



Subject: 2019 Open Enrollment Information

To: Active Employees – *eligible if have 4 hr+ contract*

From: Tina Wolverton, Director of Payroll and Benefits

If you are currently participating in CalPERS health benefits, prior to July 1, 2018, you may access your online Health Statements. All health subscribers should access their “my/CalPERS” account at <https://www.calpers.ca.gov> to view, download, and/or print their 2018 Health Plan Statement. If you need assistance with this online feature please contact CalPERS directly at 1-888-225-7377.

All Open Enrollment changes are effective January 1, 2019

Open Enrollment: Open enrollment begins September 10, 2018 and ends October 5, 2018. During this period employees who qualify for health benefits may enroll for a CalPERS health plan; a dental plan; a vision plan or waive health coverage. You may add any eligible dependents (lawful spouse; registered domestic partner; children under 26 years of age - natural, legally adopted, stepchild – bring necessary original documentation to Payroll).

If you have waived your coverage in the past – it is now required to complete the waiver form each year if you would like to waive your health insurance-

- a. If you had health insurance coverage last year and you want to waive this year Please come in to complete the Health form.
- b. Payroll will be sending a VOTING email to all those who currently have waivers notated in our Payroll System. No need to complete a form if you are using this method. You may select :
 - a. “Yes” to continue to Waive Health Insurance or
 - b. “No” Do Not Waive Health Insurance

Dual Coverage: Reminder, CalPERS does not allow dual CalPERS health benefit coverage for spouse or dependents. When dual CalPERS Coverage is discovered, the enrollment that caused the dual coverage will be retroactively cancelled. You may be responsible for all costs incurred from the date the dual coverage began.

Marital Status Change: If your spouse dies, moves out of the house, or you become divorced (copy of decree required) you must notify the Payroll Department immediately. Members who fail to report changes in their health enrollment in a timely manner could be liable for reimbursement of premiums paid in excess of six months from the date the change was recorded. In addition, members may be liable to the health plans for costs incurred as a result of services provided to an ineligible dependent.

Required Documentation to Add Dependents:

- Social Security Card required for all dependents
- Spouse – Certified Marriage Certificate
- Domestic Partner – Certified State Registered Certificate
- Dependent Child – Certified Birth Certificate
- Adoption – Certified Birth Certificate and Certified Court Documentation
- Step-child – Certified Birth Certificate and Certified Marriage Certificate If Spouse Is Not a Dependent
- Loss of Coverage – Letter from Employer Indicating Date of Loss, Names of employee, spouse and or dependents who were covered and Appropriate Document(s) listed above.

If do not want to make any changes to your health plan, dental plan, or vision plan. You do not need to complete another form and your coverage will remain as is currently;

Section 125 Flexible Reimbursement Account: American Fidelity - please call 1-800-365-8306 ext 0 to make an appointment. This will be for the plan year 1/1/2019 to 12/31/2019.

Medicare Information and Requirements: Turning 65 while working: Even though you are still working, if you or a spouse turns age 65, you must notify Social Security that you are still employed but do not enroll in Medicare until you retire. Failure to notify Social Security within three (3) months prior to you or your spouse turning 65 may result in a life-long penalty from Social Security.

If you are over 65 when you retire: You must apply through Social Security for Medicare Part B and, if eligible, Part A. Either go to a local office or contact the Social Security office at (800) 772-1213 to enroll. Once you or your spouse receives the Medicare Card, please provide a copy to the Payroll Department.

Any questions, you may contact Payroll at 209-331-7143. You may also send an E-mail to: Karen Meyer kmeyer@lodiussd.net.

IMPORTANT REMINDERS

For more information regarding the CalPERS Health Plans you may go to their website <http://www.calpers.ca.gov> (Type in Health Plans in Search area – go to plans – this will give you the option to look at by Plan: The Summary Pages; the Evidence of Coverage: Find A Doctor; Also Zip code locator – what plan is available in your area)

The 2019 Insurance rates listed by bargaining group will be posted to the <http://lodiussd.net> website by **September 10, 2018.** (go to ALL Departments – Payroll –scroll down will see information for the Health Rates)

Full-Time employees are required to enroll in dental and vision benefits.

Review all your options one more time before handing in your form to Payroll – Submit Only one enrollment form per Open Enrollment.

Report all changes (i.e., births, adoptions, deaths, marriages, divorces,) to the Payroll Department within 30 days of the event for Dental, Vision and Medical. This will ensure that there will not be a delay in eligibility until next open enrollment period. **THIS IS YOUR RESPONSIBILITY!**

**October 5, 2018 will be the last day Open Enrollment forms will be accepted.
NO EXCEPTIONS**