




# BULLETIN

**SUBJECT:** TEACHER RETIREE OPT OUT PLAN **2024-25 NO. BS - 15**

**TO:** All Eligible SCTA Retirees

**DATE:** October 1, 2024

**PREPARED BY:** Keyshun Marshall, **DEPARTMENT:** Risk Management /  
Director II Employee Health  
Benefits

**REVIEWED BY:** Amber Peña **APPROVED:**   
Manager II, Janea Marking,  
Risk Management/ Chief Business and  
Employee Benefits Operations Officer

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Effective January 1, 2025, SCTA retirees may elect to participate in the Retiree Opt Out option, which allows retirees to purchase other insurance coverage of their choice. Examples of other insurance coverage include dental, vision, life, long term disability, long term care, cancer insurance and Medicare insurance costs per retiree's choice. In addition, the Opt Out option offers a medical health premium reimbursement up to **\$442.46 per month**. A retiree utilizing the Opt Out option must show proof of other health insurance coverage in order to receive an Opt Out reimbursement. The reimbursement amount is up to **\$442.46** per month for qualifying expenses incurred during the period of January 1, 2025 through December 31, 2025. Additionally, a retiree may return to a District health program due to qualifying events.

Navia is the SCUSD third party administrator that will handle Opt Out reimbursements, and related administrative processing on behalf of the District. For Opt Out reimbursement, retiree's must:

- Go to <https://www.naviabenefits.com/> and create an account. **ABC** is the employer code.
- Once set-up, you have the option to:
  - Check your balance
  - Submit for reimbursement
  - Upload insurance receipts
  - Add a checking/savings account for direct deposit reimbursement

### **Important Information for 2025**

**PLEASE DO NOT MAIL CLAIM FORMS TO THE DISTRICT, NAVIA HANDLES ALL CLAIMS/REIMBURSEMENTS.**

- Proof of other coverage must be provided before any reimbursements will be made.
- Claims must be for services provided during the plan year commencing January 1, 2025 through December 31, 2025.
- To close out the 2024 plan year, all 2024 requests must be received by Basic before the **March 31, 2025 deadline**. Call Basic at 800-372-3539 or submit Support request to <https://cda.basiconline.com/login>
- Be sure to retain a copy of all claims and receipts for your records.

Feel free to reach out to Navia by phone at (425) 452-3421, email [105@naviabenefits.com](mailto:105@naviabenefits.com) or Sacramento City Unified School District Employee Benefits department at (916) 643-9432, [benefits@scusd.edu](mailto:benefits@scusd.edu).