



BUSINESS SERVICES

Lisa Grant-Dawson
Chief Business Official
701 North Madison Street
Stockton, CA 95202-1687
(209) 933-7010, Ext. 2091
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BOARD OF EDUCATION
Cecilia Mendez
Dr. Andrea Burrise
Kathleen Garcia
Lange P. Luntao
Maria Mendez
Angela Phillips
Steve Smith

Superintendent
John E. Deasy, Ph.D.

September 10, 2018

To: Stockton Unified School District Employees

From: Lisa Grant-Dawson, Chief Business Official

THE ANNUAL DISTRICT OPEN ENROLLMENT FOR HEALTH BENEFITS WILL BE HELD FROM SEPTEMBER 10, 2018 THROUGH OCTOBER 5, 2018.

Open enrollment is an annual event and an opportunity for eligible employees to enroll, change plans, or modify dependents. Your present 2018 plan election will remain in place through December 31, 2018. All current participants will receive information from CalPERS regarding the open enrollment date and plan offerings. The District's Annual Health plan changes and costs are effective January 1, 2019. Please note that benefits are pre-paid; thus, your deduction amount will change as of the December 31, 2018 pay warrant.

Open enrollment elections and modifications can be made during the open enrollment period and sessions noted in the chart below. The benefits department will be available to meet with employees and facilitate your enrollment preferences. Open enrollment will be held at the:

STOCKTON UNIFIED SCHOOL DISTRICT OFFICE
701 N. MADISON STREET
STOCKTON, CA 95202
SEPTEMBER 24 - OCTOBER 5, 2018

Date	Time	Location
Monday, September 24, 2018	3 – 6 pm	Governing Board Room
Tuesday, September 25, 2018	3 – 6 pm	2 nd Floor Conference Room
Wednesday, September 26, 2018	3 – 6 pm	Governing Board Room
Thursday, September 27, 2018	3 – 6 pm	Governing Board Room
Friday, September 28, 2018	3 – 6 pm	Governing Board Room



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Monday, October 1, 2018	3 – 6 pm	Governing Board Room
Tuesday, October 2, 2018	3 – 6 pm	Governing Board Room
Wednesday, October 3, 2018	3 – 6 pm	Governing Board Room
Thursday, October 4, 2018	3 – 6 pm	Governing Board Room
Friday, October 5, 2018	3 – 6 pm	Governing Board Room

There are a few changes to this Open Enrollment period that are important to highlight. To ensure the best opportunity for customer service, the following information is being provided to make your enrollment visit productive.

2019 CHANGES TO HEALTH PLAN OPTIONS

Annually, CalPERS sends Open Enrollment information to all active participants in the plan prior to the Open Enrollment period. In this packet, CalPERS has communicated that United Healthcare will no longer be offered in our Region. **Participants enrolled in this program must select an alternate plan for the 2019 plan year.** This plan has also been removed from the District’s Health Plan Options.

MEDICAL REBATE PROGRAM

For those employees who are currently enrolled in Medical Rebate, **you do not have to re-enroll.** Unless you would like to enroll in a medical plan during this open enrollment period, your status as a participant in the Medical Rebate option will not change effective January 1, 2019.

For those employees who are not enrolled in the District’s benefit plan and can provide evidence of coverage under another medical plan, you **ARE** eligible to participate in the Medical Rebate option. You are not required to be married or in a domestic partnership.

Example: Sam Smith is an employee of SUSD, a single person, a veteran, and eligible for benefits based on his military history. Mr. Smith is also eligible for District benefits. Mr. Smith can elect to participate in the Medical Rebate program, provide his evidence of coverage through his military affiliation, and receive the medical rebate he is eligible for, based on his Bargaining Unit.



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To enroll in the medical rebate program, employees are asked to complete the medical rebate form and bring the alternative health insurance card/verification of coverage to an open enrollment session. Employees eligible for Medical Rebate will also be enrolled in the District's Dental and Vision plans, unless the employee waives the right to these benefits.

DEPENDENT ADDITIONS

The following documents are required for the addition of dependents. We are required to confirm proof of dependency in order to add a child, spouse, or domestic partner to your plan.

- **Children Ages 0-25**
Birth certificate, social security card, copy of 2017 tax form, adoption, guardianship, or court order documents if applicable. In accordance with the Patient Protection and Affordable Care Act of 2010, married or unmarried children may enroll and remain on your plan until age 26.
- **Spouse**
Marriage certificate, license, social security card or copy of 2017 tax forms.
- **Domestic Partner**
State certificate and completion of the Stockton Unified School District Domestic Partner application, social security card or copy of 2017 tax forms.

CalPERS does not allow dual health benefit coverage for spouse or dependents who participate in CalPERS plans. When dual CalPERS is discovered, the enrollment that caused the dual coverage will be retroactively cancelled. You may be responsible for all costs incurred from the date the dual coverage began.

Example 1 - A husband and wife enroll for benefits and list each other as dependents on each other's plans. (Incorrect Method)

The husband and wife may enroll separately but may not list each other as dependents on each other's plans. (Correct Method)



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Example 2 - An SUSD employee attempts to enroll in a CalPERS plan when he/she is already covered as a dependent under the spouse's plan and the spouse works for a different employer who also contracts with CalPERS. (Incorrect Method)

The employee first instructs his spouse to terminate the dependent coverage under the other employer, then enrolls for individual coverage in a CalPERS plan at SUSD. (Correct Method)

- **Marital Status** - In the event a spouse passes away or a divorce occurs, please notify the Risk Management office immediately to ensure the proper status, deductions, and dependent listing is correct. Employees must provide the proper death certificate or divorce decree in order to make the changes.

NEW HEALTH PLAN

CalPERS has added a new plan called Western Health Advantage to our health plan options. Please take the time to review all of the plans for your consideration during this Open Enrollment period. The plan Employees may also visit <https://www.calpers.ca.gov/page/active-members> for more information and to use Online Health Benefit resources.

MEDICARE ELIGIBILITY

Active employees that are 65 years of age and older and are enrolled in the District's medical plan may be eligible for Medicare Part B. CalPERS will send eligible employees and retirees notification of their eligibility based on their birth date. Employees must first make this election through the Social Security Administration, as they manage Medicare eligibility and enrollment. If the employee is eligible for Medicare, they are also eligible for Medical Rebate since they will have coverage through Medicare. Employees who have completed their Part B election and have their documents verifying their status from the Social Security Administration must request Medical Rebate through the Risk Management/Benefits department.

PREPARING FOR YOUR OPEN ENROLLMENT SESSION

All employees who are enrolling in a CalPERS benefit plan must complete and submit an application form. A waiver of coverage is available at the Risk Management office for employees who do not wish to participate in a health insurance plan. The last day for open enrollment is October 5, 2018. No enrollment forms/documentation will be accepted after this date. As a gentle reminder: ***Employees who are not making changes to their plans or are remaining on the Medical Rebate plan from 2018 DO NOT have to attend an open enrollment session.***



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If you have any questions, please call the Benefits Office at 209-933-7110, ext. 2550. You may also visit the District's website at [http://www.stocktonusd.net/Departments/Risk Management/Benefits](http://www.stocktonusd.net/Departments/RiskManagement/Benefits) for a summary of the 2019 Plans and Benefit Rates. We have also provided the contact number for the 2019 Plan Providers for any additional questions not covered in the plan summary.

HEALTH PLANS CUSTOMER SERVICE NUMBERS

Blue Shield	1-800-334-5847
Kaiser	1-800-464-4000
PERS PPO's	1-877-737-7776
PORAC (Police Officers only)	1-800-937-6733
Anthem/Blue Cross	1-800-737-7776
HealthNet Smart Care	1-800-522-0088
Western Health Advantage	1-888-942-7377
Delta Dental	1-866-499-3001
MES Vision	1-800-877-6372
Optum Health Chiropractic	1-800-428-6337



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Regards,

A handwritten signature in black ink that reads 'Lisa Grant-Dawson'. The signature is written in a cursive, flowing style.

Lisa Grant-Dawson
Chief Business Official
Stockton Unified School District

Cc: Human Resources
Payroll Department
All Bargaining Unit Leadership

Enclosures:

- 2019 Rate Sheets