

**DATE:** July 2024  
**TO:** All Benefit Eligible Employees (and COBRA Enrollees)  
**FROM:** Carol Moreno, Director of Human Resources  
**RE:** HEALTH AND WELFARE BENEFITS EFFECTIVE OCTOBER 1, 2024

The annual open enrollment for making medical, dental, vision and life insurance plan changes is from Thursday, August 1 through Friday, August 23. All the information you need for open enrollment is posted on the District website under the Human Resources, Employee Benefits section. Any changes you make will be effective October 1, 2024.

On the website you will find the Election/Calculator form that must be completed, signed, and returned to Human Resources by August 23, 2024. **If you fail to return this form, along with any enrollment or change forms by August 23 there will be no changes made to your benefit elections from the prior year.**

**On August 7, at the Back-to- School event, carrier representatives, Keenan and the District will be available to assist you with your elections. Remember to visit the vendors for a chance to win RAFFLE prizes!**

## WHAT'S NEW?

### MEDICAL INSURANCE CHANGES

Both Certificated and Classified employees will have the option to enroll in a High Deductible Health Plan (HDHP) where you can also open a Health Savings Account (HSA). An HSA is the only type of account that has triple tax savings:

- **Pre-Tax Contributions:** When you contribute to an HSA the money goes in tax-free through payroll deductions.
- **Tax-Free Growth:** Once your balance reaches a certain amount you can invest it and any growth is tax-free.
- **Tax-Free Withdrawals:** When you use the funds for qualified medical expenses, withdrawals are tax-free.

Most important of all, *you* own the account. If you leave the District, the account remains yours. There is no use-it-or-lose-it provision like there is with the Flexible Spending Account.

[CLICK HERE to watch a video on HSA's](#)

[CLICK HERE to watch a video on HDHP vs PPO](#)

**IMPORTANT** – We ask that every employee meet with an American Fidelity representative to learn more about this new plan option. They will be available from August 1 through August 23 via virtual appointments on in person at your site. Please schedule time to meet and learn how this plan could save you money and help you plan for retirement!

[Schedule Your American Fidelity Appointment Here](#)

Look for more information in the coming weeks.

Check the District website for additional information regarding investing, retirement saving and more.

### PRESCRIPTION DRUGS (NAVITUS) - ANTHEM BLUE CROSS PPO PLANS

Members with new maintenance medications must first fill three 30-day prescriptions before transitioning to 90-days fills. The purpose of this change is to avoid unnecessary waste in case the medication causes adverse side-effects or is not effective.

### DELTA DENTAL - ENHANCED BENEFIT!

Effective October 1, 2024, the calendar year maximum (per covered family member) will increase as follows:

- \$2,250 for in-network Delta Dental PPO dentists (from \$1,750)
- \$1,500 for non-Delta Dental PPO dentists (from \$1,000)

### VSP (Vision Service Plan) - ENHANCED BENEFIT!

Effective October 1, 2024, the frame and contact lenses benefits will increase to \$250 (from \$175). As a reminder, you and covered family members are eligible for an exam, frames and lenses (contact lenses in lieu of glasses) every 12 months.

### HARTFORD LIFE INSURANCE BENEFICIARY FORMS

It's crucial for all employees to complete a new Hartford Beneficiary form and submit it to either the AF representative during your appointment or to Human Resources. This ensures that, in the unfortunate event something happens to you, the life insurance benefit will be distributed according to your wishes. The new form will be emailed to you by Human Resources. The AF representative will also provide copies of the form for you to fill-out.

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## OPEN ENROLLMENT HIGHLIGHTS

**Medical** - Employees have a total of 7 health plans to choose from: 6 Anthem Blue Cross PPO plans and SIMNSA's HMO plan. As a reminder, if you enroll in SIMNSA you must receive all services (aside from emergency services) from a SIMNSA provider.

**Dental** - You continue to have two dental plan choices: Delta Dental PPO or SIMNSA dental. You may enroll in both Delta Dental and SIMNSA dental if you choose. However, you will pay the full cost of the SIMNSA plan through tax-free payroll deductions.

**VSP (Vision Service Plan)** – A few reminders: Costco is a participating provider, the standard progressive lenses copay is \$0, and every 12 months you and your covered dependents are eligible for an exam, frames and lenses (or contact lenses in lieu of glasses). In addition, VSP members have access to TruHearing where you can save 60% on brand-name hearing aids.

**Hartford Life Insurance** – Each eligible employee is provided \$40,000 of Life/Accidental Death & Dismemberment (AD&D) coverage, along with a spousal benefit of \$10,000 and a dependent child(ren) benefit of \$5,000. Also, employees may enroll in additional life insurance up to \$100,000 at their own cost. You may also purchase additional life insurance for your spouse and/or children (you must be enrolled in the voluntary life program to enroll your dependents). *(Note that no person can be insured both as an eligible employee and as a dependent. Additionally, no person can be considered an eligible dependent of more than one employee).*

**MetLife Legal Services** – for \$25.20 (tenths), you can enroll your family for expert legal guidance for many different issues including estate planning (wills and trusts) and money matters. You will also have access to identity management services on debt related matters; contested guardianship and conservatorship services for family law; home equity loan, home refinancing and sale or purchase on a second or vacation home; 4 hours of attorney services for noncovered matters, and much more.

**ID Theft Protector** – for \$12 (tenths), you can enroll your family in an identity theft program, credit monitoring and more. This program provides unlimited restoration and recovery services if you should become a victim of identity theft. The plan includes up to \$1,000,000 in reimbursement for various expenses related to identity theft. See the District website for additional information.

## ANTHEM BLUE CROSS IMPORTANT REMINDERS

As you review your PPO medical plan choices, please Do the Math! Consider your health care costs this past year (sum of deductibles, coinsurance, and copays) and compare that to what you are paying through payroll deductions. You may find that you can save \$100's by "shopping" for the best health plan that meets your needs. Note that not all benefits outlined below are available to HSA members (due to IRS guidelines).

- You can manage your medical benefits anytime anywhere you go! Download the [Sydney app](#) on your smart phone or other mobile device.
- Remember there is a \$0 copay for the first 3 visits to a primary care doctor each calendar year. Research shows that strengthening a relationship with a primary care provider leads to better health outcomes. Included provider types are: General and Family Practice, Internal Medicine, Pediatrics, Nurse Practitioner, Physicians' Assistant, Obstetrics and Gynecology.
- Access [MDLive](#) for consultations with doctors, pediatricians and behavioral health providers via online video visits for a \$10 copay (HSA members may be responsible for additional costs). Go to [mdlive.com/sisc](http://mdlive.com/sisc), download the app or call 800.657.6169 and pre-register (you must register to be eligible for the \$10 copay).
- [PATH](#) is another way to find a mental health therapist. Go to: [Path Mental Health](#) (or RULA) to get started or call 323-205-7088. For more information see the District's website.
- [Eden Health App](#) offers 24/7 Virtual Primary Care Doctor Visits. Connect virtually with a primary care physician to manage all your physical and mental healthcare needs. Eden connects you to an entire provider team who can diagnose conditions, manage prescriptions, provide referrals to specialists and answer follow-up questions using video visits or live chat. Visit the Google Play or App Store to download Eden Health.
- Don't forget to take advantage of free Generic Medications at Costco! Most generics are covered at a \$0 copay. You do not need to be a Costco member to use their pharmacy. Remember, Walgreens is not a Navitus prescription drug pharmacy.
- [Vida Health](#), a digital coaching application with one-on-one health coaching, therapy and management tools for pre-diabetes, diabetes, hypertension, depressions and more. Call 855-442-5885 or go to [vida.com/sisc](http://vida.com/sisc).

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- Maven Maternity Program offers 24/7 virtual access to one-on-one maternity and postpartum support. Eligible SISC PPO members are matched with a Care Advocate who connects them to trustworthy maternity and postpartum content. Visit [mavenclinic.com/join/SISC](http://mavenclinic.com/join/SISC).
- Certain surgeries (spinal, hip, and knee) must be provided by a Blue Distinction+ (BD+) hospital. Contact the customer service number on the back of your SISC Anthem Blue Cross ID card to obtain additional information. In San Diego County Carrum Health is available for these same surgeries through Scripps Health with no deductibles, no coinsurance and no copays.
- Oncology Center of Excellence Program for assistance in navigating cancer treatment. Call 877-220-3556 or go to [sisc.contigohealth.com](http://sisc.contigohealth.com).
- Hinge Health is a digital program for Back and Knee pain including one-on-one coaching. Call 855-902-2777 or go to [hingehealth.com/sisc](http://hingehealth.com/sisc).
- The SISC PPO plans have a 4th quarter carryover. This means that anything applied to the deductible in the last quarter of the calendar year (October – December) will be applied to the following year’s calendar year deductible.

Please be certain that each time you obtain services from any Anthem Blue Cross medical provider you verify that the provider is a PPO provider.

### SIMNSA IMPORTANT REMINDERS

For the SIMNSA Health Plan, you must receive all services from a SIMNSA provider and follow the referral process of the medical plan. In case of a life-threatening emergency, you should seek services at the nearest emergency room and contact SIMNSA as soon as possible for next steps. If the services are urgent (non-life threatening) there are several urgent care facilities located in San Diego County, and one located in El Centro (\$50 copay will apply):

- All Valley Urgent Care (760-592-4351).
- Go online for a complete list of providers at [SIMNSA.com](http://SIMNSA.com).

### ANTHEM BLUE CROSS AND SIMNSA IMPORTANT REMINDERS

SISC Expert Medical Opinion Program allows all SISC members to obtain an expert medical opinion on their medical condition and treatment plan. Members speak directly with a Teladoc physician at no cost. No question is too big or too small. Call 855-380-7828 or go to [teladoc.com/sisc/](http://teladoc.com/sisc/).

All employees have access to two Employee Assistance

Programs. One through Anthem Blue Cross (for Anthem and SIMNSA members) and the other through the Holman Group (for all employees).

- The Anthem Blue Cross EAP includes Talkspace, a service that provides confidential counseling by text, audio or video – whatever feels right for you. To sign up for Talkspace go to [Talkspace and](#) enter the letters “EAP SISC” in the “Organization name” field. Complete the QuickMatch provider finder questions and make your appointment.
- More information is available on the HR website located here [Employee Assistance Programs](#).

### OTHER INFORMATION

If premiums for benefits are greater than the bargained benefit cap, employees can pay for those excess premiums with pre-taxed dollars under the District’s IRS Section 125 Plan. Pre-taxing premiums may be significant tax savings for employees and their families.

Look for more information regarding American Fidelity’s school site visits and/or attend a virtual appointment in August for information and education on the new HSA medical plan, Section 125 Medical and Dependent Care Reimbursement accounts, and voluntary plans.

Remember that this is the one time of year you can add eligible family members (including children to age 26). SISC requires that if you are adding a new dependent, you must provide documentation. A copy of the documentation must be included with your change form. Dependents will not be covered until proper documentation is received by SISC. Acceptable documentation includes:

- Spouse - Prior year’s Federal Tax form that shows the couple was married. If married and filing separately/head of household, you must provide both a copy of your marriage certificate and SISC’s Marriage Affidavit. For a newly married couple where the tax return is not available, you must provide a copy of your marriage certificate.
- Domestic Partner – Declaration of Domestic Partnership filed with the State of California. Enrolling a domestic partner may cause the employer/employee contribution to become taxable.
- Child – Legal Birth Certificate. A Hospital Birth Certificate is acceptable if information is complete (include full name of child, parent(s) name and child’s date of birth), Legal Adoption Documentation, or Legal Court Documentation establishing Guardianship up to age 18.
- Disabled Dependent Child Age 26 or Older. In addition to child documentation mentioned above, you must provide proof of IRS tax dependency, proof

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of 6 or more months of prior creditable coverage and the completed, approved, Carrier Certification form.

Don't forget to remove family members that are no longer eligible (divorce, legal separation and children age 26 and older).

Please be advised that your final benefit election for the 2024/2025 plan year cannot be changed unless there are certain family status changes. Acceptable changes must be communicated to the Payroll/Benefits Department within 30 days of the event; otherwise, you will have to wait until the next open enrollment.

Customer service numbers and web addresses for SISC Anthem Blue Cross, SIMNSA, Delta Dental, etc. can be found on the Contact Sheet located on the HR Benefits website.

In addition, on the HR Benefits website you will find:

- 2023/2024 Important Notices. Please review as includes state and federal notices regarding employee health benefits that the District is required to communicate each year.
- Medical, Dental, Vision Benefit Summaries

(including Medical Summary of Benefits and Coverage required by the Affordable Care Act).

- Information on MDLive, Carrum Health, Sydney, Employee Assistance Plans and more...

### ALL YOU NEED FOR OPEN ENROLLMENT IS ON THE DISTRICT'S WEBSITE.

#### [Central Union High School District - Employee Benefits](#)

To ensure that your benefits are updated correctly, please make sure to complete and return the Election/Calculator form to Human Resources by August 23, 2024. Additionally, if there are any enrollment change forms, be sure to submit those as well.

For Certificated employees currently enrolled in PPO plan 100-D-\$20, 7-25 Rx or plan 80-G-\$20 you will *automatically* be moved to the plan most similar to your current plan if the necessary forms are not received by the deadline.

### IMPORTANT REMINDERS:

- 1. Meet with the American Fidelity representative at your site or by a virtual appointment. Learn about:**
  - a. The new HDHP and HSA plan option.
  - b. The voluntary programs available.
  - c. **NEW!** For AF disability participants, new enhanced benefits added – You **MUST** sign for a coverage change!
- 2. Complete your new Hartford Life Beneficiary form.**
  - a. Return the form to AF during your appointment or send it to Human Resources.
  - b. Take this opportunity to review all your financial benefits related to beneficiaries (STRS, PERS, 403(b), other Life Insurance policies, etc.).
- 3. Attend the August 7<sup>th</sup> Back to School Event and visit with representatives from SISC, Anthem Blue Cross, Delta Dental, VSP Vision, Hartford Life and more!**
- 4. Do the Math!**
  - a. Compare your actual medical expenses for the past year to your expected payroll deductions. You may find it makes financial sense to change to a plan with higher copays and deductibles.
- 5. The open enrollment period concludes on Friday, August 23<sup>rd</sup>. Please ensure that all forms are submitted by this date.**

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