

# The Peralta Colleges



## Benefits Spotlight Life Insurance-The Hartford

January 2007  
Benefits  
Spotlight

The District provides employer-paid life insurance for up to 150% of your base annual salary up to \$100,000. All full time active and regular part time employees & board members are eligible for coverage. Retirees are eligible to age 66.

In addition to the monetary benefits paid to the named beneficiary, other life insurance benefits include:



### Dependent Life Insurance\*

Spouse: \$1000

Dependent Children:

Less than 6 month(s)  
of Age \$100

6 months of age or  
older \$500

### Living Benefits Option\*

Should you be diagnosed as being terminally ill with a 12 month or less life expectancy, the *Living Benefits* option allows you to receive an accelerated payment of a portion of your life insurance.

### Life Insurance Conversion Options

If your insurance or a portion thereof, terminates, the conversion option allows you to convert all or a portion of your group coverage to an individual policy from the Hartford Life. You must request conversion and pay the required premium within 31 days of the date your insurance ends. This option applies

to benefit-eligible employees separating from Peralta employment and retirees who attain age 66.

More information (how to submit a claim, how to convert) can be found in the *Life, Accidental Death and Dismemberment and Dependent Life Certificate* being mailed to the home address for each eligible employee and retiree.

You may download additional copies from the website: *Peralta.edu*.

*\*excluded from retiree life insurance benefit*

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## Long-Term

The District provides employer-paid disability benefits for benefit-eligible employees who are off from work and under medical care for 90 days or longer. The benefits:

### Wage replacement

Up to 60% wage replacement to a monthly maximum of \$5000.

### Survivor Income Benefit

If you die while receiving benefits under this plan, a survivor benefit will be payable to your spouse, children or estate. This benefit is one payment of three times your monthly benefit.

### Travel Assistance

If traveling 100 miles or more from home, Worldwide Assistance Services, provides 24-hour toll-free emergency services.

## Disability Insurance-

- Emergency Medical Assistance
- Emergency Personal Services
- Pre-Trip Planning Information

More information (how to submit a claim, how to use Travel Assistance benefits) can be found in the *Long Term Disability Certificate* being mailed to the home address for each eligible employee.

You may download an advance copy from the website: *Peralta.edu*

## CoreSource Service Enhancements



Customer service by phone or by internet.  
Visit [Coresource.com](http://Coresource.com)

The District is proud to announce two enhancements to our ongoing efforts to improve our customer service:

In addition to the interactive services available through the [coresource.com](http://coresource.com) website, there are more resources *available and dedicated* to Coresource members:

The District has arranged for

1. A dedicated customer service telephone number with Coresource. The number is **866 280 4120**. Through this number, you can reach a service representative who should be familiar and knowledgeable of PCCD benefits. Through this line, you contact a representative who can
  - Order more identification cards
  - Locate a Blue Cross provider-online
  - Check the status of a claim

2. Dedicated **claims** resolution assistance through PSW Benefits Resources, our benefits broker. First, attempt to resolve claims matters yourself. If your attempt(s) is/are unsuccessful, call PSW at **877 866 2623** with your documented efforts. PSW can then offer resolution assistance.

### New Cards



Due to a typo on the CoreSource membership cards issued last fall, we have been informed by Blue Cross that they provided CoreSource the incorrect group number on the CoreSource membership cards. The cards are being reprinted and mailed to all current members.

Contact CoreSource or PSW should you experience a claims problem as a result of this matter.

## Free Personal Financial Planning Keenan Financial Services



Have you considered if your retirement nest-egg from Peralta employment will be sufficient for your post employment years?

Are you anticipating retirement income from other non-Peralta employment?

Have you factored Social Security into your retirement equation?

No matter what your answers are, perhaps you should consider taking advantage of the free personal financial planning offered through the District.

Use the services of a professional licensed financial planner to develop a plan to fit your current and future financial lifestyle.

*Is personal financial planning on your New Year's resolution list?  
Schedule your free personal financial planning appointment to review your retirement plan strategy!*

Investing in tax-deferred options may also assist you in minimizing your federal income tax liability. The District sponsors tax-deferred investment options through 403(b) and 457(b) plans. We offer a wide variety of mutual fund investments from which to choose.

Personal financial planning appointments will be held in the District Benefits Office on the following dates:

January 29 (Mon)

February 7 (Wed)

February 20 (Tues)

Call Carol Dickason at 877 544 4380 ext 4261 to schedule your personal appointment.

## From the Benefits Office

*We are pleased to announce the following personal service office hours for 2007.*

**Benefits Orientations &  
Personal service**

**Tuesdays from 2—4**

*No appointment is necessary*

**Leaving Peralta?**

**Come to the Benefits Office**

**Thursdays from 2—4**

*Appointment is required*

*If you need to schedule an appointment outside of these designated times, please call the Benefits Office at 510 587 7868, option 5.*