ANNOUNCING
2012-2013 OPEN ENROLLMENT
FOR ACTIVE EMPLOYEES

THIS YEAR'S OPEN ENROLLMENT TAKES PLACE
Monday - May 7, 2012 through Friday, May 25, 2012

If you would like to enroll, change plans, add or remove dependents from your Long Beach Community College District benefits plan, you must come by the Benefits Office (T1026) to complete the appropriate forms no later than Friday, May 25, 2012 for an effective date of July 1, 2012.

If you are not making changes to any of your current plans, there is nothing you need to do at this time.

* * * * EMPLOYEE CONTRIBUTION RATES * * * *

Employee contribution rates will be at 4% (single), 6% (2party), and 8% (family) of the total health and welfare premium for the current plan year 2012-13. Current rates can be found in the Benefit Summary attached and on the LBCC intranet at: http://www.lbcc.edu/HumanResources/formsbenefits.cfm.

The PPO rates are not yet confirmed and will be provided to you in a separate mailing. Please note that the rates will NOT be any higher than the rates you paid this past plan year.

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Choices For "Opting Out" of Benefits

Employees have 3 choices for “Opting Out” of Benefits:

1. Employees may opt-out of all health and welfare plans (medical, dental, behavioral health and vision) for themselves and their dependents, if any – no H&W coverage.

2. Employees may opt out of dental, and vision benefits for themselves and their dependents, if any but keep the medical and behavioral health insurance for themselves and their dependents.*

3. Employees may opt-out of medical for themselves and their dependents but keep all the other plans (vision, behavioral health and dental). for themselves and their dependents*

*Employee can’t choose just VSP or just MHN or just Delta and opt-out of the others. When choosing “all others” (VSP, MHN, Delta), coverage level is the same for all plans. Example: employee has a spouse and 2 children = family coverage for Delta, MHN & VSP. He can’t choose to have single coverage for VSP, 2-party coverage for MHN and family coverage for Delta.

Employees opting-out of medical insurance must provide proof of medical insurance coverage. There is no cash in lieu of benefits. If you’re electing any of the 3 “opt outs”, completion of a Declination of Benefits form as well as appropriate insurance forms must be completed and returned to the Benefits Office no later than May 25, 2012.