



Benefits Department
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To: Stockton Unified School District Employees

From: Tammy Reynolds, Payroll Operations Manager

THE ANNUAL CALPERS OPEN ENROLLMENT FOR HEALTH BENEFITS WILL BE HELD FROM SEPTEMBER 21, 2020 THROUGH OCTOBER 16, 2020.

Open enrollment is an annual event and an opportunity for eligible employees to enroll, change plans, or modify dependents. Your present 2020 plan election will remain in place through December 31, 2020. 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, 2021. Please note that benefits are pre-paid; thus, your health deduction amount will change as of the December 30, 2020 pay warrant.

NEW ONLINE ENROLLMENT PROCESS

**Open enrollment elections and modifications can be made during:
SUSD'S VIRTUAL OPEN ENROLLMENT PERIOD SEPTEMBER 28, 2020 THROUGH
OCTOBER 16, 2020**

All benefit change requests will be submitted through the new online enrollment process. The online process will allow you to upload and submit your enrollment change request and dependent documents online.

All employees who are enrolling in a CalPERS benefit plan must complete and submit an application form. A waiver of coverage must be submitted for employees who do not wish to participate in a health insurance plan. The last day for open enrollment is October 16, 2020. 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 2020, DO NOT have to go through the online enrollment process.

Online Enrollment Instructions:

- Visit the Stockton Unified School District Benefits Department website and access the Open Enrollment 2021 page <https://forms.stocktonusd.net/Forms/BenefitAppt>
- You will be prompted to enter your SUSD account email and password, if you are unaware of your ID number please send an email to benefits@stocktonusd.net
- Enter your SUSD Employee ID number and your information will auto-populate

- In the Benefits Options drop down menu, choose the type of benefit change you would like to make
- The enrollment forms you will need to complete will be displayed. Download and complete the forms
- Submit the completed forms (including all required dependent documents and rebate proof of coverage) by using the File Upload button
- You will receive a confirmation email following your submission to your District email address

The Benefits Department will review all online enrollment submissions and contact those employees with incomplete forms or missing dependent/medical rebate documents.

There are detailed instructions located on the SUSD website under the Benefits page.

2021 CHANGES TO HEALTH PLAN OPTIONS

There are no co-pay or co-insurance changes to existing health plans and no new health plans have been added for the 2021 plan year. Please take the time to review all of the plans for your consideration during this Open Enrollment period. Employees may visit <https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates> for plan information.

HEALTH PLAN ELIGIBILITY BY ZIP CODE

Some health plans are only available in certain counties. Your home or work zip code will determine which CalPERS health plans you can enroll in. Please visit <https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/zip-search> to search for available plans in your area.

MEDICAL REBATE PROGRAM

Employees, who are currently enrolled in Medical Rebate, **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 Program will not change effective January 1, 2021.

Employees **not enrolled** in the District's Medical Rebate Program and can provide evidence of coverage under an outside medical plan that shows the effective date of coverage **are** eligible to enroll in the Medical Rebate Program. You are not required to be married or in a domestic partnership. To enroll in the medical rebate program, employees are asked to complete the medical rebate forms and submit them, along with the evidence of outside coverage, that shows your plan effective date, through the online enrollment process. 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.

AMERICAN FIDELITY

Employees who participated in a Section 125 plan (Health and/or Dependent Care Flexible Spending Account) in 2020, will need to re-enroll to keep participating in the plan for 2021. Monthly buy-up premiums for health plans are initially set up as a post-tax payroll deduction, therefore an employee who would like to have the buy-up premium taken as a pre-tax payroll deduction would need to elect this change during open enrollment. Additional communication will be sent separately on how to make these changes directly through American Fidelity.

If you have any questions, please contact the **Benefits Department at 209-933-7026 or send an email to benefits@stocktonusd.net**

You may also visit the District's website at <http://www.stocktonusd.net/> Benefits Department for a summary of the 2021 Plans and Benefit Rates, as well as Health Plan Customer Service Numbers.

Regards,



Tammy Reynolds
Payroll Operations Manager
Stockton Unified School District

Cc: Human Resources
Payroll Department
All Bargaining Unit Leadership

Enclosures:

- 2021 Rate Sheets