



PERALTA BENEFITS – EVERYONE

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Peralta Benefits Office
333 East 8th Street
Oakland, CA 94606

Websites:

www.peralta.edu

www.peralta.pswbenefits.net

Email: benefits@peralta.edu

Ph. #: 510.466.7229

510.587.7838

877.866.2623

PSW Benefit Resources

Please note that changing your employer-paid life insurance does not change other beneficiary designations which may be on file with CalPers or CalStrs or any of the tax-deferred retirement relationships you may have through Peralta .

Life and Long-Term Disability (LTD) Certificates Enclosed

Effective September 1, 2010, the District's Life and LTD carrier is ING/Reliastar as announced in the August 2010 Newsletter, "**Peralta Benefits – Everyone.**" Enclosed is your copy of the current Life Insurance and Long-Term Disability certificates. You are receiving this mailing because we are required to distribute a hardcopy of these documents to affected employees and retirees due to the recent change in providers. Our records indicate that as of 12/31/10 you met the eligibility criteria for these District-sponsored benefits.

Keep these documents in a safe place. If you should loose either of these items, you may download another copy from the Peralta Benefits Information Center at www.peralta.pswbenefits.net.

Life Insurance Beneficiaries

ING will recognize your current beneficiary on file with the District. To restate or change your lie insurance beneficiary:

1. Download a form from the Peralta Benefits Information Center at www.peralta.pswbenefits.net or
2. call the Benefits Office for a hardcopy at 510.466.7229.


Special Notes

1. Long-term disability claims incurred on or after September 1, 2010 will be administered by ING/Reliastar
2. ING will also be the life insurance claims administrator for
 - Active employees
 - Eligibile dependents of employees and
 - eligible retirees—employer paid life-insurance coverage ends at age 66 for retirees

Note: on-going disability claims initiated with the Hartford will continue to be managed by the Hartford.

Other Benefit Highlights:

Benefit Plan Overview	Enrollment Automatic	Form Required	Website Additional Resources
Long Term Disability Insurance If a covered disability prevents you from working for more than 90 calendar days, the District's Long Term Disability plan, through ING, pays a monthly benefit of up to 60% of your base monthly earnings, up to a \$5,000 per month maximum benefit. Benefits are payable while disabled (after all payable sick leave and other available leaves have been exhausted), within certain time limits specified in the policy. PCCD employees do not pay into State Disability Insurance.	Yes	No	www.peralta.pswbenefits.net
Basic Term Life and Accident (AD&D) Insurance The District provides, at no cost to the employee, a life insurance benefit through ING equal to 150% of your base salary (subject to a \$100,000 maximum benefit) for employees, \$1,000 for spouses, and \$100 for each dependent (birth to age 6 months) or \$500 for each dependent (from age 6 months to 22 years). The plan includes an amount equal to the life insurance benefit in the case of accidental death, or a percentage of that amount for accidental loss of sight or limb(s). Life insurance terminates when the employee reaches age 66 unless the employee is still actively employed. The plan can be converted to an individual plan at the member's expense.	Yes	No, ING will recognize your current beneficiary on file with the District Office.	

 **Check out your Benefits Information Center (BIC)**

To learn more about your benefits, please visit your Benefits Information Center (BIC) website at: www.peralta.pswbenefits.net.

