



Rowland USD 2023 Open Enrollment

To: All Rowland USD *Benefit Eligible Employees*

Subject: Employees Benefits Annual Open Enrollment

Open enrollment is the time when changes to your health plans are accepted such as switching plans and adding or deleting dependents. During open enrollment, you can:

- Change your health plan
- Add or delete dependents
- Enroll or re-enroll in the Flexible Spending account (FSA) plan(s)
- Increase or decrease your Voluntary Life and AD&D amounts
- Update your beneficiary(ies)

Open Enrollment will begin September 18, 2023 through October 13, 2023.

IMPORTANT 2024 COVERAGE UPDATES

- **Rates**

Medical - Premiums are increasing for all plans. Please review the attached rate sheet carefully as your monthly deduction may change. Add your medical, dental and vision premiums and minus \$1,500 to get your out-of-pocket cost. A Benefit Calculator is available on the Risk Management website to assist you with calculating your monthly cost.

Delta Dental PPO - Rates increase 2%.
Delta Dental HMO – No change.

Vision – No change

- **District's contribution**

The District's Health & Welfare contribution increases from \$14,500 to \$15,000 annually -- \$1,500 tenthly. Premiums exceeding the District maximum contribution will be at the employee's own expense.

- **Effective January 1, 2024, the Health Net SmartCare plan is no longer available.** If you currently have Health Net SmartCare, you must choose another health plan for the 2024 coverage year. If no action is taken, CalPERS will enroll you on an Anthem Blue Cross plan that is available based on your zip code.

Before considering changing health plans, we recommend that you visit the individual health plan website to search for your preferred doctor and hospital and review the plan benefits.

[Anthem Blue Cross HMO](#)

(855) 839-4524

[Blue Shield of California](#)

(800) 334-5847

[Kaiser Permanente](#)

(800) 305-1220

[HealthNet of California](#)

(888) 926-4921

[Anthem Blue Cross PPO](#)

(877) 737-7776

[United HealthCare](#)

(877) 359-3714

Contacts and important plan information can also be found on the [Risk Management](#) page.

*** At this time, the Evidence of Coverage is not available for all plans. The carriers will release them by September 18th. Please check the Risk Management website for updates. We will post them as soon as they become available.*

Once you make your plan elections, you cannot change to a different plan until the next open enrollment period unless you experience a qualifying event such as:

- Birth, Adoption, Death
- Moving
- Change in your or your spouse’s job status
- Marriage, Divorce. *If you are divorced, your ex-spouse must be deleted from your coverage within 30 days of legal proceedings (only legal spouses can be covered).*
- ❖ *Medical group ending its contract with a health plan doesn't create a qualifying event to change plans outside of Open Enrollment. If your physician is no longer an eligible provider for the plan you have chosen, you must choose a new participating provider, or the carrier will select one on your behalf*

If you intend to add any dependents to your coverage, including spouse and/or children, you will need to provide their social security number, as well as additional documents to confirm eligibility. The chart below outlines acceptable documents.

Spouse	Domestic Partner	Birth Child	Stepchild(ren)	Adopted, foster, legal guardianship
Government-issued marriage certificate/license [and] IRS 1040	State Registry or Domestic Partner Affidavit	Original birth certificate	Original birth certificate showing name of spouse listed on tax return	Legal guardianship papers issued through the courts

ALL CHANGES TAKE EFFECT JANUARY 1, 2024

REMINDER

- The District's Health & Welfare contribution **ONLY** applies to medical, dental, and vision coverage. It **DOES NOT** apply to Voluntary Benefits such as Life Insurance, Disability Insurance, Cancer Insurance etc. purchased through Metlife, AIG, and American Fidelity regardless of your Bargaining Unit.
- Current cash-in-lieu recipients wishing to continue waiving medical benefits in 2024 must resubmit cash-in-lieu form and proof of coverage.

Cash-in-Lieu of Medical Benefits

- Benefit Eligible employees may waive medical coverage and receive a cash-in-lieu payment per month (tenthly) if the employee is enrolled in a Group Health Plan through a spouse's or a parent's employer. *Group medical coverage must NOT be coverage in the individual market, including the Individual Marketplace and Covered California and other government programs (Medi-Cal, TriCare, Medicare)*
- *Per Affordable Care Act (ACA) guidelines, employees who are offered health coverage by their employer that is affordable and that meets minimum essential coverage standards may not be eligible for financial help to help pay premiums for an individual Covered California health plan.*
- All of CalPERS' health plans meet the ACA's Affordability and Minimum Essential Coverage requirements. Employees enrolled in Individual Marketplace and Covered California are responsible for knowing the requirements and conditions for waiving District's offered health insurance.

Employees who waive the District's medical insurance must:

1. Complete the 2024 Election of Cash-in-lieu form (not the CalPERS HBD-12 in previous years). The form is available on the Risk Management website and in AF Enroll.
2. Provide proof of other coverage to Risk Management by October 13, 2023
3. Cash-in-lieu is not applicable to Adult School Teacher and Resident Sub

VOLUNTARY BENEFITS

RUSD SECTION 125 FLEXIBLE BENEFITS PLAN (AMERICAN FIDELITY)

Representatives of American Fidelity will be available to take your un-reimbursed medical and dependent care pre-tax elections. Please note that these deductions need to be renewed every year.

They will be available by appointment virtually, at your site (date will be provided in the near future), and at the health fair.

Life Insurance – Available to purchase through MetLife and American Fidelity

Disability/Cancer/Accident/Hospital Indemnity Insurance - Available to purchase through American Fidelity

How to make changes during open enrollment

❖ **Self-Service**

You may complete your enrollment online by visiting the self-service platform at <http://www.afenroll.com/enroll> anytime at your convenience during the open enrollment period. This complete benefits platform will allow you to enroll in all coverage options – medical, dental, vision and supplemental benefits through one system. While enrolling, be sure to review personal information, current benefits and covered dependents.

Refer to the Self-Enrollment flyer attached for instructions.

❖ **Assistance with enrolling online is available**

Schedule a virtual or in-person appointment with American Fidelity at: <https://americanfidelity.com/rowlandschools>

❖ **Not making changes?**

No action is needed. Your current benefits will roll over. However, it is strongly recommended that you log in the Self-Service platform and verify the health enrollment information about you and your dependents is accurate.

EXCEPTION: Flexible Spending Account and Cash-in-lieu do not roll over and must be renewed every year.

OPEN ENROLLMENT DATES AND LOCATIONS

<p>September 18, 2023 – October 13, 2023 Open Enrollment period</p>	<p>Use Self-service platform or Schedule a virtual or in-person appointment with American Fidelity</p>	<p>http://www.afenroll.com/enroll https://americanfidelity.com/rowlandschools</p>
<p>Tuesday, September 26 4:30 p.m. - 5:30 p.m. Educational Webinar</p>	<p>Burnham Benefits will host a virtual educational to review the benefits and coverage of the new plans.</p>	<p>Meeting link is posted on Risk Management website</p>
<p>Tuesday, October 3 9:00 a.m. – 6:00 p.m. Health Fair</p>	<p>Risk Management, Health Benefit representatives, Credit Union representatives and other services providers will be in attendance</p>	<p>Nogales High School MP Room 401 South Nogales St La Puente, CA 91744</p>

Open Enrollment FAQs

Q: Do I need to meet with American Fidelity during the enrollment?

A: **No.** You will have the option to complete your enrollment on your own, however if you prefer to meet with American Fidelity and/or would like American Fidelity to review and confirm your elections were done correctly, please schedule an appointment.

Q: When will appointments be available with American Fidelity?

A: The enrollment will begin September 18th and continue through October 13th.

Q: What will be covered during the meeting with American Fidelity?

A: American Fidelity will confirm your medical, dental, and vision benefits for the upcoming plan year. They will also review pre-tax options, including Flexible Spending Accounts. You must sign a new pre-tax election form with American Fidelity to continue receiving pre-tax benefits.

Q: What do I need to bring to my appointment with American Fidelity?

A: You will need dates of birth and social security numbers for dependents who are being covered on your benefits. If you are adding a spouse or dependent child, additional documents may be required.

Q: Will I have the option to find out more about additional supplemental benefits?

A: Yes, you'll be able to learn more about benefit options that could be important to you and your family such as disability insurance, life insurance, annuities, and accident protection. There is no obligation to purchase supplemental insurance from American Fidelity.

Q. Will I have an option to complete my enrollment virtually?

A: **Yes,** American Fidelity has the options available to complete enrollments virtually.

Q. I received instructions from CalPERS, do I change my medical directly with them?

A. We encourage you to use the American Fidelity enrollment platform and/or meet with AF to complete your enrollment. This complete benefits platform will allow you to enroll in all coverage options – medical, dental, vision and supplemental benefits through one system.