Benefits Frequently Asked Questions

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General Information

1) When is open enrollment?
   Open Enrollment is held during the fall each year (dates vary) and the effective date is January 1 of the new year.

2) Do I qualify for a Hold Harmless reimbursement?
   If so what do I need to submit a claim? If you have paid a higher co-pay for any services that you received last year at a lower co-pay, you may submit to the district for reimbursement of the difference in co-pays. You must submit documentation of the co-pays for the same services each year, and you must complete a Hold Harmless Claim form available in the Benefits Office or on the district website.

3) Is the Benefits office open all year long?
   The Benefits office is open all year long except for school holiday periods.

4) What are the Benefits and Compensation Department office hours?
   The Benefits office hours are 8:00 am to 5:00 pm Monday through Friday.

5) What is a qualifying event?
   A qualifying event is: birth, adoption, legal custody, marriage, divorce or legal separation, loss of coverage, gains other coverage, change of job status, gains Medicare, or re-location outside the HMO coverage area.

6) How do I update my address?
   You may change your address by coming to the Serna Center Human Resources Office with a picture ID and completing a change of address form, or you may contact your School Office Manager for the form and he or she can submit the form to Human Resources.

7) Who would be my benefits technician?
   Your Benefits Technician is assigned by your work assignment location. Please refer to the Human Resources and Employee Compensation Department Assignment by Teams publication available in all offices.

8) Who would I contact about my 403B/457?
   You would contact Mid America at 1-866-873-4240.

9) Should I be receiving a Delta Dental card?
   No, but you can log in to the Delta Dental website, www.deltadental.com, create your account, and print yourself an ID card. Otherwise, your dental provider searches your eligibility by the employee’s social security number.

10) Should I be receiving a VSP card?
    No, but you can log in to the VSP website (www.vsp.com), register and create your account, then print your ID card.

11) Where can I change my beneficiary for my life insurance policy?
    You may download the life insurance beneficiary from the district website or come in to or contact the Benefits Office to have a form sent to you.

12) Where can I find out all about my plan?
    Log on to BenefitBridge and the plan summaries are all there. You can even compare plans side-by-side on BenefitBridge. The Benefits Office also has plan summaries for each plan, and every year at Open Enrollment you are sent a summary of your plan.
1) **When and how can I add or take off a dependent?**

   You can add a dependent within 30 days of the qualifying event or during open enrollment by logging on to BenefitBridge and adding a dependent to your record and then adding that dependent to your Benefits. (Just adding the dependent doesn’t add him or her to your benefits.) You must go to the Benefits screen and add the new dependent to your Benefits. The addition or deletion will remain pending in BenefitBridge until you bring or send documentation (birth certificate, court adoption papers, marriage certificate, California Domestic Partner Certificate, final decree of divorce, verification of loss of coverage, verification of obtaining own coverage, change of address form) to the Benefits Office.

2) **I just had a baby. How do I go about adding the newborn? Do I need documentation?**

   See above. You must add the child within 30 days of his or her birth (or during open enrollment) and you must provide the souvenir birth certificate the hospital gives you when you bring the baby home.

3) **I just got married, how can I add my spouse? Do I need documentation?**

   See above. You must add your spouse within 30 days of the marriage (or during open enrollment) and you must provide a copy of the marriage certificate you receive from whoever marries you. Spouse’s social security number is also required.

4) **My child is turning 26; can they stay on my benefits?**

   No. Once your child turns 26, he or she is not an eligible dependent. Your child will remain covered through the month they reached age 26. Effective the first day of the following month, they will no longer be covered.

5) **My disabled child is turning 26; can he or she stay on my benefits?**

   The child must already be designated as disabled or you must start the process of designating the disabled dependent with your medical provider at least three months before the child’s 26th birthday.

6) **Who is not an eligible dependent?**

   Grandchildren, parents, siblings, other extended family, co-habiting partners who are not married or do not have a CA Domestic Partner Certificate.

7) **Who is an eligible dependent?**

   Spouse; natural born child, step child, adopted child, child for whom you have legal custody up to the age of 26; domestic partner with CA Domestic Partner certificate.

8) **My dentist/Optometrist says my dependent is not covered. I know I enrolled him or her.**

   Make sure your provider is searching by the employee social security number, not the dependent’s social security number.
Retiree Information

1) What is the phone number to Conexis?
   Benefits/Enrollments: 1-888-616-7130
   HRA/Reimbursements: 1-888-347-5192

2) What is a direct bill?
   When we are unable to set up a premium deduction from your retirement check, you are sent an invoice for the premiums. This usually comes from our third party administrator, Conexis, and is referred to as a “direct billing”.

3) I am going to retire this year. What do I do in regards to my Health Benefits?
   Contact the Benefits Office at (916) 643-9432.

4) How do I know if I get 100% lifetime benefits?
   At the time you are considering retirement, you will need to check with the Benefits Office to see if you are eligible for 100% lifetime benefits. This is determined by your bargaining unit agreement, your age at retirement, the date you began service with the district in a position in which you earned benefits, and your years of service in that benefitted position up to your retirement date.

BenefitBridge Information

1) I forgot my username/password to BenefitBridge. How do I obtain the needed information?
   Go to www.benefitbridge.com/saccityusd and click on the “Forgot Username/Password?”

2) Where can I find out all about my plan?
   Log on to BenefitBridge and the plan summaries are all there. You can even compare plans side-by-side on BenefitBridge. The Benefits Office also has plan summaries for each plan, and every year at Open Enrollment you are sent a summary of your plan.

Benefit Bridge
Information

Username:________________________________________

Password:________________________________________
## Important Contact Information

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<thead>
<tr>
<th>Company</th>
<th>Address</th>
<th>Customer Service:</th>
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<tbody>
<tr>
<td>CalPERS</td>
<td>400 Q Street</td>
<td>1-888-225-7377</td>
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<tr>
<td></td>
<td>Sacramento, CA 95814</td>
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<td>CalSTRS</td>
<td>400 Waterfront</td>
<td>1-800-228-5453</td>
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<td>West Sacramento, CA 95691</td>
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<td>Conexis</td>
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<td>Benefits/Enrollments: 1-888-616-7130</td>
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<td>Delta Dental</td>
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<td>Customer Service: 1-888-335-8227</td>
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<td></td>
<td>Customer Service: 1-888-6165-7130</td>
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<td>Customer Service: 1-866-873-4240</td>
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<td>United Health Care</td>
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<td>Medical Supplement Plan: 1-800-555-5555</td>
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<td>Pharmacy Supplement: 1-888-556-6648</td>
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<td></td>
<td>Customer Service: 1-800-877-7195</td>
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<td>Western Health Advantage</td>
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<tr>
<td></td>
<td>Customer Service: 1-888-563-2250</td>
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<tr>
<td>Sacramento City Unified School District’s Benefits Department</td>
<td>(916) 643-9432</td>
<td><a href="mailto:Benefits@scusd.edu">Benefits@scusd.edu</a></td>
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