

SAN DIEGO UNIFIED SCHOOL DISTRICT

Date: September 28, 2021

To: All Benefits Eligible Employees in Paid Status in Monthly Salaried Positions

Subject: **2022 OPEN ENROLLMENT FOR MEDICAL/DENTAL/VISION/FSA/ADDITIONAL SUPPLEMENTAL LIFE INSURANCE PLANS**

Department and/or Persons Concerned: All Benefits Eligible Employees in Paid Status in Monthly Salaried Positions

Due Date: November 12, 2021

Reference: None

Action Requested: **Plan changes (with the exception of adding dependents - see instructions below) submitted online via PeopleSoft Employee Self-Service.**

Brief Explanation:

The Annual Open Enrollment period will be October 18 through November 12, 2021 for the 2022 plan year that starts on January 1, 2022. Employees are strongly encouraged to review their current benefit elections to determine if changes need to occur for the next plan year. Current benefit elections are available in [PeopleSoft Employee Self-Service](#) by selecting Benefits and then Health Care Summary.

No plans from 2021 are being removed. One additional HMO plan is being offered for 2022. If you do not make changes to your medical/dental/vision plans, supplemental life insurance or covered dependents, you do not have to take any action during Open Enrollment. Your current plan selections will continue effective January 1, 2022. Enrollment in a Flexible Spending Account (FSA) is not automatic and employees who participated during the 2021 plan year must enroll again to participate for the 2022 plan year.

During Open Enrollment, benefits-eligible employees may enroll for new coverage and make plan changes to medical/dental/vision/flexible spending accounts (FSA) and supplemental life insurance. Dependents may also be added and removed during Open Enrollment even if no qualified life event occurred. Once this enrollment period is closed, you will not have the opportunity to make additional changes until the next Open Enrollment period scheduled for October/November 2022. The only exception to this rule is if you experience a qualified life event, as defined on the [‘Changes Outside of Open Enrollment’](#) page on the Benefits Department site.

What is Changing for Plan Year 2022?

This is a summary of changes only. For terms, coverages, exclusions, limitations, and conditions, please refer to the plan summaries, evidence of coverage documents, and additional information posted to the [Benefits Department website](#) under the 2022 Open Enrollment link. Information will be posted as it becomes available.

UnitedHealthcare Performance HMO Network 3 Plan (\$20/\$30) **New******

- This new plan is a traditional HMO with no deductible. The plan includes access to providers in the following three (3) medical groups: Scripps Clinic, Scripps Coastal and Rady Children's Health Network. The summary of benefits for this newly structured plan will be available on the [2022 Open Enrollment](#) page on the Benefits website once it becomes available from the carrier.

UMR NexusACO PPO (no HRA)

- A bariatric surgery benefit through Carrum will be added effective 01/01/22. This is only for surgeries arranged by Carrum with all procedures performed at Scripps Mercy Hospital. Deductibles and coinsurance are waived for using this benefit through Carrum. Enrollees on this plan must contact Carrum in advance to confirm eligibility for this new bariatric surgery benefit in addition to the other orthopedic and certain cardiac procedures available under Carrum.

New Medical ID Cards (All Plans):

- You may receive a new medical ID card for the 2022 plan year even if you did not make any changes to your enrollment from 2021. Language on the medical ID cards is being updated to comply with requirements included in the Consolidated Appropriations Act (CAA) 2021.

MyVEBA Portal (myveba.org) and VEBA Virtual Resource Center

San Diego Unified is a member district of the California Schools Voluntary Employee Benefits Association (CA Schools VEBA). Employees with district medical coverage plus their eligible dependents can take advantage of additional VEBA member benefits accessed from the new [MyVEBA Portal](#) site. This is a one-stop shop for VEBA Member resources including plan summaries, mental health offerings, advocacy contact information plus virtual content offered by the [VEBA Resource Center \(VRC\)](#). The VRC facility provides personalized and comprehensive care as employees work with Care Navigators to address their emotional, social, financial and physical health. Services include holistic care, yoga, cooking classes, health coaching and more. The VRC offers more than 300 virtual group classes every month available at no cost. Class content includes fitness, cooking, and mindfulness programs. Program information and class calendars can be located on the [VEBA Resources Center](#) website. The VEBA Resource Center

building is located in Mission Valley with another location scheduled to open in 2022 but is temporarily closed for the safety of their members and offering only virtual services at this time.
What is Not Changing for Plan Year 2021?

There are no changes to the dental plans, the vision plan or to coverage under Optum Chiropractic. The following medical plans will remain in force with no changes for plan year 2022:

- Kaiser Permanente HMO
- UnitedHealthcare Performance HMO Network 1
- UnitedHealthcare Performance HMO Network 2
- UnitedHealthcare SignatureValue Alliance HMO \$1,800 HRA
- UnitedHealthcare Journey-Harmony HMO

Where Can I Get a Free Flu Shot?

Employees with district medical coverage plus their eligible dependents can receive free flu shots as follows:

- **Your Doctor's Office:** Contact your doctor's office to schedule an appointment or learn more.
- **CA Schools VEBA:** VEBA is providing an on-site flu shot clinic during our Open Enrollment event on Monday, 10/18/21. Sign up at [https://www.signupgenius.com/org/vebaflu#/.](https://www.signupgenius.com/org/vebaflu#/)
- **Kaiser:** For locations near you, visit <http://www.kp.org/flu> or call (833) 574-2273.
- **UnitedHealthcare:** Visit <http://www.uhc.com/flu> to search for available medical offices and retail pharmacy locations.

How Can I Find More Information? – Join us at an Open Enrollment Event!

Date	Location	Time
Monday, October 18th	Eugene Brucker Education Center (Front Lawn) – Annual Health Fair	3:00 – 6:00 pm
Tuesday, October 19th	Virtual Meeting: Zoom Meeting ID: 941 4398 3005 Passcode: SDUSD	3:00 – 5:00 pm

The virtual meeting will be recorded and available on the [2022 Open Enrollment](#) page from the [Benefits Department](#) website following the event.

How Can I Change My Medical and/or Dental Plan?

All enrollment changes (except when adding dependents - see instructions below) may be done online via PeopleSoft Employee Self-Service including switching health plans and making FSA elections. Employees can login using the following link [PeopleSoft Employee Self-Service](#) Please have your employee ID number and district email password ready in order to login. Contact the IT Help Desk at (619) 209-4357 or access <https://pss.sandi.net/> for assistance with password issues. When making changes online through PeopleSoft Employee Self-Service, you will be able to select doctors for plans requiring provider designation without the need of a provider booklet. For your records, a confirmation email is immediately sent once a benefit change(s) is successfully completed online. Please contact the Employee Benefits Department right away if you do not receive a confirmation email.

Adding Dependents?

Employees adding eligible dependents (spouse, domestic partner, child) to health coverage must complete a Benefits Enrollment/Change Form and provide [proof of relationship](#) for all dependents being added. The form and information about required dependent eligibility documents is available on the [Benefits Department](#) web page. Return change forms with all supporting eligibility documents to the Employee Benefits Dept by any of the following methods: (1) Email: employeebenefits@sandi.net or (2) Fax (619) 725-8132 or (3) Deliver to 4100 Normal Street, Room 1150, San Diego, CA 92103 (Open 8:00 am to 5:00 pm Monday – Friday). Originals are not needed. Please remember all forms and supporting documents are due back to the Employee Benefits Department no later than November 12, 2021 at 5:00 p.m. Coverage for dependents added during Open Enrollment is effective January 1, 2022.

Removing Dependents?

Dependents no longer eligible for coverage due to divorce or dissolution of a domestic partnership must be dropped from the employee's health insurance plans within 31 days of the event. It is the employee's responsibility to notify the district to remove any ineligible dependent(s). Please take the opportunity during Open Enrollment to remove any ineligible dependent(s) from your coverage by completing a Benefits Enrollment/Change Form available on the [Benefits Department](#) web page. Return form to the Employee Benefits Dept by any of the following methods: (1) Email: employeebenefits@sandi.net or (2) Fax (619) 725-8132 or (3) Deliver to 4100 Normal Street, Room 1150, San Diego, CA 92103 (Open 8:00 am to 5:00 pm Monday – Friday).

Flexible Spending Accounts (FSA)

Section 125 of the Internal Revenue Code allows employees to set aside pre-tax money from their paychecks to pay for eligible out-of-pocket health care and dependent care expenses. Benefits-eligible employees who wish to participate in the Flexible Spending Account (FSA) program for plan year 2022 will have the opportunity to enroll online via PeopleSoft Employee Self-Service during the Open Enrollment period, October 18 through November 12, 2021. **Enrollment in a Flexible Spending Account is not automatic. Employees who participated during the 2021 plan year need to enroll again to participate for the 2022 plan year.** Unused funds from 2021

do not carry over to the 2022 plan year. We offer the following FSA plans under Section 125 of the Internal Revenue Code:

- Out-of-pocket health care expenses Annual limit: \$2,750
- Dependent child/elder day care expenses Annual limit: \$5,000

A reimbursable expense may not be claimed under both an FSA and the Health Reimbursement Account (HRA) provided with the United Healthcare SignatureValue Alliance HMO or United Healthcare Journey Harmony plans. American Fidelity Assurance will continue to be the FSA claims administrator and accounts can be managed online at www.americanfidelity.com.

The Hartford Life, Supplemental and AD&D Insurance

Benefits-eligible employees are automatically enrolled by the district in Basic Life and AD&D (Accidental Death and Dismemberment) insurance coverage, which is underwritten by The Hartford and provided at district expense. The death benefit is equal to your annual salary and increases to twice your annual salary should you die in an accident. Employees are strongly encouraged to contact The Hartford to establish a beneficiary for their employer-paid life insurance. Defining beneficiaries is a critical element to managing your life insurance policy and the Open Enrollment period is the perfect time each year to review your coverage. During the Open Enrollment period, voluntary supplemental life insurance can be purchased without a Personal Health Assessment to determine Evidence of Insurability up to certain guaranteed issue limits (e.g. maximum \$50,000 for employee and maximum \$20,000 for voluntary spousal life).

The Hartford has a web-based platform called BenSelect that allows an employee to view their current insurance coverage, change beneficiary elections and purchase additional voluntary life insurance. Funeral Planning and Concierge Services, Estate Guidance, Will Services, and Travel Assistance Services with ID Theft Protection and Assistance are all included as extra benefits to our group life insurance policy. For more information, visit the Life Insurance page on the Employee Benefits Department site at www.sandiegounified.org/departments/benefits/life_insurance_and_add_coverage.

If you have never set-up online access to review your basic life insurance policy and define beneficiaries, please do so at <https://enroll.thehartfordatwork.com/Enroll/Login.aspx> using the instructions below. You will be required to reset your password during the initial login.

Your Login ID	Your Password	Questions?
Your User ID is your district Employee ID # For example: John Smith's Employee ID # is 123456. His User ID is 123456.	Your password is the first letter of your first name and the first letter of your last name (all lowercase) followed by your date of birth in MMDDYYYY format. For example: John Smith's birth date is October 25, 1963. His password is js10251963.	Upon login, you will have access to tools and information to assist with the election process. If you need to speak with a representative, contact Hartford at 855.EZ.NROLL (855.396.7655). Representatives are available Monday through Friday, 5am to 5pm Pacific Time.

Certain group life insurance policies underwritten by The Hartford have a Waiver of Premium provision. This provision allows an employee to continue their coverage while disabled without paying a monthly premium based upon criteria defined by The Hartford. Please contact the Employee Benefits Department for more information about this provision if you feel you might qualify.

Additional Information:

If you need additional information or have any uncertainty about your employee/dependent enrollment status, please contact the Employee Benefits Department by phone (619) 725-8130 or by email employeebenefits@sandi.net. Benefits staff is working a hybrid schedule both remotely and at the office with regular office hours Monday to Friday from 8:00 a.m. to 5:00 p.m.

Contact us at https://www.sandiegounified.org/departments/benefits/2022_open_enrollment for more information regarding Open Enrollment as it becomes available.

Please be advised that Open Enrollment results in a high volume of calls and visits to the department. This may result in delayed response times based on the volume at any given time. Be assured, our staff is committed to providing the highest level of customer service possible during this extremely busy period.

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APPROVED:

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