BULLETIN

SUBJECT: RATE CHANGES AND OPEN ENROLLMENT INFORMATION FOR HEALTH BENEFIT PLANS

TO: All Active and Retired Teachers

DATE: September 2013

PREPARED BY: Tanisha Turner, Coordinator
DEPARTMENT: Employee Benefits

REVIEWED BY: Roxanne Findlay
APPROVED: [Signature]

Open Enrollment:

Open Enrollment begins September 1, 2013 and ends September 30, 2013. During Open Enrollment, you may change health plans and add any eligible dependents. All changes are effective January 1, 2014. Your current benefits will remain the same unless you make changes during Open Enrollment. Open Enrollment information will be posted on the district’s website at www.scusd.edu/health-benefits.

On-Line Open Enrollment:

Make your changes on-line at www.vbas.com. All on-line changes will be held until proper documentation is received, such as, marriage certificates or birth certificates. All documentation and changes must be received no later than September 30, 2013.

District Health and Benefits Fair for Open Enrollment:

When: Tuesday, September 17, 2013 from 8:00 a.m. to 6:00 p.m.
Where: Serna Center Community Room(s), 5735 47th Avenue, Sacramento
What: Free health screenings and information from health plan providers including dental and vision.

Summary of Benefits and Coverage Information:

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury. Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare across options. The SBC is available at www.scusd.edu/health-benefits. A paper copy is also available, free of charge, by calling 916-643-9432.
Federal Law:

Employers providing health insurance to employees and all of their eligible dependents are required to provide social security numbers for all insured members. We will contact members who need to provide social security numbers.

Marital Status Change:

If your spouse passes away, moves out of the house or you become divorced, you must notify Employee Benefits within 30 days of the event. Members who fail to report changes in their health enrollment in a timely manner may be liable for premiums paid in excess of six months from the date the change was recorded. In addition, members may be liable for costs incurred as a result of services provided to an ineligible dependent.

Life Insurance:

It is important to keep your beneficiaries updated for your district life insurance. It is important to keep your beneficiaries updated with your retirement agency CalSTRS or CalPERS.

Add Dependents Outside of Open Enrollment Period:

Dependents must be added within 30 days of a qualifying event, such as marriage, birth, registered domestic partner, or loss of coverage along with required documentation.

Required Documentation to Add Dependents:

Specific documentation is required to add a dependent: spouse (marriage certificate), domestic partner (state registered certificate) or loss of coverage (letter from employer indicating date of loss and appropriate documentation). Required documentation must be received no later than September 30, 2013.

125 Flexible Reimbursement Account:

Please refer to our website at www.scusd.edu/health-benefits for the flexible reimbursement form for medical and/or childcare expenses for 2014. You must re-enroll each year. The enrollment must be completed no later than October 11, 2013. Flexible Reimbursement accounts will be effective January 1, 2014.

Medicare Information and Requirements:

- **Turning 65 while working:** When you or a dependent spouse turns age 65, you must notify Social Security that you are still employed. Failure to notify Social Security three (3) months prior to you or your spouse’s 65th birthday may result in a life-long penalty from Social Security (800) 772-1213.

  **Please Note:** Active employees or dependents cannot use Medicare with active employee benefits.

- **Medicare When You Retire:** If participating in district retiree benefits, you must enroll in Medicare Part A (if eligible) and purchase Part B at age 65.

- **Dual Health Insurance and Medicare:** Medicare does not allow dual health coverage. Please contact Employee Benefits Office for additional information.

Employee Benefits Office at Serna Center:

- **Location:** 5735 47th Avenue, Sacramento, CA 95824
- **Hours:** 8:30 a.m. to 4:30 p.m. Monday through Friday
- **Phone:** (916) 643-9432
- **Email:** benefits@scusd.edu