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2020 Employee Benefit Annual Open Enrollment | October 7 – November 1, 2019

For January 1, 2020 – December 31, 2020 plan year

To All Benefit-Eligible Employees – 2020 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 (medical/dental/vision 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 when you have 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.

What are the changes for 2020?

There are not any changes to providers and the rates for Sutter Health Plus remain unchanged from 2019. Rates for Kaiser Permanente reflect a 1.67% increase over 2019.

What are my medical plan options for January 1 – December 31, 2020?

Kaiser Permanente (KP) and Sutter Health Plus (SHP) continue to be provider options, with SHP being the low cost plan. The 80/20 cost-sharing plan will continue. Elk Grove Unified School District will pay 80% of the premium cost for the lowest cost plan, which is SHP. Employees will pay 20% of the premium cost for the lowest cost plan. Employees who enroll in KP will also pay the difference between the costs of SHP and KP. The new compensation deduction amount will begin with your January 31, 2020 paycheck.

What are my dental/vision coverage options for January 1 – December 31, 2020?

There are no changes to the dental/vision coverage options for 2020. EGEA and ATU employees will have one dental/vision coverage – the Standard plan. AFSCME, PSWA, CSEA, NUHW 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/employees/benefits/>. The new compensation deduction amount will begin with your January 31, 2020 paycheck.

Are there changes with Flexible Spending Accounts (FSA) for January 1 – December 31, 2020?

No. The third party administrator will continue to be Navia Benefit Solutions and the enrollment process is included within BenefitBridge (see below for more information). 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.** Employees are not required to meet with representatives to enroll. Enrollment completed within the District's BenefitBridge portal (see below for more information) is preferred. Please visit <http://www.egusd.net/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, 2020 to recoup expenses from the January-December 31, 2019 plan year.

How do employees make enrollment changes?

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

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

The portal website is www.benefitbridge/egusd. Please see page 3 for detailed instructions on how to access the BenefitBridge portal and take care of all your Open Enrollment needs. Computers and staff will be available at Open Enrollment events to assist you with online enrollment. In addition, during Open Enrollment, each day from 3:00-5:00pm, computers and staff will be available in the Compensation & Benefits office, located at the Robert L. Trigg Education Center, 9510 Elk Grove-Florin Road, Elk Grove, Room 107. If the Open Enrollment Events or afternoon times do not meet your needs the office is open 8:00 a.m. to 5:00 p.m. Monday through Friday and staff is available for assistance.

What will my compensation deduction be for January 1 – December 31, 2020?

**STANDARD PLAN –
AVAILABLE TO ALL BENEFIT-ELIGIBLE EMPLOYEES**

| | | STANDARD MEDICAL COVERAGE | | | | | | | | |
|-------------------------|------------------|--|-----------------------------|----------------------------------|---|-----------------------------|----------------------------------|----------------------------|-----------------------------|----------------------------------|
| | | EMPLOYEE MONTHLY SHARE – 20% (per month over 12 months) Includes the Standard Plan for Dental & Vision Coverage | | | DISTRICT MONTHLY SHARE – 80% of lowest cost plan (per month over 12 months) Includes the Standard Plan for Dental & Vision Coverage | | | TOTAL MONTHLY PREMIUM COST | | |
| Healthcare 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 | \$116.39 | \$232.69 | \$329.24 | \$465.57 | \$930.78 | \$1,316.95 | \$581.96 | \$1,163.47 | \$1,646.19 |
| Kaiser Permanente | \$30 co-pay | \$141.15 | \$282.66 | \$400.07 | \$465.57 | \$930.78 | \$1,316.95 | \$606.72 | \$1,213.44 | \$1,717.02 |
| | | STANDARD VISION & DENTAL COVERAGE | | | | | | | | |
| | | EMPLOYEE MONTHLY SHARE – 0% (per month over 12 months) | | | DISTRICT MONTHLY SHARE – 100% (per month over 12 months) | | | TOTAL MONTHLY PREMIUM COST | | |
| Provider | | Employee Only | Employee +1 Dependent | Employee +2 (+) Dependents | Employee Only | Employee +1 Dependent | Employee +2 (+) Dependents | Employee Only | Employee +1 Dependent | Employee +2 (+) Dependents |
| VSP Vision | Standard Plan | \$ - | \$ - | \$ - | \$7.02 | \$14.04 | \$19.87 | \$7.02 | \$14.04 | \$19.87 |
| Delta Dental Premier | Standard Plan | \$ - | \$ - | \$ - | \$62.54 | \$125.08 | \$176.99 | \$62.54 | \$125.08 | \$176.99 |

WHAT ARE THE EMPLOYEE COST DIFFERENCES FROM 2019 TO 2020? – Employee 20% rate change over prior year

| | STANDARD PLAN – MONTHLY RATES | | |
|------------------|-------------------------------|--------------------------|------------------------------|
| | EMPLOYEE ONLY | EMPLOYEE +1 DEPENDENT | EMPLOYEE +2(+) DEPENDENTS |
| Sutter to Sutter | \$0.00 | \$0.00 | \$0.00 |
| Sutter to Kaiser | \$24.76 | \$49.97 | \$70.83 |
| Kaiser to Kaiser | \$9.97 | \$19.94 | \$28.22 |
| Kaiser to Sutter | (\$14.79) | (\$30.03) | (\$42.61) |

**VOLUNTARY PLAN –
AVAILABLE ONLY TO AFSCME, PSWA, CSEA, NUHW AND EGTEAMS BENEFIT-ELIGIBLE EMPLOYEES
(EGEA AND ATU EXCLUDED)**

| | | VOLUNTARY MEDICAL COVERAGE | | | | | | | | |
|-------------------------|------------------|---|-----------------------------|----------------------------------|--|-----------------------------|----------------------------------|----------------------------|-----------------------------|----------------------------------|
| | | EMPLOYEE MONTHLY SHARE – 20% (per month over 12 months) Includes the Voluntary Plan for Dental & Vision Coverage | | | DISTRICT MONTHLY SHARE – 80% of lowest cost plan (per month over 12 months) Includes the Voluntary Plan for Dental & Vision Coverage | | | TOTAL MONTHLY PREMIUM COST | | |
| Healthcare 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 | \$81.61 | \$163.13 | \$230.82 | \$500.35 | \$1,000.34 | \$1,415.37 | \$581.96 | \$1,163.47 | \$1,646.19 |
| Kaiser Permanente | \$30 co-pay | \$106.37 | \$213.10 | \$301.65 | \$500.35 | \$1,000.34 | \$1,415.37 | \$606.72 | \$1,213.44 | \$1,717.02 |
| | | VOLUNTARY VISION & DENTAL COVERAGE | | | | | | | | |
| | | EMPLOYEE MONTHLY SHARE – 0% (per month over 12 months) | | | DISTRICT MONTHLY SHARE – 100% (per month over 12 months) | | | TOTAL MONTHLY PREMIUM COST | | |
| Provider | | Employee Only | Employee +1 Dependent | Employee +2 (+) Dependents | Employee Only | Employee +1 Dependent | Employee +2 (+) Dependents | Employee Only | Employee +1 Dependent | Employee +2 (+) Dependents |
| VSP Vision | Standard Plan | \$ - | \$ - | \$ - | \$3.51 | \$7.02 | \$9.94 | \$3.51 | \$7.02 | \$9.94 |
| Delta Dental Premier | Standard Plan | \$ - | \$ - | \$ - | \$31.27 | \$62.54 | \$88.50 | \$31.27 | \$62.54 | \$88.50 |

WHAT ARE THE EMPLOYEE COST DIFFERENCES FROM 2019 TO 2020? – Employee 20% rate change over prior year

| | VOLUNTARY PLAN – MONTHLY RATES | | |
|------------------|--------------------------------|-----------------------|---------------------------|
| | EMPLOYEE ONLY | EMPLOYEE +1 DEPENDENT | EMPLOYEE +2(+) DEPENDENTS |
| Sutter to Sutter | \$0.00 | \$0.00 | \$0.00 |
| Sutter to Kaiser | \$24.76 | \$49.97 | \$70.83 |
| Kaiser to Kaiser | \$9.97 | \$19.94 | \$28.22 |
| Kaiser to Sutter | (\$14.79) | (\$30.03) | (\$42.61) |

What is the 2020 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 lowest cost premium (SHP). Information regarding rebate timelines will be available soon and posted to the Wellness website at <http://blogs.egusd.net/wellness/wellness-rebate/3822-2/>. An email will be sent to all employees announcing when the updated information is posted. Below are the 2020 Wellness Rebate amounts.

| | Employee Monthly Contribution (per month over 12 months): 20% | Employee Monthly Wellness Rebate Compensation (per month over 12 months): 5% | Employee Annual Wellness Rebate Compensation: 5% |
|--------------------|---|--|---|
| Single Subscriber | \$116.39 | \$29.10 | \$349.20 |
| 2 Party Subscriber | \$232.69 | \$58.17 | \$698.04 |
| Family | \$329.24 | \$82.31 | \$987.72 |

Are there changes with life insurance for January 1 – December 31, 2020?

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/employees/benefits/>.

How do I access Online Enrollment?

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

Need Help?

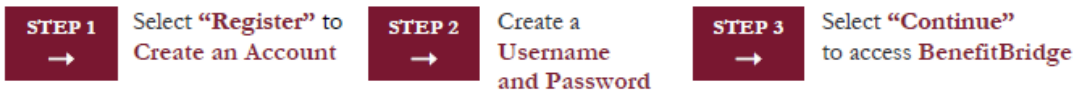
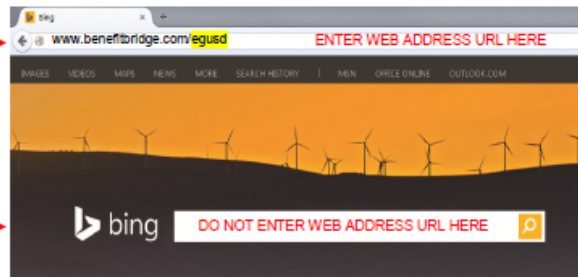
For all questions related to your benefits, please contact your Elk Grove Unified School District Benefits Department at (916) 686-7778. For BenefitBridge technical assistance *only*, please contact BenefitBridge Customer Care at 800.814.1862; Mon – Fri, 8:00 AM – 5:00 PM, PST or email benefitbridge@keenan.com.

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

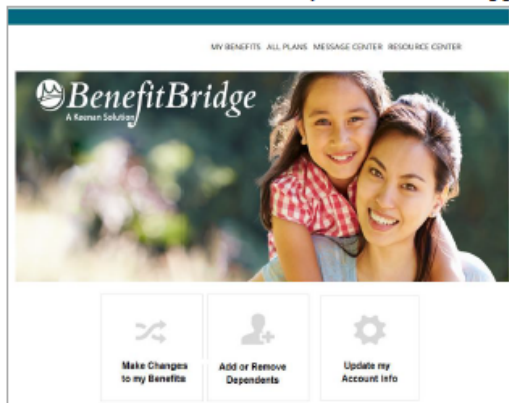
- **To create an account:**
 - In the address bar, type www.benefitbridge.com/egusd
 - (Not in the Bing, Google, Yahoo search engine field)
 - Click the Enter key, then follow the instructions below to register:



- **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



Please visit <http://www.egusd.net/employees/benefits/> for detailed instructions.

Attend an Open Enrollment event for more information!

Representatives from Kaiser Permanente and Sutter Health Plus will be present at each event. In addition, representatives from other providers and staff from EGUSD Compensation & Benefits will be available to answer your questions. Computer access will be available to complete online enrollment changes. You may drop in at any time during the event.

| Date | Time | Location | Address |
|----------|-------------------------------|---|--|
| 10/17/19 | 7:30 am-12:00 pm | Student Support Center, Food and Nutrition Services | 8421 Gerber Road, Sacramento, 95828 |
| 10/24/19 | 7:30-10:30 am 3:00-5:30 pm | Robert L. Trigg Education Center, Board Room | 9510 Elk Grove Florin Road, Elk Grove, 95624 |
| 11/1/19 | 1:00-5:00 pm | Robert L. Trigg Education Center, Board Room | 9510 Elk Grove Florin Road, Elk Grove, 95624 |

Your Employee Assistance Program

All employees have access to the District’s Employee Assistance Program. Need help? Call toll-free, 24 hours a day, seven days a week: 1-800-227-1060. TTY users call 711. For more information see information on the District’s Intranet (access from EGUSD computer) http://intranet.egusd.net/pdfs/EGUSD_EAP_Overview_Flyer.pdf



FREQUENTLY ASKED QUESTIONS

What do I need to do regarding my medical benefits?

If you are:

- Waiving medical coverage – Renew waiver - this is an annual requirement and requires proof of alternative coverage (copy of medical identification card). Proof is not required if your alternative coverage is also with EGUSD.
- A Kaiser Permanente (KP) member remaining in KP or Sutter Health Plus (SHP) member remaining in SHP – No action is required.
- A Kaiser Permanent (KP) member changing to Sutter Health Plus (SHP) – Complete new enrollment.
- A Sutter Health Plus (SHP) member changing to Kaiser Permanente (KP) – Complete new enrollment.
- AFSCME, PSWA, CSEA, NUHW or EGTEAMS employee remaining with same dental/vision plan (Standard or Voluntary Plan) – No action is required.
- AFSCME, PSWA, CSEA, NUHW or EGTEAMS employee changing dental/vision plans (from/to Standard or Voluntary Plan) – Complete new enrollment.
- Currently benefit eligible, but not enrolled in benefits – Complete new enrollment.
- Needing to add/remove dependents from coverage – Complete new enrollment.

All of the changes above can be made using the BenefitBridge online enrollment system.

I don't have computer access or need assistance?

Please visit Compensation & Benefits office, Room 107, located at the Robert L. Trigg Education Center, 9510 Elk Grove-Florin Road, Elk Grove, from 3:00-5:00 pm for access to computers. Staff will available during this time for any questions. In addition, you may attend an Open enrollment event listed on page 3.

All enrollment changes are due to the Compensation & Benefits office no later than 5:00 p.m. on Friday, November 1, 2019. No late enrollments will be accepted.

Do I have to use the BenefitBridge online enrollment system?

Employees are encouraged to set up an account to access important health benefit information and provide an efficient method of making changes. If you are unable to complete changes using the online enrollment system, the EGUSD Compensation & Benefits office is open Monday – Friday from 8:00 a.m. – 5:00 p.m., or you may reach staff members at (916) 686-7778, option 2.

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

EGUSD, along with KP and SHP are committed to assist you. For KP, visit www.kp.org and click on "Doctors and Locations" or call KP's Physician Selection Department at 800-278-3329 for assistance. For SHP, visit www.sutterhealthplus.org and click on "Find a Provider" or call Member Services at 855-315-5800. 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 and SHP will be 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 both provider groups will be available at the Open Enrollment events to address questions. 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 a.m. – 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

Visit <http://www.egusd.net/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 7 – NOVEMBER 1, 2019**