Specialty Drugs	20% up to \$200 max.	20% up to \$200 max.	30% up to \$200 max.	\$200 + 25%
Mail Order	2x above copayments for a 90 day supply	2x above copayments for a 90 day supply	2x above copayments for a 90 day supply	Not Covered

*Waived if admitted

** After deductible

All copayments and deductibles apply toward the out of pocket maximums

Glendale College pays 100% of the premium for employees and dependents.

See actual plan summaries and SBC for additional information. The above is a brief summary.

MEDICAL BENEFITS

Kaiser Permanente - January 1, 2021



Benefits	HMO \$10 / 100%-GRANDFATHERED	HMO \$25 / \$500 per day - ADJUNCT
	In Network	In Network
Deductible		
Individual	None	None
Family	None	None
Out of Pocket Max		
Individual	\$1,500	\$3,000
Family	\$3,000	\$6,000
Co-insurance	0%	0%
PCP	\$10 copayment	\$25 copayment
Specialist	\$10 copayment	\$50 copayment
Preventive Care	\$10 copayment	No Charge
Chiropractic	Not Covered	Not Covered
Acupuncture	\$10 copayment – physician referral only	Not Covered
Inpatient Hospital	No Charge	\$500 copayment per day
Outpatient Facility	\$10 copayment	\$250 copayment
Outpatient Surgery/Services	\$10 copayment	\$250 copayment
Lab	No Charge	\$10 copayment
X-Ray	No Charge	\$10 copayment
Advanced Radiology	No Charge	\$50 copayment
Urgent Care	\$10 copayment	\$25 copayment
Emergency Room	\$50 copayment*	\$150 copayment*
Ambulance	\$50 copayment	\$150 copayment
Prescription Drugs		
Deductible	None	None
Generic	\$10 copayment	\$10 copayment
Brand Name	\$20 copayment	\$30 copayment
Non-Formulary	Not Covered	Not Covered
Specialty Drugs	\$20 copayment	\$30 copayment.
Mail Order	2x above copayments for a 100 day supply	2x above copayments for a 100 day supply

*Waived if admitted

** After deductible

All copayments and deductibles apply toward the out of pocket maximums

Glendale College pays 100% of the premium for employees and dependents.

See actual plan summaries and SBC for additional information. The above is a brief summary.



DENTAL BENEFITS

Delta Dental – January 1, 2021

Benefits	Delta Dental DPPO – Self Funded	
	In Network	Out of Network**
Calendar Year Maximum	\$1,400	\$1,200
Deductible		
Individual	None	None
Family	None	None
Diagnostic and Preventive	70% - 100% based on years of service	Same as in network benefits.
Exams, Cleanings and X-Rays		See note below*
Basic	70% - 100% based on years of service	
Fillings and Sealants		
Endodontics (Root Canal)		
Periodontics (Gingivectomy and Perio Scaling)		
Oral Surgery (Simple and Complex Extractions)		
Major	70% - 100% based on years of service	
Crowns, Inlays, Onlays and Cast Restoration		
Prosthodontics	50%	
Implants, Bridges and Dentures		
Dental Accident Benefits	100% (separate \$1,000 maximum per person per calendar year)	
Orthodontia		
Children	Not Covered	
Adults	Not Covered	

** There is no fee agreement with Delta Dental when using out of network dentists. The dentist can charge you the difference between what Delta Dental pays and what the dentist charges

GROUP TERM LIFE

Cigna – January 1, 2021

Glendale Community College's comprehensive benefits package includes financial protection for your family in the event of death.

Class 1 – Management and Confidential
2x Annual Salary to a maximum of \$300,000

Class 2 – Board Members
\$50,000

Class 3 – Classified
\$50,000

Class 4 – Certificated
\$50,000

Living Benefits

If you are diagnosed with a terminal illness or injury, CIGNA will allow you to receive 75% of the in-force benefit amount up to \$250,000. A terminal illness or injury is defined as an event or illness that will result in your death within 12 months. You will be able to utilize these funds for anything you wish. This benefit applies to both the Basic Life and the Voluntary Life.

Waiver of Premium

If you are totally disabled prior to the age of 60 and can't work for at least 9 months, benefits will continue to age 65 without payment of premium. This benefit applies to both the Basic Life and the Voluntary Life.

Conversion

You may apply for a conversion policy which allows you to continue your coverage after the group plan has terminated. The policy will be converted to an individual policy. This may be due to the end of your employment or enrollment ending due to a reduction of hours.

Age Reduction

The Group Term Life/AD&D insurance is subject to age reductions in the benefits. See below for the reduction schedule:

- Benefits reduced to 65% at age 70
- Benefits reduced to 45% at age 75
- Benefits reduced to 30% at age 80
- Benefits reduced to 15% at age 85

GROUP VOLUNTARY TERM LIFE

Cigna – January 1, 2021

Glendale College offers Voluntary Life to you and your family members. This plan allows you to purchase additional life insurance for you, your spouse and your dependent children. The cost of this coverage is paid by you. Rates are based on age. Please see the below chart for rates based on your age.

You may elect coverage in increments of \$10,000 up to a maximum of -the lesser of \$500,000 or 5x your annual salary. You may also elect coverage for your spouse in increments of \$5,000 to a maximum of \$50,000. Child/ren benefits are \$500 for a child under the age of 6 months and \$2,000 for a child over 6 months. See plan summaries for details.

If you are a new employee, these coverages are available to you at the guarantee issue amount. If you elected to not enroll when you were a new hire or first offered this benefit, you can still apply for coverage. However, there is no guarantee of coverage and you will need to complete an Evidence of Insurability Form.

Guarantee Issue – No Medical Questions asked

Employee	-	\$150,000
Spouse	-	\$ 25,000
Child(ren)	-	\$ 2,000

Portability

Allows you to take this coverage with you if you elect to do so. This is different than conversion as the policy will remain a term life policy.

Conversion

You may apply for a conversion policy which allows you to continue your coverage after the group plan has terminated. The policy will be converted to an individual policy. This may be due to the end of your employment or enrollment ending due to a reduction of hours.

Age Reduction

Age reduction applies to the voluntary life coverage as well. See reduction schedule under the Basic Life/AD&D page.

Rates per \$1,000:	Employee	Spouse
0-19	\$0.060	\$0.090
20-24	\$0.060	\$0.090
25-29	\$0.060	\$0.090
30-34	\$0.085	\$0.130
35-39	\$0.105	\$0.160
40-44	\$0.140	\$0.190
45-49	\$0.210	\$0.300
50-54	\$0.350	\$0.530
55-59	\$0.640	\$0.870
60-64	\$0.780	\$1.490
65-69	\$1.200	\$2.670
70+	\$1.840	\$2.670
For all children - per \$1,000 of coverage		\$0.047

GROUP VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT

Cigna – January 1, 2021

Glendale College offers Voluntary Accident to you and your family members. This plan allows you to purchase Personal Accident insurance for you, your spouse and your dependent children. The cost of this coverage is paid by you. Voluntary Accident insurance covers you 24 hours for Accidental Death and Dismemberment. The amount paid to you will depend on the amount of coverage you enroll in.

You may elect coverage in increments of \$25,000 up to a maximum of \$500,000 or a maximum of 10x your annual salary. Option 1 includes coverage for you, as the employee only. Option 2 includes coverage for family. Option 3 includes extended family coverage with richer benefits paid in the event of a claim. See below for a summary as well as costs for each option.

<u>Option 1 - Employee Only</u>
<u>Option 2 - Family Coverage</u>
Spouse Benefit is 60% of employee benefit. If there are children, the spouse benefit would be 50% of the employee benefit
Children Benefit is 20% of employee benefit. If there is a spouse, the children benefit would be 15% of the employee benefit
<u>Option 3 - Extended Family Coverage</u>
Spouse Benefit is 100% of employee benefit. If there are children, the spouse benefit would be 100% of the employee benefit
Children Benefit is 50% of employee benefit. If there is a spouse, the children benefit would be 50% of the employee benefit

<u>Benefits and Rates:</u>	<u>Employee Only</u>	<u>Family Coverage</u>	<u>Extended Family</u>
\$25,000	\$0.60	\$0.75	\$1.10
\$50,000	\$1.20	\$1.50	\$2.20
\$75,000	\$1.80	\$2.25	\$3.30
\$100,000	\$2.40	\$3.00	\$4.40
\$125,000	\$3.00	\$3.75	\$5.50
\$150,000	\$3.60	\$4.50	\$6.60
\$200,000	\$4.80	\$6.00	\$8.80
\$250,000	\$6.00	\$7.50	\$11.00
\$300,000	\$7.20	\$9.00	\$13.20
\$350,000	\$8.40	\$10.50	\$15.40
\$400,000	\$9.60	\$12.00	\$17.60
\$450,000	\$10.80	\$13.50	\$19.80
\$500,000	\$12.00	\$15.00	\$22.00



GROUP VISION

Vision Service Plan (VSP) – January 1, 2021

Benefits	Vision Service Plan (VSP) – Self Funded	
	In Network	Out of Network**
Calendar Year Maximum	N/A	N/A
Eye Exam copayment	No Charge	\$45 copayment
Materials copayment	No Charge	No Charge
Benefit Frequency		
Exam	Once every 12 months	
Lenses	Once every 12 months	
Frames	Once every 24 months	
Contacts	Once every 24 months	
Benefit Allowance after copayment		
Exam	Covered in Full	\$45 allowance
Lenses:		
Single Vision	Covered in full	\$45 allowance
Bifocal	Covered in full	\$65 allowance
Trifocal	Covered in full	\$85 allowance
Frames	\$120 allowance	\$47 allowance
Contacts:		
Necessary	Covered in full	\$210 allowance
Elective	\$120 allowance	\$105 allowance

FLEXIBLE SPENDING ACCOUNT



PrimePay – January 1, 2021

WHAT IS A FLEXIBLE SPENDING ACCOUNT?

Flexible Spending Accounts (FSAs) are among the most popular employee benefit options because it allows you to save money by paying for certain out-of-pocket medical costs, dependent care expenses and insurance premiums with pre-tax dollars. Because the amount you contribute is withheld from your paycheck before federal, state (if applicable), Social Security and Medicare taxes are deducted, your take-home pay is larger.

Your health FSA may be used for common, qualified medical expenses (medically necessary) not covered by your health insurance. Here are some examples:

- *Deductibles and Co-Payments
- *Prescription Drugs
- *Medical Supplies
- *Dental and Orthodontia Expenses
- *Eyeglasses and Contacts

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

Your dependent care FSA will reimburse eligible expenses for the care of “qualified dependents” incurred to enable the employee and spouse to be gainfully employed. A “qualified dependent” is a child under the age of 13, or someone who is mentally or physically incapable of taking care of themselves. Some common eligible expenses are:

- *Day Care and Adult Day Care
- *Preschool and Before/After School Programs
- *Summer Day Camp

GLENDALE COLLEGE HAS A FEATURE BUILT INTO THIS PLAN THAT ALLOWS YOU TO ROLLOVER \$550 OF UNUSED FUNDS AT THE END OF THE YEAR. THOSE FUNDS (IF ANY) WILL AUTOMATICALLY BE ROLLED OVER SO THERE IS NOTHING FOR YOU TO DO!

This plan also has a grace period to submit claims. You will have until March 31, 2022 to submit claims with dates of service from January 1, 2021 to December 31, 2021.

If you should leave Glendale College, this FSA plan is COBRA eligible. In order to continue to use the plan and the funds you have already contributed; you would need to elect the FSA when you receive your COBRA packet and continue to make your scheduled contributions for the balance of the year.

ENROLLING IN THE FSA ACCOUNT

If you wish to participate in the FSA, each year you will need to complete an enrollment form with your elections. For the plan year beginning January 1, 2021, the maximum contribution for an individual is \$2,750. (We do not have confirmation from the IRS on any changes, so we are showing the 2020 maximum contribution. If it should change, we will let you know).

EXAMPLE of SAVINGS

	Without FSA	With FSA
Gross Monthly Income	\$3,000	\$3,000
Pre-tax Medical	-N/A-	\$100
Pre-tax Day Care	-N/A-	\$400
Pre-tax Premiums	-N/A-	\$100
Taxable Income	\$3,000	\$2,400
Tax Withholdings	\$750	\$600
Post-tax Medical	\$100	-N/A-
Post-tax Day Care	\$400	-N/A-
Post-tax Premiums	\$100	-N/A-
SPENDABLE INCOME	\$1,650	\$1,800
ANNUAL SAVINGS	\$0	\$1,800

GROUP VOLUNTARY BENEFITS

AFLAC – January 1, 2021

AFLAC offers various voluntary (i.e. employee paid) plans to Glendale College employees. There are no changes to these plans at this time. If you would like to enroll in one of these plans, please contact the Payroll Department.

ADDITIONAL BENEFITS

Please see CIGNA brochures for these additional benefits

Cigna Life Assistance – EAP 24/7 Life Assistance Program (800) 538-3543 www.cignalap.com

CIGNA Secure Travel (for employees enrolled in the AD&D plans) (888) 226-4567 from the USA and Canada
(202) 331-7635 from other locations
Cigna@gga-usa.com

Cignaassurance Program for beneficiaries when losing a loved one. Support for beneficiaries including a free interest-bearing account for claim payments of \$5,000 or more, bereavement counseling and financial and legal services.

Cigna Healthy Rewards. Enjoy savings of 10% to 40% on Fitness memberships, alternative medicine, Lasik Surgery, Hearing Aids, Yoga products, etc. (800) 258-3312
Cigna.com/rewards Password: savings

Cigna My Secure Advantage. Financial wellness program (888) 724-2262
Cigna.mysecureadvantage.com

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer and insurance companies. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact Human Resources.

GLOSSARY OF IMPORTANT BENEFIT TERMS

Coinsurance

This is the amount that you pay for services after you have met your deductible. For example, our plan has a \$500 Deductible. \$1,000 if you are enrolled with family coverage. The coinsurance is 10% for in network and 30% for out of network. If you stay in network, you will pay 10% and the insurance company will pay 90%.

Copayment

The copayment is a flat dollar amount that you pay for services. The insurance company pays the remainder of the cost. On the above plan example, the copayment for office visits is \$20 for a Primary Care Physician (PCP) and \$20 for a Specialist.

Deductible

The amount you pay for services before the insurance company pays their portion.

Out of Pocket Maximum

This is the most you will pay out of your pocket in any calendar year (January to December). All deductibles, copayments and coinsurance are calculated and applied toward the out of pocket maximum.

Premium

Premium is the amount you pay for any of the coverages included in this booklet. In some cases, the premium will be deducted from you check on a pre-tax basis.

Dependent

Dependents consist of spouses, children, domestic partners. Parents and grandparents are not considered dependents for the purposes of insurance.

Open Enrollment

Open enrollment occurs in the month of November every year for a January 1 effective date. During this time, you are allowed to make changes to your plans, add dependents, remove dependents, etc. The benefits you choose during open enrollment will remain in place until the following January. If you have a qualifying event during the year, you will be able to make changes to your elections.

RESOURCES AND CONTACTS

Blue Shield of California

www.blueshieldca.com

Group Number.....	W0051433
HMO & PPO Member Services.....	(888) 256-1915
Access to Care outside of California.....	(800) 810-2583
Access to Care outside of the USA.....	(804) 673-1177
Nurse Help Line.....	(877) 304-0504
American Specialty Health Plans (Chiropractic and Acupuncture).....	(800) 678-9133
Magellan (Mental Health and Substance Abuse).....	(877) 263-9972
Pharmacy Services.....	(888) 256-1915
CVS Mail Order Pharmacy.....	(866) 346-7200

Kaiser Permanente

www.kp.org

Group Number.....	102838
Member Services.....	(800) 464-4000

Delta Dental

www.deltadentalins.com

Group Number.....	6526, 6527, 6611
Member Services.....	(888) 335-8227

CIGNA

www.cigna.com

Group Number.....	Basic and Voluntary Life FLX964413 AD&D OK066008
Member Services.....	(800) 362-4462

VSP

www.vsp.com

Group Number.....	903280
Member Services.....	(800) 877-7195

PrimePay

<https://primepay.wealthcareportal.com>

Employer ID Number.....	PRIMP6134
Member Services.....	(877) 769-3539 primeflex@primepay.com

AFLAC

Please see Menchie Braza

Knight Insurance Services – Insurance Broker

Kimbra Fossen
kimbraf@knightins.net
(818) 662-4217

Evelin Carranza
evelinc@knightins.net
(818) 662-4216

