



TO: All Participants in the Retiree Medical Expense Reimbursement Plan  
of the Community College Employees Benefit Trust

FROM: Board of Trustees, Community College Employees Benefit Trust

RE: **Changes to Plan:** Cost of Divorce Orders; Active Service During Paid Leave of  
Absence (Plan Amendment No. 12)

DATE: November 1, 2016

This letter contains important information about your rights and benefits under the Restated Retiree Medical Expense Reimbursement Plan (“Plan”) of the Community College Employees Benefit Trust (“Trust”). Please file it with your important documents.

#### **I. CHANGES TO THE PLAN**

The Board of Trustees recently adopted Amendment No. 12 to the Plan. The highlights are as follows:

- Cost of Divorce Orders, etc. If you get divorced, part of the settlement might be the division of your benefit from this Plan between you and your former spouse. This Amendment allows the Trust to charge costs of determining whether the divorce decree meets legal requirements on this subject, i.e., whether it is what is called a “qualified domestic relations order.” The Amendment includes the same rule re charging the administrative costs of a medical child support order to the Plan participant or beneficiary.
- Active Service Earned Only During Paid Leave of Absence. The Board of Trustees has amended the Plan retroactive to the original effective date, July 1, 2004, to clarify that an Employee earns Active Service only during paid leaves of absence and not during unpaid leaves of absence. Active Service earned after the start of the Plan on July 1, 2004, is generally earned through monthly employer and employee contributions to the Plan. Because employer and employee payroll contributions are not made to the Trust during unpaid leaves of absence, the Employee does not earn Active Service during an unpaid leave of absence. However, when your contributions to the Trust stop, you should receive a notice explaining your COBRA rights to make self-pay contributions. If you wish to continue earning Active Service during an unpaid leave of absence, watch for your COBRA notice from the Trust Office or contact the Trust Office (see contact information below) for more information about making COBRA contributions during your unpaid leave of absence.

Please visit the Trust website at <http://ccebtrust.com> for a copy of Plan Amendment No. 12. If you have any questions about Plan Amendment No. 12, or would like a copy of the Summary Plan Description or the full Plan, please call the Trust Office, Delta Fund Administrators, Phone: (800) 700-6762.

## **II. CURRENT BOARD OF TRUSTEES**

The following individuals, your fellow College employees, are now serving as Trustees for the Community College Employees Benefit Trust:

- Jeff Lloyd, Chair (FUSE) (916) 660-7660
- Linda Fisher, Secretary (SCMA) (916) 660-7605
- Vicki Day (SCFA) (916) 274-5293
- Katie Lucero (SCFA) (916) 660-7975
- Beverly Yoha (SCMA) (916) 660-7616
- Julie Holcomb (FUSE) (530) 274-5287

- Address for the Trustees:

Board of Trustees, Community College Employees Benefit Trust  
c/o Delta Health Administrators  
P.O. Box 2487  
Stockton, CA 95201  
(800) 700-6762

## **III. HIPAA NOTICE AVAILABLE**

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) contains a Privacy Rule, which establishes national standards to protect individuals' medical records and other personal health information ("PHI"). The rule requires the protection of personal health information, sets limits and conditions on how such information can be shared, and gives patients certain rights over the disclosure of PHI. The Board of Trustees has appointed a Privacy Contact Person. The Privacy Contact Person will ensure that the privacy of your PHI is maintained in accordance with the terms of the Privacy Rule and other applicable laws. You may file a Privacy Complaint with the Privacy Contact Person whenever you believe that there has been a violation of the Privacy Rule.

The Trust has a HIPAA "Notice of Privacy Practices" that describes how the Trust may use and disclose medical information about you. The Privacy Notice also informs you of your rights under HIPAA and how you can get access to protected health information maintained by the Trust. Please contact the Privacy Contact Person at the Trust Office at any time to obtain further information and assistance or a current copy of the Privacy Notice:

Community College Employees Benefit Trust  
c/o Delta Fund Administrators  
Attn: Privacy Contact Person  
1234 W. Oak Street  
Stockton, CA 95203  
Phone: (800) 700-6762  
Fax: (209) 955-4190

Please keep this Summary of Material Modifications with your Summary Plan Description for future reference.

***NOTE: This Notice serves as the Summary of Material Modifications, as required by Employee Retirement Income Security Act of 1974 (ERISA), and as such, is designed to explain recent changes made to the Retiree Medical Expense Reimbursement Plan. However, it does not provide all the details and limitations of the Plan. Exact specifications are provided in the "Second Restated Medical Expense Reimbursement Plan of the Community College Employees Benefit Trust," restated effective August 1, 2015, and as amended thereafter, which will prevail in case of conflict with this Notice.***