



333 East 8th Street
Oakland, CA 94606

August 2006

To: Current members of Peralta's self-funded insurance plan administered by CoreSource
From: Peralta Community College District Benefits Office
Jennifer Seibert, District Benefits Coordinator
Re: Benefit enhancements for the PCCD self-insurance plan (administered by CoreSource)

Peralta Community College District is excited to

- **Announce** the reintroduction of the Blue Cross network
- **Inform** you of the availability of on-line resources to build "Healthy Foundations", and
- **Elicit** your response to a CoreSource Customer Service Survey

Blue Cross of California Network to replace Interplan network effective September 1, 2006

Effective September 1, 2006, the Blue Cross of California (BCCA) network will replace the Interplan and Private Health Care Systems networks. *How does this affect you?* This change will provide a wider provider network, thus more in-network possibilities and the increased frequency of in-network discounts.

In the event that you or your eligible dependents are receiving services from an Interplan provider who is not in the Blue Cross network, services received will be deemed in-network through the end of September or when treatment is concluded whichever occurs first. You are encouraged to confirm if your providers are part of the Blue Cross Network prior to receiving services in order to ensure maximum benefit payment in a time-efficient manner.

Your new card and Summary Plan Description will be mailed to home addresses no later than August 25. On the reverse of this announcement is a *Factsheet* to address many of your concerns. While Blue Cross no longer provides hard-copy directories, you are encouraged to

- Visit the website: www.bluecrossca.com
- Ask your current medical service providers if they are part of the Blue Cross network

Healthy Foundations

Enclosed is the *Healthy Foundations* brochure which provides information empowering you to make healthy choices. Read about how "Good Health is Just a Click Away" or find a cost range of in-and out-of-network services or estimate the cost of treatment for a condition such as diabetes or hypertension. Learn to effectively use on-line self-service resources and wellness tools to maintain and/or improve your quality of life. You are encouraged to share this information with your eligible dependents.

CoreSource Claims Administration Survey

The District is interested in your feedback on the Claims Administrative Services provided by CoreSource. Please take a few moments to complete and return the attached survey to the District Benefits Office by August 31. Look for a tabulation of the results in an upcoming newsletter. We look forward to and appreciate your feedback.

Continue to direct claims administration questions to CoreSource at 866 280 4120

Mandatory Re-enrollment September 1- October 20, 2006

Mandatory re-enrollment is required for 2007 group insurance through Peralta. You must re-enroll you and your eligible dependents by October 20, 2006. Enrollment information will be sent beginning September 1, 2006. Complete enrollment forms and submit them to the Benefits Office by October 20, 2006. Visit the Peralta.edu website for up-to-date information and on-going announcements!



**Back to the Blue Cross Network
FACTSHEET**



August 2006

Beginning September 1, 2006 the Interplan network* will be replaced by the Blue Cross of California providers. The network will be available to all individuals currently enrolled in our self-funded insurance plan administered by CoreSource.

Highlights of the benefit:

- *Wider provider network*
- *Deeper savings to employees*
- *Deeper savings to PCCD*

Interplan/Blue Cross Network Comparison

	Proposed Network Blue Cross	Current Network Interplan
# of licensed medical professionals	74010	51886
# of licensed hospitals	431	397

Frequently Asked Questions

Question	Answer
When does this change take effect?	9/1/06
Will there be new Summary Plan Descriptions?	Yes, they will look like the current SPD's
Will there be a website listing of contracting providers?	Yes- Inside of California: http://www.bluecrossca.com Outside of California: http://www.bluecares.com
Is CoreSource still in the picture?	Yes, CoreSource will remain as our payor of claims
Will Blue Cross coordinate automatically with Medicare?	No
What if I am in the middle of treatment or care by non-Blue Cross providers	In the event that a <i>covered person</i> was receiving services from a provider of service that is not in the <i>preferred provider network</i> on the date in which the <i>preferred provider network</i> was integrated into this <i>Plan</i>, then the charges resulting from services rendered by that provider will be deemed as having rendered by a <i>preferred provider</i> until the earlier of; the date treatment is concluded (or diagnosis changes) or the end of one month from the date of network integration or change. If a <i>covered person</i> is receiving services for maternity care from a <i>network provider</i> that is not in the <i>preferred provider network</i> on the date that the network was integrated in this <i>Plan</i>, the charges resulting from services rendered by that provider will be deemed as having been rendered by a <i>preferred provider</i> until the date treatment is concluded.
Does change this affect my prescription drug benefit?	No, your prescription drug benefit will remain with Medco
Does this network change affect my vision coverage?	No, Spectera will continue to be our vendor for vision insurance
Will we receive new cards?	Yes, they will look similar; references to Interplan will be replaced with Blue Cross and you will be issued a unique member identification number. ID Cards will be out no later than the week of August 25, 2006

**References to the Interplan Network also includes the Private Health Care Systems Network for a few Peralta employees or retirees.*