



Benefits Department
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September 1, 2023

To: Stockton Unified School District Employees

From: Joann Juarez, Interim Chief Business Official

THE ANNUAL OPEN ENROLLMENT FOR HEALTH BENEFITS & AMERICAN FIDELITY WILL BE HELD FROM SEPTEMBER 25, 2023 THROUGH OCTOBER 13, 2023.

Open enrollment is an annual event and an opportunity for eligible employees to enroll, change plans, or modify dependents. Your present 2023 plan elections will remain in place through December 31, 2023. Open enrollment for health benefits and American Fidelity plan changes will be held during the same enrollment period. The District's annual health plan changes and costs are effective January 1, 2024. Please note that benefits are pre-paid; thus, any health deduction or rebate amount changes will occur on the December 29, 2023 pay warrant.

2024 BENEFIT PLAN RATES

Due to medical inflation mainly from increased utilization in medical services following the COVID-19 pandemic, CalPERS health premiums for 2024 have increased. The increase in CalPERS health premiums will have an impact on the employee health contribution rates for the 2024 plan year.

During the open enrollment period, employees will have the option to choose their 2024 health premium as a pre-tax payroll deduction. Pre-tax payroll deductions are deducted from an employee's paycheck before any taxes are withheld, which reduces an employee's taxable pay income.

2024 Benefit plan rates are available on the District's website under the Benefits Department

<https://www.stocktonusd.net/Page/783>

ONLINE ENROLLMENT PROCESS

Open enrollment elections and modifications can be made during:

SUSD'S VIRTUAL OPEN ENROLLMENT PERIOD SEPTEMBER 25, 2023 THROUGH OCTOBER 13, 2023

All benefit change requests will be submitted online through the [AFenroll benefit enrollment site](#) **starting September 25, 2023**. This online enrollment process will allow you to view available benefit plans, submit your benefit changes and receive confirmation of your benefit selections for 2024.

Employees who are not making changes to their benefit plans, or are remaining on the Medical Rebate plan from 2023, DO NOT have to go through the online enrollment process.

Employees will also be able to view, enroll and make changes to the voluntary insurance products (Section 125 flex plans, disability, life, cancer and accident) offered through American Fidelity. The last day for open enrollment is October 13, 2023. You may re-enter the enrollment site to make benefit changes at any time during the enrollment period. However, no enrollment submissions will be accepted after October 13, 2023.

2024 CHANGES TO HEALTH PLAN OPTIONS

- **HealthNet HMO health plan will no longer be offered by CalPERS starting 1/1/2024.**
Employees currently enrolled in HealthNet HMO, will need to enroll in another available health plan during the open enrollment period. If no health enrollment change is made, enrollment will default into the Blue Shield Access+ HMO health plan for 2024.
- **United HealthCare HMO will be available in San Joaquin County for 2024.** Employees residing in San Joaquin County (and other surrounding counties) can enroll in the United HealthCare HMO plan during the open enrollment period. This health plan offers access to Sutter Health providers.
- **PERS Gold PPO “Out-of-Network” deductible will increase from \$1,000 to \$2,500**
- **PERS Platinum PPO “Out-of-Network” deductible will increase from \$500 to \$2,000**
- **There are no co-pay or co-insurance changes to existing health plans for the 2024 plan year.** Please visit <https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/annual-health-plan-changes> for more information on the benefit plan changes for 2024.

OPEN ENROLLMENT ONLINE BENEFIT SITE

Online Benefit Site will not be accessible until Monday, September 25, 2023

Afenroll Online Enrollment Instructions:

- Visit the AFenroll online enrollment site www.afenroll.com/enroll using Chrome, Safari or Edge as the internet browser
- At the login screen, the **USER ID** is your full Social Security Number (SSN) with no spaces or dashes. The **PIN** is the last four digits of your SSN and last two digits of your birth year (Ex. for SSN 123-45-6789 and birth year 1974, you would type in 678974 as the PIN)
*The PIN is updated for each open enrollment, so **DO NOT USE LAST YEAR’S PIN INFORMATION**
- Follow the screen prompts that will guide you through the enrollment process to submit your benefit changes
- Be sure to enter your PIN at the bottom of the Benefit Verification/Deduction Confirmation page to successfully submit your benefit changes
- You can print the confirmation of your benefit changes on the ‘Sign/Submit Complete’ screen by scrolling down to the completed forms link at the bottom of the page

Dependent Verification Documents: If adding new dependents, all dependent verification documents (ex. marriage/domestic partner certificates, birth certificates, SSN cards, income tax forms) must be provided to the Benefits Department after your online enrollment submission via the secure link.

Do not email any supporting documentation, a secure link will be provided for transmittal.

To request a secure link to upload your verification documents, please request by emailing: AFES-NorCal@americanfidelity.com

New Rebate Enrollments: If waiving SUSD medical coverage and enrolling in rebate, you need to provide proof that you will have outside health coverage on 01/01/2024. A letter from the employer or insurance carrier that confirms you will be enrolled in health coverage on 01/01/2024 is sufficient. The proof of coverage document can be uploaded securely. **Do not email any supporting documentation, a secure link will be provided for transmittal.**

For a secure link, please request by emailing: AFES-NorCal@americanfidelity.com

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 continue for the 2024 benefit plan year.

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. Employees eligible for Medical Rebate, can also enroll 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 2023, will need to **re-enroll** to keep participating in the plan for 2024. 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 through the online enrollment process.

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 <https://www.stocktonusd.net/Page/783> for a summary of the 2024 Benefit Plans and Rates, as well as Health Plan Customer Service Numbers.

Assistance in other languages is available to review the health plan summaries, such as copays and coverage information by contacting the medical insurance carriers below.

Plans	Request for Other Languages
Blue Shield	1-866-346-7198
Anthem HMO	1-855-839-4524
Anthem PPO/PORAC/Del Norte	1-877-737-7776
Kaiser	1-800-464-4000
United HealthCare	1-800-624-8822
Western Health	1-888-563-2250

Regards,



Joann Juarez
Interim Chief Business Official
Stockton Unified School District

Cc: Human Resources
Payroll Department
All Bargaining Unit Leadership

Enclosure:

- AFenroll Flyer