

SAN DIEGO UNIFIED SCHOOL DISTRICT

Date: October 2, 2020

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

Subject: **2021 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 13, 2020

Reference: None

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

Brief Explanation:

The Annual Open Enrollment period will be October 19 through November 13, 2020 for the 2021 plan year that starts on January 1, 2021. Employees are strongly encouraged to review their current benefit elections to determine if changes need to occur for the next plan year. Current benefit elections are available in [PeopleSoft Employee Self-Service](#) by selecting Benefits and then Benefits Summary. **There are no new health plans for 2021.** If you do not make changes to your medical/dental/vision plans, supplemental life insurance or covered dependents, you do not have to take any action during Open Enrollment. Your current plan selections will continue effective January 1, 2021. Enrollment in a Flexible Spending Account (FSA) is not automatic and employees who participated during the 2020 plan year must enroll again to participate for the 2021 plan year.

During Open Enrollment, 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 next Open Enrollment period scheduled for October/November 2021. The only exception to this rule is if you experience a qualified life event, as defined under the [‘Changes Outside of Open Enrollment’ link](#) on the Benefits Department web page.

What is Changing for Plan Year 2021?

This 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 to the Benefits Department website under the 2021 Open Enrollment link.

UnitedHealthcare Journey HMO Plan (SignatureValue Harmony Network)

- Funding for the HRA (Health Reimbursement Account) issued with this plan is based upon the number of individuals enrolled. The amount funded for single coverage will increase from \$800 to \$1,000.

UnitedHealthcare SignatureValue Alliance HMO

- The HRA (Health Reimbursement Account) issued with this plan will continue to be funded at \$1,800 instead of \$1,200 for the 2021 plan year. Up to \$500 in unused HRA funds from 2020 will rollover for use in the new plan year.

UMR NexusACO PPO

- Employees are encouraged to designate a primary care physician (PCP) to help coordinate their primary care and to assist with finding the right specialists. Employees are still free to see any physician they choose, as there are no required referrals under the PPO plan. To select a PCP, please contact UMR at www.umar.com and search under the UnitedHealthcare NexusACO network. If no PCP is selected, UMR will automatically designate one for you.

What is Not Changing for Plan Year 2021?

There are no changes to the dental plans, the vision plan or to coverage under Optum Chiropractic. The following medical plans will remain in force with no changes for plan year 2021:

- Kaiser Permanente HMO
- UnitedHealthcare HMO Network 1
- UnitedHealthcare HMO Network 2

How Can I Find More Information?

Join us at our **Virtual Open Enrollment Health Fair on October 19, 2020 from 3:00 – 6:00 pm.**

Due to COVID-19 precautions, the Eugene Brucker Education Center remains closed until further notice and our annual health fair is going online. During the fair, there will be opportunities to have your questions addressed directly by our medical, dental, vision, FSA, and life insurance providers. Employees will be able to move from one virtual “booth” to another just like at a live event. If you are not able to join us then, login any time during the Open Enrollment period to view saved materials and presentations from the fair. Online registration starts one week prior to the event. For the link to access the fair along with more information about Open Enrollment as it becomes available, visit us online at www.sandiegounified.org/departments/benefits/2021OpenEnrollment.

Flu shot clinics will not be hosted at any district site this year. Employees with district medical coverage plus their eligible dependents can receive **flu shots at no cost**. Visit <http://www.kp.org/flu> if you are on the Kaiser plan or <http://www.uhc.com/flu> if on a UHC/UMR plan to find the available medical office and retail pharmacy locations.

How Can I Make Plan Changes?

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. Employees can login using 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. Contact the IT Help Desk at (619) 209-4357 or access <https://pss.sandi.net/> for assistance with 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 right away if you do not receive a confirmation email.

Adding Dependents?

Employees adding eligible dependents (spouse, domestic partner, child) to health coverage must complete a [Benefits Enrollment/Change Form](#) and provide [proof of relationship](#) for all dependents being added. The form and information about required dependent eligibility documents is available on the Benefits Department web page at www.sandiegounified.org/departments/benefits/2021OpenEnrollment. Return change forms with all supporting eligibility documents to employeebenefits@sandi.net, by fax at (619) 725-8132 or mail to the Employee Benefits Department at 4100 Normal Street, Room 1150, San Diego, CA 92103. Originals are not needed. Please remember all forms and supporting documents are due back to the Employee Benefits Department no later than November 13, 2020 at 5:00 p.m. Due to COVID-19 precautions, the Employee Benefits Department remains closed to visitors until further notice. Coverage for dependents added during Open Enrollment is effective January 1, 2021.

Removing Dependents?

Dependents no longer eligible for coverage due to divorce or dissolution of a domestic partnership must be dropped from the employee's health insurance plans within 31 days of the event. 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](#) available on the Benefits Department web page at www.sandiegounified.org/departments/benefits/2021OpenEnrollment. Return completed form by email to employeebenefits@sandi.net, by fax at (619) 725-8132 or mail to the Employee Benefits Department at 4100 Normal Street, Room 1150, San Diego, CA 92103.

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 2021

will have the opportunity to enroll online via PeopleSoft Employee Self-Service during the Open Enrollment period, October 19 through November 13, 2020. **Enrollment in a Flexible Spending Account is not automatic. Employees who participated during the 2020 plan year need to enroll again to participate for the 2021 plan year.** Unused funds from 2020 do not carry over to the 2021 plan year. We offer the following FSA plans under Section 125 of the Internal Revenue Code:

- Out-of-pocket health care expenses Annual limit: \$2,750
- Dependent child/elder day care expenses Annual limit: \$5,000

A reimbursable expense may not be claimed under both an FSA and the Health Reimbursement Account (HRA) provided with the United Healthcare SignatureValue Alliance HMO or United Healthcare Journey Harmony plans. American Fidelity Assurance will continue to be the FSA claims administrator and accounts can be managed online at 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. 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. During the Open Enrollment period, voluntary supplemental life insurance can be purchased without a Personal Health Assessment to determine Evidence of Insurability up to certain guaranteed issue limits (e.g. maximum \$50,000 for employee and maximum \$20,000 for voluntary spousal life).

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 in our group life insurance policy. For more information, visit the Life Insurance page on the Employee Benefits Department site at www.sandiegounified.org/departments/benefits/life_insurance_and_add_coverage.

If you have never set-up online access to review your basic life insurance policy and define beneficiaries, please do so at <https://enroll.thehartfordatwork.com/Enroll/Login.aspx> using the instructions below. You will be required to reset your password during the initial login.

Your Login ID	Your Password	Questions?
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<p>Your User ID is your district Employee ID #</p> <p>For example: John Smith's Employee ID # is 123456. His User ID is 123456.</p>	<p>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.</p> <p>For example: John Smith's birth date is October 25, 1963. His password is js10251963.</p>	<p>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).</p> <p>Representatives are available Monday through Friday, 5am to 5pm Pacific Time.</p>
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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 feel you might qualify.

VEBA Resource Center (VRC):

San Diego Unified is a member district of the California Schools Voluntary Employee Benefits Association (CA Schools VEBA). As a member, employees electing district health coverage have access to a range of VEBA member benefits including the VEBA Resource Center (VRC) located in Mission Valley. This facility provides personalized and comprehensive care as employees work with Care Navigators to address their emotional, social, financial and physical health. Services include holistic care, yoga, cooking classes, health coaching and more. To learn more about the programs available at the VRC, contact CA Schools VEBA directly at VRC@mcgregorinc.com or by phone at (619) 398-4220. While the VRC is temporarily closed for the safety of their members, several virtual resources are available. The Virtual VEBA Resource Center has more than 300 classes that you can enjoy in the comfort of your own home. Visit them online at <http://www.vebaresourcecenter.com/vrc-calendar.html>.

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 (619) 725-8130 or by email employeebenefits@sandi.net. Please note that the Ed Center remains closed until further notice. Benefits staff is working remotely with regular office hours Monday to Friday from 8:00 a.m. to 5:00 p.m.

Contact us at www.sandiegounified.org/departments/benefits/2021OpenEnrollment for more information regarding Open Enrollment as it becomes available.

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.

Tim Fournier
 Director, Payroll/Benefits

APPROVED:

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Debbie Foster
Executive Director, Finance Division

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