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2022 Employee Benefit Annual Open Enrollment | October 4 – October 29, 2021 For January 1, 2022 – December 31, 2022 plan year

To All Benefit-Eligible Employees – 2022 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)
- Communicate with representatives from health care plans
- Renew or enroll 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 2022?

There are not any carrier changes. The rates for Sutter Health Plus (incl. EPIC hearing) reflect a 5.99% increase over 2021. Rates for Kaiser Permanente reflect a 5.00% increase over 2021.

What are my medical plan options for January 1 – December 31, 2022?

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, 2022 paycheck.

What are my dental/vision coverage options for January 1 – December 31, 2022?

There are no changes to the dental/vision coverage options for 2022. 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, 2022 paycheck.

Are there changes with Flexible Spending Accounts (FSA) for January 1 – December 31, 2022?

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 \$3.64 (District to pay \$1.82 and employee to pay \$1.82) is required for this benefit. Employees currently enrolled in FSA Section 125 will have until March 15, 2022 to recoup expenses from the January-December 31, 2021 plan year.

Will there be Open Enrollment events?

Due to COVID-19 restrictions, there will not be the usual in person Open Enrollment events. Instead, we will be using the same virtual Open Enrollment platform as last year. Please visit <http://www.egusd.net/employees/benefits/> and follow the links to experience virtual Open Enrollment. There will be information for all the District benefits.

In addition, to receive one on one service, employees can schedule a Zoom meeting with a member of the Benefits team. In person meetings at the Payroll & Benefits office are also available on a limited basis. Please email egusdpayben@egusd.net or call (916) 686-7778, Option 2 to schedule a meeting.

How do employees make enrollment changes?

The BenefitBridge portal (www.benefitbridge/egusd) will continue to be used for employees to view current benefits, enroll, or change benefits and add or remove dependents. Please see page 3 for detailed information on how to access the BenefitBridge platform.

What will my compensation deduction be for January 1 – December 31, 2022?

**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 (incl. EPIC Hearing)	\$30 co-pay	\$128.11	\$256.17	\$362.51	\$512.46	\$1,024.68	\$1,450.03	\$640.57	\$1,280.85	\$1,812.54
Kaiser Permanente	\$30 co-pay	\$153.26	\$306.76	\$433.95	\$512.46	\$1,024.68	\$1,450.03	\$665.72	\$1,331.44	\$1,883.98
		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 STANDARD PLAN EMPLOYEE COST DIFFERENCES FROM 2021 TO 2022?

Employee monthly 20% share rate change over prior year

	STANDARD PLAN – MONTHLY RATES		
	EMPLOYEE ONLY	EMPLOYEE +1 DEPENDENT	EMPLOYEE +2(+) DEPENDENTS
Sutter to Sutter	\$7.15	\$14.32	\$20.28
Sutter to Kaiser	\$32.30	\$64.91	\$91.72
Kaiser to Kaiser	\$3.08	\$6.11	\$8.60
Kaiser to Sutter	(\$22.07)	(\$44.48)	(\$62.84)

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 (incl. EPIC Hearing)	\$30 co-pay	\$93.33	\$186.61	\$264.09	\$547.24	\$1,094.24	\$1,548.45	\$640.57	\$1,280.85	\$1,812.54
Kaiser Permanente	\$30 co-pay	\$118.48	\$237.20	\$335.53	\$547.24	\$1,094.24	\$1,548.45	\$665.72	\$1,331.44	\$1,883.98
		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 VOLUNTARY PLAN EMPLOYEE COST DIFFERENCES FROM 2021 TO 2022?

Employee monthly 20% share rate change over prior year

	VOLUNTARY PLAN – MONTHLY RATES		
	EMPLOYEE ONLY	EMPLOYEE +1 DEPENDENT	EMPLOYEE +2(+) DEPENDENTS
Sutter to Sutter	\$7.15	\$14.32	\$20.28
Sutter to Kaiser	\$32.30	\$64.91	\$91.72
Kaiser to Kaiser	\$3.08	\$6.11	\$8.60
Kaiser to Sutter	(\$22.07)	(\$44.48)	(\$62.84)

What is the 2022 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 are posted to the Wellness website at <http://blogs.equsd.net/wellness/wellness-rebate/2022-rebate/>. Below are the 2022 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	\$128.11	\$32.03	\$384.36
2 Party Subscriber	\$256.17	\$64.04	\$768.48
Family	\$362.51	\$90.63	\$1087.56

Are there changes with life insurance for January 1 – December 31, 2022?

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 updates may be made at any time by visiting www.benefitbridge.com/egusd.

How do I access Online Enrollment?

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

Need Help?

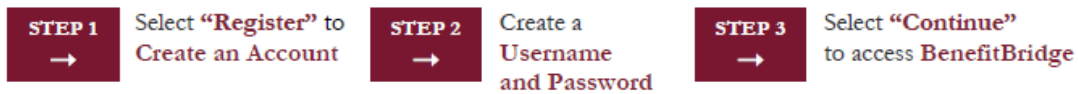
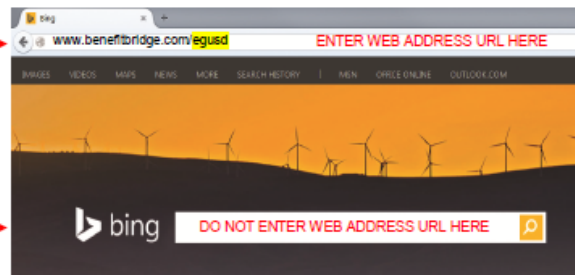
For all questions related to your benefits, please contact your Elk Grove Unified School District Benefits Department at (916) 686-7778. For BenefitBridge technical assistance *only*, please contact BenefitBridge Customer Care at 800.814.1862; Mon – Fri, 8:00 AM – 5:00 PM, PST or email benefitbridge@keenan.com.

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

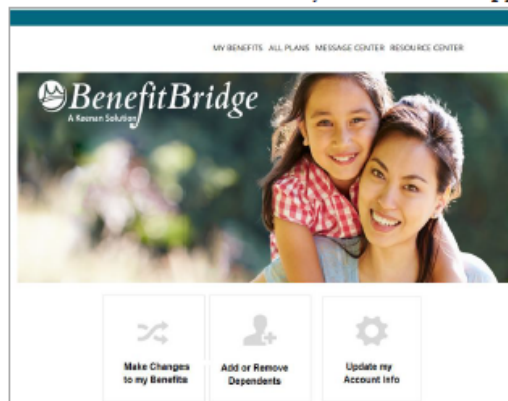
- **To create an account:**
 - In the address bar, type www.benefitbridge.com/egusd
 - (Not in the Bing, Google, Yahoo search engine field)
 - Click the Enter key, then follow the instructions below to register:



- **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.

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 you are a dependent of an EGUSD employee. Employees with TRICARE as their alternative coverage are eligible to receive the cash waiver from 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 the changes above can be made using the BenefitBridge online enrollment system.

I don't have computer access or need assistance?

In person meetings at the Payroll office to access a computer are available on a limited basis. Please email egusdpayben@egusd.net or call (916) 686-7778, Option 2 to schedule a time to visit the Payroll office.

When are enrollment changes due?

All enrollment changes are due to the Compensation & Benefits office **no later than 5:00 p.m. on Friday, October 29, 2021**. 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, in person meetings at the Payroll office to access a computer are available on a limited basis. Please email egusdpayben@egusd.net or call (916) 686-7778, Option 2 to schedule a time to visit the Payroll office.

How do I learn more information about benefit options?

Please visit <http://www.egusd.net/employees/benefits/> and follow the links to experience a virtual Open Enrollment. There will be information for all the District benefits.

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 <http://www.sutterhealthplus.org/provider-search> and click on "Find a Provider" or call Member Services at 855-315-5800.

You may change your primary care physician at any time during the year.

What if I am being treated for a serious illness or am pregnant and wish to change medical plans?

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.