

**BUTTE-GLENN COMMUNITY COLLEGE DISTRICT  
HUMAN RESOURCES OFFICE  
(530) 879-4049**

**FRINGE BENEFIT SUMMARY**

Following is information regarding employee benefits offered by the Butte-Glenn Community College District. The information is provided in summary form. Always consult with Human Resources or the listed plan administrators regarding specific coverage issues prior to obtaining services. The collective bargaining agreements contain other pertinent information regarding your employment and benefits at Butte College. Please contact the Human Resources Office for assistance if you have any specific questions or problems regarding any of your benefits and if you need brochures, change of status or claim forms.

Please notify Human Resources immediately of any changes in marital status, dependents, address or telephone. ***NEW DEPENDENTS ARE NOT AUTOMATICALLY COVERED. YOU MUST COMPLETE A CHANGE OF STATUS FORM.***

The Butte-Glenn Community College District belongs to the **Butte Schools Self-Funded Programs JPA (BSSP)** for health, dental, and life insurance plans. The BSSP website contains complete plan summaries and a provider directory. The JPA Board consists of representatives from area K-12 schools and Butte College. Open enrollment is held each year during the month of May. During this time employees are required to complete "Dependent Certification" forms and may choose a different medical plan or purchase additional life insurance. During open enrollment participation in the 125 Flexible Spending plan for pre-tax payroll contributions to an Unreimbursed Medical Expenses and/or Dependent Day Care account must be initiated or renewed for the coming plan year starting July 1.

**MEDICAL INSURANCE:**

**BUTTE SCHOOLS SELF-FUNDED PROGRAMS**  
**(530) 532-5837**  
[www.bcoe.org/bssp](http://www.bcoe.org/bssp)  
**ANTHEM BLUE CROSS/PRUDENT BUYER PLAN**  
**P.O. Box 60007**  
**LOS ANGELES, CA 90060**  
**Customer Service: 1-800-627-5342**  
**PPO out-of-state Providers: 1-800-810-2583**  
[www.anthem.com/ca](http://www.anthem.com/ca)

- Employees and qualified dependents (IRS dependent children to age 25) are covered on the first day of the month following the month in which their employment begins. **Always contact Human Resources immediately to report any change in dependent status. New babies must be added within 31 days of birth.**
- Several plan options are available. Contact Human Resources for additional information on current plan options and rates. The Prudent Buyer Plan offers financial advantage to the member if a participating provider is used. Blue Cross has established a network of Prudent Buyer participating hospitals and physicians throughout the State. When care is obtained from a non-participating hospital or physician, the member will be responsible for paying out-of-pocket the difference between the providers' charges and the non-participating provider benefits. The list of participating physicians is available in the Human Resources Office, or contact ***www.anthem.com***. Consult the appropriate collective bargaining contract regarding retiree benefits.
- To file a claim, present your I.D. card to the Prudent Buyer physician's office, hospital, etc., and they will submit the claim. You are responsible for any co-pays due. If you do not use the Prudent Buyer Network, secure forms from Human Resources and submit physician's invoice with a copy of your I.D. card attached to Blue Cross. Claims must be submitted to the address printed on your card.
- **Medco Health Rx** is the Prescription Drug Benefit program administrator. Members receive reduced co-pay rates for prescriptions ordered by mail through Medco (PO Box 3938, Spokane, WA 99220-3938). Submit reimbursement form for retail purchases (PO Box 14711, Lexington, KY 40512). Member Services: 1-800-711-0917 or on line at [www.medcohealth.com](http://www.medcohealth.com)
- **COBRA:** Upon separation from the district, a conversion plan is available. Federal Public Law 99-272, Title X (COBRA) requires that the District offer employees and their families the opportunity for extension of health coverage at group rates in certain instances where coverage under the Plan would otherwise end. This would

include loss of benefits because of a reduction in hours, termination of employment, divorce or legal separation, etc., excluding termination due to "gross misconduct". This coverage would continue for 18 months or 36 months depending on the circumstances of benefit loss. The option must be requested within 60 days of the loss of benefits. For additional information, contact the Human Resources Office.

<b><u>DENTAL INSURANCE:</u></b>	<b>BUTTE SCHOOLS SELF-FUNDED PROGRAMS</b> <b>(530) 532-5837</b> <b>THE DELTA DENTAL PLAN</b> <b>P.O. BOX 997330</b> <b>SACRAMENTO, CA 95899-7330</b> <b>(866) 499-3001</b> <a href="http://www.deltadental.com">www.deltadental.com</a>
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- District-paid benefit covers employee, dependents (IRS dependent children to age 25). All permanent, classified and academic employees and all members of the governing board and their dependents are eligible for this program on the first day of the month following the month in which their employment or service begins. **Always contact Human Resources immediately to report any change in dependent status.**
- Coverage begins at 70% of the fee charged for covered basic benefits during the first calendar year; increases to 80%, 90% and 100% in subsequent years providing annual dental examination is made. This applies to the employee and individually to each dependent. Fifty percent (50%) of orthodontics is covered up to a lifetime maximum of \$2,000 per person covered for the life of this policy. Upon termination, coverage is available under a continuation program. See COBRA information under Medical Insurance section.
- To file a claim, notify Dentist's office of social security number and request that they submit the claim. Group Number is 7018-0012. .

<b><u>VISION CARE:</u></b>	<b>MEDICAL EYE SERVICES</b> <b>P.O. BOX 25209</b> <b>Santa Ana, CA 92799-5209</b> <b>(800) 877-6372</b> <a href="http://www.mesvision.com">www.mesvision.com</a>
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- District-paid benefit covers employees, Board members and dependents up to allowable amounts. Verify that your doctor is a *participating provider* prior to obtaining services. Benefits become effective on the first day of the month following date of employment. **Always contact Human Resources immediately to report any change in dependent status. Claim form is available on-line or contact HR.**

Vision Exam: Every 12 months  
Lenses: One pair standard lenses every 12 months  
Frames: Every 12 months (\$90.00 or less)  
Contacts: Provided in lieu of other eyewear, once every 12 months (if for cosmetic purposes carrier will pay \$100 toward evaluation, fitting and materials costs).

- Obtain claim form from Human Resources or on-line and submit it to the doctor's office and request that they submit claim. Group Number is M93E-C-007.

<b><u>LIFE INSURANCE:</u></b>	<b>SUN LIFE FINANCIAL</b>
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- District-paid basic term life insurance up to \$50,000\* for employee only. Supplemental insurance for employee, spouse and/or children can be purchased during open enrollment. A conversion privilege is available following termination of employment. **Contact Human Resources to report any change in beneficiary.**

\* Age Reductions- Amounts of Life Insurance benefits and premiums are reduced at the following ages:

<u>Age</u>	<u>Percentage</u>
65-69	67%
70 +	34%

**SHORT-TERM/LONG TERM  
DISABILITY:**

**UNUM LIFE INSURANCE COMPANY**

- Upon employee's total disability due to accident or illness the plan pays an income equivalent to 66 2/3% of your insured earnings, reduced by income from other sources, subject to maximum monthly benefit of \$6,000. Benefits are integrated with other group disability benefits. For academic members this policy pays for one year only if vested with STRS. After the one-year period you are eligible for STRS disability. For classified employees the plan will pay to age 65. Benefits begin after 30 days have elapsed and all sick leave hours have been used.
- You are eligible for insurance on the effective date of the group policy if you are a member on that date. Otherwise, you will become eligible for insurance on the first day as a member. To file a claim, contact the Human Resources Office for necessary forms.

**UNEMPLOYMENT  
INSURANCE:**

**EMPLOYMENT DEVELOPMENT DEPARTMENT  
109 PARMAC ROAD  
CHICO, CA 95926  
530-895-5627**

- The District assumes the cost of the program. For more information on eligibility requirements, contact the local office.

**WORKERS' COMPENSATION  
INSURANCE:**

**KEENAN AND ASSOCIATES  
2882 Prospect Park Drive  
Rancho Cordova, CA 95670  
(916) 859-7160**

- All employees of the Butte/Glenn Community College District are covered by Workers' Compensation insurance. The District pays all costs. The District has designated *providers*. Employees who are injured or become ill on the job will be referred to one of the providers unless they have pre-designated a personal physician.
- All work-related injuries and illnesses must be reported immediately to the employee's supervisor or Human Resources Office. For additional information contact the Human Resources Office.

**PERS RETIREMENT SYSTEM :**

**7%**

**CalPERS  
P.O. BOX 942703  
SACRAMENTO, CA 94229-2703  
[www.calpers.ca.gov](http://www.calpers.ca.gov).**

- Membership is mandatory for all permanent classified staff members (over 50%) unless excluded because of membership in another qualified system. Employee contributes through payroll deduction and the District contributes to the general fund. Upon termination you may refund all of your contribution plus interest earned.
- This program provides classified employees with retirement benefits, disability income, and survivor's benefits. For more information contact Human Resources or PERS.

**STATE TEACHERS'  
RETIREMENT SYSTEM:**

**8%**

**CalSTRS  
P.O. BOX 15275  
SACRAMENTO, CA 95815-0275  
(800) 228-5453  
[www.calstrs.com](http://www.calstrs.com).**

- Membership is mandatory for all full-time academic staff members unless excluded because of membership in another qualified system. STRS becomes mandatory for part-time academic staff who teach 60 hours or more in any month except summer session.

- The employee contributes through a payroll deduction of 8% of the gross annual salary. The District also contributes to the general fund.
- This program provides academic staff with retirement benefits, disability income, and survivor's benefits. Upon termination you may refund all of your contributions plus interest earned. For more information, contact the Human Resources or STRS.

**SOCIAL SECURITY: 6.2%**

- Employees who belong to the Public Employee's Retirement System are automatically covered by the Social Security program. Employee contributions are withheld from the employee's salary by payroll deduction.

**MEDICARE COVERAGE: 1.45%**

- This Medicare mandate applies only employees who were hired on or after April 1, 1986. Employee contributions are withheld from the employee's salary by payroll deduction

**NOTE:** All employees (except student employees) who are not members of a qualified retirement plan (CalSTRS or CalPERS) will be automatically enrolled in such a plan (APPLE) and will pay the combined retirement contribution and Medicare tax of 7.65%.

<b><u>EMPLOYEE ASSISTANCE PROGRAM:</u> Unum Work Life Balance Program</b>	<b>Anthem EAP</b>
1-800-854-1446	1-800-999-7222
<a href="http://www.unum.com/worklifebalance">www.unum.com/worklifebalance</a>	<a href="http://www.anthemEAP.com">www.anthemEAP.com</a> "butteschools"

The District has two Employee Assistance Programs for employees and eligible family and household members. Costs paid by the District. Services include:

**UNUM Work Life Balance Program**  
Up to 3 sessions per family member per incident

**Anthem EAP Program**  
Up to 4 sessions per household member per incident

Both Programs provide the following services:

- Marital and family problems
- Alcohol abuse
- Drug dependency
- Financial and credit concerns
- Emotional problems and stress
- Child care
- Elder care
- Pre-retirement planning
- Federal taxpayer problems
- Legal issues and questions
- Interpersonal conflicts

**403B and 457B PLANS**

Contact Human Resources at 879-4049 for a list of 403(b) vendors and information on employee voluntary pre-tax retirement savings plans, or visit [www.403bcompare.com](http://www.403bcompare.com) to obtain Butte College's list of vendors. The District also offers 457(b) pre-tax voluntary pre-tax retirement plans with AIG VALIC and CalPERS. Contact HR for additional information.

<b><u>SECTION 125/FLEXIBLE BENEFIT PLAN</u></b>	<b>AFLAC</b>
	133 ½ Broadway
	Chico, CA 95928

As a district benefit eligible employee you are entitled to participate in a Section 125 Flexible Benefit Plan. Enrollment opportunities are limited to the plan year dates for our district. A Section 125 plan allows you to select from a list of available benefits paid for with pre-tax dollars. Some of the benefits available include out-of-pocket health premiums, dependent care expenses and medical reimbursement accounts.