

# Open Enrollment begins May 1st!!

## ACTIVE EMPLOYEE OPEN ENROLLMENT

**Begins May 1, 2025 — Ends May 21, 2025**

Long Beach City College (LBCC) is pleased to provide a health insurance plan option that provides comprehensive coverage for you and your family. During the enrollment period, you will have the option to elect, decline, or make changes to your coverage. Your completed enrollment/change form must be returned to the Benefits Office from May 1, 2025 and no later than May 21, 2025. Your elections go into effect on July 1, 2025. Changes can only be made outside of the open enrollment period if you experience a qualified change in family status as defined by the IRS.

### Employee Health Benefits Fair

**When: Monday, May 5, 2025**

**Time: 10:00 am - 1:00 pm**

**Where: LAC – T-1200**

**DON'T MISS IT!**

### Get Answers About Your Benefits!

Health and Benefit Professionals from your Medical, EAP, Dental, Vision and other benefit carriers will be there to answer your questions and help you understand your benefit

### Come By and See Folks From:

- Anthem Blue Cross
- Kaiser Permanente
- Delta Dental
- VSP Vision
- Memorial Care
- SchoolsFirst FCU
- LBCC Benefits Team
- Our benefit experts from Baldwin

### Open Enrollment for Your 2025 - 2026 Employee Benefits

**May 2025**

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

**Anthem** 

 **KAISER PERMANENTE**

 **DELTA DENTAL**

 **vsp**  
Vision care for life

 **unum**



## IMPORTANT NOTE:

Contribution rates are 4% (single), 6% (2 party), and 8% (family) of the total health and welfare premium.

**Health Contributions are negotiable and subject to change.**

## UNUM REP:

For your convenience, a UNUM representative will be available to enroll you in the critical illness or accident plans or help you with the other voluntary products.

Call UNUM to enroll by phone at (866) 752-7432.



## TAKE ACTION ONLY IF.....

- You previously waived coverage and you wish **to enroll** in the District's health plans.
- You previously waived coverage and **you want to continue waiving** coverage for the plan year 2025-26, **you MUST RENEW your waiver** by completing a new declination form which can be found in the benefit guide.
- You would like **to change plans**. For example, you want to switch from the Anthem Blue Cross PPO to the Anthem Blue Cross HMO or the Delta HMO to the Delta PPO.
- You would like **to add or remove dependents**. To add or remove dependents, you must provide the official documentation to show proof. Such documents include a divorce decree, certificates (county marriage license, birth certificate), court adoption papers, or court ordered legal guardianship papers.

## ACCESS INFORMATION AND FORMS ONLINE

You can access your benefits information whenever you want, from home or any place with internet access, by visiting the Benefits Forms and Documents page of Long Beach City College at <http://www.lbcc.edu/pod/benefits-forms-documents>. You'll find the Summary of Benefits and Coverage (SBC), annual notices, carrier benefit summaries, evidence of coverage booklets, claim forms, and much more.

To address any specific questions or concerns, please schedule an appointment with the Benefits Office at <https://bit.ly/2URyVjY>

**All forms must be completed, signed, dated and returned to the Benefits Office (password-protected using '0xxxxxx' Employee ID as password)**

**NO LATER THAN Wednesday, May 21, 2025.**

If not password-protected, please do not include SSN or other sensitive information when emailing.

## POST-TAX OPTION

- Employee insurance premium contributions will AUTOMATICALLY default to the pretax option for next fiscal year unless you complete and return the Election of Post-tax Deductions for Employee Benefit Contributions form located in the Benefit Guide. Most employees elect the pre-tax option. To verify the current option you elected, review your paystub and look at your before tax or after tax deductions.

## THREE CHOICES FOR "OPTING-OUT" OF BENEFITS

- 1.) No Health & Welfare Coverage** - Employees may opt-out of all health and welfare plans (medical, dental, vision, and EAP) for themselves and their dependents, if any. Employees opting-out of health plans WILL NOT RECEIVE cash in lieu of benefits.
  - 2.) Medical & EAP ONLY** - Employees may opt out of dental and vision benefits for themselves and their dependents, if any, but keep the medical and EAP for themselves and their dependents.
  - 3.) Dental, vision and employee assistance plan ONLY** - Employees may opt-out of medical for themselves and their dependents but keep all the other plans (vision, employee assistance plan and dental). for themselves and their dependents.
- ◆ If electing coverages and including one or more family members, the coverages must be the same for the employee and all family members.

**If electing any of the 3 "opt-outs", a Waiver of Benefits form must be completed and returned to the Benefits Office no later than May 21, 2025.**