



PERALTA BENEFITS – EVERYONE



Published by the PCCD Benefits Office

Benefits Spotlight:

June 23, 2009

- ✚ District Picnic at the Alameda County Fairgrounds in Pleasanton, Saturday - July 11
- ✚ Summer Workshops, Tuesday - July 14
In the District Atrium

<p>Come Out & Play! At the District Picnic – Alameda County Fair, Saturday, July 11, \$25/pp</p> <p>Cost Includes Fair admission Lunch buffet 12 – 2 @Bernal Greens</p> <p><i>hot dogs, hamburgers, ribs & chicken with the trimmings, baked beans, vegetables, rice pilaf, fruit salad, penne pasta salad, watermelon, fudge brownies cookies & lemonade</i></p> <p>Entertainment for all ages! Horsereading Music Carnival Rides Animal, art, wine exhibits Headliner for the day: <i>En Vogue (@ 6pm & 8pm)</i></p> <p>Contact the Benefits Office at 510 466-7229 for more information or visit the websites: Alameda County Fair Website or Peralta Benefits Website</p>	Time	Sponsor	Topic-do you know about ...?
	11 – 12	Met Life Lloyd Lawrence	Long-term care Life can change unexpectedly. Serious illness, injury or old age could render you in need of long-term care services. Come hear about: <ul style="list-style-type: none"> • What is long term care? • What are the costs? • Considerations of enrolling in this optional benefit.
	12 – 1	ZUK Financial Services	Tax-deferred 403(b) and 457 plans The District is working hard to become fully compliant with the 403(b) Plan regulations. Come hear an update about: <ul style="list-style-type: none"> • Employee investment choices and forms • Support services • In this economy, where do tax-deferred investments fit? Hear a discussion sponsored by ZUK Financial Services.
	1 – 2	Weight Watchers	Weight Management (Please RSVP for this workshop to 510/466-7229) Weight Watchers sponsors a Weight Watchers-at-work program. Come hear about the 9 week program for only \$99. The special summer savings at-work series will get you on your way to your weight loss this summer. Why join a Weight-Watchers-at-work meeting? You'll: <ul style="list-style-type: none"> • Learn how to eat right • Experience the convenience of workplace meetings • Have additional motivation by sharing the journey with co-workers
2 – 3	Peralta Benefits Office	Adjunct Faculty Benefits Adjunct faculty fall open enrollment for medical and dental benefits August 10 – September 11, 2009. Website and downloads available by July 10, 2009. Come and <ul style="list-style-type: none"> • Pick up forms • Hear about eligibility criteria • Hear about the enrollment process 	

Return your payment & ticket reservation form to PCCD Benefits 333 East 8th Street, Oakland, CA 94606 the PCCD Benefits Office no later than 12pm -Wednesday, July 8, 2009.

- Tickets purchases are non-refundable and will be available for pick up on July 6, 7, & 8 from 9 – 3 in the Benefits Office only!
- Tickets at this price will not be available on the Fairgrounds

First Name, Last Name _____ Contact telephone number _____
Employee id _____

If active, payment by <ul style="list-style-type: none"> • payroll deduction • money order or cashier's check attached 	If retired, payment by <ul style="list-style-type: none"> • money order attached or • cashier's check attached
# of tickets x \$25	# of tickets x \$25
total payroll deduction: \$ _____	employee initials () _____
total payment enclosed	

BENEFITS OFFICE USE:

Long-Term Care Insurance

PERALTA COMMUNITY COLLEGE DISTRICT

Preserve Your Assets and Protect Your Retirement Income



DO YOU HAVE LTC QUESTIONS?

Get Answers:

July 14th - 10am to 11am in the District Boardroom.

2009 LTC Enrollment Dates:

October 1st through October 31st

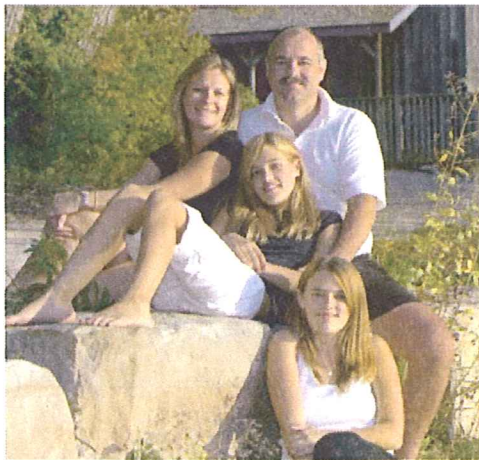
For more information, call our Customer Service Team today.

(800) 858-0355



Are You Ready for Tomorrow?

After years of hard work and careful investing, your future is filled with possibilities; retirement, starting your own business, traveling or simply relaxing at home. But should life change unexpectedly, for less than it cost to fill your gas tank each month you can protect your savings and preserve your independence with MetLife Long-Term Care Insurance.



Sample Plans (Single Employee)

Benefit Choices	Plan 1	Plan 2	Plan 3	Plan 4
Benefit Period	2 Years LTC Coverage	3 Years LTC Coverage	4 Years LTC Coverage	7 Years LTC Coverage
Monthly Benefit Amount (MBA) <small>\$2,700 to \$12,000 available</small>	\$3,000 Per Month	\$3,900 Per Month	\$6,000 Per Month	\$4,500 Per Month
Nursing Home/Assisted Living Elimination Period <small>20 days, 45 days available</small>	100 Service Days	100 Service Days	90 Service Days	90 Service Days
Home/Community Care Elimination Period	0 Days	0 Days	0 Days	0 Days
Inflation Protection Increase <small>Simple or Compound</small>	5% Simple Inflation	5% Simple Inflation	5% Compound Inflation	5% Compound Inflation
Home/Community Care % of MBA	100%	100%	100%	100%
Residential Care Facility % of MBA	100%	100%	100%	100%
Return of Premium Rider	Available on Request	Available on Request	Available on Request	Available on Request
California Partnership Program	No	No	Yes	Yes

Your Advantage

WHO IS ELIGIBLE? – Employees, retirees, spouse, domestic partners, parents, grandparents, step parents and children over 18 years of age

NO MEDICAL TESTS – No medical test or examination required

PORTABLE COVERAGE – Even if life changes and you relocate or change employers, your coverage and premiums will stay the same

NO AGE RELATED INCREASE – Lock in your premiums today, secure in the knowledge that they will NOT increase with age

RETURN OF PREMIUM (optional) – What if you die and do not use your benefits? All your premiums will be returned to your beneficiary upon your death

ZERO DAYS ELIMINATION PERIOD – For each day MetLife pays for your Home and Community Care, you receive a one-for-one credit towards all other elimination periods. This can quickly reduce your total elimination period (deductible days) to zero days, saving you thousands of dollars

Biweekly Rates

Age	Plan 1	Plan 2	Plan 3	Plan 4
18-30	\$16.59	\$26.40	\$91.43	\$101.52
31	\$17.22	\$27.45	\$93.73	\$104.16
32	\$17.86	\$28.52	\$96.10	\$106.85
33	\$18.53	\$29.65	\$98.52	\$109.60
34	\$19.24	\$30.81	\$101.09	\$112.45
35	\$19.95	\$32.03	\$103.55	\$115.21
36	\$20.57	\$33.05	\$105.42	\$117.50
37	\$21.18	\$34.10	\$107.32	\$119.69
38	\$21.83	\$35.17	\$109.25	\$121.92
39	\$22.50	\$36.30	\$111.22	\$124.20
40	\$23.18	\$37.45	\$113.23	\$126.51
41	\$23.88	\$38.64	\$115.28	\$128.87
42	\$24.62	\$39.87	\$117.35	\$131.27
43	\$25.37	\$41.14	\$119.46	\$133.72
44	\$26.14	\$42.45	\$121.62	\$136.21
45	\$26.94	\$43.80	\$123.81	\$138.75
46	\$27.63	\$44.98	\$125.76	\$141.01
47	\$28.35	\$46.19	\$127.74	\$143.32
48	\$29.09	\$47.43	\$129.76	\$145.67
49	\$29.84	\$48.72	\$131.80	\$148.05
50	\$30.61	\$50.04	\$133.88	\$150.47
51	\$31.41	\$51.39	\$135.98	\$152.94
52	\$32.22	\$52.77	\$138.13	\$155.43
53	\$33.05	\$54.20	\$140.31	\$157.98
54	\$33.90	\$55.66	\$142.50	\$160.56
55	\$34.78	\$57.17	\$144.75	\$163.19
56	\$35.94	\$58.67	\$151.45	\$171.26

Age	Plan 1	Plan 2	Plan 3	Plan 4
57	\$39.21	\$64.40	\$158.45	\$179.73
58	\$41.64	\$68.35	\$165.76	\$188.64
59	\$44.21	\$72.55	\$173.41	\$197.96
60	\$46.94	\$77.00	\$181.43	\$207.77
61	\$49.84	\$81.72	\$189.82	\$218.05
62	\$52.92	\$86.74	\$198.58	\$228.84
63	\$57.43	\$94.09	\$212.82	\$243.83
64	\$62.33	\$102.06	\$228.12	\$259.79
65	\$67.65	\$110.71	\$244.49	\$276.80
66	\$73.41	\$120.10	\$262.04	\$294.92
67	\$79.67	\$130.28	\$280.86	\$314.24
68	\$87.81	\$143.99	\$307.61	\$341.10
69	\$96.78	\$159.15	\$336.89	\$370.26
70	\$106.67	\$175.89	\$368.96	\$401.91
71	\$117.57	\$194.40	\$404.11	\$436.25
72	\$129.59	\$214.86	\$442.57	\$473.53
73	\$143.64	\$239.26	\$489.81	\$520.50
74	\$159.21	\$266.41	\$542.10	\$572.13
75	\$176.49	\$296.65	\$599.96	\$628.88
76	\$195.63	\$330.33	\$663.99	\$691.26
77	\$216.84	\$367.81	\$734.86	\$759.82
78	\$235.63	\$401.50	\$801.16	\$822.96
79	\$256.06	\$438.27	\$873.44	\$891.35
80	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A

Take an additional 8% discount when your premiums are paid annually.
Take an additional 15% discount when you and your partner enroll together.

Premiums shown are for illustration purposes only, and are subject to change. All premiums shown illustrate the following discount(s): Marital or Domestic Partner where only one partner is applying for coverage, Multi-Life. The total Discount Percentage shown is 20%. Other discounts may be available.

Program Administered By NexBenefit Insurance Services

Long-Term Care Insurance

Preserve Your Assets and Protect Your Retirement Income

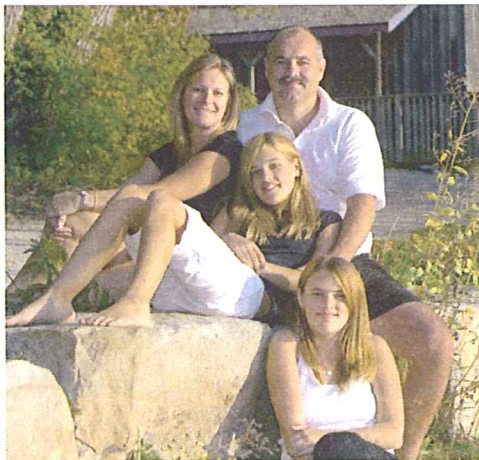


What is Long-Term Care (LTC)?

LTC is the care you will need when you are unable to independently care for yourself. Your need may be triggered by a serious illness, injury, or normal aging

Automatic Payroll Deduction

For more information, call our Customer Service Team today.
(800) 858-0355



Your Advantage

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Sample Plans

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Home/Community Care % of MBA	100%	100%	100%	100%
Residential Care Facility % of MBA	100%	100%	100%	100%
Return of Premium Rider	Available on Request	Available on Request	Available on Request	Available on Request
California Partnership Program	No	No	Yes	Yes

Biweekly Rates

Age	Plan 1	Plan 2	Plan 3	Plan 4
18-30	\$13.98	\$22.23	\$76.99	\$83.82
31	\$14.50	\$23.11	\$78.93	\$85.98
32	\$15.05	\$24.02	\$80.93	\$88.21
33	\$15.60	\$24.97	\$82.96	\$90.49
34	\$16.20	\$25.95	\$85.06	\$92.83
35	\$16.80	\$26.97	\$87.20	\$95.23
36	\$17.32	\$27.83	\$88.99	\$97.01
37	\$17.84	\$28.71	\$92.00	\$98.82
38	\$18.39	\$29.62	\$93.66	\$100.66
39	\$18.95	\$30.57	\$95.35	\$102.53
40	\$19.52	\$31.54	\$97.08	\$104.45
41	\$20.12	\$32.54	\$98.82	\$106.39
42	\$20.73	\$33.58	\$100.60	\$108.37
43	\$21.36	\$34.64	\$102.42	\$110.39
44	\$22.01	\$35.75	\$104.26	\$112.45
45	\$22.68	\$36.88	\$105.90	\$114.55
46	\$23.27	\$37.87	\$107.58	\$116.42
47	\$23.88	\$38.90	\$109.27	\$118.32
48	\$24.49	\$39.95	\$110.99	\$120.27
49	\$25.13	\$41.03	\$112.74	\$122.23
50	\$25.78	\$42.14	\$114.51	\$124.23
51	\$26.45	\$43.27	\$116.32	\$126.26
52	\$27.12	\$44.45	\$118.16	\$128.33
53	\$27.83	\$45.64	\$120.01	\$130.43
54	\$28.56	\$46.87	\$121.89	\$132.56
55	\$29.29	\$48.14	\$123.75	\$134.72
56	\$31.10	\$51.19	\$133.43	\$141.39

Age	Plan 1	Plan 2	Plan 3	Plan 4
57	\$33.02	\$54.23	\$139.58	\$148.39
58	\$35.06	\$57.56	\$146.03	\$155.73
59	\$37.23	\$61.09	\$152.78	\$163.44
60	\$39.53	\$64.84	\$159.84	\$171.53
61	\$41.97	\$68.82	\$167.22	\$180.01
62	\$44.57	\$73.04	\$179.22	\$188.93
63	\$48.36	\$79.23	\$192.10	\$201.30
64	\$52.49	\$85.95	\$205.89	\$214.48
65	\$56.96	\$93.23	\$220.67	\$228.53
66	\$61.82	\$101.13	\$236.42	\$243.49
67	\$67.09	\$109.71	\$259.03	\$259.44
68	\$73.94	\$134.02	\$283.69	\$281.61
69	\$81.50	\$148.12	\$310.70	\$305.68
70	\$89.83	\$163.71	\$340.30	\$331.81
71	\$99.01	\$180.94	\$372.69	\$360.17
72	\$109.13	\$201.48	\$412.47	\$390.95
73	\$120.96	\$224.34	\$456.50	\$429.72
74	\$134.08	\$249.81	\$505.23	\$472.35
75	\$148.62	\$278.17	\$559.15	\$519.19
76	\$164.74	\$309.74	\$618.83	\$570.70
77	\$182.61	\$338.10	\$674.66	\$627.31
78	\$198.43	\$369.07	\$735.54	\$679.44
79	\$215.63	\$402.86	\$801.90	\$735.89
80	\$234.32	\$439.75	\$874.26	\$797.04
81	\$254.63	\$489.75	\$953.14	\$863.28
82	\$258.24	\$480.02	\$953.14	\$935.01

Take an additional 8% discount when your premiums are paid annually.
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