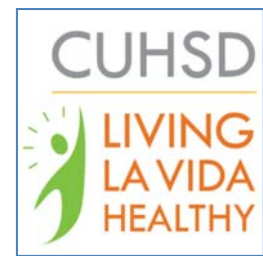




Central Union High School District  
Health and Welfare Benefits  
2020- 2021



DATE: July 2020  
TO: All Benefit Eligible Employees  
(and COBRA Enrollees)  
FROM: Carol Moreno, Director of Human Resources  
RE: HEALTH AND WELFARE BENEFITS EFFECTIVE OCTOBER 1, 2020

The annual open enrollment for making medical, dental, vision and life insurance plan changes is from **Monday, August 3 through Friday, August 28**. All 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, 2020.

Unfortunately, with COVID-19 we cannot have the vendors attend an open enrollment/health fair this year. Instead, we would like to give you two opportunities to ask questions through a Zoom call (or you can just call in on telephone if you prefer). Representatives from SISC, Keenan and the District will be available to assist you. Join us on either of the below dates/times:

<u>Day of Week</u>	<u>Date</u>	<u>Time</u>	<u>Zoom Meeting Q&amp;A (or call from your telephone)</u>
Tuesday	August 18	3:30 – 4:30 pm	<a href="https://zoom.us/j/91636012390?pwd=amlmbXJNVGtGWkhFZC9uZmY3ZmUrZz09">https://zoom.us/j/91636012390?pwd=amlmbXJNVGtGWkhFZC9uZmY3ZmUrZz09</a> Or call: 1-669-900-6833,,91636012390#
Thursday	August 20	3:30 – 4:30 pm	<a href="https://zoom.us/j/99994784112?pwd=bzBqam9FQmh5cWRHNHByL2JnU2d4dz09">https://zoom.us/j/99994784112?pwd=bzBqam9FQmh5cWRHNHByL2JnU2d4dz09</a> Or call: 1-669-900-6833,,99994784112#

On the website you will find the Election/Calculator form that *must be* completed, signed, and returned to Human Resources by August 21, 2020. **If you fail to return this form, along with any enrollment or change forms by August 21 there will be no changes made to your benefit election from the prior year.**

**IMPORTANT – OPEN ENROLLMENT HIGHLIGHTS**

- Employees continue to have a total of 6 health plans to choose from: 5 SISC 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. **New this year effective October 1, 2020:**
  - There will be **\$0 copay for the first 3 visits** to a primary care doctor for the PPO medical plans! Research shows that strengthening a relationship with a primary care provider leads to better health outcomes – thus lower premiums over time. Included provider types are: General and Family Practice, Internal Medicine, Pediatrics, Nurse Practitioner, Physicians' Assistant, Obstetrics and Gynecology.
  - Certificated's PPO 90%-C plan's doctor office copay will reduce from \$30 to \$20. Anthem will issue new ID cards to those members.
  - Be sure to sign up for Anthem's new mobile application Sydney. You can access digital ID cards, customer service chat function and access to claims.
- 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. As a reminder, the Delta Dental PPO in-network calendar year plan maximum per enrollee is \$1,750 while the non-PPO maximum is \$1,000. The orthodontia lifetime maximum is \$1,500. If you enroll in the Delta Dental PPO, try to receive all services from a PPO dentist. Your annual maximum is **\$750 more** than when you use a non-PPO Delta Dentist. In addition, PPO dentist's charge 5 to 8% less than non-PPO dentists – so your annual maximum goes farther! Got to [www.deltalins.com](http://www.deltalins.com) to find a PPO dentist.
- **VSP (Vision Service Plan)** – As a reminder, the frame allowance is \$175, and Costco is a participating provider. In addition, VSP members have access to TruHearing where you can save 60% on brand-name hearing aids.
- **Hartford Life – Great news!** The Hartford Life insurance benefit for eligible employees and their dependents is increasing effective October 1, 2020! The new employee life insurance will be \$40,000 (increase from \$20,000). For employees with dependents, \$10,000 of life insurance (increased from \$5,000) will be provided per eligible

dependent. You may also enroll in additional life insurance at your own costs. Don't forget to update your beneficiaries!

- **MetLaw Legal Services** - for \$25.20 (tenthly) you can enroll your family for expert legal guidance for several issues including Estate planning (wills and trusts), Money matters, and much more. For additional information, see the District website.
- **ID Theft Protector** – for \$12 (tenthly) you can enroll your family in an identity the program. This program provides unlimited restoration and recovery services if you should be a victim of identity theft plus credit monitoring and more. The plan includes up to \$1,000,000 in reimbursement for various expenses related to identity theft. See the District website for additional information.
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**REMINDERS**

➤ **Anthem PPO Members:**

- Don't forget to take advantage of free Generic Medications at Costco! Most generics are covered at \$0 copay. You do not need to be a Costco member to use their pharmacy.
- Remember, Walgreens is not a Navitus prescription drug pharmacy.
- **MDLive** provides on-demand access to a board-certified physician for non-emergency General Conditions or Behavioral Health by online video, phone or secure email. The "doctor office visit" is \$5 regardless of which PPO plan you are enrolled in. Go to [www.mdlive.com/sisc](http://www.mdlive.com/sisc) or call 1-800-657-6169 to register. MDLive is also available for the APPLE and Android smartphones. **Be sure to pre-register, don't wait until you need to access care!**
- **Solera4Me Diabetes Prevention Program** is a diabetes prevention benefit for Anthem Blue Cross PPO members. It's a 16-week program that can help members with prediabetes lose weight, adopt healthy habits and significantly reduce their risk of developing diabetes
- **Vida Health** is a **new** 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://to.vida.com/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 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.
- **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).
- **Oncology Center of Excellence Program - New** for assistance in navigating cancer treatment. Call 877-20-3556 or go to [sisc.hdplus.com](http://sisc.hdplus.com).
- 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. Do not simply as if the provider *takes* Anthem Blue Cross insurance; specifically ask if they are an Anthem Blue Cross PPO provider.
- 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

➤ **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 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 <http://www.simnsa.com/>.

**Before seeking services (non-emergency) due to COVID-19 call SIMNSA first at:  
From USA: 1-800-424-4652  
From Mexico: 664-231-4747**

- Please note that as you consider retirement prior to age 65 (when you are eligible for Medicare) that you may enroll in an Anthem PPO plan ONLY. **SIMNSA is not available to early retirees of the District.** This is SIMNSA's requirement, not SISC's or the District's.

➤ **The following benefits are available to Anthem and SIMNSA members:**

- Expert Medical Opinions through Advanced Medical. This is a free service for any health care questions you may have including medical opinions from world-leading experts. Call 855-201-9925 or go to [www.advance-medical.net/sisc](http://www.advance-medical.net/sisc).

- All employees have access to two Employee Assistance Programs. One through Anthem Blue Cross and the other through the Holman Group. More information is available on the HR website.
- Take advantage of preventive services covered at 100% in network regardless of which plan you enroll in. For a complete list of preventive health guidelines go to [https://www11.anthem.com/ca/shared/f0/s0/t0/pw\\_e239741.pdf](https://www11.anthem.com/ca/shared/f0/s0/t0/pw_e239741.pdf) (subject to change per health care federal laws).

## 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.
- Registered Domestic Partners are eligible for District benefits and have the same benefits as a spouse. For more information go to <http://www.ss.ca.gov/dpregistry/>.
- Enrollment in the Section 125 Medical and Dependent Care Reimbursement accounts will be in early December.
- 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. A marriage certificate for a newly married couple where the tax return is not available.
  - **Domestic Partner** – Certificate of Domestic Partnership issued by the State of California, SISC Affidavit of Domestic Partnership. Enrolling a domestic partner may cause the employer/employee contribution to become taxable.
  - **Child** – Legal Birth Certificate. A Hospital Birth Certificate is acceptable as long as 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, must provide proof of IRS tax dependency, proof 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 2020/21 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 Benefit's website.
- In addition, on the HR Benefit's website you will find:
  - 2020 Important Notices. Please review as includes are state and federal notices regarding employee health benefits that the District is required to communicate each year.
  - Medical, Dental, Vision Benefit Summaries and Medical Summary of Benefits and Coverage
  - Information on MDLive, Carrum Health, Advance Medical, Employee Assistance Plans and more...

### All you need for open enrollment is on the District's website:

Go to the District website [www.cuhsd.net](http://www.cuhsd.net),

Click on *Departments, Human Resources and Employee Benefits*

On the website is the Election/Calculator form that must be filled out, signed and returned to Human Resources by August 28, 2020.

**If you fail to return this form, along with any enrollment or change forms by August 28, 2020 there will be no changes made to your benefit election (although your payroll deductions may increase).**