# ADMINISTRATIVE CIRCULAR NO. 28 Finance Division

### SAN DIEGO UNIFIED SCHOOL DISTRICT

**Date:** October 5, 2018

**To:** All Benefits Eligible Employees in Paid Status in Monthly Salaried Positions

Subject: 2019 OPEN ENROLLMENT FOR MEDICAL/DENTAL/VISION/FSA/

ADDITIONAL SUPPLEMENTAL LIFE INSURANCE PLANS

**Department and/or** 

**Persons Concerned:** All Benefits Eligible Employees in Paid Status in Monthly Salaried Positions

Due Date: November 9, 2018

**Reference:** None

Action Requested: Plan changes (with the exception of adding dependents - see

instructions below) may be done online via PeopleSoft Employee Self-

Service.

## **Brief Explanation:**

The Annual Open Enrollment period will be held October 15 through November 9, 2018 for the 2019 plan year which starts on January 1, 2019. Employees are strongly encouraged to review their current benefit elections to determine if any changes are needed for the new plan year. Enrollment in a Flexible Spending Account (FSA) is not automatic and employees who participated during the 2018 calendar year must re-enroll if participation is desired for the 2019 calendar year. Current benefit elections may be viewed in PeopleSoft Employee Self-Service by selecting Benefits and then Benefits Summary.

During Open Enrollment, benefits-eligible employees may enroll for new coverage and make plan changes to medical/dental/vision/flexible spending accounts (FSA) and supplemental life insurance. Dependents may also be added and removed during Open Enrollment even if no qualified life event has occurred. Once this enrollment period is closed, you will not have the opportunity to make additional changes until the next Open Enrollment period scheduled for October/November 2019. The only exception to this rule is if you experience a qualified life event, as defined under the 'Enrollment Changes Allowable Outside the Annual Open Enrollment Period' link on the Benefits Department web page. If you are not making any changes to your medical/dental/vision or supplemental life insurance, you do not have to take any action during Open Enrollment. Your current coverage will automatically rollover effective January 1, 2019.

# What's Changing for Plan Year 2019?

This is a summary of changes. Please refer to the 2019 VEBA Benefits Options flyer for further details.

# UnitedHealthcare SignatureValue Alliance HMO with \$1,200 HRA

• Emergency Room Care is changing from \$300 copay to \$300 copay after deductible. The copay is waived if admitted.

## What's Not Changing for Plan Year 2019?

The UnitedHealthcare SignatureValue Performance HMO Plan A Networks 1 and 2, the UnitedHealthcare Select Plus PPO and the Kaiser Permanente HMO plan will remain in force with no changes for plan year 2019. There are also no changes to the vision plan or any of the dental plans.

#### **How Can I Find More Information?**

Open Enrollment information will be posted as it becomes available on the Benefits Department web page from the Staff Portal under the '2019 Annual Benefits Open Enrollment' link. Please review the information located on the website very carefully, including the "Summary of Benefits" for each medical/dental plan to determine which of the medical/dental plans offered best meet your needs and the needs of your family. Review the FSA information to see if this benefit helps you with your qualified expenses. Open Enrollment information will also be delivered to the School Wellness Coordinator at your site to be shared among staff.

There will be opportunities to have your questions addressed directly by our medical, dental, vision, FSA and life insurance providers at various Open Enrollment meetings and at the Annual Open Enrollment Health Fair on October 15, 2018 on the front lawn of the Eugene Brucker Education Center. Carriers will be in attendance and flu shots will be provided free of charge at all of the following events:

Date	Site	Time
October 15, 2018	Eugene Brucker Education Center - Annual Health Fair	3:00 - 6:00 p.m.
October 17, 2018	Morse High School	2:00 - 5:00 p.m.
October 22, 2018	Transportation Department	9:00 a.m 1:00 p.m.
October 24, 2018	Mira Mesa High School	2:00 - 5:00 p.m.
October 25, 2018	SDEA Main Office (Prospective Retirees Only)	2:00 - 5:00 p.m.
October 30, 2018	Patrick Henry High School	2:00 - 5:00 p.m.
November 5, 2018	Eugene Brucker Education Center	2:00 - 5:00 p.m.

Administrative Circular No. 28 Finance Division Page 3

# **How Can I Make Changes?**

All enrollment changes (except when adding dependents - see instructions below) may be done online via PeopleSoft Employee Self-Service including health plan changes and FSA elections. Employees can login at the following link <a href="https://dwa.sandi.net/psp/hcm/?cmd=login">https://dwa.sandi.net/psp/hcm/?cmd=login</a>. Please have your employee ID number and district email password ready in order to login. Contact the IT help desk at (619) 209-4357 or go to the following link for assistance with password issues <a href="https://pss.sandi.net/">https://pss.sandi.net/</a>. Step-by-step instructions for making online changes will be available on the Benefits Department web page one week before the start of Open Enrollment. When making changes online through PeopleSoft Employee Self-Service, you will be able to select doctors for plans requiring provider designation without the need of a provider booklet. For your records, a confirmation email will be immediately sent for any benefit changes made online.

## **Adding Dependents?**

Employees adding dependents (spouse, domestic partner, child) to health coverage must complete an Enrollment/Change Form for each type of coverage and provide proof of relationship for any dependents being added. Information about the required dependent eligibility documents can be found on the Employee Benefits Department web page at <a href="https://www.sandiegounified.org/benefits">https://www.sandiegounified.org/benefits</a> along with an electronic version of the Enrollment/Change Forms which can be printed out, completed and returned to the Employee Benefits Department. Completed forms with the required supporting eligibility documents may be returned in person to the Employee Benefits Department, sent by mail, faxed to (619) 725-8132 or scanned and emailed to <a href="mailto:employeebenefits@sandi.net">employeebenefits@sandi.net</a>. Originals are not needed but please remember all forms are due to the Employee Benefits Department no later than November 9, 2018 at 5:00 p.m.

## **Removing Dependents?**

Dependents no longer eligible for coverage due to divorce or dissolution of a same-sex domestic partnership are required to be dropped from the employee's health insurance plans within 31 days of the event. It is the employee's responsibility to remove any ineligible dependent(s). Please take the opportunity during Open Enrollment to remove any ineligible dependents from your coverage.

# Flexible Spending Accounts (FSA)

Benefits-eligible employees who wish to participate in the Flexible Spending Account (FSA) plans for calendar year 2019 will have the opportunity to enroll online via PeopleSoft Employee Self-Service during the Open Enrollment period, October 15 through November 9, 2018. **Enrollment in a Flexible Spending Account is not automatic. Employees who participated during the 2018 calendar year must re-enroll if participation is desired for the 2019 calendar year.** Unused funds from 2018 do not carry over to the 2019 plan year. The following FSA plans are allowed under Section 125 of the Internal Revenue Code which enables employees to set aside pre-tax money from their paychecks to pay for certain:

Out-of-pocket health care expenses
 Dependent child/elder day care expenses
 Annual limit: \$2,650
 Annual limit: \$5,000

A reimbursable expense cannot be claimed under both an FSA and the Health Reimbursement Account (HRA) with the United Healthcare SignatureValue Alliance HMO. The claims administrator will continue to be American Fidelity Assurance. After January 1, 2019 you can access them on the web at the following new address: <a href="www.americanfidelity.com">www.americanfidelity.com</a>. If you are already registered on the current American Fidelity website, your information will carry over to the new site.

# The Hartford Life, Supplemental and AD&D Insurance

The Hartford, the district's carrier for life, supplemental life and accidental death & dismemberment (AD&D) insurance, opened up a web-based platform for employees in 2015. This web tool houses all enrollment, coverage details, beneficiary information and provides for new visibility into your life insurance policy, what The Hartford offers in coverage and additional services. If you have not set-up your account to review your basic life insurance policy and define beneficiaries, please do so using the following web address: <a href="https://enroll.thehartfordatwork.com/Enroll/Login.aspx">https://enroll.thehartfordatwork.com/Enroll/Login.aspx</a>. Defining beneficiaries is a critical element to managing your life insurance policy and the Open Enrollment period is the perfect time each year to review your coverage.

If you are logging in to The Hartford site for the first time, please follow these instructions:

Your Login ID	Your Password	Questions?
Your User ID is your district	Your password is the first letter of	Once you log into the site you will
Employee ID #	your first name and the first letter	have access to tools and
	of your last name (all lowercase)	information to assist with your
For example: John Smith's	followed by your date of birth in	election process. In the event that
Employee ID # is 123456. His	MMDDYYYY format.	you require assistance and need
User ID is 123456.		to speak with a customer service
	For example: John Smith's birth	representative, you can contact
	date is October 25, 1963. His	The Hartford at 855.EZ.NROLL
	password is js10251963.	(855.396.7655). Representatives
		are available Monday through
	You will be required to reset your	Friday, 5am to 5pm Pacific Time.
	password during your initial login.	

Administrative Circular No. 28 Finance Division Page 5

If you need additional information or have any uncertainty about your employee/dependent enrollment status, please contact Employee Benefits located in Room 1150-A at the Eugene Brucker Education Center. Our regular office hours are 8:00 a.m. to 5:00 p.m. Hours will be modified during the Open Enrollment period as follows:

Monday, October 15, 2018 (Annual Health Fair)

8:00 a.m. to 6:00 p.m.

Please visit the Benefits Department online at <a href="www.sandiegounified.org">www.sandiegounified.org</a> under the Staff Portal for more information regarding Open Enrollment.

For telephone inquiries, our phone number is (619) 725-8130. We can also be reached by email at <a href="mailto:employeebenefits@sandi.net">employeebenefits@sandi.net</a>. Please be advised that Open Enrollment results in a high volume of calls and visits to the department. This may result in delayed response times based on the volume at any given time. Be assured, our staff is committed to providing the highest level of customer service possible during this extremely busy period.

Sue Weir Director, Payroll/Benefits

APPROVED:

Debbie Foster Executive Director, Finance

SW:dd Attachment

Distribution: List G