



BULLETIN

SUBJECT: CERTIFICATED RETIREE DENTAL, VISION AND LIFE RATE CHANGES AND OPEN ENROLLMENT INFORMATION **2019-20 NO. BS - 15**

TO: All Eligible Retirees
DATE: September 17, 2019

PREPARED BY: Tanisha Turner, Director II **DEPARTMENT:** Employee Compensation and Benefits

REVIEWED BY: Rose Ramos, Chief Business Officer

APPROVED:

Open Enrollment: Open Enrollment begins October 11, 2019 and ends October 31, 2019. During Open Enrollment, you may change dental, vision and life insurance plans and add any eligible dependents. All changes are effective January 1, 2020. Your current dental, vision and life plans 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.

Please Note: Certificated Medical Changes were effective July 1, 2019

District Health Fair for Open Enrollment:

When: October 11, 2019 from 10:00 a.m. until 5:00 p.m.
Where: Serna Center Community Room, 5735 47th Avenue, Sacramento
Vendors: Health and other vendors will be available to answer questions

Option Changes: To make changes to your dental, vision or life insurance, please visit the Employee Benefits Office and complete the Benefit Enrollment forms. All Benefit Enrollment forms must be received no later than October 31, 2019.

Required Documentation to Add Dependents: In addition to the Benefit Enrollment form, specific documentation is required to add a dependent: spouse (marriage certificate), domestic partner (state registered certificate) and dependent children up to age 26 (birth certificate).

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.

Life Insurance: It is important to keep your beneficiaries updated for your district life insurance. Also it is important to keep your beneficiaries updated with your retirement agency CalSTRS or CalPERS.

Marital Status Change: If your spouse passes away, 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.

Rates: Please see the 2020 rate sheets on the district website at <http://www.scusd.edu/health-benefits>

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.

Medicare When You Retire:

- **New Medicare Cards:** Please provide the Benefits Office a copy of your new **No Social Security Number Medicare Card** when you receive it.
- **Medicare Part A:** You must enroll in Medicare Part A. Usually you do not pay a monthly premium for part “A” coverage if you or your spouse paid social security taxes and if you worked full time for 40 quarters (10 years). **If you do not qualify for premium free Medicare Part A you must still enroll and the district will reimburse for the premiums.** Please note: You may be eligible for Part A through your spouse (current, ex-spouse or deceased), at no cost. Social Security will determine your eligibility.
- **Medicare Part B:** You must enroll in Medicare Part B. Everyone must pay for Part B. If you are not receiving a monthly Social Security pension check, you may pay for Part B either when you receive your quarterly statement or **you may have the monthly premium deducted from your pension check.**
- **Medicare Part D: Do not enroll in Medicare Part D.** This will be handled through your insurance plan. **If you enroll in Medicare Part D directly with Social Security, you will lose your district benefits.**

Employee Benefits Office at Serna Center:

Location: 5735 47th Avenue, Sacramento, CA 95824
Hours: 8:00 a.m. to 4:30 p.m. Monday through Friday
Phone: (916) 643-9432
Email: benefits@scusd.edu