

**ADMINISTRATIVE CIRCULAR NO. 34**  
**Finance Division**

**SAN DIEGO UNIFIED SCHOOL DISTRICT**

**Date:** October 12, 2017

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

**Subject:** **2018 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 17, 2017

**Reference:** None

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

**Brief Explanation:**

The Annual Open Enrollment period will be held October 23 through November 17, 2017. Employees are encouraged to review their health benefits coverage each year at this time in order to evaluate their needs and the needs of their families. During this period, eligible employees may enroll in and make changes to medical/dental/vision/flexible spending accounts (FSA) and supplemental life insurance coverage, change plans, and/or add eligible dependents.

**All Open Enrollment changes will become effective January 1, 2018.**

All Open Enrollment information (medical, dental, vision, FSA and supplemental life insurance) will be posted as it becomes available on the Employee Benefits Department web page from the Staff Portal. **All enrollment changes (except when adding dependents - see instructions below) must be done online via PeopleSoft Employee Self-Service. Employees may login at the following link <https://dwa.sandi.net/psp/hcm/?cmd=login>.** Please have your employee ID number and district email password ready in order to login. Please contact the IT help desk at (619) 209-4357 or go to the following link for assistance with password issues <https://pss.sandi.net/>. Step-by-step instructions for making online changes will be available on the Employee Benefits Department web page for your convenience. You may access the department page at <https://www.sandiegounified.org/benefits>.

**New this Year: Insurance 101 Seminar**

**Questions about what is a copay? What is a Health Reimbursement Account? What exactly do all of those terms mean on the Summary of Benefits?**

Please join us at our Insurance 101 event to be held at the Eugene Brucker Education Center auditorium Wednesday, October 18, 2017 from 3:00 – 5:00 p.m. We will be discussing all of those benefits terms/conditions to make sure employees have the tools needed to understand their health plan options.

**Adding Dependents?**

Employees adding dependents (spouse, domestic partner, child) to health coverage must complete an Enrollment/Change Form and provide proof of relationship for any dependents being enrolled in your benefit plans. Information about the required dependent eligibility documents can be found on the Employee Benefits Department web page at <https://www.sandiegounified.org/benefits> along with an electronic version of the Enrollment/Change Form which can be printed out, completed and returned to the Employee Benefits Department. The completed form with the required supporting eligibility documents may be returned in person to the Employee Benefits Department, sent by mail, faxed to (619) 725-8132 or scanned and emailed to [employeebenefits@sandi.net](mailto:employeebenefits@sandi.net).

**Please remember all forms are due to the Employee Benefits Department no later than November 17, 2017 at 5:00 p.m.**

Please review the information located on the website very carefully, including the “Summary of Benefits” for each medical/dental plan to determine which of the medical/dental plans offered best meet your needs and the needs of your family. Please also review the FSA information to see if this benefit helps you with your qualified expenses.

Information regarding changes to any plans/coverage will also be delivered to your site to be shared among staff. All provider website links will be available on the Employee Benefits web page from the Staff Portal under the ‘2018 Annual Benefits Open Enrollment’ link. 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.

There will also be opportunities to have your questions addressed directly by our medical, dental, vision, FSA and life insurance providers at various open enrollment meetings and at the Annual Open Enrollment Health Fair on October 23, 2017 on the front lawn of the Eugene Brucker Education Center. Carriers will be in attendance at the fair along with the Kaiser Mobile Health Clinic. Flu shots will be provided free of charge at all Open Enrollment events with the exception of the Insurance 101 seminar.

Open Enrollment events are scheduled as shown below:

<b>DATE</b>	<b>SITE</b>	<b>TIME</b>
October 18, 2017 <b>Insurance 101</b>	Eugene Brucker Education Center Auditorium	3:00 p.m.- 5:00 p.m.
October 23, 2017 <b>Annual Health Fair</b>	Eugene Brucker Education Center Front Lawn	3:00 p.m. –6:00 p.m.
October 26, 2017	Scripps Ranch High School	2:00 p.m. – 5:00 p.m.
October 30, 2017	Morse High School	2:00 p.m. – 5:00 p.m.
November 1, 2017	Transportation Department	9:00 a.m. – 1:00 p.m.
November 8, 2017	Eugene Brucker Education Center Front Lawn	2:00 p.m. – 5:00 p.m.

#### **MEETING FOR RETIREES AND PROSPECTIVE RETIREES**

October 24, 2017	Ballard Center Auditorium	2:00 p.m. – 5:00 p.m.
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#### **WHAT'S CHANGING FOR PLAN YEAR 2018?**

This is a summary of changes. Refer to the attached 2018 VEBA Medical Benefits flyer for further details.

#### **UnitedHealthcare Performance HMO Plan A Network 3 Plan - Eliminated**

- Current employees on the UHC HMO Network 3 plan will need to select a new plan for the 2018 plan year. Employees who do not make a new plan selection during Open Enrollment will automatically be enrolled, along with all dependents, in the UHC SignatureValue Alliance plan.
- The provider network under the UHC SignatureValue Alliance plan is comprised of the same medical groups previously available under the UHC HMO Network 3 plan.
- The UnitedHealthcare SignatureValue Alliance HMO plan includes a \$1,200 Health Reimbursement Account (HRA) in the form of a debit card from Optum Financial Services which can be used for reimbursable medical expenses and to help meet the plan deductible.

- Employees currently enrolled in the UnitedHealthcare HMO Network 3 plan will receive more information by U.S. mail from CA Schools VEBA regarding the removal of this plan.

#### **UnitedHealthcare SignatureValue Alliance HMO with \$1,200 HRA**

- Emergency Room Care is changing from 20% coinsurance to \$300 copay. The copay is waived if admitted.

#### **UnitedHealthcare Prescription Drug Plans (through Express Scripts)**

- Certain members may be eligible to have copays waived for low/moderate dose cholesterol drugs based upon a new recommendation by the U.S. Preventive Services Task Force for members age 40-75 without a history of cardiovascular disease where there is presence of a health risk factor such as hypertension or smoking.

#### **WHAT'S NOT CHANGING FOR 2018?**

**The UnitedHealthcare Performance HMO Plan A Networks 1 and 2, the UnitedHealthcare Select Plus PPO and the Kaiser Permanente HMO plan will remain in force with no changes for plan year 2018. There are also no changes to the vision plan or any of the dental plans.**

#### **The Hartford Life, Supplemental and AD&D Insurance**

The Hartford, the district's carrier for life, supplemental life and accidental death & dismemberment (AD&D) insurance, opened up a web-based platform for employees in 2015. This web tool houses all enrollment, coverage details, beneficiary information and provides for new visibility into your life insurance policy, what The Hartford offers in coverage and additional services. If you have not set-up your account to review your basic life insurance policy and define beneficiaries, please do so during this open enrollment period at the following web address: <https://enroll.thehartfordatwork.com/Enroll/Login.aspx>. 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.

**For the 2018 Open Enrollment period only, Hartford will be offering the opportunity for employees to enroll in/increase their supplemental life insurance coverage (employee only coverage) up to \$50,000 without evidence of insurability.**

If you are logging in to The Hartford site for the first time, please follow these instructions:

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.  You will be required to reset your password during your initial login.	Once you log into the site you will have access to tools and information to assist with your election process. In the event that you require assistance and need to speak with a customer service representative, you can contact The Hartford at 855.EZ.NROLL (855.396.7655). Representatives are available Monday through Friday, 5am to 5pm Pacific Time.

### Flexible Spending Accounts (FSA)

Eligible employees who wish to participate in the Flexible Spending Account (FSA) plans for calendar year 2018 will have the opportunity to enroll online via PeopleSoft Employee Self-Service during the open enrollment period, October 23 through November 17, 2017. **Enrollment in a Flexible Spending Account is not automatic. Employees who participated during the 2017 calendar year must re-enroll if participation is desired for the 2018 calendar year.** The following FSA plans are allowed under Section 125 of the Internal Revenue Code which enables employees to set aside pre-tax money from their paychecks to pay for certain:

- Out-of-pocket health care expenses      Annual limit: \$2,600
- Dependent child/elder day care expenses      Annual limit: \$5,000

A reimbursable expense cannot be claimed under both an FSA and a Health Reimbursement Account (HRA). The claims administrator for Plan Year 2018 will continue to be American Fidelity Assurance. After January 1, 2018 you can access them on the web at the following new address: <https://americanfidelity.wealthcareportal.com/>. If you are already registered on the current American Fidelity website, your information will carry over to the new site.

**PLEASE NOTE THE FOLLOWING VERY IMPORTANT INFORMATION:**

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 2018. The only exception to this rule is if you experience a qualifying event, as defined under the 'Enrollment Changes Allowable Outside the Annual Open Enrollment Period' link on the Employee Benefits Department web page.

If you need additional information or have any uncertainty about your employee/dependent enrollment status, please contact Employee Benefits located in Room 1150-A at the Eugene Brucker Education Center. Our regular office hours are 8:00 a.m. to 5:00 p.m. Hours will be modified during the open enrollment period as follows:

- Monday, October 23, 2017 (Annual Health Fair) 8:00 a.m. to 6:00 p.m.
- Friday, November 10, 2017 Office closed in observance of Veterans Day

Please visit the Employee Benefits Department online at [www.sandiegounified.org](http://www.sandiegounified.org) under the Staff Portal for more information regarding Open Enrollment.

For telephone inquiries, our phone number is (619) 725-8130. We can also be reached by email at [employeebenefits@sandi.net](mailto:employeebenefits@sandi.net). 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.

Sue Weir  
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APPROVED:



Debbie Foster  
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SW:dd  
Attachment  
Distribution: List G