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2017 Employee Benefit Annual Open Enrollment – October 10 – November 4, 2017
For January 1, 2017 – December 31, 2017 plan year

To All Benefit Eligible Employees – 2017 Benefit Plan Announcement

Open Enrollment is your annual opportunity to review and make changes to your benefits. During **Open Enrollment** you can:

- Enroll in or change your current health plans
- Speak directly with representatives from health care plans during Open Enrollment events
- Renew or enroll your waiver of medical coverage
- Add or remove eligible dependents to your medical/dental/vision plan
- Renew or enroll in a Section 125 reimbursement account for dependent care and/or medical expenses

Open Enrollment is important because the only other time you can make changes to your benefits is due to a qualifying life event, such as marriage, divorce, birth/adoption of a child, change of dependent eligibility, or change in employment status. If you are adding a new dependent during Open Enrollment or after a qualifying event during the year, you will be required to provide proof of that dependent's eligibility (i.e., a marriage/domestic partner registration certificate, birth certificate for children under age 26). All added dependents will require a Social Security number in accordance with District policy.

NEW THIS YEAR – Online Enrollment Option

Save time and paper by using Keenan's web based BenefitBridge portal for your Open Enrollment needs. This new option is a time efficient alternative to coming to an Open Enrollment event or the District Office to complete and turn in paper forms. Using this option you will be able to:

- ✓ View current plan year benefits
- ✓ Compare plan options
- ✓ Enroll or change benefits
- ✓ Add or remove dependents

Please see page 3 for detailed instructions on how to access the BenefitBridge portal and take care of all of your Open Enrollment needs.

If the online access doesn't meet your needs enrollment forms are available beginning October 10, 2016 through November 4, 2016 from the Compensation & Benefits office, located at the Robert L. Trigg Education Center, 9510 Elk Grove-Florin Road, Elk Grove, Room 107. The office is open 8:00 a.m. to 5:00 p.m. Monday through Friday. In addition, forms are available during Open Enrollment events listed on page 3.

What are my medical plan options for January 1, 2017 – December 31, 2017?

Sutter Health Plus (SHP) has been added as a third provider option for the 2017 calendar year. Kaiser Permanente (KP) and Western Health Advantage (WHA) continue to be provider options. The 80/20 cost sharing plan will continue. Elk Grove Unified School District will pay 80% of the premium cost for the low cost plan, which is SHP. Employees will pay 20% of the premium cost for the lowest cost plan. Employees who enroll in KP or WHA will also pay the difference between the costs of SHP and KP or WHA. The new compensation deduction amount will begin with your January 31, 2017 paycheck.

What are my dental/vision coverage options for January 1 – December 31, 2017?

EGEA and ATU employees will have one dental/vision coverage – the Standard plan. AFSCME, PSWA, CSEA and EGTEAMS employees will have the choice of two dental/vision coverage options: 1) the Standard plan, or 2) the Voluntary plan with reduced dental/vision coverage. The voluntary reduced dental/vision coverage cost savings will reduce the employee's monthly contribution by an equal amount, resulting in reduced benefits and requires the employee to opt-in to enroll in the plan. To see a comparison of each of these plans please visit <http://www.egusd.net/employment/benefits.cfm>. The new compensation deduction amount will begin with your January 31, 2017 paycheck.

Are there changes with life insurance for January 1 – December 31, 2017?

No. The provider for life insurance will continue to be The Hartford. If you have not recently done so, we encourage you to update your designated beneficiary to ensure current information is on file. Beneficiary forms will be available in the Compensation & Benefits office, at Open Enrollment events, or by visiting <http://www.egusd.net/employment/employees/benefits/>.

Are there changes with Flexible Spending Accounts (FSA) for January 1 – December 31, 2017?

No. The third party administrator will continue to be Navia Benefit Solutions. If you would like to participate in a pre-tax reimbursement account for dependent care or medical expenses, you must re-enroll each year to continue this benefit. Navia Benefit Solutions offers an online enrollment option or paper enrollment forms; employees are not required to meet with representatives to enroll in FSA. Please visit <http://www.egusd.net/employment/employees/benefits/> for enrollment information. A monthly processing fee of \$3.50 (District to pay \$1.75 and employee to pay \$1.75) is required for this benefit. Employees currently enrolled in FSA Section 125 will have until March 15, 2017 to recoup expenses from the July-December 31, 2016 plan year.

What will my compensation deduction be for January 1 – December 31, 2017?

STANDARD PLAN: Available to ALL Benefit Eligible Employees.		STANDARD DENTAL & VISION COVERAGE								
		EMPLOYEE MONTHLY SHARE - 20% (per mo. over 12 months) Includes the Standard plan for Dental & Vision Coverage			DISTRICT MONTHLY SHARE - 80% (per mo. over 12 months) Includes the Standard plan for Dental & Vision Coverage			TOTAL MONTHLY PREMIUM COST		
Health Care Provider	Plan	Employee Only	Employee +1 Dependent	Employee +2(+) Dependents	Employee Only	Employee +1 Dependent	Employee +2(+) Dependents	Employee Only	Employee +1 Dependent	Employee +2(+) Dependents
Sutter Health Plus	\$30 co-pay	\$108.83	\$217.56	\$307.83	\$435.30	\$870.25	\$1,231.30	\$544.13	\$1,087.81	\$1,539.13
Kaiser Permanente	\$30 co-pay	\$125.99	\$252.33	\$357.15	\$435.30	\$870.25	\$1,231.30	\$561.29	\$1,122.58	\$1,588.45
Western Health Advantage	\$30 co-pay	\$169.52	\$339.39	\$480.34	\$435.30	\$870.25	\$1,231.30	\$604.82	\$1,209.64	\$1,711.64
		EMPLOYEE MONTHLY SHARE (per mo. over 12 months)			DISTRICT MONTHLY SHARE - 100% (per mo. over 12 months)			TOTAL MONTHLY PREMIUM COST		
VSP Vision	Standard Plan	\$ -	\$ -	\$ -	\$ 7.02	\$ 14.04	\$ 19.87	\$ 7.02	\$ 14.04	\$ 19.87
Delta Dental Premier	Standard Plan	\$ -	\$ -	\$ -	\$ 61.92	\$ 123.84	\$ 175.24	\$ 61.92	\$ 123.84	\$ 175.24

What are the employee cost differences from 2016 to 2017?

**STANDARD PLAN
MONTHLY RATES**

Employee 20% rate change over prior year	Employee Only	Employee +1 Dependent	Employee +2(+) Dependents
Kaiser to Sutter	(\$4.31)	(\$8.71)	(\$12.34)
WHA to Sutter	(\$43.45)	(\$86.99)	(\$123.12)
Kaiser to Kaiser	\$12.85	\$26.06	\$36.98
WHA to WHA	\$17.24	\$34.84	\$49.39
Kaiser to WHA	\$56.38	\$113.12	\$160.17
WHA to Kaiser	(\$26.29)	(\$52.22)	(\$73.80)

Available only to AFSCME, PSWA, CSEA and EGTEAMS Benefit Eligible Employees. (EGEA & ATU excluded.)		VOLUNTARY REDUCED DENTAL & VISION COVERAGE								
		EMPLOYEE MONTHLY SHARE - 20% (per mo. over 12 months) Includes the Voluntary Reduced plan for Dental & Vision Coverage			DISTRICT MONTHLY SHARE - 80% (per mo. over 12 months) Includes the Voluntary Reduced plan for Dental & Vision Coverage			TOTAL MONTHLY PREMIUM COST		
Health Care Provider	Plan	Employee Only	Employee +1 Dependent	Employee +2(+) Dependents	Employee Only	Employee +1 Dependent	Employee +2(+) Dependents	Employee Only	Employee +1 Dependent	Employee +2(+) Dependents
Sutter Health Plus	\$30 co-pay	\$74.36	\$148.62	\$210.28	\$469.77	\$939.19	\$1,328.85	\$544.13	\$1,087.81	\$1,539.13
Kaiser Permanente	\$30 co-pay	\$91.52	\$183.39	\$259.60	\$469.77	\$939.19	\$1,328.85	\$561.29	\$1,122.58	\$1,588.45
Western Health Advantage	\$30 co-pay	\$135.05	\$270.45	\$382.79	\$469.77	\$939.19	\$1,328.85	\$604.82	\$1,209.64	\$1,711.64
		EMPLOYEE MONTHLY SHARE (per mo. over 12 months)			DISTRICT MONTHLY SHARE - 100% (per mo. over 12 months)			TOTAL MONTHLY PREMIUM COST		
VSP Vision 50%	Voluntary Plan*	\$ -	\$ -	\$ -	\$ 3.51	\$ 7.02	\$ 9.94	\$ 3.51	\$ 7.02	\$ 9.94
Delta Dental Premier 50%	Voluntary Plan*	\$ -	\$ -	\$ -	\$ 30.96	\$ 61.92	\$ 87.62	\$ 30.96	\$ 61.92	\$ 87.62

What are the employee cost differences from 2016 to 2017?

**VOLUNTARY REDUCED PLAN
MONTHLY RATES**

Employee 20% rate change over prior year	Employee Only	Employee +1 Dependent	Employee +2(+) Dependents
Kaiser to Sutter	(\$4.93)	(\$9.94)	(\$14.09)
WHA to Sutter	(\$44.07)	(\$88.22)	(\$124.87)
Kaiser to Kaiser	\$12.23	\$24.83	\$35.23
WHA to WHA	\$16.62	\$33.61	\$47.64
Kaiser to WHA	\$55.76	\$111.89	\$158.42
WHA to Kaiser	(\$26.91)	(\$53.45)	(\$75.55)

What is the 2017 employee wellness rebate amount and requirements?

Employees who complete a Wellness Rebate Certification form will receive a one time Wellness Rebate of 5% of the total low cost premium (SHP). Information regarding rebate timelines will be available soon and posted to the Wellness website at <http://blogs.egusd.net/wellness/about-the-program/wellness-rebate/>. An email will be sent to all employees announcing when the updated information is posted. Below are the 2017 Wellness Rebate amounts.

	Employee Monthly (per month over 12 mos.) Contribution: 20%	Employee Monthly (per month over 12 mos.) Wellness Rebate Compensation: 5%	Employee Annual 5% Wellness Rebate Compensation:
Single Subscriber	\$108.83	\$27.21	\$326.52
2 Party Subscriber	\$217.56	\$54.39	\$652.68
Family	\$307.83	\$76.96	\$923.52

How do I access Online Enrollment?

Elk Grove Unified School District Online Benefits Enrollment is easy with *BenefitBridge!*

Need Help?

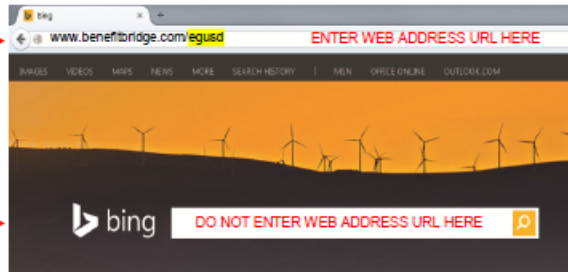
For all questions related to your benefits, please contact your Elk Grove Unified School District Benefits Department at (916) 686-7778. For BenefitBridge technical assistance *only*, please contact BenefitBridge Customer Care at 800.814.1862; Mon – Fri, 8:00 AM – 5:00 PM, PST or email benefitbridge@keenan.com.

Here's what you can do on BenefitBridge:

- View Current Plan Year Benefits
- Compare Plan Options
- Enroll in Benefits
- Resource Center: Health Insurance Basics, Medicare, Glossary, Media Resources
- Add or Remove Dependents/Beneficiaries
- Message Center
- Update My Account Info
- Available 24/7 via the Internet

To Register and Login

- To create an account:
 - In the address bar, type www.benefitbridge.com/egusd
 - (Not in the Bing, Google, Yahoo search engine field)
 - Click the Enter key, then follow the instructions below to register:

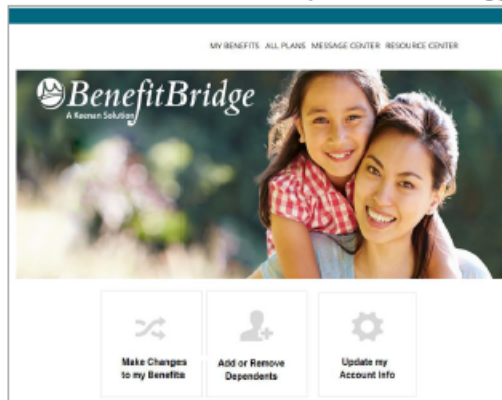


- STEP 1** → Select “Register” to Create an Account
- STEP 2** → Create a Username and Password
- STEP 3** → Select “Continue” to access BenefitBridge

- Already have an account? Login to BenefitBridge at www.benefitbridge.com/egusd
- Forgot your username or password? Click on “Forgot Username/Password?”
- Please add or update your email address to receive an email confirmation of your enrollment approval.

Enrolling in Benefits

Access your enrollment via the Make Changes to My Benefits button



Attend an Open Enrollment event for more information!

Representatives from Kaiser Permanente, Suttter Health Plus and Western Health Advantage will be present at each event. In addition, representatives from other providers and staff from EGUSD Compensation and Benefits will be available to answer your questions. Computer access will be available for those wanting more information on the new online BenefitBridge portal. You may drop in at any time during event.

Date	Time	Location	Address
10/10/16	3:00-5:30 pm	Robert L. Trigg Education Center, Board Room	9510 Elk Grove Florin Road, Elk Grove, 95624
10/19/16	3:30-5:30 pm	Monterey Trail High School, Multi-Purpose Room	8661 Power Inn Road, Elk Grove, 95624
10/24/16	8:30 am - 12:00 pm	Student Support Center, Transportation Dept.	8421 Gerber Road, Sacramento, 95828
10/31/16	3:00-5:30 pm	Robert L. Trigg Education Center, Board Room	9510 Elk Grove Florin Road, Elk Grove, 95624
11/1/16	7:00-10:00 am	Robert L. Trigg Education Center, Board Room	9510 Elk Grove Florin Road, Elk Grove, 95624

➤ FREQUENTLY ASKED QUESTIONS ➤

What do I need to do regarding my medical benefits?

If you are:

- Waiving medical coverage – Complete an EGUSD enrollment form to renew waiver – This is an annual requirement
- A Kaiser Permanente (KP) member remaining in KP or Western Health Advantage (WHA) member remaining in WHA – No action is required
- A KP member changing to SHP or WHA – Complete an EGUSD and SHP or WHA enrollment form
- A WHA member changing to SHP or KP – Complete an EGUSD and SHP or KP enrollment form
- AFSCME, PSWA, CSEA, or EGTEAMS employee remaining with same dental/vision plan (Standard or Voluntary Plan) – No action is required
- AFSCME, PSWA, CSEA, or EGTEAMS employee changing dental/vision plans (from/to Standard or Voluntary Plan) – Complete an EGUSD enrollment form
- Currently benefit eligible, but not enrolled in benefits – Complete an EGUSD and KP, SHP, or WHA enrollment form

Reminder the changes above can be made using the new Online BenefitBridge online enrollment system.

Do I have to use the Online BenefitBridge Enrollment system?

No. The online enrollment option is completely voluntary. However, employees are encouraged to set up an account to access important health benefit information.

I want to complete paper enrollment forms. Where can I get the forms & when are they due?

All enrollment forms are available in the Compensation & Benefits office, Room 107, located at the Robert L. Trigg Education Center, 9510 Elk Grove-Florin Road, Elk Grove, and at Open Enrollment events listed on page 3.

Forms will be available Monday, October 10, 2016. **All completed forms are due to the Compensation & Benefits Office no later than 5 p.m. on Friday, November 4, 2016. No late forms will be accepted.**

How do I choose a primary care physician if I will be a new KP, SHP or WHA member?

EGUSD, along with KP, SHP and WHA, are committed to assist you. For KP, visit <http://www.kp.org> and click on "Find Doctors and Locations" in the upper right-hand corner or call Kaiser Permanente's Member Outreach Department at 800-278-3329 for assistance. For SHP, visit <http://www.sutterhealthplus.org/> and click on "Find a Provider." For WHA, visit www.mywha.org/egusd for an online directory or to search for a physician. Provider directories will also be available in the Compensation & Benefits office. You may change your primary care physician at any time during the year. Representatives from KP, SHP and WHA will be available at all Open Enrollment events to answer your questions.

What if I am being treated for a serious illness or I am pregnant?

Representatives from all provider groups will be available at the Open Enrollment events to address questions. There are no Continuity of Care provisions for 2017 as any change in health plans is voluntary. If you have an acute, serious, or chronic condition, are pregnant, or have a newborn please be sure to speak with a health plan representative at an Open Enrollment event or call the health plan's member services number listed below if you are thinking of changing health care plans to clarify any questions about transitioning care.

What if I cannot attend an Open Enrollment event?

- The EGUSD Compensation & Benefits office is open Monday – Friday from 8:00-5:00 p.m., or you may reach staff members at (916) 686-7778, option 2.
- You may contact the medical providers by phone using the numbers below. Identifying yourself as an EGUSD employee will assist the customer service representatives with providing you the most accurate information.

Kaiser Permanente (800) 464-4000 **Sutter Health Plus** (855) 315-5800 **Western Health Advantage** (888) 563-2250

- Visit <http://www.egusd.net/employment/employees/benefits/> for information.

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Elk Grove Unified School District
Compensation & Benefits
9510 Elk Grove-Florin Road
Elk Grove, CA 95624

**Please Read ➤ Important
Health Insurance Open Enrollment
October 10 – November 4, 2016**

FIRST NAME LAST NAME
ADDRESS
CITY ST ZIP