

## 2021 Retiree Open Enrollment

You are receiving this letter because you are a San Diego Unified School District (“SDUSD”) Retiree currently enrolled in a district-sponsored medical and/or dental plan and eligible to participate in the annual Open Enrollment period, scheduled for October 19, 2020 through November 13, 2020. This letter contains information on plan options, premium rates, our virtual health fair and how to obtain a free flu shot if covered under a medical plan with the district.

**PLEASE NOTE: If you are not switching plans or changing covered dependents, you do not have to take any action during Open Enrollment. Current plan selections will continue effective January 1, 2021. There are no new plans offered for 2021.**

### MEDICAL PLANS AVAILABLE FOR 2021

#### Medical Options Retiree/Dependent Under Age 65

Kaiser Permanente HMO  
United Healthcare HMO Network 1  
United Healthcare HMO Network 2  
United Healthcare SignatureValue Alliance HMO  
United Healthcare HMO Journey Plan (Harmony)  
UMR NexusACO PPO (CA Only)  
United Healthcare Choice Plus PPO (Outside CA)

#### Medical Options Retiree/Dependent Age 65 or older with Medicare Part A & B (Medicare Plans)

Kaiser Permanente Senior Advantage  
United Healthcare Group Medicare Advantage HMO  
United Healthcare Group Medicare Advantage PPO

***Each of the Medicare Plans listed above include prescription drug coverage (Medicare Part D)***

#### What is changing for 2021 (Medical Plans)?

**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 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](http://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 2021 (Medical Plans)?**

There are no changes to the following plans for 2021:

- Kaiser Permanente HMO
- Kaiser Permanente Senior Advantage
- United Healthcare HMO Network 1
- United Healthcare HMO Network 2
- United Healthcare Group Medicare Advantage HMO
- United Healthcare Group Medicare Advantage PPO
- United Healthcare Choice Plus PPO (Outside CA)

**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 online under the 2021 Open Enrollment link at <https://www.sandiegounified.org/departments/benefits>. Materials will be posted to the Benefits Department website as they become available.**

### **MEDICARE PLAN INFORMATION**

If you and/or your dependent *will be* turning 65 and are:

- entitled to Medicare Part A & B;
- currently enrolled in a medical option for an Under Age 65 plan

**It is required** that a retiree complete a carrier-specific Medicare plan enrollment form to continue medical coverage on a Medicare Advantage plan with the district if over age 65 and entitled to Medicare Part A & B.

The Medicare plan enrollment form needs be completed and returned along with a copy of your Medicare card or Medicare entitlement letter to the Employee Benefits Department, **no later than the 10<sup>th</sup> day of the month prior to your birth month** to ensure timely enrollment in your designated plan. The Employee Benefits Department will send you general information regarding enrollment in Medicare and what plan changes are required by the carrier to continue coverage, approximately 90 days prior to you or your dependent's 65th birthday.

**PLEASE NOTE: You cannot enroll in Medicare Part A and/or Part B through the SDUSD Employee Benefits Department.**

Information regarding Medicare eligibility is available from the Center for Medicare Services ("CMS") either by telephone at (800) 633-4227 or from their website at [www.medicare.gov](http://www.medicare.gov). We recommend that you contact CMS approximately 90 days prior to the month in which you will turn 65 for information regarding your entitlement status. The Health Insurance Counseling and Advocacy Program (HICAP) is a state-sponsored and volunteer-supported program. This agency has local offices that provide free, unbiased educational services regarding Medicare and health insurance. You may reach HICAP at (800) 434-0222 or you may visit their website at [www.cahealthadvocates.org/HICAP](http://www.cahealthadvocates.org/HICAP).

## 2021 MONTHLY MEDICAL PREMIUM RATES

Premiums for health coverage are billed on a monthly basis. If you are submitting a check payment for coverage, premiums are due on the 1<sup>st</sup> of each month. Retirees enrolled in auto debit will have premiums taken out on the 3<sup>rd</sup> of each month from their bank account or the next business day if the 3<sup>rd</sup> falls on a weekend or district holiday.

Enclosed are the following attachments with the monthly premium rates:

**Attachment A – Monthly Medical Rates (All Enrollees Under Age 65)**

**Attachment B – Monthly Medical Rates (Enrollees Both Under and Over Age 65)**

These premiums do not reflect the Retiree Medical Benefits Fund "Subsidy" contribution, for certain retirees who met specified requirements at the time of retirement. The monthly premium statement or bank debit will reflect the appropriate reduction in cost.

## DENTAL PLANS AVAILABLE FOR 2021

### Dental Options for Retiree and Eligible Spouse/Domestic Partner

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Delta Dental PPO  
DeltaCare USA  
Western Dental

### Dental Plan Changes:

There are **no changes** to the structure of the district's dental plans or to the premium rates for 2021. Please refer to Attachment C for the retiree dental rates.

## VIRTUAL HEALTH FAIR - OCTOBER 19<sup>TH</sup> (3:00 – 6:00 pm)

Due to COVID-19 precautions, onsite open enrollment events will not be held and the Eugene Brucker Education Center remains closed to visitors until further notice. As a result, our annual health fair is going online on Monday, October 19, 2020! There will be opportunities to have your questions addressed directly by our medical, dental, vision, and life insurance providers. Retirees will be able to move from one virtual "booth" to another just like at a live event. District staff will be there too with our own booth to assist with enrollment and billing questions. 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. For the link to access the fair along with more information about Open Enrollment as it becomes available, visit us at: [www.sandiegounified.org/departments/benefits/2021OpenEnrollment](http://www.sandiegounified.org/departments/benefits/2021OpenEnrollment).

## FREE FLU SHOTS

**Please do not miss your free flu shot this year!**

If you continued coverage on a district medical plan, you can receive a flu shot at no cost to you. Contact your in-network doctor's office to schedule an appointment. Kaiser members can also visit [KP.org/flu](http://KP.org/flu) for locations, dates and times. UnitedHealthcare members can also get a free flu shot at participating retail locations such as Rite Aid, CVS, Ralphs, Walmart, Walgreens, Albertsons, Kmart and Safeway. Present your UHC ID card at the participating retail clinic to make sure you are not charged for the flu shot. For a full list of participating retail clinics or to find a location near you, visit [uhc.com/flu](http://uhc.com/flu).

## OPEN ENROLLMENT – PROCEDURES / DEADLINES

If you are making changes to your existing plans or enrolling/deleting dependents you must complete and submit an updated enrollment/change form to the Employee Benefits Department no later than Friday, November 13, 2020 by 5:00 p.m. Forms sent via U.S. Mail or fax must be received in the office before the end of that business day. If this deadline is missed, there will **not** be the opportunity to change medical and/or dental plans or add dependents (except for newly eligible dependents due to a qualifying event) until the next Open Enrollment period in 2021. Forms and all supporting documentation can be returned by email to [employeebenefits@sandi.net](mailto: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.

You may obtain enrollment/change forms and benefit plan summaries by any of the following methods:

- Download materials online at [www.sandiegounified.org/departments/benefits/2021OpenEnrollment](http://www.sandiegounified.org/departments/benefits/2021OpenEnrollment).
- Send us a request at [employeebenefits@sandi.net](mailto:employeebenefits@sandi.net) or give us a call at (619) 725-8130 to request that forms or information be mailed or sent electronically to you. Please allow up to seven (7) business days for us to process the request.

## OPEN ENROLLMENT - ELIGIBILITY

Retirees eligible for **medical** coverage are:

- Retirees who are **currently enrolled** in a district-sponsored medical plan as a retiree.

Retirees eligible for **dental** coverage are:

- Retirees who are **currently enrolled** in a district-sponsored dental plan as a retiree.

### Eligible Dependents

- **Retiree's Spouse/Domestic Partner (Medical and Dental Plans)** The spouse must not have entered into a final decree of divorce or an annulment from the retiree, is not legally separated from the retiree, and is not on active duty as a member of the armed forces. Eligible spouses include an unmarried retiree's state registered domestic partner or an unmarried retiree's opposite-sex domestic partner where one individual is over the age of 62.

- **Retiree’s Child – Under Age 26 (Medical Plans Only)** This includes any stepchild, child of the retiree’s state registered domestic partner, legally adopted child, or child for whom the retiree is named legal guardian by court order who has not reached their 26th birthday, is not covered for benefits as an employee, and is not on active duty as a member of the armed forces.
- **Retiree’s Child – Over Age 26 (Medical Plans Only)** This includes any stepchild, child of the retiree’s state registered domestic partner, legally adopted child, or child for whom the retiree is named legal guardian by court order who is at least 26 years of age, is primarily dependent upon the retiree for support and maintenance, and is incapable of self-sustaining employment because of a mental disability or physical handicap and has been approved by the medical carrier as totally disabled prior to age 26<sup>1</sup>. Totally disabled dependents must be declared disabled with San Diego Unified School District prior to age 26 and coverage may continue for the life of the dependent or until they are no longer determined to be totally disabled or enroll in another medical plan.

**PLEASE NOTE THE FOLLOWING VERY IMPORTANT INFORMATION:**

Each covered individual will receive a “Certificate of Creditable Coverage” annually from our third party administrator, California Schools Voluntary Employee Benefits Association (VEBA) as required by federal law.

- **If you and/or your dependent have reached age 65 or are under 65 receiving Medicare due to a disability:** If you and/or your dependent are on Medicare, you must **KEEP** this certification for your records. As long as you are enrolled in a Medicare Plan sponsored by San Diego Unified, **DO NOT** apply for one of the Medicare Part D programs for your prescription drug coverage. Should you ever leave the district plan to purchase an individual plan; **you will be required** to provide Medicare with copies of every certificate of creditable coverage that you received from VEBA, prior to being able to enroll in any other Medicare Part D program.
- **If you are age 64:** Please keep any annual certifications from this point forward.

For any questions regarding Certificates of Creditable Coverage, please contact VEBA at (619) 278-0021.

**CANCELLATION OF COVERAGE**

If you decide to cancel any district medical and/or dental plan(s) you are required to complete and submit a Cancellation Notice for Self-Pay Health and Life Insurance form to the Employee Benefits Department, no later than **30 days prior** to the desired cancellation date. All cancellation dates are effective the first day of the month. *For Retirees enrolled in either Kaiser Permanente Senior Advantage or United Healthcare Group Medicare Advantage HMO or PPO, you are **also** required to complete a Kaiser/United Healthcare Disenrollment form.* Visit [https://www.sandiegounified.org/departments/benefits/benefit\\_forms](https://www.sandiegounified.org/departments/benefits/benefit_forms) to download documents or you may contact us at (619) 725-8130 or [employeebenefits@sandi.net](mailto:employeebenefits@sandi.net) to request a copy. Benefit plans sponsored by San Diego Unified are in force for the entire month and cannot be pro-rated. Retirees are responsible for all plan premiums up to the end of the month prior to the effective date of cancellation.

**IMPORTANT: If you voluntarily cancel your medical and/or dental plan or if coverage is cancelled due to non-payment of premium, it cannot be reinstated.**

<sup>1</sup> Handicapped child certification must be provided when requested by the VEBA administrator.

**ATTACHMENT A**

**2021 MEDICAL RATES (UNDER 65)**

*This chart applies only if all enrollees on your plan are under age 65. If you require rates for plans which include an enrollee aged 65 or older, please refer to Attachment B. The rates below are the full monthly premiums, if you receive a union subsidy, please subtract that amount.*

<b>IN CALIFORNIA SERVICE AREAS</b>						
	<b>KAISER HEALTH PLAN</b>	<b>UHC HMO Network 1</b>	<b>UHC HMO Network 2</b>	<b>UHC HMO Alliance</b>	<b>UMR NexusACO PPO</b>	<b>UHC HMO JOURNEY HARMONY</b>
Single Coverage under 65	<b>\$672.00</b>	<b>\$712.00</b>	<b>\$966.00</b>	<b>\$731.00</b>	<b>\$945.00</b>	<b>\$629.00</b>
Two people, under age 65	<b>\$1,329.00</b>	<b>\$1,405.00</b>	<b>\$1,913.00</b>	<b>\$1,382.00</b>	<b>\$1,843.00</b>	<b>\$1,207.00</b>
Family rate (All enrollees under age 65)	<b>\$1,874.00</b>	<b>\$1,972.00</b>	<b>\$2,687.00</b>	<b>\$1,925.00</b>	<b>\$2,574.00</b>	<b>\$1,678.00</b>

<b>OUTSIDE CALIFORNIA SERVICE AREAS</b>			
	<b>UHC Choice Plus PPO</b>	<b>UHC OOA</b>	<b>EPO (AZ, CO, NV, OR, OK, TX, WA)</b>
One person, under age 65	\$1,725.00	\$1,928.00	\$1,799.00
Two people, under age 65	\$3,653.00	\$4,090.00	\$3,583.00
Family rate (All enrollees under age 65)	\$4,950.00	\$5,550.00	\$4,970.00

**ATTACHMENT B**

**2021 RATES / MEDICARE PLANS / IN CALIFORNIA SERVICE AREAS**

*This rate schedule applies ONLY if you or a dependent is 65+ and all enrollees 65 or older on your plan have Medicare Parts A & B. If you wish to learn about options without Medicare Parts A & B, contact Employee Benefits at (619) 725-8130 or [employeebenefits@sandi.net](mailto:employeebenefits@sandi.net). These are the full monthly premiums, if you receive a union subsidy, please subtract that amount.*

	Kaiser Senior Advantage	UHC Group Medicare Advantage PPO	UHC Group Medicare Advantage HMO
<b>One person, 65+ with Medicare A &amp; B</b>	<b>\$252.00</b>	<b>\$466.00</b>	<b>\$545.00</b>
<b>Two people, 65+ both with Medicare A &amp; B</b>	<b>\$488.00</b>	<b>\$912.00</b>	<b>\$1,074.00</b>
<b>Two people, 1 with Medicare A &amp; B, 1 under 65:</b>			
One under 65 in Kaiser 10/10 plan	<b>\$909.00</b>	<b>N/A</b>	<b>N/A</b>
One under 65 in UHC HMO Network 1 plan	<b>N/A</b>	<b>\$1,163.00</b>	<b>\$1,242.00</b>
One under 65 in UHC HMO Network 2 plan	<b>N/A</b>	<b>\$1,417.00</b>	<b>\$1,496.00</b>
One under 65 in UHC Alliance plan	<b>N/A</b>	<b>\$1,182.00</b>	<b>\$1,261.00</b>
One under 65 in UMR NexusACO PPO plan	<b>N/A</b>	<b>\$1,396.00</b>	<b>N/A</b>
One under 65 in UHC Journey Harmony	<b>N/A</b>	<b>\$1,080.00</b>	<b>\$1,159.00</b>
<b>Family rate with two over 65, both with Medicare A &amp; B</b>			
Dependent child in Kaiser 10/10	<b>\$1,034.00</b>	<b>N/A</b>	<b>N/A</b>
Dependent child in UHC HMO Network 1	<b>N/A</b>	<b>\$1,609.00</b>	<b>\$1,771.00</b>
Dependent child in UHC HMO Network 2	<b>N/A</b>	<b>\$1,863.00</b>	<b>\$2,025.00</b>
Dependent child in UHC Alliance plan	<b>N/A</b>	<b>\$1,628.00</b>	<b>\$1,790.00</b>
Dependent child in UMR NexusACO PPO plan	<b>N/A</b>	<b>\$1,842.00</b>	<b>N/A</b>
Dependent child in UHC Journey Harmony	<b>N/A</b>	<b>\$1,526.00</b>	<b>\$1,688.00</b>
<b>Family rate with one over 65 with Medicare A &amp; B and all others (2) &lt; 65</b>			
The under 65 members in Kaiser 10/10	<b>\$1,454.00</b>	<b>N/A</b>	<b>N/A</b>
The under 65 members in UHC HMO Network 1	<b>N/A</b>	<b>\$1,856.00</b>	<b>\$1,935.00</b>
The under 65 members in UHC HMO Network 2	<b>N/A</b>	<b>\$2,364.00</b>	<b>\$2,443.00</b>
The under 65 members in UHC Alliance plan	<b>N/A</b>	<b>\$1,833.00</b>	<b>\$1,912.00</b>
The under 65 members in UMR NexusACO PPO Plan	<b>N/A</b>	<b>\$2,294.00</b>	<b>N/A</b>
The under 65 members in UHC Journey Harmony	<b>N/A</b>	<b>\$1,658.00</b>	<b>\$1,737.00</b>
<b>Family rate with one over 65 with Medicare A &amp; B and all others (3) &lt; 65</b>			
The under 65 members in UHC HMO Network 1	<b>N/A</b>	<b>\$2,423.00</b>	<b>\$2,502.00</b>
The under 65 members in UHC HMO Network 2	<b>N/A</b>	<b>\$3,138.00</b>	<b>\$3,217.00</b>
The under 65 members in UHC Alliance plan	<b>N/A</b>	<b>\$2,376.00</b>	<b>\$2,455.00</b>
The under 65 members in UMR NexusACO PPO Plan	<b>N/A</b>	<b>\$3,025.00</b>	<b>N/A</b>
The under 65 members in UHC Journey Harmony	<b>N/A</b>	<b>\$2,129.00</b>	<b>\$2,208.00</b>

<b>2021 Retiree Dental Plan Monthly Rates San Diego Unified</b>		
<b>Dental Plans</b>	<b>Retiree Only</b>	<b>Retiree and Spouse*</b>
Delta Dental PPO	\$46.91	\$79.75
DeltaCare USA	\$24.34	\$38.02
Western Dental	\$17.21	\$34.83

*\* Only spouse or a registered domestic partner is eligible for enrollment in the retiree dental plan.*

<b>2021 Vision Monthly Rates San Diego Unified</b>
Vision coverage is only available under COBRA for a maximum of 18 months from the effective date the employee became eligible for retiree benefits. The current cost is \$8.16 per month. There is no change to the vision plan for 2021.

**Questions? Please contact us at (619) 725-8130 or at [employeebenefits@sandi.net](mailto:employeebenefits@sandi.net)**