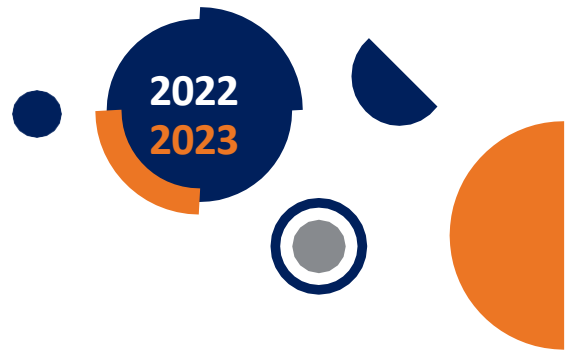


CENTRAL UNION HSD HEALTH & WELFARE BENEFITS



DATE: July 2022 (Revised August 4, 2022)
TO: All Benefit Eligible Employees (and COBRA Enrollees)
FROM: Carol Moreno, Director of Human Resources
RE: HEALTH AND WELFARE BENEFITS EFFECTIVE OCTOBER 1, 2022

The annual open enrollment for making medical, dental, vision and life insurance plan changes is from Monday, August 1 through Friday, August 19. 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, 2022.

If you have questions, carrier representatives, AP Keenan and the District will be available to assist you on August 2 at the Back-to-School event.

On the website you will find the Election/Calculator form that must be completed, signed, and returned to Human Resources by August 19, 2022. **If you fail to return this form, along with any enrollment or change forms by August 19 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.

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.

- **NEW! Effective October 1, 2022** the cost for Diagnostic and Preventative services (exam, (2) cleanings per year, x-rays) are no longer included in your annual plan maximum of \$1,750 for the Delta Dental PPO in-network and \$1,000 for the non-PPO network.
- 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 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.

- **NEW! Effective October 1, 2022** Standard Progressive Lenses copay will be \$0. You will have access to new frames every 12 months rather than every 24 months.

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.

- **NEW! Effective October 1, 2022** you will 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 second or vacation homes; 4 hours of Attorney Services for Non-Covered Matters.

ID Theft Protector – for \$12 (tenthly) you can enroll your family in an identity theft 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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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.

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 is now a \$0 copay through September 30, 2023. Go to mdlive.com/sisc, download the app or call 800.657.6169 and pre-register.

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.

Learn to Live! With emotional well-being resources administered by Learn to Live, members can receive individualized support to help live their happiest, healthiest lives. As a reminder, the SISC EAP benefits are available to all employees and their household members. Go to the Go to anthemEAP.com and enter your company code to log in: SISC. Call 800-999-7222 to learn more.

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.

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.

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.

Oncology Center of Excellence Program for assistance in navigating cancer treatment. Call 877-220-3556 or go to 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.

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 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/>.
- Please note that as you consider retirement prior to age 65 (when you are eligible for Medicare, 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.

ANTHEM BLUE CROSS AND SIMNSA IMPORTANT REMINDERS

SISC Expert Medical Opinion Program (formerly Advance Medical) 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 800-835- 2362 or go to teladoc.com/sisc/.

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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.

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.

Enrollment in the American Fidelity 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. If married and filing separately/head of household, you must provide both a copy of your marriage certificate and SISC's Marriage Affidavit. A marriage certificate for a newly married couple where the tax return is not available.
- 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 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 2022/2023 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:

- 2022 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:

» Go to the District website www.cuhsd.net,

» Click on "Departments, Human Resources/Payroll" On the website is the Election/Calculator form that must be filled out, signed, and returned to Human Resources by August 19, 2022.

If you fail to return this form, along with any enrollment or change forms by August 19, 2022 there will be no changes made to your benefit election (although your payroll deductions may increase).

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