

Health Benefits Survey – Frequently Asked Questions

1. Why is the District looking at options to potentially change the current healthcare coverage structure at Mt. SAC?
-The intention of the District is to provide a health benefit package that would meet the needs of all benefit-eligible employees with the benefit cost covered by the District.
2. What is the benefit to changing the current healthcare coverage structure at Mt. SAC?
-Allows the District to be competitive.
3. Could employees benefit from changing the current healthcare coverage structure?
-Yes, it could provide the benefit-eligible employee with a fully paid medical family plan premium.
4. If the healthcare coverage structure is changed, when would it go into effect?
-January 1, 2019
5. Would healthcare benefits continue to be a negotiated agreement between the District and Union represented employees?
-Yes
6. Would employees have to leave CalPERS medical in order to obtain a 100% family medical plan covered by the District? If so why?
-Possibly, if the District can get a comparable plan at a lower rate.
7. Would there still be an Opt Out option for employees who don't need District provided healthcare coverage?
-Unknown at this time.
8. Would this change affect the current lifetime medical benefit offered by Mt. SAC?
-No, this change would not affect the lifetime medical benefits offered by Mt. SAC.
9. Would current Retirees from Mt. SAC be affected by this change? If so how?
-Possibly, medical providers may change if the existing plan is no longer offered; however, all plans offered by the District to active benefit-eligible employees will continue to be available to all retirees.
10. Will this change affect my retirement through CalPERS?
-No, this change would not affect retirement through CalPERS.
11. Is there any risk moving from CalPERS?
-There is a 5 year "out period" if the District leaves CalPERS. However, individual Groups may return to CalPERS after the 5 years.
12. How important is my feedback to the District? Will this survey impact the District's decision to pursue changing the current healthcare coverage structure at Mt. SAC?
-Very important. Yes, prior to any changes being confirmed, the District will have informative meetings and ask for your feedback in order to make the best decisions possible for all.