



# SMUSD – Classified Employees

## 2020 Health Benefits Open Enrollment

### OCTOBER 14<sup>th</sup> - NOVEMBER 8<sup>TH</sup>

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There are Monthly Employee Premium Contributions depending on your plan choice and number of dependents you cover (See Employee Premium Contributions in this packet)

#### Kaiser \$20

*No Changes to Plan Features*

#### UnitedHealthcare Network – 1D \$20 Primary/\$20 Specialists

*Max Out of Pocket Reduced to \$1500 /\$3,000*

#### UnitedHealthcare Network – 2D \$30 Primary/\$40 Specialists

*No Changes to Plan*

#### UnitedHealthcare Network 3D ~~Eliminated~~

#### UnitedHealthcare *New* Alliance HMO \$20 Primary/\$20 Specialists

*No Deductible No HRA*

#### UnitedHealthcare *New* Journey Alliance HMO \$25 Primary/\$40 Specialists

*Includes Scripps, UCSD and More. Wealth building with annual deposits to a Gallagher HealthInvest HRA. You can use the now or save for later even after you leave the plan.*

*Health Invest Funds Paid Annually (Single \$350/2Party \$700/Family\$1100)*

#### UnitedHealthcare *New* Journey Harmony HMO \$25/\$40 Specialists

*Includes Sharp, UCSD and More. Wealth building with annual deposits to a Gallagher HealthInvest HRA. You can use now or save for later even after you leave the plan.*

*Health Invest Funds Paid Annually (Single \$800/2Party \$1600/Family\$2200)*

#### UnitedHealthcare Select Plus PPO

*W/HRA 80/50)*

All UnitedHealthcare Plans - Waived Medication Copays - Hypertension and diabetes are two of the most common chronic illness – To help manage these conditions, UHC members will have zero copays for generic hypertension and oral hypoglycemic drugs through mail order or Smart 90 Pharmacies (Costco and RiteAid)



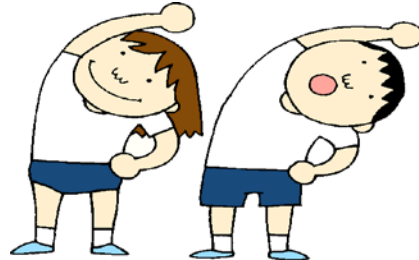
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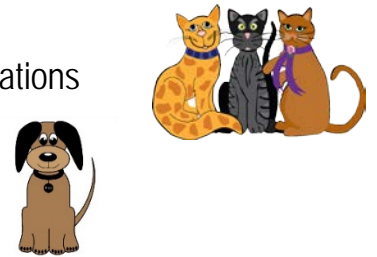
#### Health Fair – Tuesday - October 22nd District Office 3 pm - 5 pm

- Flu Shots
- Biometric Screenings
- Raffle Prizes
- Healthy Vendors



Inside RX Pets Available for All Members - Discounts on **some** Pet Medications  
These discounts apply to **some** Human Medications prescribed for a Pet.  
Go online to see whether discounted prices are available

<https://insiderx.com/pets>



Change to a new Medical Plan - Add or Delete a Dependent

***Come to the District Office and Learn about the new Journey plans and how they work!***

District Office Walk-ins Dates:

October 23<sup>rd</sup> 3 pm – 5 pm HR Conf. Rm - *VEBA Information Meeting/OE Changes*

November 6<sup>th</sup> 3pm – 5pm HR Conf. Rm - *VEBA Information Meeting/OE Changes*

November 7<sup>th</sup> 3 pm – 5 pm HR Conf. Rm - *American Fidelity Walk-ins/VEBA Info Meeting/OE Changes*

November 8<sup>th</sup> 1 pm - 5 pm HR Conf. Rm - *American Fidelity Walk-ins/VEBA Info Meeting/OE/Flu shots*

November 15<sup>th</sup> 1 pm - 5 pm HR Conf. Rm – *American Fidelity Walk-Ins*



Process your own Medical Plan Enrollment Change

Employees can make a change in health plan (medical plan only) by using the VEBA online enrollment tool.

Go to: <https://www.myaresonline.com/>

>Click on Login

>Enter your pin and password.

If you forgot your pin and password or do not have one, click on Register as a new user or Forgot PIN/Password? Follow instructions on the screen. If enrolling in a UnitedHealthcare plan you will need to have your primary care name and medical group ID# for yourself and your dependents. To locate a primary physician, go to:

<https://csveba.welcometouhc.com/>



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### Proof of Dependent Eligibility

To add a new dependent to your benefits, employees must submit proof of dependent eligibility. For adding a spouse, you will need your Marriage Certificate or first page of your 2017 or 2018 tax form. For adding a dependent child, you will need a Birth Certificate or first page of 2017 or 2018 tax form. The online tool will allow you to attach eligibility documents or you may send via District mail: Attention Kitty Ross/Benefits Department.

Please submit your documents no later than 11/8/2019.

If you are adding a new *dependent* to *medical coverage*, you may use the VEBA Online Tool or print the attached VEBA Enrollment/Change Form, complete and send via District mail: Attention: Kitty Ross/Benefits Department. Please submit your documents no later than 11/8/2019.

If you are adding a new *dependent* that is eligible for *dental coverage*, print the attached Delta Dental Change Form, complete and send via District mail: Attention: Kitty Ross/ Benefits Department. Please submit your documents no later than 11/8/2019.

**MEDICAL ELIGIBILITY:** For young adult dependent children, medical coverage extends eligibility to age 26 regardless of student status or marital status.

**DENTAL ELIGIBILITY:** Unmarried children between the ages of 19 and 25, must be full-time students carrying 12 units at an accredited college, university, or a State Department of Education-approved vocational/technical school.

### CHANGING YOUR DELTA PREMIER DENTAL PLAN TO THE DELTA PPO PLAN:



The Delta Dental *Premier plan has been closed to new enrollments since 2004*

Employees can change to the Delta PPO plan. Please print a dental enrollment form located on SMUSD website/benefits. Once enrolled in PPO Dental plan employees cannot switch back to the Premier Dental plan. To locate providers register at, [www.deltadentalins.com](http://www.deltadentalins.com) or call 800-765-6003.

**What's NEW from Delta Dental Amplifon Discounts on top hearing aid brands - 62% Average Savings off retail hearing aid pricing. Choice of leading hearing aid brands and thousands of hearing care providers.**

**Qualsight Preferred pricing on LASIK eye surgery - 40%-50% off the national average price of Traditional LASIK 1,000+ LASIK locations – Credentialed surgeons have collectively performed 6.5 million + procedures. For information on these programs and discounts contact Delta Dental at 800-765-6003**



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#### Optum Health for Chiropractic Care and Acupuncture Services



Copays will stay the same (\$10, \$20, or \$30) Depending on your Primary Care Physician copay. Only Optum chiropractors and acupuncturists are eligible for reimbursement under the plan. Unlimited visits (subject to medical necessity) and X-rays as authorized. To locate a provider: Go to the Provider Locator search at: <http://www.myoptumhealthphysicalhealth.com/> Or call Optum Member Services at 1-800-428-6337

#### VOLUNTARY PLAN ENROLLMENTS

The following plans are available for enrollment during Open Enrollment:

[Hyatt Legal Aid Plan](#), [Unum Long Term Care Insurance](#), [Hartford Voluntary Life Insurance](#), [The Standard Disability Insurance \(Requires CTA Membership\)](#) and [Home, Auto and Renters Insurance through Liberty Mutual](#)

If interested in enrollment in any of the voluntary plans listed above visit the SMUSD website at [www.smusd.org](http://www.smusd.org) or contact Kitty Ross, Benefits Analyst by email: [kitty.ross@smusd.org](mailto:kitty.ross@smusd.org) or call 760-752-1241

#### FLEXIBLE SPENDING ACCOUNTS/SECTION 125 PLANS



#### [Employees that Wish to Enroll in a FSA Must Re-enroll Every Year](#)

This is the time to enroll, or re-enroll if you currently participate, in the flexible spending account program. This plan allows you to pre-tax income for dependent care reimbursement and medical expenses. To enroll or re-enroll in the plan, employees must meet with a representative from American Fidelity. Representatives will be available at every Open Enrollment site visit, the walk-in meetings at the District Office and at the Health/Benefit Fair.

#### Voluntary Plan Enrollments - American Fidelity

[Accident Insurance](#), [Disability Insurance](#), [Cancer Insurance](#), [Critical Care Insurance](#) and [Life Insurance](#)

If you are interested in these plans, please meet with an American Fidelity representative during Open Enrollment. If you are interested in enrolling in any of these plan or you need to update a policy, please plan to meet with an American Fidelity representative during Open Enrollment. Refer to the American Fidelity Open Enrollment Site Calendar in the packet to sign up for an appointment time.