

# San Juan Unified School District Employee Benefit Open Enrollment for 2020 Plan Year November 1 – November 22, 2019



Go mobile to access our enrollment website



## For All Employees of the San Juan Unified School District

Our current benefit plans will renew on January 1<sup>st</sup> with no changes in benefit plan design.

Open Enrollment is your annual opportunity to make the following changes:

- ✓ Enroll in or change your current healthcare plan
- ✓ Decline healthcare coverage (proof of other coverage is required); if you are currently waiving medical coverage, you will need to complete a medial waiver form for the 2020 Plan Year and submit a copy of your proof of other coverage.
- ✓ Add or remove eligible dependents to your healthcare plan (children can remain on the medical and Delta Care HMO plan until age 26 (age 24 for Delta Dental PPO). Children can receive life insurance coverage until the age of 21 (or 24 if a full-time student). Proof of dependency is required when adding a dependent.

**It is your responsibility to remove over-age dependents.**

Actions you take during Open Enrollment go into effect January 1, 2020 and your new payroll deductions begin with your January paycheck.

***No open enrollment will be available for the enhanced vision plan in open enrollment 2020.***

### How Do I Make Changes?

1. Go to the San Juan Unified School District Intranet and follow the links to “Employee Benefit Open Enrollment” or go to [www.sanjuan.edu/BenefitsOpenEnrollment](http://www.sanjuan.edu/BenefitsOpenEnrollment) to obtain an enrollment/change form. Follow the instructions on how to complete the form.
2. Attach required proof of dependent eligibility if adding new dependents to your coverage. (A copy of your marriage certificate or domestic partnership is required when adding spouse/domestic partner; copy of birth certificate when adding a dependent child)
3. Turn in the required enrollment change form to the San Juan Employee Benefits Office at 3738 Walnut Avenue, Carmichael, CA 95608 by November 22, 2019. Forms may be mailed through interoffice mail, US Postal mail, or hand delivered.

# 11/22

**Open Enrollment ENDS  
November 22, 2019**

***If you do not want to make any changes to your healthcare choices, you do not need to do anything unless you wish to waive healthcare coverage.***

After Open Enrollment, you may only make changes to your healthcare coverage within 30 days of a qualifying life event (such as marriage, divorce, birth/adoption of a child, change of dependent eligibility, or change in employment status).

**Cash-in-lieu:** Eligible employees may waive medical coverage and receive cash-in-lieu of medical coverage. To receive cash-in-lieu, employees must provide evidence of non-Exchange or non-CoveredCA coverage (a copy of your insurance card) and complete a waiver form for the 2020 Plan Year. Waiver form can be obtained at: [www.sanjuan.edu/BenefitsOpenEnrollment](http://www.sanjuan.edu/BenefitsOpenEnrollment)

### Section 125 Reimbursement Accounts

The annual Election Period will be held from December 2<sup>nd</sup> through December 20<sup>th</sup> to enable you to enroll or re-enroll in the Health Care FSA and the Dependent Care FSA for the 2020 plan year. American Fidelity will be visiting your school site in December and the scheduled date will be posted in your school office beginning in December. Your current enrollment elections will remain unchanged until the end of December 2019. Contact American Fidelity at 800-365-8006, Ext. 0 if you have any questions regarding your current FSA benefits. You can also visit the SJUSD employee benefits website and follow the links to the Section 125 website or visit [www.americanfidelity.com](http://www.americanfidelity.com).

## 100%

**The district will continue to contribute the entire cost of employee only coverage for eligible employees**

### Health Care Costs Continue to Rise

Even though medical premiums continue to increase each year, the district will still contribute the entire cost of employee only coverage, and 75% towards the cost of dependent coverage under the district plans to full time equivalent eligible employees. This means employees who elect single coverage continue to receive this benefit without any payment contribution required. Please review the 2020 premium costs on the SJUSD Benefit Open Enrollment website:

<https://intranet.sanjuan.edu/employeebenefits/Pages/Cost-Schedules.aspx>

**Medical Coverage:** SJUSD will continue to offer two medical plans to eligible employees - Kaiser and Western Health Advantage (WHA). If you have dependent coverage, please refer to the Benefit Cost Schedule for your contribution amounts. Summaries of Benefits & Coverage (SBCs) describing the covered services and copays are located on the SJUSD employee benefits website.

**Dental Coverage:** SJUSD will continue to offer two dental plans to eligible employees – the Delta Dental PPO plan and the DeltaCare HMO plan. If you have dependent coverage (**remember, children are only eligible to age 24 for Delta Dental PPO dental**), please refer to the Benefit Cost Schedule for your contribution amounts. For a summary comparison of these plans and the premium cost, please go to the SJUSD employee benefits website.

**Vision Coverage: There is no open enrollment at this time for the SJUSD enhanced vision plan.** SJUSD will continue to offer basic vision coverage through VSP for eligible employees. We offer enhanced coverage for diabetics from your VSP Preferred Provider. VSP also offers a discount on hearing aids through an affiliation with TruHearing. Go to the employee benefits website for links to the Vision program and a summary of all your benefits.

**Life Insurance Coverage:** SJUSD will continue to offer life insurance through Reliance Standard.

**Need Additional Life Insurance?** You can purchase supplemental life insurance from Reliance Standard via payroll deductions. Check out the rates of the SJUSD employee benefits website. Additional insurance will require completion of an evidence insurability form which is available in the benefits office.

**Do You Know Who the Beneficiary to Your Life Insurance Benefit Is?** Although you can change your life insurance beneficiary at any time during the year, Open Enrollment is a good time to be sure your life insurance benefit will go to the appropriate individuals. Beneficiary designation forms are available of District’s Benefits/Life Insurance page.

## Health Care Reform Update

Over the last few years, many changes have applied to the district's health care plans due to the Affordable Care Act (ACA) signed into law in 2010 as well as state laws. For January 1, 2020, the following feature of the ACA still apply, and a new California individual mandate will be effective:

### The Health Insurance Marketplace (AKA Exchange)

Those who don't have the option of enrolling in an employer-provided health insurance plan are able to buy insurance on the Health Insurance Marketplace. Depending on income level, they may receive a subsidy or federal tax credit to help pay for it. If you choose to enroll for Marketplace coverage, your cost is with after-tax dollars paid directly to the Marketplace and there is no payroll deduction or SJUSD-provided subsidy or cash-in-lieu benefit. To learn more about the programs offered through the California Healthcare Marketplace, visit [www.coveredca.com](http://www.coveredca.com).

### The California State Individual Mandate

The ACA individual mandate has been removed by the federal government. However, effective January 1, 2020, California is implementing a state mandate that is similar to the prior federal mandate requiring a penalty payment from those individuals who aren't insured. While we do not yet have specific details, if you are enrolled in the SJUSD sponsored medical plan, you will have satisfied the state mandate as our plans are comprehensive and meet the state required standards.

# 24/7

### Employee Assistance Program (EAP) through ACI Specialty Benefits

The EAP program is a confidential and free service that provides telephonic professional counseling and referral services designed to help you and your family members with personal, job or family related problems, 24 hours a day, seven days a week. ACI Specialty Benefits is the provider of this benefit. For more information go to <http://rlsi.acieap.com> or call 855-775-4357.

### Employee Wellness Program

The Employee Wellness Program continues to be a success! Visit [www.sanjuan.edu/EmployeeWellness](http://www.sanjuan.edu/EmployeeWellness) to learn more about the programs offered, such as a discounted membership with Weight Watchers, and our WalkToBer program. Topics and information are updated frequently, so be sure to visit the site regularly. The program can help you and your family members get and keep fit, learn how to eat more nutritiously, lose weight, stop smoking, aid in managing a chronic health condition and more!

## Other Information and Required Legal Notices

### HIPAA Notice

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) includes provisions that protect the privacy of health plan participants and their "Protected Health Information" (PHI). These provisions govern how entities such as health insurance companies and plan administrators, medical professionals and plan sponsors (e.g., SJUSD) must handle PHI. HIPAA requires health plans to notify plan participants and beneficiaries about its policies and practices to protect the confidentiality of health information. SJUSD is required by law to periodically provide you with information regarding the privacy regulations under HIPAA. The complete notice is available on the SJUSD employee benefits website or you can contact the benefits department at 916-971-7662.

### Medicare Part D Prescription Coverage

If you or a dependent are eligible for Medicare, you have the right to enroll in Medicare prescription drug coverage effective January 1, 2020, in lieu of receiving drug coverage under a SJUSD sponsored plan. To help you decide whether or not you wish to make this election, employers are required to notify you as to whether or not the company-sponsored medical plans provide coverage that is comparable to the prescription drug coverage offered under a Medicare plan. This comparable prescription coverage is referred to as "Creditable Coverage." All of SJUSD's plans provide Creditable Coverage. You may find a copy of the full notice on the SJUSD employee benefits website.

## Information Regarding Women's Health Care

As required by the Newborns' and Mothers' Protection Act of 1996, the SJUSD medical plans will not restrict benefits for any hospital stay in connection with childbirth (either for the mother or newborn child) to less than either of the following:

- 48 hours following a vaginal delivery
- 96 hours following a cesarean section

Also, as required by Women's Health and Cancer rights Act of 1998, the SJUSD medical plans provide benefits for mastectomy-related services, including the following:

- Reconstruction and surgery to achieve symmetry between the breasts
- Prostheses
- Treatment for complications resulting from all stages of mastectomy, including lymphedemas

### Children's Health Insurance Program (CHIP) & Medicaid

If you are eligible for health coverage from your employer, but are unable to afford the premiums, you may be eligible for a premium assistance program provided by the State. If you or your dependents are already enrolled in Medicaid or CHIP, or if you or your dependents are not currently enrolled and you think you may be eligible, contact your State Medicaid or CHIP office to find out if assistance is available. Contact details can be found on the SJUSD employee benefits website.

*This guide provides information about the benefits offered through the SJUSD benefits program, including changes that will take place starting January 1, 2020. However, this guide does not provide complete details on these benefits. Additional details about your benefits are available in the Evidence of Coverage (EOC) document, available on SJUSD benefits website. If there is any conflict between the information presented in this guide and the official plan documents, the official plan documents will govern.*