

Community  
College  
*of* Philadelphia

2022-2023

# BENEFITS GUIDE

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## Your 2022-2023 Benefits

Please take this time to carefully review your benefit options available to you through Community College of Philadelphia and choose wisely to fit your and your family's needs. This guide contains basic information about your 2022-2023 benefits programs.

For more details about your Community College of Philadelphia benefits, refer to the Summary Plan Description (SPDs) for each plan. If there is any difference between the information in this document and the plan documents, the plan documents will govern.

### DID YOU KNOW?

Your Benefits Guide is your one-stop

source for benefits information, your costs for care and legal documentation. Refer to your plan documents and insurance materials for additional information about your plans.



**Benefits  
designed with  
you in mind**



## Welcome to Community College of Philadelphia's Benefits Guide

Community College of Philadelphia recognizes the hard work you do every day and the role you play in contributing to our success. As a result, we have worked hard to create a comprehensive benefits package that's meant to keep you healthy and productive, while also giving you options to plan for and protect yourself in the future. This Benefits Guide is a great tool to help you understand the plans and programs that you and your family will be enrolled in for the plan year.

The ever-changing world of health care has become increasingly complex. Our goal in providing this Benefits Guide is to help you better understand the benefits we offer and easily navigate the health care landscape. To get the most out of your employee benefits program, we encourage you to review this booklet in its entirety. Included, you will find details about:

- Who is eligible to participate
- How to make changes during the year, if applicable
- Each benefit and a summary of what is covered under the plan
- The Insurance Companies who administer our benefits and how to contact them if you need assistance
- Information on Health and Wellness Programs
- And much more!

Offering competitive and cost effective benefits to you and your family is important. It is a way for us to say “thank you” for contributing to the underlying success of the company.

If you have any questions about the employee benefits described herein or would like more information, please refer to your plan documents and insurance booklets or contact the Human Resources Department.





## Qualified Life Events

The choices you make when enrolling in your benefits will be in effect for a 12-month plan year. However, you may make changes during the year if you experience a qualified life event. **If you need to report a life event during the year, you will need to go directly to PlanSource to submit your qualifying event.** Some examples of life events are:

- Birth or adoption of a child
- Marriage
- Divorce and/or legal separation
- Death or loss of a dependent (including loss of dependent status)
- Change in your own employment status
- Change in residence that affects the benefits offered to you

## Eligibility

### Who Can Enroll

Regular full-time, part-time, classified, & confidential employees are eligible to participate in the employee benefits program.

You may enroll your eligible dependents when you enroll yourself. Dependents who are eligible for benefit coverage include:

- ✓ Your legally married spouse
- ✓ Your same-sex domestic partner
- ✓ Your same-sex partners
- ✓ Your opposite sex partners
- ✓ Your dependent children

Included in the definition of dependent child(ren) are:

- You or your spouse's state registered and unregistered domestic partner's naturally born child(ren), legally adopted child(ren), step-child(ren) or court-ordered dependent child(ren) for whom you are the court-appointed legal guardian

- You or your spouse's state registered and unregistered domestic partner's dependent child(ren) up to age 26 whether they are a full-time student or not. Coverage ends at the end of the month following the date they turn 26
- You or your spouse's state registered and unregistered domestic partner's continuously disabled dependent child(ren) [if disabled prior to age 26] who are incapable of self-sustaining employment and dependent upon you for support, regardless of age

## IBC Medical Plans

Community College of Philadelphia is pleased to offer you and your eligible dependents access to quality, affordable medical coverage through IBC's Preferred Provider Organization (PPO) Plus plans. IBC's medical plans offer you the freedom to receive care from many sources and cover a broad range of health care services.

### Keystone Point-of-Service

Community College of Philadelphia offers the Keystone Point-of-Service plan to you and your eligible dependents at **no cost**. This plan lets you maintain freedom of choice by allowing you to select your own doctors and hospitals. You maximize your coverage by having care provided or referred by your primary care physician (PCP). Of course, with Keystone Point-of-Service, you have the freedom to self-refer your care either to a Keystone participating provider or to providers who do not participate in our network; however, higher out-of-pocket costs apply.

### Personal Choice

Personal Choice®, our Preferred Provider Organization (PPO), gives you freedom of choice by allowing you to choose your own doctors and hospitals. You can maximize your coverage by accessing your care through Personal Choice's network of hospitals, doctors, and specialists, or by accessing care through preferred providers that participate in the BlueCard® PPO program. Of course, with Personal Choice, you have the freedom to select providers who do not participate in the Personal Choice network or BlueCard PPO program. However, if you receive services from out-of-network providers, you will have higher out-of-pocket costs and may have to submit your claim for reimbursement. Employees who enroll in the Personal Choice plan will pay a monthly premium based on their annual salary. The premium will be paid through payroll deduction on a pretax basis, starting with the **September 10, 2022** pay.

## Community College of Philadelphia Benefits At-a-Glance

Community College of Philadelphia is pleased to offer a full range of benefits effective 9/1/2022.

<b>Medical</b> <i>Independence Blue Cross</i>	<ul style="list-style-type: none"> <li>• Keystone Point-of-Service</li> <li>• Personal Choice</li> </ul>
<b>RX</b> <i>CVS /Caremark</i>	<ul style="list-style-type: none"> <li>• Retail</li> <li>• Mail Order</li> </ul>
<b>Dental Plan:</b> <i>Delta Dental of PA</i>	<ul style="list-style-type: none"> <li>• Delta Dental PPO</li> <li>• Delta Dental DHMO</li> </ul>
<b>Dental Plan:</b> <i>United Concordia</i>	<ul style="list-style-type: none"> <li>• Concordia Plus network (DHMO)</li> </ul>
<b>Flexible Spending Accounts:</b> <i>MMA Marketlink</i>	<ul style="list-style-type: none"> <li>• Health Care FSA</li> <li>• Dependent Care FSA</li> <li>• Commuter Benefit</li> </ul>
<b>Basic Life/AD&amp;D:</b> <i>Sunlife</i>	<ul style="list-style-type: none"> <li>• Eligibility based on class, please refer to PlanSource and CCP website for certificates</li> </ul>
<b>Long Term Disability:</b> <i>Sunlife</i>	<ul style="list-style-type: none"> <li>• Employer-Sponsored Benefit (one-year waiting period)</li> </ul>
<b>Plan Source:</b> <i>Marsh McLennan Agency</i>	<p>Online access to your benefits information 24 hours a day, seven days a week through PlanSource, which can be used to:</p> <ul style="list-style-type: none"> <li>• Review current benefit plans</li> <li>• Review beneficiaries/ dependents</li> <li>• Find other benefit related information</li> </ul>



## MEDICAL PLANS

Independence Blue Cross (IBC)

### IBC Medical Plans

Community College of Philadelphia is pleased to offer you and your eligible dependents access to quality, affordable medical coverage through IBC. IBC's medical plans offer you the freedom to receive care from many sources and cover a broad range of health care services.

To find participating doctors, specialists, hospitals and facilities closest to home or work, visit [www.ibxpress.com](http://www.ibxpress.com).



Services	IBC Medical			
	Keystone POS Plan		Personal Choice Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
	Based on a contract year, you will pay the following:			
<b>Annual Deductible:</b> Individual / Individuals & Dependents/ Family	\$500 /\$1,000/ \$1,500	\$500 /\$1,000/ \$1,500	\$500 / \$1000/ \$1,500	\$700 /\$1,400/ \$2,100
<b>Out-of-Pocket Maximum:</b> Individual / Family (Out of pocket expense)	\$4,500 / \$9,000	\$0 / \$0	\$4,500 / \$9,000	\$0/\$0
<b>Coinsurance</b>	0%	20%	0%	30%
<b>PCP Copay</b> <b>Specialist Copay</b>	\$10 \$25	20% after deductible 20% after deductible	\$10 \$40	30% after deductible 30% after deductible
<b>Diagnostic Procedures</b> Diagnostic x-rays MRI / MRA, CT Scans / PET	\$0 \$0	20% after deductible 20% after deductible	\$20 \$40	30% after deductible 30% after deductible
<b>Hospital Care</b> Inpatient Hospital Outpatient Surgery	\$0 after deductible \$0 after deductible	20% after deductible 20% after deductible	\$0 after deductible \$0 after deductible	30% after deductible 30% after deductible
<b>Emergency Room Copay</b>	\$35 (waived if admitted)	\$35 (waived if admitted)	\$100	\$100
<b>Urgent Care Copay</b>	\$24	20% after deductible	\$70	30% after deductible
<b>Routine Eye Care</b>	\$25	Not Covered	Not Covered	Not Covered



The future of healthcare is here.

Telemedicine is a convenient and low-cost option when you can't get to your doctor.



You can see a board-certified doctor by secure video, phone, or mobile app — anytime, anywhere — who can treat non-emergency medical conditions such as:

- Colds and flu
- Allergies
- Asthma
- Pink eye
- Ear infections
- Sinus problems
- Respiratory infections
- Joint aches and pains
- Vomiting and nausea
- And more

It's quicker and more cost-effective than visiting the ER for an illness that's not an emergency. Check your plan to see how telemedicine is covered.

**24 hours a day, 7 days a week on demand access to affordable quality healthcare. Anytime, Anywhere.**

With MDLIVE, you can visit with a doctor from your home, office, or on the go. MDLIVE's network of Board Certified doctors and licensed therapists is available 24/7 by phone or secure video to assist with non-emergency medical conditions.

- Download the MDLIVE Mobile App from the Apple Store or Google Play. Please visit [MDLive.com/ibx](https://MDLive.com/ibx)
- Use Member ID and get linked to the CCP's **\$10 copay**

**Don't wait until you're sick! Register for MDLIVE today. There are several ways to activate your account**

- Text IBX to 635-483 to chat with Sophia, a virtual assistant who will help you sign up
- Download the MDLive app on your smartphone
- Visit [MDLive.com/ibx](https://MDLive.com/ibx)
- **Call 1-877-764-6605**



# PRESCRIPTION DRUG PLAN

CVS Prescription Drug Coverage



## CVS Prescription Drug Coverage

When you enroll in an Community College of Philadelphia medical plan, you automatically receive prescription drug coverage through CVS/ Caremark. The Pharmacy Management Formulary Program provides a defined list of FDA-approved medications chosen for their medical effectiveness and value. The formulary list includes both generic and brand-name drugs. Your share of the cost will always be less for drugs that are on the formulary list; however, coverage is available for many non-formulary drugs. The Pharmacy Management Formulary Program utilizes the CVS/ Caremark network where you can locate a participating pharmacy to fill your prescription.

The formulary drug program utilizes four levels of cost-sharing that ranges from lowest to highest cost, with generic drugs being the most affordable. To get an updated copy of the standard control formulary list of drugs, visit [https://www.caremark.com/portal/asset/caremark\\_recaprxclaimsdruglist.pdf](https://www.caremark.com/portal/asset/caremark_recaprxclaimsdruglist.pdf)

### Save money, use mail order!

The prescription plan also includes a mail order program through CVS/ Caremark which allows you to purchase a 90-day supply of medications you take on an ongoing basis (known as maintenance drugs). When you order prescriptions through the mail, you pay 2 copays for generic, brand and non-formulary, rather than three, for a 90-day supply.

All covered maintenance medications for chronic conditions (such as blood pressure medications) must be provided through the mail order service with CVS/ Caremark, which allows you to order up to a 90-day supply.



### Using Mail Order services allows you to:

- Minimize trips to the pharmacy with delivery to you within 14 days
- Save time by managing your prescription refills online or with a quick phone call
- Order refills, check order status, and pay your bill online
- Manage prescription for you and your family
- And enjoy free standard shipping

To use the mail order program, have your doctor fill out your prescription and fill out an order form. You can also speak to a representative by calling the number on the back of your member ID card.

## CVS/ Caremark Prescription Drug Coverage

<b>Annual Deductible</b> Individual / Individual & Dependent /Family	\$50
<b>Retail</b> (up to 30-day supply) Generic* Preferred Brand Non-Preferred Specialty	\$0 \$30 \$50 \$80
<b>Mail Order</b> (31 to 90-day supply) Generic** Brand Formulary Brand Non-Formulary Specialty	\$0 \$60 \$100 \$160

**\*Maintenance generic RX require 90– day supply from CVS or Caremark Mail Order**





## Set Goals and Take an Active Role in your Health and Well-Being

## Take Advantage of IBC's Health and Wellness Programs

There are additional benefits available through your medical plans that are designed to encourage healthy behaviors. Additionally, discounts are available on products and services to help improve your health and save you money. You must register to take advantage of these benefits by calling **800-ASK-BLUE** or visiting the website at [www.ibx.com](http://www.ibx.com) and clicking on *Member Resources* and then *Health and Wellness*.

### Fitness Programs

From discounts to reimbursements, IBC's Healthy Lifestyles Fitness Program offers you big incentives to lead a healthier life and make healthier choices.

IBC's fitness program will reimburse you up to \$150 of your fitness center fees just for completing 120 workouts during a 365-day program enrollment period. That means getting paid to work out an average of two to three times a week!

### Healthy Weight, Healthy You

A healthy weight reduces your risk for heart disease, high blood pressure, diabetes, and stroke, just to name a few. If you'd like to lose weight, IBC will reimburse you up to \$150 per year of your class fees or membership costs for approved weight management programs.

### Tobacco Cessation

No matter who you are, you can find a program that will give you the type of support and encouragement you need to kick the habit. Receive \$150 back when you complete your choice of proven tobacco cessation programs. Eligible programs include those that focus on behavior modification and provide frequent and regular support such as weekly meetings or telephone-based sessions.

Visit [www.ibx.com](http://www.ibx.com), click on **Stay Healthy** and then **Health and wellness perks** for information about these benefits and more.

### IBX wire

Stay connected! App, text, and email — simple and secure ways to stay informed about your health plan

<https://www.ibx.com/stay-healthy/health-and-wellness-perks/get-connected>

### IBC Wellness and Member Perks

IBC offers access to a variety of products and services to help you live a healthy lifestyle and manage your everyday life. You and your family members can take advantage of benefits and programs such as:

- **Stress Management** - Receive a stress-relief guide.
- **Baby BluePrints** - A maternity program designed to help you be healthy, confident, and comfortable throughout your pregnancy.
- **24/7 Nurse Line** - You have access to speak with a registered nurse 24 hours, 7 days a week.
- **Personal Health Profile** - Health risk assessments members complete through the member portal that results in a health analysis and personalized action plan.
- **Connections Health Management Programs** - Offers an accurate, confidential and personalized action plan to support physicians' relationship with their patients and enhance their ability to provide evidence-based care.
- **Nutrition Counseling** - Receive up to 6 visits a year with a registered dietician to learn how to eat a healthier diet.
- **Immunizations** - Information on vaccines and immunizations.
- **Blue365** - Access exclusive deals and discounts on fitness gear, gym memberships, weight-loss/healthy eating programs and healthy travel experiences with Blue365.
- **Blue Insider** - Get exclusive deals and discounts on amusement parks, hotels, shopping, movie tickets, sporting events, Broadway shows, museums and other attractions.

## ACUPUNCTURE / COLLEGE TUITION BENEFIT

Independence Blue Cross (IBC)



### IBC Acupuncture Benefit Coverage

In response to the opioid epidemic, Independence Blue Cross (IBC) has included acupuncture treatment with the health and wellness member-exclusive programs. The benefit will be covered for pain management and for certain other conditions/indications including:

- Headache (migraine, tension)
- Post-operative and chemotherapy-induced nausea, vomiting
- Low back pain
- Pain from osteoarthritis of knee/hip
- Chronic neck pain

**The benefit will be available without precertification.**

**Based on type of coverage:**

- PPO members will pay specialist cost-sharing and have an 18-visit limit (combined in and out-of-network).
- POS will need a referral, pay their specialist cost-sharing, and have an 18-visit limit (as with all POS plans, this is not a combined visit limit).

### College Tuition Benefit: Tuition Rewards Program

The College Tuition Benefit® Rewards program offering through SAGE Scholars is available to Independence Blue Cross (Independence) members as a value-added program.\*

The program works much like a scholarship program, where the tuition rewards can accumulate up to one year of tuition at a participating college. The tuition rewards can then be used at one of approximately 400 participating colleges and universities nationwide. See a complete list of participating schools at [ibx.collegetuitionbenefit.com](https://ibx.collegetuitionbenefit.com).

You can use your College Tuition Benefits Rewards at nearly 400 private colleges and universities across the nation.

- Each Tuition Rewards point equals a guaranteed \$1.00 minimum reduction off of the published full tuition, spread evenly over four years of undergraduate education, starting with freshman year.
- You will receive rewards each year you have medical coverage through Independence Blue Cross (Independence).
- Employees that enroll in the first year earn 2,000 tuition rewards points, plus 2,000 tuition rewards points for every year they remain enrolled in an Independence health plan, including an additional 2,500 points in year 4.
- Tuition Rewards can be used for your children and extended family members, including children, nephews, nieces, and grandchildren. Don't forget to enroll them!
- See how quickly your account can grow!

Note: After your initial registration, future points are credited 30 days after plan anniversary.

To learn more about the program and how to get started, go to [www.ibx.collegetuitionbenefit.com](https://www.ibx.collegetuitionbenefit.com) to set up your account. If you have any questions, please feel free to visit the website or contact College Tuition Benefit directly at 844-244-4086.

\*This is a value-added program and not a benefit under an Independence health plan and is, therefore, subject to change without notice.

### Grad Fin

Student loan debt reduction and free, personalized solutions to accelerate student loan debt payoff process and potentially saves thousands of dollars.



## EMPLOYEE ASSISTANCE PROGRAM

Carebridge



### Employee Assistance Program

Some days it can be tough to manage the competing priorities in our lives, and keep it all running smoothly. The Carebridge Employee Assistance Program (EAP) is a confidential around-the-clock service that helps you and your family balance the demands of work, life and personal issues. A trained professional will help assess your needs. The EAP can assist you with:

- Mental health and well-being
- Personal and professional relationships
- Substance abuse
- Family life
- Childcare and Eldercare
- Financial, Legal and Identity Theft

Please note: There is no charge to you or your family for using the EAP program; however, if you choose to use any referrals to additional resources, those charges, if any, would be your responsibility.

### What Does It Do?

The EAP and Work/Life program provides a professional counselor to listen and:

1. Help define the problem clearly
2. Assess the type of help needed
3. Either provide the required help or make the most appropriate, cost-effective referral for you

### Who Can Use It?

The Carebridge EAP program is available to employees, their spouse, their significant other, and their dependent children even if you have waived coverage under our health plans. As an employee of Community College of Philadelphia, you are automatically enrolled in the Carebridge EAP at no cost to you.



**Have Questions? Need Help?**

**Contact Carebridge - EAP**

**1-800-437-0911**

**Toll free, 24 hours a day, 7 days a week. You can also visit online at: [www.myliferesource.com](http://www.myliferesource.com)**

**Access Code: [KJC7Y](#)**





From Prevention to Intervention, Carebridge Can Help.

## Keep Carebridge in your pocket.

**Free confidential support  
is available 24-7.**

- Chat with Carebridge
- Self-Assessment Tools
- Mental Health Support
- Work-Life Support
- Mindfulness Tools
- Video & Audio Trainings

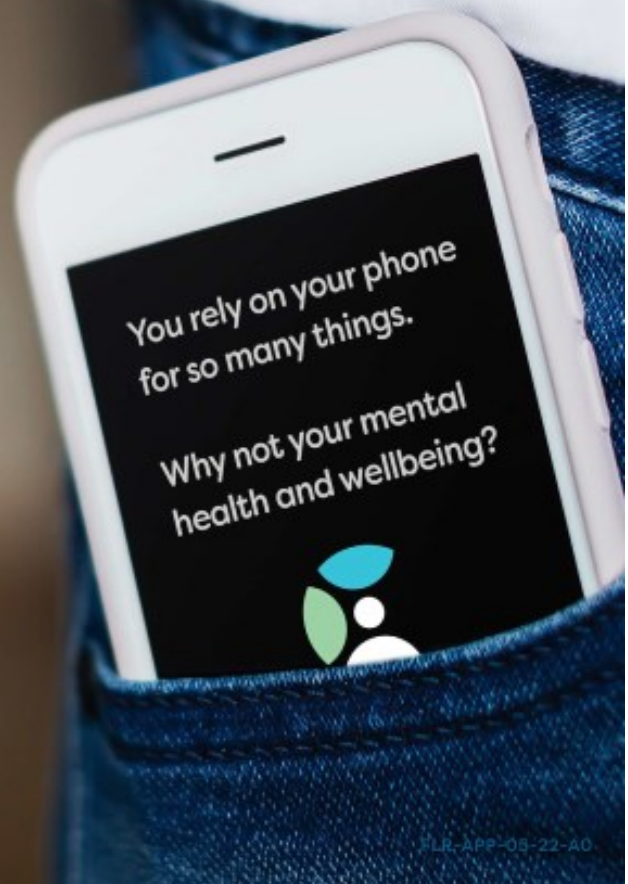
Download the  
Carebridge EAP App



Download on the  
App Store

GET IT ON  
Google Play

[myliferesource.com](https://myliferesource.com)  
800.437.0911



FLR-APP-05-22-A0



From Prevention to Intervention, Carebridge Can Help.

## Life Doesn't Stop When You're At Work.

That's Why We're Here for You & Eligible Family Members with Free and Confidential Support.



### Mental Health Support

Build resilience and overcome life's tough moments.

Get real support for anxiety, depression, conflict, grief, addiction, and more. We provide free consultations, short-term counseling with licensed clinicians, and referrals for long-term care.



### Work-Life Services

You don't need to have it all figured out.

Let us help you through life's circumstances, such as childcare, eldercare, legal, and financial matters. We offer unlimited access to work-life specialists for guidance, referrals, and educational support.



### Emotional Wellbeing & Behavioral Change

Reach your highest potential every day.

Make progress towards your goals with motivation, stress relief, mindfulness, and goal-setting assistance. We provide live training, life coaching, virtual groups, and digital tools for proactive support.

Use your Carebridge EAP to your advantage today!

800.437.0911

clientservice@carebridge.com  
myliferesource.com

Access Code: KJC7Y



Download the Carebridge EAP App



# Introducing Tess

From Prevention to Intervention, Carebridge Can Help.

## Emotional Support Using Artificial Intelligence

1

### Say hi

Start by chatting with Tess by texting “hi” to 415.360.0039.

Text messaging rates may apply.

2

### Tess asks

Like a coach, Tess works to understand your needs by asking, “how are you?”

3

### Tess helps

Tess delivers coping strategies based on the emotions you express.

More than 8 million people have access to Tess.  
Tess is free and available 24-7 within the United States  
for you, and for members of your family over the age of 13.



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FLB-TSI-06-22-A0



# DENTAL PLAN

Delta Dental



## Delta Dental Plan

Delta Dental manages the dental benefit. Delta's dental program offers comprehensive dental coverage for services ranging from x-rays and routine cleanings to fillings and major care services.

### Dental Preferred Provider Organization (PPO)

Under the Delta Dental PPO plan, you have access to a broad range of providers in the Delta Dental PPO network. The expanded network gives you a greater selection of Delta-preferred dentists. You will maximize your benefits if you use a participating provider, which will lower your out-of-pocket costs.

In-network dentists are required to accept the Delta Dental negotiated fee as payment in full. If you decide to use a non-participating dentist, however, benefits will be paid based on the maximum fee that Delta Dental will approve for a given procedure in a given region. Preventive Care is covered at 100% in or out of the network.

To locate a participating dentist, visit Delta Dental's website at [www.deltadentalins.com](http://www.deltadentalins.com) and access the provider directory.



Feature/Service	Delta Dental		
	DPPO		DHMO
	In-Network	Out-of-Network	In-Network
	You will pay the following cost-share:		
Individual Annual Deductible	\$0	\$0	N/A
Family Annual Deductible	\$0	\$0	N/A
Annual Maximum/Person	\$1,700	\$1,500	N/A
Preventive and Diagnostic	0%	0%	0%
Basic Services—Fillings and posterior composites	0%	0%	See fee schedule
Endodontics (root canals)	0%	0%	See fee schedule
Periodontics (gum treatment)	50%	50%	See fee schedule
Oral Surgery	0%	0%	See fee schedule
Major Services—Crowns, inlays, onlays & cast restorations	0%	0%	See fee schedule
Prosthodontics—Bridges, dentures and implants	50%	50%	See fee schedule
Orthodontia (Dependent children to age 19)	50%	50%	See fee schedule (coverage for dependent & adults)
Orthodontic Lifetime Maximum	\$1,000	\$1,000	See fee schedule

*When dental services are received from a Non-Participating Dentist, Delta Dental's payment is sent directly to the primary enrollee. You are responsible for payment of the Non-Participating Dentist's total fee. Non-Participating Dentists will bill you for their normal charges, which may be higher than the Premier Allowed Amount for the service. You may be required to pay the dentist yourself and then submit a claim to Delta Dental for reimbursement. Since the Delta Dental payment for services you receive may be less than the Non-Participating Dentist's actual charges, your out of pocket cost may be significantly higher.*



## ADDED DENTAL BENEFITS

Delta Dental

### BrushSmart

BrushSmart is an oral wellness program, exclusively for Delta Dental enrollees, that offers personalized solutions, oral care tips and discounts on the products that help you improve your dental care routine. Regular brushing and flossing — with the right tools — have always been the best way to strengthen your smile and protect your oral health. We've partnered with Philips Sonicare to bring you deals and products tailored to your specific needs and lifestyle.

#### Want to get started? It's easy:

1. Go to [brushsmart.org](https://brushsmart.org).
2. Fill out the sign-up section.
3. Check the user agreement box, then click the Join BrushSmart button.

When you complete these steps, you'll receive your coupon code and a confirmation email. Visit [brushsmart.org](https://brushsmart.org) for more information.

### Toothpic

Toothpic is a photo-based teledentistry app for PPO™ and Premier® plan members that offers virtual dental screenings from a Delta Dental dentist. Answer a few questions about your oral health and take photos of your mouth from your smartphone to receive a personalized dental report in under 24 hours. This dental report includes:

#### How to Register:

- Scan this QR code with your smartphone or visit [deltadental.toothpic.com](https://deltadental.toothpic.com)



- Click on Register Now to create an account and download Toothpic
- Open Toothpic and log in to your account to get started!

### Virtual Consult

Virtual Consult connects Delta Dental members and dentists for real-time video appointments. This benefit is free with your existing Delta Dental PPO™ or Delta Dental Premier® plan.

When you have an urgent issue, even if it's after hours, Virtual Consult makes getting a dentist's advice simple. Virtual Consult is great if you are experiencing an urgent dental issue, don't have a regular dentist, can't take time off work or have difficulty visiting the dentist's office, or aren't feeling well.

#### With Virtual Consult, you can:

- Get urgent dental care for issues such as pain or pressure, bumps or swelling, cuts or lesions, chipped teeth and bleeding. You can even get e-prescriptions for pain or infections sent directly to the pharmacy of your choice.
- Have a live video consultation with a Delta Dental dentist from the comfort of your own home or anywhere you have a camera and internet-equipped computer.
- Get follow-up instructions sent to you and visit summaries and histories made available for your regular dentist. Your medical information and visit history will also be stored in your secure profile for any future visits.

#### Ready to get started?

Visit <https://deltadentalvirtualconsult.com/> for more information and to learn how to download and use Virtual Consult.



# Amplifon

- You now have access to discounts on hearing aids through Amplifon Hearing Health Care. Delta Dental selected Amplifon, a leader in hearing health care, to act as you personal concierge. They'll guide you through every step, from using your discounts to finding the right products and care to match your hearing needs
- There's no sign-up fee for the program, and you'll enjoy 62% average savings off retail pricing. If you find a lower price at local provider. Amplifon will not only match it, they'll beat it by 5% Plus, no interest financing is available
- Amplifon offers access to the nation's leading hearing aid brands featuring the latest technology. And, all products are backed by a 60 day no risk trial
- With a broad network of hearing clinics across the nation, its likely Amplifon has a provider near you
- The advantages of Amplifon don't stop right after you buy. You get one year of free follow-up care, two years of free batteries and three year product warranty for all hearing aid purchases

Ready to get started? It's simple.

1



Call Amplifon at 1-888-779-1429. A Patient Care Advocate will help you find a hearing care provider near you.

2



Your advocate will explain the discount process, ask you a few simple questions, then help you make an appointment.

3



Sit back. Amplifon will send you and your selected provider the necessary information to activate your hearing aid discounts.

Take advantage of your value-added feature!  
Visit [www.amplifonusa.com/deltadentalins](http://www.amplifonusa.com/deltadentalins) or call 1-888-779-1429 to get started.

# Qualsight



Think you'd never be able to afford LASIK eye surgery? Now it may be within reach. Why? Because Delta Dental has selected QualSight to offer you access to discounts on LASIK services. Through QualSight, you can save 40%-50% off the national average price of Traditional LASIK along with big savings on Custom and Custom Bladeless LASIK procedures.

**Extra savings**  
You get preferred pricing on LASIK through QualSight providers across the nation. Plus, pre- and postoperative visits are included, along with a one-year assurance plan

**Expert surgeons**  
There's no need to fear- QualSight's network is built with credentialed laser eye surgeons who have collectively performed more than 6.5 million procedures

**Expansive choice**  
With more than 1,000 LASIK locations you can choose the physician with the experience, reputation and technology your vision correction requires

1. Get ready. .... 2. Get set. .... 3. Save!

- Give a QualSight care manager a call at 1-855-248-2020.
- A care manager will explain the program and answer any questions.
- Pick a physician and pay a discounted price for LASIK services.

To learn more about the LASIK discounts, visit [www.qualsight.com/-delta-dental](http://www.qualsight.com/-delta-dental).





## DENTAL PLAN

United Concordia Dental (UCCI)

### United Concordia Dental (UCCI) Dental Plan

UCCI offers comprehensive dental coverage for services ranging from x-rays and routine cleanings to fillings and major care services.

#### Dental Health Maintenance Organization (DHMO)

Under the UCCI DHMO plan, you have access to a broad range of providers in the UCCI network. Treatment by an Out-of-Network dentist is not covered.

To locate a participating dentist, visit UCCI's website at [www.unitedconcordia.com](http://www.unitedconcordia.com) and access the provider directory.



Feature/Service	UCCI Dental
	DHMO
	In-Network
	<i>You will pay the following cost-share:</i>
Individual Annual Deductible	N/A
Family Annual Deductible	N/A
Annual Maximum/Person	\$0
Preventive and Diagnostic (Deductible waived for preventive)	0%
Basic Services	REFER TO SCHEDULE OF BENEFITS
Major Services	REFER TO SCHEDULE OF BENEFITS
Orthodontia	REFER TO SCHEDULE OF BENEFITS
Selection of Primary Dentist Office required?	YES

# FLEXIBLE SPENDING ACCOUNTS (FSAs)

MMA Marketlink



## Flexible Spending Accounts (FSAs)

FSAs are an easy and convenient way to get more out of your paycheck. It allows you to set aside a predetermined amount of your pretax dollars to cover certain out-of-pocket expenses as they occur throughout the plan year. Two types of accounts are available — Health Care Spending Account and Dependent Care Spending Account. The Flexible Spending Account, managed by MMA, runs from **January 1–December 31**. All full-time employees working at least 32 hours a week and scheduled for twelve months of continuous service with Community College of Philadelphia at the start of the plan year are eligible.

### Health Care FSA

A Health Care FSA is a special account you put money into that you use to pay for certain out-of-pocket health care costs not covered by your health plan. Your Health Care FSA lets you pay for eligible medical and dental care expenses not covered by your insurance plan with pretax dollars. This means that you end up paying less in taxes and taking home more of your paycheck. Your Health Care FSA covers a wide range of medically necessary expenses including, but not limited to: copays, coinsurance, deductibles, prescriptions, dental expenses, vision expenses and orthodontia care.

The IRS allows you to contribute to your FSA through pre-tax payroll deductions, meaning those funds are deposited into your account before any deductions for income tax, Social Security or State withholding taxes are taken. This benefit is optional, and contributions are funded entirely by you as the employee.

**Each year during Open Enrollment, you decide how much to set aside for the upcoming calendar year for expenses. You must elect each year in order to participate. The maximum annual contribution is \$2,850.**

**Some examples of eligible expenses include:** covered prescription and doctor copays and deductibles, medical deductibles and coinsurance, eyeglasses and contact lenses, eligible over-the-counter (OTC) items (contact lens solution, band-aids, birth control, etc.), orthodontics and more.

**Some ineligible expenses:** premiums for medical, dental, vision, etc., amounts reimbursed by health care plans, non-medical physical treatments, cosmetic surgery and more.

For a complete list of items, visit the Internal Revenue Service (IRS) website at [www.irs.gov](http://www.irs.gov).

### Use it or Lose it

As you think about your FSA for this plan year, be sure to carefully estimate your expenses and the amount you want to contribute to your account. As you do, remember that, as a result of national health care reform, you may no longer use the Health Care FSA to pay for certain over-the-counter drugs

and medicines without a doctor's prescription or letter of medical necessity.

The goal in estimating carefully is to use whatever you set aside so you don't lose it. That's because the Internal Revenue Service (IRS) has a "use it or lose it" rule, which means if you don't spend everything in your FSA by the end of the plan year, you'll forfeit funds in excess of \$570.

### \$570 Rollover

Community College of Philadelphia offers the option to roll over \$570 of unused health FSA balances into the following plan year. The \$570 rollover amount will be in addition to whatever new money you plan to put into your account through pretax payroll deductions. This option applies only to the Health Care FSA; you will still be able to elect up to the maximum amount of \$2,850 per calendar year. Any amounts remaining at the end of the plan year over the \$570 rollover amount must be forfeited.

### Dependent Care FSA

The Dependent Care FSA lets you use pretax dollars toward qualified dependent care. **You can contribute up to \$5,000 (\$2,500 if married and file individual tax return) for the Dependent Care FSA** for children under age 13 and for disabled adults in your care.

If you elect to contribute to the Dependent Care FSA, you may be reimbursed for:

- The cost of child or adult dependent day care (in or out of your home)
- Nursery schools and preschools (excluding kindergarten) and summer day camp

### Commuter Benefit

The Commuter program allows you to pay for your work-related parking and transit expenses using pretax dollars.

As a month-to-month benefit, you can opt in and out of the benefit at any time based on your transit or parking needs for the upcoming month.

# FLEXIBLE SPENDING ACCOUNTS (FSAs)

MMA Marketlink

## Getting Reimbursed

If you participate in either the Health Care FSA for the first time, you will receive a letter in the mail to your home address including a MMA Blue Card Prepaid MasterCard. You can use the card like a debit card, in order to pay for eligible healthcare expenses at the point of service. Please note:

- The Health Care FSA card will be loaded with your annual contribution at the start of the plan year. If you are enrolled in the Dependent Care FSA, only the amount you have contributed to date will be available to you to utilize.
- Your card will arrive in an unmarked, white envelope that looks similar to junk mail. Please be sure to keep on the lookout for your card.
- All cards have a five year expiration date. Please continue to use your current card until it expires. If you lose your card and need to re-order a copy before your card expires, your account will be deducted \$10.
- You can purchase both eligible and non-eligible items on the same transaction. Eligible items will be approved for payment by the card and the remaining non-eligible items may be paid using another form of payment.
- You can track your balances on the member website as referenced below.

## Logging into the Spending Account Service Center Consumer Portal

When logging into the Spending Account Service Center portal, please use your 5 digit employee ID number as your user ID instead of your social security number as previously used. To log in, please visit <https://trion.lh1ondemand.com>.

Login Example:

Website: <https://trion.lh1ondemand.com>

Username: Last Name+DOB+DWB (Where MMDDYY is your DOB)

**Initial Password:** DDMMYY (Where DDMMYY is your DOB)

You can also manually submit your claim through the Spending Account Service Center online customer portal, mobile app or via mail or fax.

## FSA Store

The FSA Store is a great educational and retail site that stocks thousands of FSA-eligible products. Each product is clearly marked on the site to eliminate confusion about which products require a prescription and which do not. You can shop for eligible items such as bandages, vitamins, and thousand of

products in between. You can also search for an eligible provider to find eligible services from dermatologists to optomologists near you.

You can visit FSA Store's Learning Center for answers to all of your FSA-related questions. The informative site is available to make sure you are aware of the many positive FSA benefits available to you.

## Visit the FSA Store to start making your purchases:

For you to begin using the FSA Store, login to the Spending Account Service Center Consumer Portal and you will find a link to FSA Store under Tools & Support.

## FSA Mobile App

The FSA Mobile App is a simple, intuitive experience that helps make it easy to manage your FSA accounts. Try it and you'll see how the FSA Mobile App is simplifying the business of health care.

## On the FSA Mobile App, you can:

- Check current flexible spending account balances
- View account activity and receive alerts via text message
- View transaction details
- File new claims with receipt images
- Review expense information
- Enter a new expense
- Submit claims and upload receipts using the mobile device's camera
- Manage expense receipts
- Promptly file claims for their reimbursement accounts
- Scan feature for over-the-counter (OTC) products

Now by using your smartphone, you can access your flexible spending account balances, and you'll know how much money you have available to spend on qualified expenses at the time of purchase.

The free mobile app is available on iPhone, Android, iPad, and iPod Touch.

## Simply download the App "Spending Account Mobile Center" for your device and login using:

- **Username:** LAST NAME+DOB+DWB (e.g. Smith112792DWB)
- **Default Password:** DOB (DDMMYY)





### Sun Life Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

Community College of Philadelphia is pleased to offer life insurance coverage with Sunlife. This benefit is available at no cost to you for those that are deemed eligible.

If you have people who depend on you for financial support, life insurance will help protect them in case something happens to you — your designated beneficiary will collect a financial benefit upon your death.

Also included is AD&D coverage which provides an additional level of protection upon your death or a serious injury or accident. This benefit is equal to your life insurance amount.

**Although there are no enrollment forms to complete, you are encouraged to update your beneficiary designations in Plansource.**

### Long-Term Disability (LTD) Insurance

If you are an active full-time employee and deemed eligible based on class working a minimum of 32 hours per week, you are eligible for this benefit. Benefits begin after a year of active service.

The LTD benefit provides income during an extended period of disability if you are disabled and unable to return to work after 180 consecutive days. You may receive monthly LTD benefits as long as you are deemed disabled by the insurance carrier or until you reach Social Security normal retirement age.



## ADDED BENEFITS AND CONTRIBUTIONS



### Retirement Plan

You can change your retirement plan investment vendor (TIAA or Fidelity) any time during the year. Please note that you can enroll in Community College of Philadelphia 403b Supplemental Contributions Plan (elective deferrals, no Community College of Philadelphia contributions) at any time, regardless of your employee classification.

Forms to change your retirement plan contribution amounts / percentages are also found on Community College of Philadelphia HR website. You can increase or change your contribution to your retirement account (above the mandatory 5%) at any time.

### Free Nutrition Counseling Sessions

As a IBC member, you are eligible for six free nutritional counseling sessions. CCP utilizes Wellness Coaches for these sessions. Registered dietitians from Wellness Coaches conduct free one-on-one employee nutritional counseling sessions via the Healthy Ways portal. Healthy Ways will give you access to schedule an appointment with a Registered Dietitian (RD). If you've recently worked with a Registered Dietitian or have an appointment scheduled, you'll be receiving a custom link to verify your account and access your appointment details. If not, follow this [LINK](#) to get started. Once you've verified your account, bookmark [portal.healthyways.com](http://portal.healthyways.com) or download the Wellness Coaches app to easily manage your RD appointments, gain access to nutrition tips, recipes and more. Please see attached for step- by- step instructions on how to schedule an appointment.

We are excited to be able to offer this proven nutrition solution. If you need additional assistance getting started, please contact [support@wcusa.com](mailto:support@wcusa.com) or call 1-800-484-7720.



### 2022-2023 Contributions

Each year Community College of Philadelphia reviews our benefit programs and make revisions and updates to ensure that we continue to offer a competitive, cost-effective benefit program to you and your family. Please note there will be **NO** changes to your bi-weekly employee contributions for the 2022-2023 plan year. Please refer to PlanSource for the rate sheet and further contribution information.





# Enrolling In Your Benefits Through PlanSource

**You have online access to your benefits information 24 hours a day, 7 days a week through PlanSource which can be used to:**

Update personal information, review current benefit plans, update beneficiaries/dependents and review other benefit related information



## Follow these easy steps to get started

### 1 Logging on to PlanSource

- Type in <https://benefits.plansource.com/logon/ccop> into the address bar of your internet browser.
- If this is the first time you are using this site, follow the instructions below for your Username and Password.

#### Employee Example:

Jane Anderson

#### Enter your Username: *janders1234*

- ✓ First initial of your First Name — j
- ✓ First six characters of your Last Name — anders
- ✓ Last four digits of your SSN — 1234

#### Enter your Password: *19750207*

- ✓ Your date of birth in the format YYYYMMDD. For example - a date of birth of February 7, 1975 would look like this: 19750207.

If this is your first time logging on, you will need to select and record a new password.

**NOTE:** PlanSource will also require a Multi-Factor Authentication (MFA) the first time an employee logs in. The employee will be prompted to select the telephone number on file or add a new telephone number to receive the verification code in order to access their account.

Please click the blue “set up” link

**Please Note:** The employee should add their telephone number including area code without dashes.

- ☐ Text Message  
[Add Phone](#)
- ☐ Email Address  
[Setup](#)
- [Backup Codes](#)  
[Setup](#)

### 2 Update Your Personal Information

Take a moment to make sure that your personal information (which is already loaded onto the site) is correct and up-to-date.

### 3 Electing a Plan

You must make a selection for each benefit even to decline a benefit. All the plans available to you will be listed.

- Your Summary: This page lists all the benefits you elected. Read through the entire page carefully and verify all information.
- To make any changes to your elections:
  - ✓ Click the benefit that needs correction
  - ✓ Make corrections
  - ✓ Click Continue
  - ✓ Click Confirm

### 4 You are done!






At any time throughout the year, you can login to your account using your Username and your Password. If you do not remember your password, contact your Human Resources Department to have your Password reset.

# Do you have a question about your coverage?

Please see the following important contact information and resources for the Community College of Philadelphia's benefit offering



## Contact Information

Benefit	Provider	Web Site	Phone Number
Medical		<a href="http://www.ibxpress.com">www.ibxpress.com</a>	Call the number on the back of your card or 800-275-2583 to speak with a representative.
Rx		<a href="http://www.caremark.com">www.caremark.com</a>	Call the number on the back of your card or 844-224-7948 to speak to a representative
Dental		<a href="http://www.deltadental.com">www.deltadental.com</a>	800-471-7091
		<a href="http://www.unitedconcordia.com">www.unitedconcordia.com</a>	866-357-3304
Flexible Spending Accounts		<a href="http://trion.lh1ondemand.com/">trion.lh1ondemand.com/</a>	800-580-6854 (Benefits Service Center)
Basic Life & AD&D Long-Term Disability		<a href="http://www.sunlife.com">www.sunlife.com</a>	800-786-5433
Employee Assistance Program (EAP)		<a href="http://www.myliferesource.com">www.myliferesource.com</a>	800-437-0911



# Important Regulations

## Patient Protection – Patient Access to Obstetrical and Gynecological Care

You do not need prior authorization from IBC or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact IBC at 800-275-2583.

## Women's Health and Cancer Rights Act

On October 21, 1998, the Women's Health and Cancer Rights Act became effective. This law requires group health plans that provide coverage for mastectomies to also cover reconstructive surgery and prostheses following mastectomies. As the Act requires, we have included this notification to inform you about the law's provisions. The law mandates that a plan participant receiving benefits for a medically necessary mastectomy who elects breast reconstruction after the mastectomy will also receive coverage for: 1. Reconstruction of the breast on which the mastectomy has been performed, 2. Surgery and reconstruction of the other breast to produce a symmetrical appearance, 3. Prostheses, 4. Treatment of physical complications of all stages of mastectomy, including lymphedema.

This coverage will be provided in consultation with the attending physician and the patient, and will be subject to the same annual deductibles and coinsurance provisions that apply for the mastectomy.

## Health Insurance Portability and Accountability Act (HIPAA) – State Children's Health Insurance Program (SCHIP)

**Loss of other coverage:** If you decline enrollment for yourself or for an eligible dependent (including your spouse) while other health insurance or group health plan coverage is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 31 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

**Loss of Medicaid or SCHIP coverage:** If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after you or your dependents' coverage ends under Medicaid or a state children's health insurance program.

**New dependent:** If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your new dependents. However, you must request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.

**Eligibility for Medicaid or SCHIP premium assistance:** If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 60 days after your or your dependents' determination of eligibility for such assistance.

## Medicaid and the Children's Health Insurance Program (CHIP) Offer Free Or Low-Cost Coverage

CHIP is short for the Children's Health Insurance Program—a program to provide health insurance to all uninsured children and who are not eligible for or enrolled in Medical Assistance. CHIPRA is the reauthorization act of CHIP which was signed into law in February 2009. Under CHIPRA, a state CHIP program may elect to offer premium assistance to subsidize employer-provided coverage for eligible low-income children and families. All employers are required to provide associates notification regarding CHIPRA. Please refer to the notice included in this guide.

## Medicare Part D Creditable Coverage / Non-Creditable Coverage Notice

The Centers for Medicare and Medicaid (CMS) requires employers to notify their Medicare Part D-eligible individuals about their creditable coverage status prior to the start of the annual Medicare Part D election period that begins on October 15 of each year. Please refer to the notice included in this guide.

## Newborns' and Mothers' Health Protection Act (NMHPA) Notice

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

## Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find

out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance.** If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.

**If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2022. Contact your State for more information on eligibility –**

ALABAMA – Medicaid	INDIANA – Medicaid
Website: <a href="http://myalhipp.com/">http://myalhipp.com/</a> Phone: 1-855-692-5447	Healthy Indiana Plan for low-income adults 19-64 Website: <a href="http://www.in.gov/fssa/hip/">http://www.in.gov/fssa/hip/</a> Phone: 1-877-438-4479 All other Medicaid— Website: <a href="https://www.in.gov/medicaid/">https://www.in.gov/medicaid/</a> Phone 1-800-457-4584
ALASKA – Medicaid	IOWA—Medicaid and CHIP (Hawki)
The AK Health Insurance Premium Payment Program Website: <a href="http://myakhipp.com">http://myakhipp.com</a> Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: <a href="http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx">http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx</a>	Medicaid Website: <a href="https://dhs.iowa.gov/ime/members">https://dhs.iowa.gov/ime/members</a> Medicaid Phone: 1-800-338-8366 Hawki Website: <a href="http://dhs.iowa.gov/Hawki">http://dhs.iowa.gov/Hawki</a> Hawki Phone: 1-800-257-8563 HIPP Website: <a href="https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp">https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp</a> HPP Phone: 1-888-346-9562
ARKANSAS – Medicaid	KANSAS—Medicaid
Website: <a href="http://myarhipp.com/">http://myarhipp.com/</a> Phone: 1-855-MyARHIPP (855-692-7447)	Website: <a href="https://www.kancare.ks.gov/">https://www.kancare.ks.gov/</a> Phone: 1-800-792-4884
CALIFORNIA – Medicaid	KENTUCKY—Medicaid
Website: Health Insurance Premium Payment (HIPP) Program <a href="http://dhcs.ca.gov/hipp">http://dhcs.ca.gov/hipp</a> Phone: 916-445-8322 Fax: 916-440-5676 Email: <a href="mailto:hipp@dhcs.ca.gov">hipp@dhcs.ca.gov</a>	Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: <a href="https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx">https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx</a> Phone: 1-855-459-6328 Email: <a href="mailto:KIHIPPPROGRAM@ky.gov">KIHIPPPROGRAM@ky.gov</a> KCHIP Website: <a href="https://kidshealth.ky.gov/Pages/index.aspx">https://kidshealth.ky.gov/Pages/index.aspx</a> Phone: 1-877-524-4718 Kentucky Medicaid Website: <a href="https://chfs.ky.gov">https://chfs.ky.gov</a>
COLORADO—Health First Colorado (Colorado's Medical Program) & Child Health Plan Plus (CHP+)	LOUISIANA– Medicaid
Health First Colorado Website: <a href="https://www.healthfirstcolorado.com/">https://www.healthfirstcolorado.com/</a> Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711 CHP+: <a href="https://www.colorado.gov/pacific/hcpf/child-health-plan-plus">https://www.colorado.gov/pacific/hcpf/child-health-plan-plus</a> CHP+ Customer Service: 1-800-359-1991/ State Relay 711 Health Insurance Buy-In Program (HIBI): <a href="https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program">https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program</a> HIBI Customer Service: 1-855-692-6442	Website: <a href="http://www.medicicaid.la.gov">www.medicicaid.la.gov</a> or <a href="http://www.ldh.la.gov/lahipp">www.ldh.la.gov/lahipp</a> Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618- 5488 (LaHIPP)
FLORIDA—Medicaid	MAINE– Medicaid
Website: <a href="https://www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html">https://www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html</a> Phone: 1-877-357-3268	Enrollment Website: <a href="https://www.maine.gov/dhhs/ofi/applications-forms">https://www.maine.gov/dhhs/ofi/applications-forms</a> Phone: 1-800-442-6003 TTY: Maine relay 711 Private Health Insurance Premium Webpage: <a href="https://www.maine.gov/dhhs/ofi/applications-forms">https://www.maine.gov/dhhs/ofi/applications-forms</a> Phone: -800-977-6740. TTY: Maine relay 711
GEORGIA – Medicaid	MASSACHUSETTS– Medicaid
A HIPP Website: <a href="https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp">https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp</a> Phone: 678-564-1162, Press 1GA CHIPRA Website: <a href="https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra">https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra</a> Phone: (678) 564-1162, Press 2	Website: <a href="https://www.mass.gov/masshealth/pa">https://www.mass.gov/masshealth/pa</a> Phone: 1-800-862-4840

<b>MINNESOTA– Medicaid</b> Website: <a href="https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp">https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp</a> Phone: 1-800-657-3739	<b>PENNSYLVANIA – Medicaid</b> Website: <a href="https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx">https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx</a> Phone: 1-800-692-7462
<b>MISSOURI - Medicaid</b> Website: <a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a> Phone: 573-751-2005	<b>RHODE ISLAND – Medicaid and CHIP</b> Website: <a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a> Phone: 1-855-697-4347, or 401-462-0311 (Direct Rite Share Line)
<b>MONTANA– Medicaid</b> Website: <a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a> Phone: 1-800-694-3084	<b>SOUTH CAROLINA – Medicaid</b> Website: <a href="https://www.scdhhs.gov">https://www.scdhhs.gov</a> Phone: 1-888-549-0820
<b>NEBRASKA– Medicaid</b> Website: <a href="http://www.ACCESSNebraska.ne.gov">http://www.ACCESSNebraska.ne.gov</a> Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178	<b>SOUTH DAKOTA – Medicaid</b> Website: <a href="http://dss.sd.gov">http://dss.sd.gov</a> Phone: 1-888-828-0059
<b>NEVADA– Medicaid</b> Medicaid Website: <a href="http://dhcfp.nv.gov">http://dhcfp.nv.gov</a> Medicaid Phone: 1-800-992-0900	<b>TEXAS – Medicaid</b> Website: <a href="http://gethipptexas.com/">http://gethipptexas.com/</a> Phone: 1-800-440-0493
<b>NEW HAMPSHIRE– Medicaid</b> Website: <a href="https://www.dhhs.nh.gov/oii/hipp.htm">https://www.dhhs.nh.gov/oii/hipp.htm</a> Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext 5218	<b>UTAH – Medicaid and CHIP</b> Medicaid Website: <a href="https://medicaid.utah.gov/">https://medicaid.utah.gov/</a> CHIP Website: <a href="http://health.utah.gov/chip">http://health.utah.gov/chip</a> Phone: 1-877-543-7669
<b>NEW JERSEY– Medicaid and CHIP</b> Medicaid Website: <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a> Medicaid Phone: 609-631-2392 CHIP Website: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a> CHIP Phone: 1-800-701-0710	<b>VERMONT – Medicaid</b> Website: <a href="http://www.greenmountaincare.org/">http://www.greenmountaincare.org/</a> Phone: 1-800-250-8427
<b>NEW YORK – Medicaid</b> Website: <a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a> Phone: 1-800-541-2831	<b>VIRGINIA – Medicaid and CHIP</b> Website: <a href="https://www.coverva.org/en/famis-selecthttps://www.coverva.org/en/hipp">https://www.coverva.org/en/famis-selecthttps://www.coverva.org/en/hipp</a> Medicaid Phone: 1-800-432-5924 CHIP Phone: 1-800-432-5924
<b>NORTH CAROLINA-Medicaid</b> Website: <a href="https://medicaid.ncdhhs.gov/">https://medicaid.ncdhhs.gov/</a> Phone: 919-855-4100	<b>WASHINGTON – Medicaid</b> Website: <a href="https://www.hca.wa.gov/">https://www.hca.wa.gov/</a> Phone: 1-800-562-3022
<b>NORTH DAKOTA-Medicaid</b> Website: <a href="http://www.nd.gov/dhs/services/medicalserv/medicaid/">http://www.nd.gov/dhs/services/medicalserv/medicaid/</a> Phone: 1-844-854-4825	<b>WEST VIRGINIA – Medicaid and CHIP</b> Website: <a href="https://dhhr.wv.gov/bms/">https://dhhr.wv.gov/bms/</a> <a href="http://mywvhipp.com/">http://mywvhipp.com/</a> Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
<b>OAKLAHOMA– Medicaid and CHIP</b> Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a> Phone: 1-888-365-3742	<b>WISCONSIN– Medicaid and CHIP</b> Website: <a href="https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm">https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm</a> Phone: 1-800-362-3002
<b>OREGON – Medicaid</b> Website: <a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a> <a href="http://www.oregonhealthcare.gov/index-es.html">http://www.oregonhealthcare.gov/index-es.html</a> Phone: 1-800-699-9075	<b>WYOMING– Medicaid</b> Website: <a href="https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/">https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/</a> Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since January 31, 2022, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare and Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, menu option 4, ext. 61565



# Important Notice from Community College of Philadelphia About Your Prescription Drug Coverage

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with IBC and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Community College of Philadelphia has determined that the prescription drug coverage offered by CVS Health (Caremark) is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

## When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 to December 7. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

## What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Community College of Philadelphia's coverage will not be affected. Part D eligible individuals (or their dependents) can retain their existing coverage and choose not to enroll in a part D plan; or, they can enroll in a part D plan as a supplement to, or in lieu of the other coverage. Finally, if the member's existing prescription drug coverage is with a Medigap policy, they cannot have both their existing prescription drug coverage and part D coverage. See pages 7- 9 of the CMS Disclosure of Creditable Coverage To Medicare Part D Eligible Individuals Guidance (available at <http://www.cms.hhs.gov/CreditableCoverage/>), which outlines the prescription drug plan provisions/options that Medicare eligible individuals may have available to them when they become eligible for Medicare Part D. If you decide to join a Medicare drug plan and drop your current Community College of Philadelphia's coverage, be aware that you and your dependents will be able to get this coverage back at Community College of Philadelphia's next enrollment period.

## When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Community College of Philadelphia's and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join.

## For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Community College of Philadelphia changes. You also may request a copy of this notice at any time.

## For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213, TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: 2022  
Name of Entity/Sender: Community College of Philadelphia  
Contact: Human Resources

# Health Insurance Marketplace Coverage Options and Your Health Coverage

## PART A: General Information

Since key parts of the health care law took effect in 2014, there is an additional way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the Marketplace and employment-based health coverage.

### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a tax credit that lowers your monthly premium right away. Open enrollment periods for health insurance coverage through the federal Marketplace and state-run Marketplaces that use the federal enrollment website ([www.healthcare.gov](http://www.healthcare.gov)) generally take place from November 1 through December 15 of each year for coverage that will start on or after the first day of the new calendar year. Open enrollment dates may vary if you reside in a state with a state-run Marketplace that does not use [www.healthcare.gov](http://www.healthcare.gov) for enrollment. Outside of the open enrollment periods, you can only enroll in or change coverage if you qualify for a Special Enrollment Period as a result of certain life events.

### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if you do not have employment-based coverage, or you are offered employment-based coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

### Does Employment-Based Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of employment-based health coverage that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employment-based health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing, if you are not offered employment-based coverage, or you are offered employment-based coverage that does not meet certain standards. If the cost of an employment-based plan that would cover you (and not any other members of your family) is more than 9.12% of your household income for the year 2023, or if the employment-based coverage provided does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

Note: If you purchase a health plan through the Marketplace instead of accepting employment-based health coverage, then you may lose the employer or plan sponsor contribution (if any) to the employment-based coverage. Also, this employer or plan sponsor contribution - as well as your employee contribution to employment-based coverage - is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

### How Can I Get More Information?

For more information about your employment-based coverage, please check your summary plan description or contact Human Resources.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.



This benefits guide covers only the highlights of Community College of Philadelphia Benefit Programs. While we have tried to be as accurate as possible in developing this information, the official plan documents govern in all cases. Community College of Philadelphia intends to continue these programs but reserves the right to change or end them at any time. Participation in the programs does not imply a contract of employment.