

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

**SITE OPERATIONS  
BULLETIN**  
**School Year 2023-2024**

**BULLETIN  
NUMBER: 64**

**DATE:**  
October 11, 2023

**DUE DATE:**  
**November 10, 2023**

**Title:** **2024 OPEN ENROLLMENT FOR MEDICAL/DENTAL/VISION/  
FSA/ADDITIONAL SUPPLEMENTAL LIFE INSURANCE  
PLANS**

**Issuing Department:** Employee Benefits Department

**Reference:** None.

**Action Requested:** **Review plan changes/enhancements  
UHC Performance HMO Network 2 & UHC SignatureValue  
Alliance HMO enrollees will need to select new medical plan for 2024  
Flexible Spending Account (FSA) election for 2024 Plan Year**

**Summary:** General health/life insurance information plus updates on benefit plan changes and enhancements for the 2024 benefit plan year (January - December 2024)

**Brief Explanation:**

The Annual Open Enrollment period is scheduled from Monday, October 16 through Friday, November 10, 2023 with changes effective January 1, 2024. Current benefit elections can be viewed in [PeopleSoft Employee Self-Service](#) by selecting Benefits and then Health Care Summary in the Benefits Information folder.

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 2025 Open Enrollment period scheduled for October/November 2024. The only exception to this rule is if you experience a qualified life event, as defined on the [‘Changes Outside of Open Enrollment’](#) page.

An employee will need to take action during Open Enrollment if currently enrolled in either the UHC Performance HMO Network 2 or UHC SignatureValue Alliance HMO medical plans as neither plan will be offered for 2024. Refer to the 2024 Benefit Changes section below for more information. If you are not enrolled on either of these medical plans and want to keep the same medical/dental/vision plans, supplemental life insurance or covered dependents, you do not have to take any action during Open Enrollment to keep current coverage.

Enrollment in a Flexible Spending Account (FSA) is not automatic and employees who participated during the 2023 plan year must enroll again to participate for the 2024 plan year.

## 2024 Benefit Changes

The information below and the [2024 Open Enrollment Guide](#) 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 on the [Benefits Department](#) website. Information will post on the website as it becomes available from the health carriers and CA Schools VEBA.

### **Plans Not Available for 2024: Action Needed (Impacted Plans: United Healthcare Performance HMO Network 2 and United Healthcare SignatureValue Alliance HMO)**

- **United Healthcare (UHC) Performance HMO Network 2:** CA Schools VEBA no longer offers this plan to member districts. Employees will need to elect a new plan and make a primary care provider selection by either completing a [Benefits Enrollment/Change Form](#) or changing their plan choice online through [Employee Self Service](#). The new UHC CS VEBA Alliance HMO 20 plan offers access to the same medical groups as Network 2 with new access to UCSD Medical Group providers. A medical plan comparison chart of all options is available on the [2024 Open Enrollment](#) website along with instructions on how to make plan changes online. If no action is taken to select a different plan during Open Enrollment, the district will automatically move enrollees to the UHC CS VEBA Alliance HMO 20 plan effective 01/01/24 and United Healthcare will assign a primary care provider based upon the employee's home address.
- **United Healthcare (UHC) SignatureValue Alliance HMO:** This plan is not available to select for 2024. Employees will need to elect a new plan and make a primary care provider selection by either completing a [Benefits Enrollment/Change Form](#) or changing their plan choice online through [Employee Self Service](#). The new UHC CS VEBA Alliance Journey HMO plan offers access to the same medical groups and comes with a HealthInvest HRA funded at \$2,000/year. HealthInvest HRA funds can be used for any IRS-qualified health care expense unlike the former Optum Bank HRA. Any unused funds in the HealthInvest HRA will remain in the account and the funds are owned by the employee to use for future eligible expenses. HRA funds will be distributed on or before March 1, 2024. A medical plan comparison chart of all options is available on the [2024 Open Enrollment](#) website along with instructions on how to make plan changes online. If no action is taken to select a different plan during Open Enrollment, the district will automatically move enrollees to the UHC CS VEBA Alliance Journey HMO plan effective 01/01/24 and United Healthcare will assign a primary care provider based upon the employee's home address.
- Join the district and CA Schools VEBA online using Microsoft Teams **Thursday, October 19th from 4:00 - 5:00 pm** to review alternative medical plan options for 2024. This meeting is specifically for current enrollees on the two medical plans which will not be offered for 2024.

**Join on your computer, mobile app or room device**

[Click here to join the meeting](#)

Meeting ID: 284 060 317 256

Passcode: GMPDtj

[Download Teams](#) | [Join on the web](#)

**All UnitedHealthcare HMO Plans - Acupuncture Benefit Added \*New\***

- Acupuncture will now be offered by OptumHealth Physical Health of California in addition to the current chiropractic benefit. Only Optum acupuncturists are eligible for reimbursement under the plan. The benefit includes unlimited visits (subject to medical necessity) with copays that align with the PCP office visit copay on your medical plan.

**Fertility Solutions / Menopause Support with Kindbody \*NEW\***

- Kindbody is a comprehensive family building benefit for non-Kaiser programs. Kindbody provides end-to-end fertility services - including fertility assessments, IVF, and IUI. In addition to clinical guidance, they offer dedicated Kindbody care navigation, digital tools, and education to help members on their personalized path to parenthood. Available to members who have a medical plan with UHC or UMR.
- Employees and spouses/partners enrolled on a CA Schools VEBA - Kaiser plan will have access to VEBA discounted rates at Kindbody Signature clinics. Additionally, VEBA members seeking services for fertility preservation (i.e., egg freezing) will have access to discounted rates at Kindbody Signature clinics. These direct discounts are offered directly by Kindbody and not through the CA Schools VEBA benefit program.
- Menopause support includes preventative health and hormone replacement therapy as well as diet and lifestyle modifications to address menopausal symptoms.
- More information about this new benefit is available on the [2024 Open Enrollment](#) page.

**Kaiser Emergency Room Visit Copay Change**

- The Emergency Room copay will increase from \$50 to \$100.

**UMR Choice Plus PPO (Out-of Area) plan for Dependent Children - New Surest PPO Health Plan**

- Employees on a United Healthcare or UMR plan who notified the district that their dependent(s) lives outside of the state of California were provided with the opportunity to

move that dependent to their own UMR Choice Plus PPO (Out-of-Area) plan in order to seek routine care locally. Effective 01/01/24, all dependents currently on the out-of area PPO plan will be automatically moved to the new Surest health plan with no action needed during Open Enrollment. Premiums will continue to be district-paid.

- According to CA Schools VEBA, the Surest plan offers no deductibles or coinsurance with the same nationwide network access to providers as the former UMR plan. Eligible dependents will receive information on how the new platform works. When the district receives a benefits summary for this new plan, it will be posted on the [Benefits Department](#) website.

### **Virtual Visits Copay Waived for United Healthcare HMO Plans**

- Enrollees must use the designated network providers: Optum, Amwell, Doctors on Demand and Teledoc to qualify for the waived copayments.

### **Waived Copays for Preventative/Routine PSA Test and Prostate Exams (UMR PPO)**

- The UMR Nexus ACO PPO plan currently has a cost share requirement that is subject to the deductible. Starting in 2024, the plan will have no cost share requirements for preventative and/or routine PSA tests and prostate exams.

### **What is Not Changing for Plan Year 2024?**

The following plans will remain in force with no changes for plan year 2024:

- Delta Dental PPO
- DeltaCare USA (Delta Dental HMO)
- Western Dental HMO
- VSP Vision Care

### **CA Schools VEBA Resources: VEBA Resource Center**

**About:** 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 advocacy and wellness programs with programming offered both virtually and at the [VEBA Resource Center \(VRC\)](#).

Members receive personalized and comprehensive care working directly with Care Navigators at the VRC 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. Program information and class calendars are available on the [VEBA Resource Center](#) website or by calling (619) 398-4220. Visit their [Care Navigation](#) page for information on scheduling an appointment.

**Locations:** There are [2 locations](#) in San Diego: VRC Kearny Mesa at 5520 Ruffin Rd and VRC Mission Valley at 1843 Hotel Circle South Suite 100. The first VRC satellite location will open in Carlsbad in early 2024 and CA Schools VEBA is in negotiations for a second satellite location in Southern San Diego County.

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

Date	Location	Time
10/16/23 - Monday	<a href="#">Eugene Brucker Education Center</a> (Front Lawn)	3:00 - 6:00 pm
10/24/23 - Tuesday	Virtual Event (Prospective Retirees) Microsoft Teams  <a href="#">Click here to join the meeting</a>  Meeting ID: 222 305 794 028 Passcode: Y5JCNk	1:00 - 3:00 pm
10/24/23 - Tuesday	Virtual Event (Active Employees) Microsoft Teams  <a href="#">Click here to join the meeting</a>  Meeting ID: 275 115 435 941 Passcode: mLBkkX	3:00 - 5:00 pm
10/26/23 - Thursday	Prospective Retirees - All Units San Diego Education Association 10393 San Diego Mission Rd #100 San Diego, CA 92108	1:00 - 4:00 pm
11/06/23 - Monday	<a href="#">Eugene Brucker Education Center</a> (Front Lawn)	3:00 - 6:00 p.m.

The virtual meetings will be recorded and available on the 2024 Open Enrollment page from the [Benefits Department](#) website following the event.

**Where Can I Get a Free Flu Shot?**

Employees with district medical coverage plus their eligible dependents have many options to receive flu shots at no cost:

- **Doctor’s Office:** Contact your doctor’s office to schedule an appointment or learn more.
- **CA Schools VEBA:** VEBA is hosting [flu shot clinics](#) at member district locations.

- **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 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. Login to [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 [DWA Password Self-Service](#) for assistance with any 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 ([employeebenefits@sandi.net](mailto:employeebenefits@sandi.net)) right away if you do not receive a confirmation email after your online session.

### **Adding Dependents?**

Employees adding eligible dependents (e.g. spouse, domestic partner, child) to health coverage must complete a [Benefits Enrollment/Change Form](#) and provide documents to verify dependent eligibility in order to be added. Return the Benefits Enrollment/Change Form with all supporting dependent eligibility documents to the Employee Benefits Dept by any of the following methods: (1) Email: [employeebenefits@sandi.net](mailto:employeebenefits@sandi.net) or (2) Fax (619) 725-8132 or (3) Mail/Drop Off to 4100 Normal Street, Room 1150A, San Diego, CA 92103 (Open 8:00 am to 5:00 pm Monday – Friday - excluding district holidays). Originals are not needed. Coverage for dependents added during Open Enrollment is effective January 1, 2024.

### **Removing Dependents?**

Dependents no longer eligible for coverage due to legal separation, divorce or dissolution of a domestic partnership must be dropped from the employee's health insurance plans. 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](#). Return the form to the Employee Benefits Dept by any of the following methods: (1) Email: [employeebenefits@sandi.net](mailto:employeebenefits@sandi.net) or (2) Fax (619) 725-8132 or (3) Mail/Drop Off to 4100 Normal Street, Room 1150A, San Diego, CA 92103 (Open 8:00 am to 5:00 pm Monday – Friday - excluding district holidays).

### **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 2024 will have the opportunity to enroll online via [PeopleSoft Employee](#)

[Self-Service](#) during the 2024 Open Enrollment period, October 16 through November 10, 2023. **Enrollment in a Flexible Spending Account is not automatic. Employees who participated during the 2023 plan year need to enroll again to participate for the 2024 plan year.** Unused funds from 2023 do not carry over to the 2024 plan year. We offer the following FSA plans under Section 125 of the Internal Revenue Code:

- Out-of-pocket health care expenses Annual limit: \$3,050
- Dependent child/elder day care expenses Annual limit: \$5,000

A reimbursable expense may not be claimed under both an FSA and a Health Reimbursement Account (HRA). American Fidelity Assurance will continue to be the FSA claims administrator and accounts can be managed online at <http://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 policy. 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.

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 and AD&D Coverage](#) page on the Employee Benefits Department website.

If you have never set-up online access to review your Basic Life/AD&D insurance policy and define beneficiaries, please login to [BenSelect](#) using the instructions below. You will be required to reset your password during the initial login.

<b>Your Login ID</b>	<b>Your Password</b>	<b>Questions?</b>
Your User ID is your district Employee ID #  For example: John Smith's Employee ID # is 123456. John's 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. John's 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 believe 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 at (619) 725-8130 or by email at [employeebenefits@sandi.net](mailto:employeebenefits@sandi.net). Benefits staff is available for assistance by phone, email and in person Monday to Friday from 8:00 a.m. to 5:00 p.m. - excluding district holidays.

Please be advised that Open Enrollment results in a high volume of calls and visits to the department resulting 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.

For more information about this bulletin, contact:

	<b>Primary Contact</b>	<b>Backup Contact</b>
<b>Name:</b>	Dana Chernoy	Tim Fournier
<b>Department:</b>	Employee Benefits	Payroll / Employee Benefits
<b>Phone:</b>	(619) 725-8131	(619) 725-7717
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Attachment(s):

- Attachment 1: [VEBA - 2024 Open Enrollment San Diego Unified School District](#)
- Attachment 2: [VEBA/Kindbody - Menopause Support](#)
- Attachment 3: [California VEBA/Kindbody Benefit Overview](#)
- Attachment 4: [OPTUMHealth VEBA Chiropractic/Acupuncture California Member Benefits](#)