



Your Benefits. Your Choice.

## BENEFITS OPEN ENROLLMENT



**MONTEREY PENINSULA**  
College

# IT'S OPEN ENROLLMENT!



## Open Enrollment Starts November 28<sup>th</sup> and ends December 9<sup>th</sup>

- One time each year you can make changes for any reason
- Buy-up to a dental plan
- Elect Vision coverage for you and your family
- Add or drop coverage
- Add or drop dependents
- Elect FSA Election through P&A
- Enroll in Voluntary coverages through AFLAC

## WHO'S ELIGIBLE FOR BENEFITS?



### Employees

- Regular full-time employees working 30 or more hours per week

### Dependents

- Spouse or Domestic Partner
- Natural, adopted or stepchildren up to age 26
- Domestic partner's child(ren) are eligible
- Disabled dependent children over age 26
- Children named in a support order (QMCSO)

## CHANGING YOUR BENEFITS



### When it's not open enrollment, you can change your benefits if you have a change in:

- Marital status
- Number of dependents or dependent eligibility
- Employment that affects eligibility (you or dependents)
- Health coverage due to spouse's employment
- Eligibility for Medicare or Medicaid (Medi-Cal)

You have 30 days to submit changes

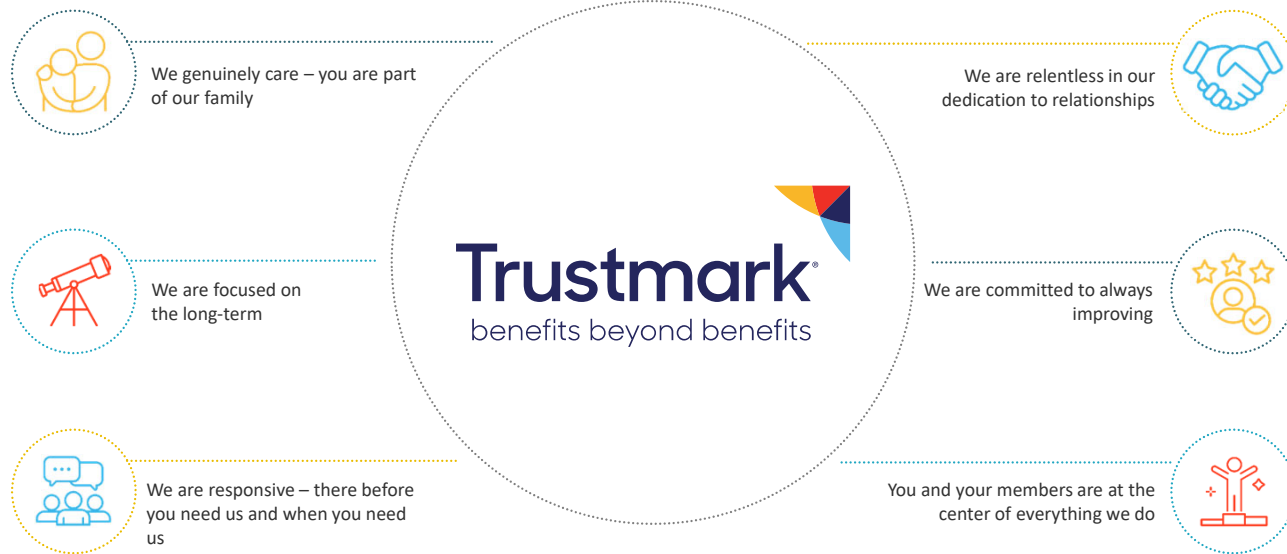
## WHAT'S NEW OR CHANGING FOR 2023?



### New!

- Medical Administrator is moving from DHS to Trustmark Benefits
- Flexible Spending Account Administrator is moving from Health Equity to P&A Group
- Plushcare is moving to Anthem LiveHealth Online. Video visits with doctors will continue at no cost to you!

# What We Stand For



# myTrustmarkBenefits Member Portal



See all healthcare bills in one place and pay them online



Contact customer service



Quickly view, filter and start claims for easy reference



Quickly view each family member's coverage



Check account balances



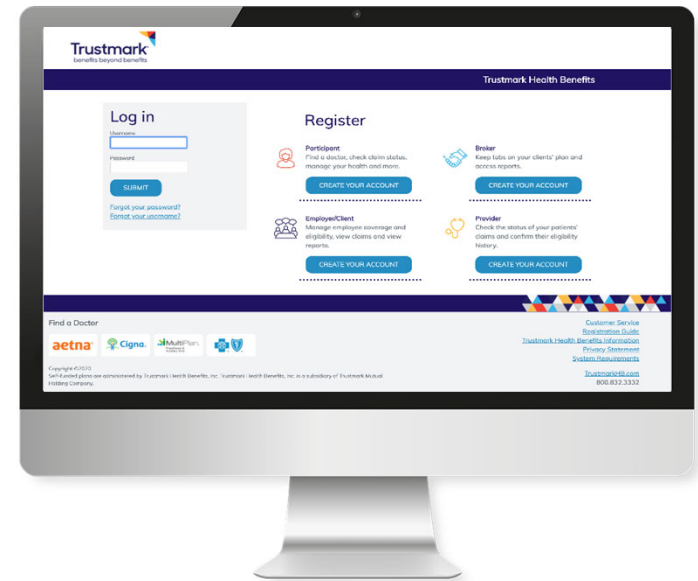
View tailored employer messages



Create separate logins for family members



View secure electronic explanation of benefits



# myTrustmarkBenefits Mobile App



See the status of their deductible and out-of-pocket maximum



View family info and health benefits



Show their ID card to providers



Access important benefits information



View and filter claims for quick reference



Filter claims by dependent and type



Find a doctor



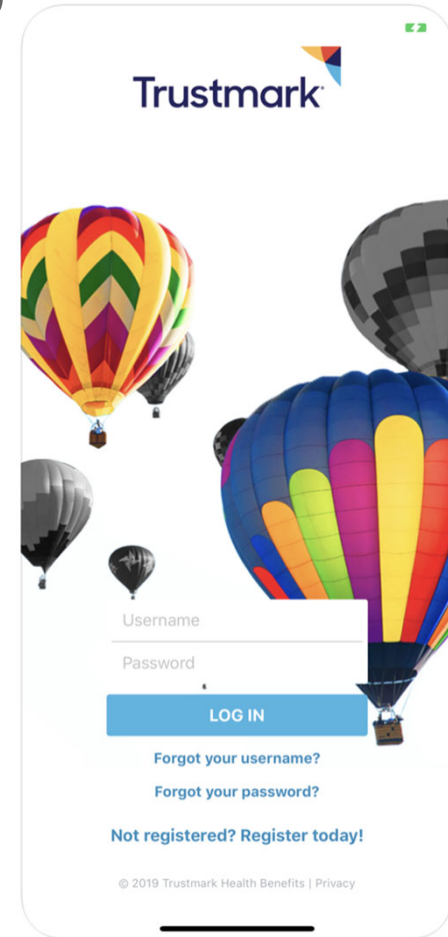
Contact customer service through the mobile message center



Easily access member-specific services in their health benefit plan



Contact customer service by phone



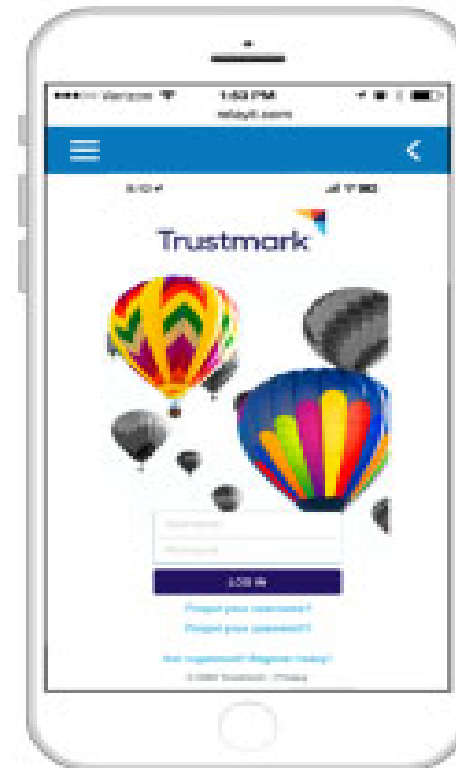


# Mobile Messaging - myTrustmarkBenefitsWire

Opt-in to myTrustmarkBenefitsWire to receive mobile messages that help you:

- Understand your health plan
- Actively engage with your health
- Become more savvy healthcare consumers

To activate mobile messaging, follow the directions shown on the ID card carrier when your ID Cards arrive



## 2023 Trustmark Medical PPO Plan (Anthem Network)

| Medical Benefits                  | In-Network Benefits   | Out-of-Network Benefits                         |
|-----------------------------------|---|---|
| Annual Deductible (Calendar year) | \$250 per individual; \$750 family limit                    | \$500 per individual; \$1,500 family limit      |
| Annual Out-of-Pocket Maximum      | \$2,500 per individual; \$5,000 family limit                | \$3,500 per individual; \$7,000 family limit    |
| Primary Office Visit              | \$25 copay then 95%   | \$25 copay then 70%                             |
| Emergency Room                    | \$100 copay then 95% (copay waived if admitted)             | \$100 copay then 95% (copay waived if admitted) |
| Hospitalization                   | Tier 1: 100% after deductible; Tier 2: 90% after deductible | 80% after deductible                            |
| Most Other Services               | 95% (inpatient hospital: 80%-100%)                          | 70% (inpatient hospital: 80%)                   |

| Prescription Drugs | In-Network Benefits | Out-of-Network Benefits |
|--------------------|---------------------|-------------------------|
| Generic            | \$5 copay           | \$5 copay               |
| Brand Name         | \$20 - \$35 copay   | \$20 - \$35 copay       |



## ENGAGE WITH YOUR HEALTH

- The right care at the right time
- Preventive care
- Health enhancing programs

## PREVENTIVE CARE



### Preventive care is covered in full **IN-NETWORK**

- Preventive care = annual exam and lab tests to monitor health and detect potential issues
- Not all exams and tests are considered preventive
- Check with your health plan if you have questions

#### TYPICAL SCREENINGS FOR ADULTS

- Blood pressure
- Cholesterol
- Diabetes
- Colorectal cancer screening
- Depression
- Mammograms
- OB/GYN screenings
- Prostate cancer screening
- Testicular exam

## KNOW WHERE TO GO

| Type  | Appropriate for   | Access           | Cost     |
|---|---|------------------|----------|
| <b>Nurseline</b><br>                     | Quick answers from a trained nurse, home care advice  | 24/7             | \$0      |
| <b>Online visit</b><br>                  | Minor illnesses and conditions (colds, allergy, rash), mental health issues available through LiveHealth Online | 24/7             | \$0      |
| <b>Office visit</b><br>                  | Preventive and routine medical care (illness, injuries, physical and mental health)                             | Office Hours     | \$\$     |
| <b>Urgent care, Walk-in clinic</b><br> | Non-life-threatening conditions requiring prompt attention (cuts, sprains, flu)                                 | Vary, up to 24/7 | \$\$     |
| <b>Emergency room</b><br>              | Life-threatening conditions requiring immediate medical expertise (heart attack, stroke, difficulty breathing)  | 24/7             | \$\$\$\$ |



LiveHealth Online should not be used for emergency care. If you have a medical emergency, call 911 right away.

## What is Anthem LiveHealth Online?

- LiveHealth Online lets you have a video visit with a board-certified doctor using your smartphone, tablet or computer with a webcam, at no cost to you!
- No appointments, no driving and no waiting at an urgent care center.
- Doctors are available 24/7 to assess your condition and, if it's needed, they can send a prescription to your local pharmacy.
- Use LiveHealth Online if you have pinkeye, a cold, the flu, a fever, rashes, infections, allergies or another common health condition.
- It's faster, easier and more convenient than a visit to an urgent care center.
- Therapy program is for individuals over 18 years old.



## DENTAL PLANS

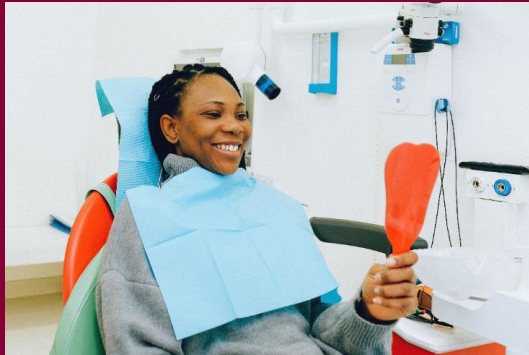
Delta Dental Base PPO

Delta Dental Buy-Up PPO

## VISION PLANS

VSP Vision PPO

## DENTAL



### Dental insurance makes it easier and less expensive to get the care you need to maintain good health

Covers four types of care:

- **Preventive care** — checkups, cleanings, x-rays
- **Basic care** — fillings, root canals, gum disease treatment
- **Major care** — bridges, crowns, dentures
- **Orthodontia** — for children



## Delta Dental DPPO Plans

|                         | Delta Dental Base  |  | Delta Dental Buy-Up  |  |
|-------------------------|--|--|--|--|
|                         | In Network Benefits  | Out-of-Network Benefits  | In Network Benefits  | Out-of-Network Benefits  |
| Annual Deductible       | None   | None   | None   | None   |
| Annual Plan Maximum     | \$1,700 per individual   | \$1,500 per individual   | <b>\$2,500 per individual</b>  | <b>\$2,300 per individual</b>  |
| Diagnostic & Preventive | 70% - 100%   | 70% - 100%   | 70% - 100%   | 70% - 100%   |
| Basic Services          | 70% - 100%   | 70% - 100%   | 70% - 100%   | 70% - 100%   |
| Major Services          | 50%  | 50%  | 50%  | 50%  |
| Orthodontia             | 50% (\$500 lifetime max)<br>Children: Covered<br>Adults: Not covered | 50% (\$500 lifetime max)<br>Children: Covered<br>Adults: Not covered | 50% ( <b>\$2,000</b> lifetime max)<br>Children: Covered<br>Adults: Not covered | 50% ( <b>\$2,000</b> lifetime max)<br>Children: Covered<br>Adults: Not covered |

# DENTAL PLANS

|                                 | Dental Base Plan | Dental Buy-up Plan   |                      |
|---------------------------------|------------------|----------------------|----------------------|
| Tier                            |                  | 12-month calculation | 11-month calculation |
| Employee Only                   | \$0.00           | \$10.01              | \$10.92              |
| Employee + 1 Dep                | \$0.00           | \$16.57              | \$18.08              |
| Employee + 1 or more Dependents | \$0.00           | \$28.56              | \$31.16              |

## VISION



### Vision coverage helps with the cost of eyeglasses or contacts

PLUS these extra benefits:

- Up to 30% on “Second pair” benefit for computer glasses, reading glasses, or prescription sunglasses
- Discounts on LASIK, contact lenses, even hearing aids

# VISION PLAN

|                     | VSP Vision Plan   |   |
|---------------------|---|---|
|                     | In-Network  | Out-of-Network  |
| Copay               | <b>Exam:</b> 100%<br><b>Materials:</b> 100%   | <b>Exam:</b> 100% (reimbursed up to \$45)<br><b>Materials:</b> 100% (see schedule below)  |
| Frames              | Up to \$120 allowance, plus a 20% discount from the remaining balance   | Reimbursed up to \$47   |
| Lenses              | <b>Single Vision:</b> 100% of basic lens<br><b>Bifocal:</b> 100% of basic lens<br><b>Trifocal:</b> 100% of basic lens   | <b>Single Vision:</b> Reimbursed up to \$45<br><b>Bifocal:</b> Reimbursed up to \$65<br><b>Trifocal:</b> Reimbursed up to \$85  |
| Contacts (Elective) | Up to \$120 allowance (instead of eyeglass)   | Reimbursed up to \$105 (in-network limitations apply)   |
| Frequency           | <b>Exam:</b> 1 x every 12 months from last date of service<br><b>Frames:</b> 1 x every 24 months from last date of service<br><b>Lenses:</b> 1 x every 12 months from last date of service<br><b>Contacts (Elective):</b> 1 x every 12 months from last date of service | <b>Exam:</b> In-network limitations apply<br><b>Frames:</b> In-network limitations apply<br><b>Lenses:</b> In-network limitations apply<br><b>Contacts (Elective):</b> In-network limitations apply |

# VISION PLANS

|                                 | Vision Base Plan | Vision Buy-up Plan   |                      |
|---------------------------------|------------------|----------------------|----------------------|
| Tier                            |                  | 12-month calculation | 11-month calculation |
| Employee Only                   | \$0.00           | \$0.00               | \$0.00               |
| Employee + 1 Dep                | \$0.00           | \$6.68               | \$7.29               |
| Employee + 1 or more Dependents | \$0.00           | \$12.15              | \$13.26              |

## CONCERN EMPLOYEE ASSISTANCE PROGRAM (EAP)



### Free for you and your household members

- Help with emotional health, substance abuse, parenting/childcare needs, financial coaching, legal consultation, and eldercare resources.
- Unlimited online/phone access 24/7
- In-person or video counseling for short-term issues, up to 5 sessions, per issue, per year
- Unlimited access to website resources

Call 800-344-4222 or visit [employees.concernhealth.com](https://employees.concernhealth.com) and log in with your company code **MPC** for access to all available Concern services.

## CONCERN EMPLOYEE ASSISTANCE PROGRAM (EAP)



## Additional Benefits available through your EAP:

### FINANCIAL COACHING

- Money management
- Debt management
- Identity theft resolution
- Tax issues

### LEGAL CONSULTATION

- Referral to a local attorney (*Free 30 minute consultations; then 25% discount off hourly rates*)
- Family issues (marital, child custody, adoption)
- Estate planning
- Landlord/tenant
- Immigration
- Personal Injury
- Consumer protection
- Real estate
- Bankruptcy

### COUNSELING BENEFITS

- Difficulty with relationship
- Emotional distress
- Job stress
- Communication/conflict issues
- Alcohol or drug problems
- Loss and death

### PARENTING & CHILDCARE

- Referrals to quality providers
- Family day care homes
- Infant centers and preschools
- Before/after school care
- 24-hour care



## LIFE & DISABILITY INSURANCE

- Fill financial gaps
- Continue income during recovery from pregnancy, injury or illness
- Provide for family after a loss



# BASIC LIFE AND AD&D INSURANCE



## Voya and The Standard Basic Life and AD&D

| CARRIER                     | VOYA  |         | THE STANDARD   |           |
|-----------------------------|---|---------|--|-----------|
| CLASS                       | Full-Time Classified, <del>Confidentials</del> , Managers, Supervisors, and Classified Administrators |         | Full-Time Certificated and Educational Administrators  |           |
| Employee Coverage Age Range | Life  | AD&D    | Life   | AD&D      |
| <u>Under Age 25</u>         | Flat \$100,000  |         | \$136,800  | \$136,800 |
| Age 25-29                   |   |         | \$120,000  | \$120,000 |
| Age 30-34                   |   |         | \$103,200  | \$103,200 |
| Age 35-39                   |   |         | \$88,200   | \$88,200  |
| Age 40-44                   |   |         | \$70,200   | \$70,200  |
| Age 45-49                   |   |         | \$52,800   | \$52,800  |
| Age 50-54                   |   |         | \$34,200   | \$34,200  |
| Age 55-59                   |   |         | \$27,600   | \$27,600  |
| Age 60-64                   |   |         | \$23,400   | \$23,400  |
| Age 65-69                   |   |         | \$14,400   | \$14,400  |
| Age 70-74                   |   |         | \$8,400  | \$8,400   |
| Age 75-79                   |   |         | \$8,400  | \$8,400   |
| Age 80-84                   |   |         | \$8,400  | \$8,400   |
| <u>Age 85 and Over</u>      | \$8,400   | \$8,400 | \$8,400  | \$8,400   |
| <b>Dependent Coverage</b>   |   |         |  |           |
| Spouse                      | \$1,500   |         | Dependents of Active Participants:<br>The lesser of 50% of the Participant's Life Insurance, and |           |
| Child(ren)                  | \$1,500   |         | b) 5,000   |           |

## VOLUNTARY LIFE INSURANCE AND AD&D



### Voya Voluntary Life and AD&D

- Employee** Increments of \$10,000 (minimum \$10,000) up to Lesser of 5 x covered annual earnings or \$500,000
- Spouse** Increments of \$10,000 (minimum \$10,000) up to Lesser of 50% of employee amount or \$250,000
- Child(ren)** Minimum of \$10,000 up to a maximum of \$10,000

## LONG TERM DISABILITY



## Long Term Disability Insurance

### What is it?

Long Term Disability Insurance (LTD) provides you with benefit payments to replace part of your paycheck when you can't work because of a sickness or injury.

### What amount of coverage am I eligible for?

Your employer provides you with Long Term Disability coverage of 66.67% of monthly earnings. This is provided at no cost to you.

You do not need to provide Evidence of Insurability to be covered.

Maximum monthly income benefit = \$3,500

### What is the waiting period?

Waiting (Elimination) period: 150 consecutive days or until your short-term disability, salary continuation or accumulated sick leave payments end, whichever is longer.

## VALUE ADDED SERVICES AVAILABLE THROUGH LONG TERM DISABILITY



## Funeral Planning, Will Prep and Concierge Services

### At-need family services

Family assistance and plan implementation

Communicate the personal funeral plan to the funeral home; removing the family from a sales-focused environment

24-hour assistance throughout the funeral process

Expedited life insurance claim process.

Negotiation Assistance:

- Gather pricing information and present it in an easy-to-read format
- Negotiate funeral service pricing with local funeral homes
- Help compare prices of caskets and other products.

### Pre-planning services

24/7 advisor assistance to discuss funeral-planning issues

PriceFinderSM research reports

- Only nationwide database of funeral home prices
- Detailed local funeral home price comparisons
- Online planning tools
- Will Prep – easily create customized legal documents

# VALUE ADDED SERVICES AVAILABLE THROUGH LONG TERM DISABILITY



## Voya Travel Assistance



### Pre-trip information

- Passport requirements
- Immunization
- Exchange rates



### Emergency services

- Translation services
- Emergency travel arrangements
- Legal assistance



### Medical assistance

- Physician referral
- Rx/eyeglass replacement
- Coordination of ER medical services



### Emergency Transportation

- Repatriation
- Return of vehicle/travel companion
- Visit of family member/friend

## HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)



**MUST RE-ENROLL EVERY  
YEAR DURING OPEN  
ENROLLMENT**

**NEW! Administered by P&A  
Group**

## 5 reasons to look into the Flexible Spending Account

- 1 Tax-free account for healthcare expenses
- 2 Pay for eligible healthcare expenses—office visits, lab tests, dental and vision care, prescriptions, over-the-counter medicines
- 3 Use for spouse and tax dependent children even if they are not covered by your health plan
- 4 Funded by pre-tax contributions from your paycheck—up to **\$3,050** per year
- 5 Funds available on first day of plan year

### **USE IT OR LOSE IT**

Unused funds are rolled over, up to \$610

## HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)



Administered by P&A Group

### A Flexible Spending Account is right for an employee if they...

- want to save on taxes and medical expenses
- can estimate healthcare expenses they expect their family to have throughout the Plan Year
- do not have a Healthcare Spending Account (HSA)
- can commit to payroll deductions for the year (the total election divided per paycheck)

## DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (FSA)



Administered by P&A Group

### 3 reasons to look into the Dependent Care FSA

- 1** You can pay for preschool, day care, before/after school programs, and/or summer day camp so you and your spouse can work
- 2** You have children under age 13 and/or adult dependents who need day care
- 3** You want to save on taxes



## DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (FSA)



**MUST RE-ENROLL EVERY YEAR  
DURING OPEN ENROLLMENT**

**Administered by P&A Group**

## How a DCFSA works...

- Funded by pre-tax contributions from your paycheck—up to **\$5,000** per household per year
- Election is final unless you have a change in status
- FSA and/or Dependent Care Tax Credit?  
Talk to a tax advisor!

## USE IT OR LOSE IT

No rollover! No spending on Healthcare FSA!

# ENROLLMENT CHECKLIST FOR CORE BENEFITS

You need to enroll on if you:

- Want to enroll in the Buy-up Dental Plan (Complete an Enrollment Form)
- Want to enroll in the Family Vision Plan (Complete an Enrollment Form)
- If you are adding a dependent to your plan (will need their Social Security Number and date of birth information)
- If you don't want to make any change to your current elections, no action is necessary! Your benefits will remain the same.

**Open enrollment ends December 9<sup>th</sup>**



## AFLAC Open Enrollment

If you would like to make changes to your voluntary plans through AFLAC, feel free to set up a virtual meeting time with an agent!

Appointments will be scheduled between **November 9<sup>th</sup> – December 9<sup>th</sup>!**

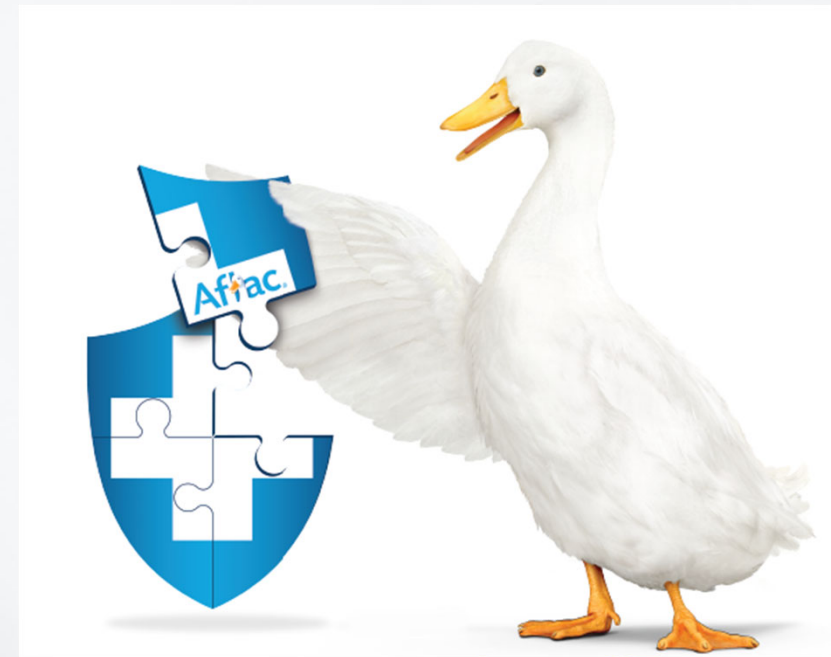
**Open Enrollment closes on December 9th!**



Visit the AFLAC Benefits page to set up a meeting by scanning this QR code!



Or, visit your benefits page at:  
[aflacenrollment.com/MontereyPeninsulaCollege/BDM672813007](https://aflacenrollment.com/MontereyPeninsulaCollege/BDM672813007)





## Welcome Monterey Peninsula College!

Welcome! Monterey Peninsula College benefits open enrollment takes place on **October 31, 2022 - December 09, 2022**. This is your opportunity to ensure you choose to apply for the benefits best for you or make changes to your elections. Click **HERE** to see your current coverage, make a change to your information or file a claim.



Schedule Time with Your Agent/Producer to Apply

Get Started



Julie Vogado

Contact Your Agent/Producer Directly

(831) 905-6316

[julie\\_vogado@us.aflac.com](mailto:julie_vogado@us.aflac.com)

## REMINDERS...



## Changes effective January 1, 2023

- New Medical Administrator – effective January 1, 2023, it will be Trustmark (not Delta Health Systems (DHS)!)!
- New Medical ID Cards – you will receive a new ID card from Trustmark! Be sure to bring your new ID card for any appointments starting January 1, 2023!
- Coordination of Benefit (COB) – if you have other coverage or dual coverage, you will be prompted to complete a new Trustmark COB form with a new claim in January.
- LiveHealth Online – NEW telemedicine provider! PlushCare will no longer be available through MPC's health plan.
- Flexible Spending Account (FSA) – FSA is moving to the P&A Group. You will need to complete a P&A enrollment form. You will no longer need to meet with an AFLAC rep to enroll in the FSA plan!

**THANK YOU!**

