



# 2023 Benefits Information

Open Enrollment: Oct. 21 – Nov. 4, 2022

## *Changes this year:*

- Premium costs have increased for Sutter Health Plus and Kaiser Permanente members. Please review the cost tables on page 9.
- The 2023 Healthcare FSA plan maximum allowance is increased to \$2,850. **Please note:** the \$200 District match offered in previous years has expired and is not available for the 2023 plan year.

## *Please Remember!*

- The 2023 Open Enrollment Fair will be held virtually via Airbo. Please visit <https://app.airbo.com/ard/palo-alto-usd-oe-2023>. Once accessed, you will find all the summaries and updates to your benefits.
- Employees opting out of medical and/or dental plans must elect the cash-in-lieu option each year and provide proof of medical and dental insurance by November 4, 2022 at 5:00 PM.
- All employees must re-enroll to participate in Flex Spending by November 4, 2022 at 5:00 PM.
- Online enrollment and changes processed through BenefitBridge, accessed on the PAUSD site <https://www.pausd.org/benefits>. Check your life insurance beneficiary information and make sure it is correct.

# Open Enrollment Calendar and Timeline

Important Dates	What to Expect
October 21, 2022	Open Enrollment information available at <a href="https://www.pausd.org/benefits">https://www.pausd.org/benefits</a> (no log-in required)
October 21 – November 4, 2022	<p><u>Open Enrollment Period – Online</u>            Access the online enrollment platform, BenefitBridge at:  <a href="https://www.pausd.org/benefits">https://www.pausd.org/benefits</a>            (Medical, dental, vision, life, flexible spending, opt-out and voluntary plans)</p>
Open Enrollment Fair October 21 – November 4, 2022	The 2023 Open Enrollment Fair will be held <b>virtually</b> via Airbo. Once accessed, you will find all summaries and updates to your benefits. You can also be in the drawing for various prizes just by visiting the carrier “tiles”. Please visit <a href="https://app.airbo.com/ard/palo-alto-usd-oe-2023">https://app.airbo.com/ard/palo-alto-usd-oe-2023</a> for more information.
October 21 – November 4, 2022	Flexible Spending Accounts Section 125 (FSA) Enroll through BenefitBridge.
November 4, 2022	Open Enrollment Ends BenefitBridge portal open until 5:00 PM
January 1, 2023	Your new benefit elections begin for the January 1, 2023 – December 31, 2023 plan year.

## Benefits Open Enrollment Online with BenefitBridge

The District will be using the online enrollment platform, BenefitBridge, for the Open Enrollment period. All new enrollments, plan changes, dependent changes, etc., are made online. BenefitBridge may be accessed at <https://www.pausd.org/benefits> or [www.benefitbridge.com/paloaltousd](http://www.benefitbridge.com/paloaltousd). You may be contacted via email regarding the need to submit any required documentation, i.e., marriage certificate, domestic partner affidavit, birth certificate, etc. For technical assistance, please contact:

### BenefitBridge Customer Care

800-814-1862

Monday – Friday, 8:00 AM – 5:00 PM (Pacific Standard Time)

or email [benefitbridge@keenan.com](mailto:benefitbridge@keenan.com)

## Who is Eligible for Benefits

### Employees

If you work 50% (20 hours per week) or more, you are eligible for benefits on the first day of the month following your initial hire date. Part-time employees pay a prorated portion of the District's cost of benefits.

### Dependents

Your dependents may be eligible for medical, dental, vision, and dependent life insurance coverage. There is an employee contribution toward the cost of dependent coverage. Your eligible dependents are:

- Your spouse (county-issued marriage certificate required)
- Your children up to their 26th birthday (county-issued birth, adoption, or legal guardian certificate required)
- Your declared domestic partner as defined by the State of California (domestic partner affidavit required)

## When You Can Enroll

### New Hires

Newly hired employees must enroll for benefits within 30 days of the date they are first eligible for benefits. New hires will receive an email with a link to the online benefit enrollment tool, BenefitBridge, to complete enrollment options. New hire benefit coverage becomes effective the first of the month following your hire date. If you have questions, email [sharris@pausd.org](mailto:sharris@pausd.org) for assistance.

### During Annual Open Enrollment

Annual Open Enrollment for benefits will occur each fall for benefit plans that go into effect January 1 of the new plan year. Benefit-eligible employees may change current benefit elections during Open Enrollment for the new coverage effective January 1. Access the online enrollment platform, BenefitBridge, at:

<https://www.pausd.org/benefits> or [www.benefitbridge.com/paloaltousd](http://www.benefitbridge.com/paloaltousd).

### Making Changes During the Plan Year for Qualified Events

Benefit elections made at the time of hire and during Open Enrollment remain in effect for the full plan year unless you experience a **qualified status change** event as defined by the IRS. Examples of qualified status changes include marriage, legal separation, divorce, birth or adoption of a child, death of a dependent, change in your or your spouse's/domestic partner's job status, and loss of dependent status. You must notify the Benefits Office within 30 days of a qualified status change event in order to make changes to benefit elections. Any benefit change must be consistent with the status change (for example, you may add dependent coverage after the birth or adoption of a child). Documentation will be required to verify the qualifying event.

## Questions & Answers

### Q & A – District-provided Medical Plans (Kaiser and Sutter Health Plus)

1. **Question:** What medical plans will be available in 2023?

**Answer:** Sutter Health Plus (SHP) will continue to be a plan option in 2023. If you are a current SHP plan participant in 2022 and do not want to make any changes to your coverage with SHP, you are not required to re-enroll with SHP during Open Enrollment. If you are an SHP participant but wish to change to the Kaiser plan for 2023, you may do so by utilizing the online enrollment tool, BenefitBridge, during the Open Enrollment period.

Kaiser will continue to be a plan option in 2023. If you are a current Kaiser plan participant in 2022, and do not want to make any changes to your coverage with Kaiser, you are not required to re-enroll with Kaiser during Open Enrollment. If you are a Kaiser participant, but wish to change to the Sutter Health Plus for 2023, you may do so by utilizing the online enrollment tool, BenefitBridge, during the Open Enrollment period.

2. **Question:** I want to keep the same medical coverage with the same dependents as I had last year. What should I do?

**Answer:** Your current plan will continue with no action required on your part during Open Enrollment.

3. **Question:** Is Santa Cruz County in the Sutter Health Plus network?

**Answer:** Yes, the network in Santa Cruz County includes Palo Alto Medical Foundation and its care centers throughout the county: Sutter Maternity & Surgical Center and Watsonville Community Hospital, El Camino Hospital in Los Gatos, and Dominican Hospital in Santa Cruz.

4. **Question:** Is there a PPO option with Sutter Health Plus?

**Answer:** No, there is not a PPO option with Sutter Health Plus.

5. **Question:** Will there be out-of-network options for either Sutter Health Plus or Kaiser?

**Answer:** Only emergency care may be covered. There are no out-of-network services unless your Sutter Health Plus or Kaiser Primary Care Physician authorizes a medically indicated referral out of the network.

6. **Question:** I want to change my dependent coverage (for example, from single to family). What should I do?

**Answer:** Make dependent coverage changes during Open Enrollment by accessing BenefitBridge. Go to BenefitBridge at [www.benefitbridge.com/paloaltousd](http://www.benefitbridge.com/paloaltousd) to access the Open Enrollment portal. You may be contacted via email regarding the need to submit any required documentation, i.e., marriage certificate, domestic partner affidavit, birth certificate, etc.

7. **Question:** Will there be an employee contribution toward the cost of health care?

**Answer:** The District will continue to pay the health care costs for full-time employees enrolled in an employee only plan in Kaiser and Sutter Health Plus. Medical plans with dependents will require an employee contribution.

The monthly employee contributions for plans with dependents are:

	<u>Kaiser</u>	<u>Sutter Health Plus</u>
Employee +1	\$156/month	\$180/month
Employee + Family	\$221/month	\$255/month

8. **Question:** What will benefits cost if I am a part-time employee?

**Answer:** All part-time employees will pay a prorated portion of their health care costs based on the FTE/number of hours worked. Please see the table on page 9 for the most common prorated costs.

9. **Question:** My benefit coverage will be for the whole plan year, January 1, 2023 – December 31, 2023 but I only receive 10 or 11 paychecks a year. How will the District handle my monthly employee contributions?

**Answer:** The District Benefits Office will take double deductions from the April and May paychecks, and in some cases June, to cover the employee contribution and prorated costs for the summer months.

10. **Question:** What if I am married to, or the registered partner of, another PAUSD employee who is benefits-eligible?

**Answer:** Married and registered partners, who are both benefits-eligible and employed by the District may be eligible for an additional District contribution toward the employee contribution for health benefits in the employee-plus-one and employee-plus-family medical coverage policies. Adding the percentages of full-time equivalent (FTE) for each employee of the couple and multiplying the portion over 1.0 FTE by the monthly cost of the employee-only rate shall determine the amount of the additional District contribution toward the employee contribution. If this amount equals or exceeds the employee monthly contribution for the chosen medical plan, the couple will not be required to pay an employee contribution. If this product does not equal or exceed the employee contribution for the chosen medical plan, the couple will pay the difference as a monthly payroll deduction. Married and registered partners, where both are benefit eligible part-time employees, may combine their percentage of full-time status to qualify for the full-time District contribution toward an employee-plus-one or employee-plus-family without having the District's contribution prorated. Please make sure that the Benefits Office is aware that you are married to, or the registered partner of, another PAUSD employee who is benefits-eligible.

11. **Question:** I would like to decline medical coverage from the District and receive the \$2,500 stipend. What should I do?

**Answer:** Full-time (100%), benefits-eligible employees may opt out of the District's medical plan and receive \$2,500 for a full year of non-coverage (partial year non-enrollment will be prorated). You **MUST** select the cash-in-lieu option through the online enrollment platform, BenefitBridge, and provide proof of comparable coverage for not only yourself but your non-District spouse and dependents by the end of Open Enrollment each year. **Current Opt-Out Stipends are NOT automatically renewed (IRS Requirement).**

12. **Question:** How do I cover my college student who is away at school?

**Answer for Sutter Health Plus Members:** If the student is attending college outside of the Sutter Health Plan service area, you will need to look into student coverage that might be available through the university.

**Answer for Kaiser Members:** Kaiser covers much of California. You have the option of enrolling the student now in the PAUSD plan for the Bay Area and, when the coverage begins January 1, 2023, contact Kaiser to change the student's plan to the appropriate region where she/he is attending college.

## Q & A – Delta Dental Premier or PPO Plan

- Question:** I want to stay on my current Delta Dental Plan—either the Delta Dental Premier or PPO Plan. What should I do?

**Answer:** You do not need to do anything. Your current Delta Dental Plan will automatically continue.
- Question:** I want to make changes to the Delta Dental PPO Plan. What should I do?

**Answer:** You must complete the Open Enrollment process on BenefitBridge for dental benefits. Access the Open Enrollment portal on the PAUSD site <https://www.pausd.org/benefits> and follow the Open Enrollment link.
- Question:** If I am currently on the Delta Premier Plan and I change to the Delta Dental PPO Plan, can I change back to the Delta Dental Premier Plan?

**Answer:** No, once you leave the Delta Dental Premier Plan you may not return to it later.
- Question:** Is the District offering a stipend to opt out of the dental insurance coverage this year?

**Answer:** Yes, employees who are eligible for 100% District-paid dental coverage may opt out of the District's dental plan and receive \$300 for a full year of non-coverage (partial year non-enrollment will be prorated). You **MUST** select the cash-in-lieu option through the online enrollment platform, BenefitBridge and provide proof of comparable coverage for not only yourself but your non-District spouse and dependents by the end of Open Enrollment each year. **Current Opt-out Stipends are NOT automatically renewed.**

## Q & A – Flexible Spending Account (FSA) Health Care

- Question:** I want to continue my health care FSA. What should I do?

**Answer:** To continue or to add a medical Flex Spending account, you **MUST** complete a new Navia enrollment online with BenefitBridge. Access the BenefitBridge Open Enrollment portal on the PAUSD website, <https://www.pausd.org/benefits> and follow the Open Enrollment instructions for Medical Flex Spending. **Your current 2022 Flex Spending account will NOT be automatically renewed (IRS Requirement).**
- Question:** Will the District contribute matching funds to my health care Flex Spending account (FSA)?

**Answer:** The District match has expired and will not be offered for the 2023 plan year.
- Question:** Is there a minimum amount that I must contribute to open a health care FSA?

**Answer:** Yes, a \$5-per-month minimum contribution is required. The amount you choose to contribute will be automatically deducted from each month's paycheck.
- Question:** What happens if I don't spend all of the money I have in my health care FSA?

**Answer:** Your health care FSA balance must be spent, on qualified medical expenses, during the 12 months from January 1, 2023 - December 31, 2023. However, there is a 2½ month grace period (until March 15, 2024) that will allow you to spend down any remaining FSA balance from 2023. Once the grace period has ended, any remaining balance from 2023 is no longer available to the employee.
- Question:** What if I still have a balance after the March 15th grace period has ended?

**Answer:** After March 15, 2024, the grace period has ended and any remaining balance from 2023 is no longer available to the employee.

## Q & A – Flexible Spending Account (FSA) Dependent Care

1. **Question:** I want to continue my Dependent Care FSA. What should I do?

**Answer:** To continue or to add a Dependent Care Flex Spending account you **MUST** complete a new Navia enrollment online with BenefitBridge. Access the BenefitBridge Open Enrollment portal through the PAUSD website, <https://www.pausd.org/benefits> or the BenefitBridge site at [www.benefitbridge.com/paloaltousd](http://www.benefitbridge.com/paloaltousd), and follow the Open Enrollment instructions for Dependent Care Flex Spending. **Your current 2022 Flex Spending account will NOT be automatically renewed.**

2. **Question:** Do I need to have a health care FSA in order to have a dependent care FSA?

**Answer:** No, each FSA is independent of the other.

3. **Question:** Is there a federal limit to a Dependent Care FSA?

**Answer:** Yes, there is a \$5,000 Dependent Care FSA per family.

### Double Coverage

Does your spouse also work for PAUSD? If so, you have the following options:

1. No dependents: each employee may be covered under employee-only coverage or one employee-plus-one coverage policy.
2. One or more dependents: one employee-plus-family coverage policy.

No person may be covered under more than one plan contributed to by the District.

## Medical Options

PAUSD employees eligible for medical benefits will have the choice of two medical plans to cover yourself and your eligible dependents. All eligible employees must select either Kaiser Permanente or Sutter Health Plus. Study your options, as the plans offer different levels of coverage and provider choices. For a comparison of your options, refer to the Medical Plan Highlights chart on page 10.

### Health Maintenance Organizations (HMOs)

When you enroll with an HMO, you must receive all of your medical care from HMO providers at the HMO's facilities or no benefits will be paid (except for certain emergencies). HMOs typically offer the highest level of benefits at the lowest cost. You generally pay only a copayment at the time of service and there are no claim forms to file. Many services, such as preventive care, are covered in full. HMOs emphasize preventive care such as routine physicals, prenatal care, well-baby care, well-woman care, and cholesterol screenings. Please look at the provider website to learn more about what type of educational programs your HMO offers.

### Kaiser Permanente HMO

When you select the Kaiser HMO, you are encouraged to choose a Personal Plan Physician who will coordinate all your health care needs, including hospital stays and referrals to specialists. You may select a Personal Plan Physician from the following specialties: internal medicine, obstetrics/gynecology, family practice, or pediatrics. Some Kaiser specialty departments, such as mental health and optometry, do not require a referral from your Personal Plan Physician. Some services may be limited for members who live outside of a designated Kaiser service area.

### Sutter Health Plus (SHP)

When you enroll with Sutter Health Plus you will be seen by a physician participating in the Sutter Health Plus network and be seen in Sutter facilities designated as participating in the Sutter Health Plus network. During Open Enrollment you will be asked to select a Primary Care Physician within the Sutter Health Plus network. If you do not select a Primary Care Physician, SHP Member Services will assign you to a Primary Care Physician. Your Sutter Health Plus Primary Care Physician will be your "point person" in coordinating your health care across the Sutter Health Plus network.

\*\*\*Please note that not all Sutter facilities are in the Sutter Health Plus network. Please see the service area map that lists facilities in the Sutter Health Plus network.

### Preferred Provider Organization (PPO)

There is **no** PPO option for the 2023 plan year.

### Your Cost for Coverage

Refer to the Medical Plan Highlights chart on page 10 for a comparison of how the different plans pay for various treatments and services. For more detailed information, please refer to your insurance summary plan description.

### Premiums

For full-time employees, the District pays the cost of premiums for the Kaiser and Sutter Health Plus plans as shown on the next page. The employee will pay the employee contribution as shown. For part-time employees working 50% (20 hours per week) and more, the District pays a prorated portion of the District's cost for the medical, dental, vision, or life benefits that the employee chooses to purchase. The employee pays the balance.

### Opt-out Stipend

Full-time (100%), benefit-eligible employees may opt out of the District's medical and/or dental insurance plans and receive a stipend, provided the employee can provide proof of comparable medical/dental coverage through a non-District spouse or legal partner. As an incentive to take advantage of the opportunity to opt out of the District's plans, eligible employees may receive \$2,500 for a full year of medical non-coverage and/or \$300 for a full year of dental non-coverage (partial year non-enrollment will be prorated).



Active Employee Plan	District Monthly Contribution (12 per year)	Employee Monthly Contribution (12 per year)	Total Monthly Premium Rate for 2023
<b>Kaiser</b>			
Employee	\$ 781.32	\$0	\$ 781.32
Employee + 1	\$1,406.63	\$ 156.00	\$1,562.63
Employee + Family	\$1,990.14	\$ 221.00	\$2,211.14
<b>Sutter Health Plus</b>			
Employee	\$ 899.20	\$0	\$ 899.20
Employee + 1	\$1,618.90	\$ 180.00	\$1,798.90
Employee + Family	\$2,291.10	\$ 255.00	\$2,546.10
<b>Delta Dental</b>			
PPO Plan	\$ 107.46	\$0	\$ 107.46
Premier Plan	\$ 128.55	\$0	\$ 128.55
<b>VSP</b>			
Vision Plan	\$ 17.56	\$0	\$ 17.56
<b>VOYA Life Ins</b>			
Life Insurance up to age 64 (\$100,000)	\$ 14.00	\$0	\$ 14.00
Life Insurance age 65 to 69 (\$65,000)	\$ 9.10	\$0	\$ 9.10
Life Insurance age 70 and over (\$50,000)	\$ 7.00	\$0	\$ 7.00
Dependent Cost	\$ .24	\$0	\$ .24

	District Contribution	Employee working 50%	Employee working 60%	Employee working 69%	Employee working 75%	Employee working 80%	Employee working 81%	Employee working 90%	Employee working 100%
<b>Monthly Employee Contribution</b>									
Kaiser-employee only	781.32	390.66	312.53	242.21	195.33	156.26	148.45	78.13	-
Kaiser-employee + 1	1,406.63	859.32	718.65	592.06	507.66	437.33	423.26	296.66	156.00
Kaiser-employee + family	1,990.14	1,216.07	1,017.06	837.94	718.54	619.03	599.13	420.01	221.00
Sutter Health Plus-employee only	899.20	449.60	359.68	278.75	224.80	179.84	170.85	89.92	-
Sutter Health Plus HMO-emp + one	1,618.90	989.45	827.56	681.86	584.73	503.78	487.59	341.89	180.00
Sutter Health Plus-emp + family	2,291.10	1,400.55	1,171.44	965.24	827.78	713.22	690.31	484.11	255.00
Delta PPO-composite rate	107.46	53.73	42.98	33.31	26.87	21.49	20.42	10.75	-
Delta Premier-composite rate*	128.55	64.28	51.42	39.85	32.14	25.71	24.42	12.86	-
Vision Service Plan-composite rate	17.56	8.78	7.02	5.44	4.39	3.51	3.34	1.76	-
VOYA Life to age 65	14.00	7.00	5.60	4.34	3.50	2.80	2.66	1.40	-

\*Delta Premier plan is for current members only.

**Important Note:** Most 10 – 11 month employees will have double deductions of premiums from April and May warrants to cover summer months of June and July when you are not receiving a regular paycheck. Some employees will have double deductions of premiums from the June warrant only.

## Medical Highlights

	<b>Kaiser Permanente HMO Plan</b>	<b>Sutter Health Plus HMO Plan</b>
	<i>You pay:</i>	<i>You pay:</i>
<b>Annual Deductible</b> This is the amount you pay each year before the plan pays its portion of expenses.	No deductible	No deductible
<b>Annual Out-of-pocket Maximum</b>	\$1,500 per person \$3,000 per family	\$1,500 per person \$3,000 per family
<b>Lifetime Maximum</b>	Unlimited	Unlimited
<b>Choice of Providers</b>	You must use the HMO's providers. Your care must be coordinated by your Primary Care Physician (PCP).	You must use the HMO's providers. Your care must be coordinated by your Primary Care Physician (PCP).
<b>Physician Office Visit</b>	\$20 copay	\$20 copay
<b>Hospital Inpatient</b>	\$250 copay per admission	\$250 copay per admission
<b>Emergency Room</b>	\$100 copay (waived if admitted)	\$100 copay (waived if admitted)
<b>Preventive Health Coverage *</b>	No charge *	No charge *
<b>Outpatient Tests</b>	\$20 copay (no charge for x-ray, lab, & immunizations)	\$20 copay
<b>CT, CAT, or PET scan MRI or Nuclear Cardiac Scan</b>	No charge	No charge
<b>Outpatient Surgery</b>	\$20 per procedure	\$100 per procedure
<b>Home Health Care</b>	Covered in full (limited to 100 visits per calendar year)	\$0 copay (up to 100 visits per calendar year)
<b>Prescription Drugs</b>	<p><b>Kaiser Pharmacies:</b> Generic: \$15 copay (30-day supply) Brand: \$35 copay (30-day supply) Specialty: 20%, up to \$250 copay max per Rx (30-day supply)</p> <p><b>Mail Order:</b> Generic: \$30 (100-day supply) Brand: \$70 (100-day supply)</p>	<p><b>Participating Pharmacies:</b> Generic: \$10 copay (30-day supply) Brand (formulary): \$20 copay (30-day supply) Brand (non-formulary): \$60 copay (30-day supply) Specialty: 20%, up to \$250 copay max per Rx (30-day supply)</p> <p><b>Mail Order:</b> Generic: \$20 copay (100-day supply) Brand (formulary): \$60 copay (100-day supply) Brand (non-formulary): \$120 (100-day supply)</p>

\* Please refer to your health plan's Evidence of Coverage or Summary Plan Description for included preventive services (posted on the PAUSD website).

## Delta Dental Options

The Delta Dental PPO Plan is available to all eligible employees for dental coverage for yourself and your eligible dependents. Employees hired prior to January 1, 2010 may continue enrollment in the Delta Dental Premier Incentive Plan or they may choose to change coverage to the Delta Dental PPO Plan.

### **Delta Dental PPO Plan (Available to All Eligible Employees)**

The Delta Dental PPO (Preferred Provider Organization) program allows you the freedom to visit any licensed dentist, including a dentist from the Delta Dental Premier network. However, there are advantages to using a Delta Dental PPO network dentist instead of a Premier or non-Delta Dental dentist.

When you use a Delta PPO network dentist the payment amount to the dentist (which is charged to your annual allowance of \$2,500) is significantly lower. The Delta Dental PPO does require copayments for certain procedures. Delta Dental PPO dentists have agreed to accept Delta's determination of fees and will not bill over Delta's approved amount.

### **Delta Dental Premier Plan (Available Only to Employees Hired Prior to 1/1/2010)**

Delta Premier allows you to visit any dentist, but there are several advantages to choosing a Delta dentist:

- Low, pre-negotiated rates
- No claim forms

Plus, with Delta Premier, you have an incentive to visit the dentist at least once during the year. Here's why: The Plan pays 70% of the approved fees for covered diagnostic, preventive, basic, cast, and crown benefits during the first year you are eligible. This percentage will increase 10% each year (to a maximum of 100%) for each person covered, provided that the individual (you or your dependent) visits the dentist at least once during the year. If you do not visit the dentist during a year, you or your dependent will remain at the level reached the previous year.

**To use a Delta provider**, check the Delta Dental provider directory online to find a dentist in your area and make an appointment.

**If you use a non-Delta provider**, make an appointment with your chosen dentist. You may have to pay the entire bill at the time of treatment. You must file a claim form for reimbursement.

#### ***Need Help?***

***For a list of Delta dentists, visit the website at [www.deltadentalins.com](http://www.deltadentalins.com)  
or call Delta toll-free at (800) 765-6003.***

## Benefits Highlights for Delta Dental Premier & PPO Plans

	Delta Premier	Delta PPO
<b>Annual Maximum</b>	\$2,000 per person	\$2,500 per person in-network \$2,000 per person out-of-network
<b>Diagnostic and Preventive Benefits</b> Oral examinations, routine cleanings, x-rays, fluoride treatment, space maintainers, special consultations	70% Paid by Plan Level 1 80% Paid by Plan Level 2 90% Paid by Plan Level 3 100% Paid by Plan Level 4	100% Paid by Plan
<b>Basic Benefits</b> Fillings, root canals, periodontics (gum treatment), tissue removal (biopsy), sealants, oral surgery (extractions)	70% Paid by Plan Level 1 80% Paid by Plan Level 2 90% Paid by Plan Level 3 100% Paid by Plan Level 4	80% Paid by Plan
<b>Crowns and Other Cast Restorations</b> Crowns, inlays, onlays, cast restorations	70% Paid by Plan Level 1 80% Paid by Plan Level 2 90% Paid by Plan Level 3 100% Paid by Plan Level 4	50% Paid by Plan
<b>Prosthodontics</b> Bridges, partial dentures, full dentures	50% Paid by Plan	
<b>Implant Benefits</b>	Not Covered	50% Paid by Plan
<b>Deductibles</b> Deductibles are waived for diagnostic & preventive services	\$25 per person, \$75 per family per calendar year	

\* Limitations or waiting periods may apply for some benefits; some services may be excluded. Please refer to your Evidence of Coverage or Summary Plan for a description of waiting periods and a list of benefit limitations and exclusions.

\*\* Fees are based on maximum plan allowance (MPA) for in-network dentists and the MPA for out-of-network dentists. Reimbursement is paid on Delta Dental contract allowances and not necessarily each dentist's actual fees.

## Vision Coverage

The District Vision Service Plan (VSP) Network is VSP Choice. With VSP, caring for your eyes is easy. In fact, millions of Americans rely on VSP for personalized care, excellent service, and great value.

VSP offers flexibility and choices. You may use any vision care provider, but if you use a VSP Choice network provider, you get the most value from your VSP benefit. With VSP providers there are no cards, no claim forms, and no hassles. With other providers, you must pay the bill in full and file a claim for reimbursement at the scheduled benefit level.

### *Need Help?*

*To Find a VSP provider call (800) 877-7195 or go online at [www.vsp.com](http://www.vsp.com).*

### Vision Plan Highlights

	If You Use a VSP Provider	If You Use Other Provider
<b>Eye Exam</b> (1 exam every 12 months)	\$10 copay	Reimbursed up to \$45
<b>Eyeglass Lenses</b> (1 pair every 12 months)	Single vision, lined bifocal lenses, lined trifocal lenses, and tints covered in full	Reimbursed up to: \$55 (standard progressive lenses) \$95 - \$105 (premium progressive lenses) \$150 - \$175 (custom progressive lenses)
<b>Eyeglass Frames <u>or</u> Contact Lenses</b> (1 pair every 12 months) Frame of your choice covered up to \$150 plus 20% off the amount over your allowance. \$80 frame allowance at Costco and Walmart.	Covered in full up to plan allowances	Reimbursed up to \$150 for frame and \$130 for contact lenses

## Life & Accident Insurance: Voya Financial Services

### Group Term Life Insurance for Yourself

As a District employee who is benefit-eligible you may receive group term life insurance in the amount of \$100,000. Employees, age 65 and older, are eligible for \$65,000. At age 70, your benefit is \$50,000. You also receive an equal amount of Accidental Death and Dismemberment (AD&D) coverage. The District pays the entire cost of this important protection for full-time employees; part-time employees will pay pro-rated costs. Voya Financial administers this plan. Your term life insurance benefit is payable at the time of your death. AD&D benefits are payable only if your death or serious injuries are the direct result of an accident.

### Group Term Life Insurance for Your Dependents

The District also provides basic life insurance coverage through Voya Financial for your dependents. Your spouse and children are each eligible for \$1,000 of coverage. Life insurance coverage for newborn children between the ages of birth and 6 months will be \$100. Dependent children are eligible until age 26.

### Is Your Beneficiary Information Up-to-Date?

Be sure your beneficiary information is up-to-date. Enter beneficiary information by accessing the BenefitBridge link located on the PAUSD website, <https://www.pausd.org/benefits>.

## Voluntary Insurance Plans/Products

### Flexible Spending Accounts (FSA)

To participate in the Flexible Spending Accounts, you must enroll each year during the Open Enrollment period. The District has contracted with Navia Benefit Solutions to administer the FSA programs. Taking advantage of an FSA is a great way for you and your family to save money by reducing your taxable income. Under the IRS Code, an FSA allows you to pay certain eligible medical and dependent care expenses with pre-tax dollars.

To continue or to add a dependent care Flex Spending Account you **MUST** complete a new Navia enrollment online with BenefitBridge. Access the BenefitBridge Open Enrollment portal on the PAUSD website, <https://www.pausd.org/benefits>, and follow the Open Enrollment instructions for the flexible spending plans. **Your current 2022 Flex Spending account will NOT be automatically renewed (IRS Requirement).**

#### Debit Card Convenience

Your FSA(s) has a great feature—the FSA debit card. You can use your Navia FSA Debit Card to pay eligible health plan deductibles, copays, and prescription drugs. It is easy to use, convenient, and hassle-free. On the enrollment screen, you can designate the amount you wish to contribute to a health care FSA up to \$2,850. There is also an FSA for dependent care with a \$5,000 maximum contribution per married couple.

Flexible Spending Account Highlights		
	Health Care Account	Dependent Care (Child Care) Account
<b>Your Pre-tax Contributions</b>	Minimum: \$5 per month Maximum: \$2,850 per year	Minimum: \$5 per month Maximum: \$5,000 per year per married couple
<b>Eligible Expenses</b> A complete list of eligible expenses is found on IRS forms 502 and 503, available at <a href="http://www.irs.gov/forms_pub">www.irs.gov/forms_pub</a>	Expenses that could be deducted on your federal income tax return for you, your spouse, and any dependent you list on your tax return, provided they have not been reimbursed by other coverage. <ul style="list-style-type: none"> <li>• health plan deductibles and copays</li> <li>• prescription drugs</li> <li>• certain charges not covered by any plan</li> </ul> Examples of ineligible expenses are premiums, cosmetic surgery, and non-prescription over the counter drug costs.	Expenses to care for eligible dependents that allow you to work. Eligible dependents include: <ul style="list-style-type: none"> <li>• children under age 13 who qualify as a dependent on your tax return</li> <li>• your spouse or other qualifying family member listed on your tax return who is physically or mentally incapable of self-care</li> </ul> Ineligible expenses include food, clothing, and care during nonworking hours.
<b>Special Note</b>	You cannot deduct reimbursed expenses on your federal income tax return.	You cannot use reimbursed expenses for the Earned Income Credit.

For additional information about FSA plans go to the following link for Navia Benefit Solutions <https://www.naviabenefits.com>.

## Identity Theft Protection

### **ID Theft Protector with Keenan: 24/7/365 Peace of Mind**

ID Theft Protector offers real peace of mind and comprehensive, real-time identity theft recovery service for you and your family to quickly and easily recover from identity theft. 24/7/365 “real time” access to credit bureau records allow specially trained and certified fraud resolution specialists to identify the crime, respond quickly to stop additional damage, remove fraudulent activity from the victim’s name, and regain control of your credit history. Please see plan information posted on the BenefitBridge portal and <https://www.pausd.org/benefits>.

## MetLife – Life, AD&D, Critical Illness, and Accident

### **Life Insurance**

Explore the coverage that makes it easy to give yourself and your loved ones more security today, and in the future. Why is it important? Life insurance can assist in replacing lost income and maintain your family’s standard of living. Please see plan information posted on the BenefitBridge portal and <https://www.pausd.org/benefits> for available options.

### **Voluntary Accidental Death and Dismemberment (VAD&D)**

This valuable coverage is available to you even if you already have accident insurance. It provides benefits beyond your disability or life insurance for losses due to covered accidents. Please see plan information posted on the BenefitBridge portal and <https://www.pausd.org/benefits> for covered accidents.

### **Accident Insurance**

Accidents can happen at any time and when you least expect them. Accident insurance can help you be better prepared by providing you with a payment to use as you see fit if you experience a covered event. Please see plan information posted on the BenefitBridge portal and <https://www.pausd.org/benefits> for covered events.

### **Critical Illness**

Your family’s expenses will continue if and when a critical illness occurs. Critical illness insurance can help safeguard your finances by providing you with a lump-sum payment when your family needs it most. Please see the plan information posted on the BenefitBridge portal and <https://www.pausd.org/benefits> for covered medical conditions, and find out if you meet policy and certificate requirements.

## Tax Deferred Retirement and Investment Plans 403(b)/457

As an employee of a public school system, you are eligible to participate in a 403(b) and/or 457(b) retirement plan. Participation in these plans is voluntary and done at the employee’s discretion.

### **How Can I Participate?**

You will find valuable information about 403(b) plans and a list of available/registered 403(b) vendors at the CalSTRS website:

- [www.403bcompare.com](http://www.403bcompare.com)

PAUSD also participates in 457 plans through CalPERS, CalSTRS and others. Please view information at the following websites:

- **CalPERS**  
<https://www.calpers.ca.gov/page/employers/benefit-programs/457-plan>
- **CalSTRS**  
<https://www.calstrs.com/pension2>

- **Tax Deferred Solutions** (TDS serves as PAUSD’s third-party administrator for 403b and 457 plans)  
<https://tdsgroup.org>

**Plan Descriptions**

A **403(b) “Tax Sheltered Annuity Plan”** is a tax-deferred retirement plan available to employees of educational institutions and certain non-profit organizations as determined by section 501(c)(3) of the Internal Revenue Code. Contributions and investment earnings in a 403(b) grow tax-deferred until withdrawal (assumed to be retirement), at which time they are taxed as ordinary income. Generally, penalty-free distribution from a 403(b) cannot occur until the participant reaches age 59½. At age 59½ penalty-free distribution is usually permitted even if you are still working. Early withdrawals are subject to a 10% IRS penalty and a 2½% state penalty. Furthermore, withdrawals are subject to ordinary income taxation in the year withdrawn, as well as a significant penalty by the vendor.

Typically, plans have two kinds of expenses: administrative costs and investment management fees. Investment management fees are usually charged by the investment company as a percentage of the total assets under management—the total value of your account. These fees range from about 0.2% on the low end to 3% on the high end. During the first few years of the contract, you may have to pay surrender charges if you transfer your money elsewhere. Often the surrender fees start at 7% or 8% and decline by a percentage point every year.

A **457(b) “Deferred Compensation Plan”** is a tax-deferred compensation plan that works very much like the 403(b) retirement plans. The key difference is unlike a 403(b) plan, there is no 10% IRS penalty and 2½% state penalty for early withdrawals before the age of 59½ (although the withdrawal is subject to ordinary income taxation and may be subject to a vendor penalty). Early withdrawals are restricted to separation from the District, retirement, or a qualified hardship emergency. No other early withdrawals are permitted. Another difference is that you may not begin regular withdrawals at age 59½ if you are still employed by the District. Generally, withdrawals must begin at age 70½ even if you are still employed. There usually are no vendor surrender charges for transferring your money to different funds. Investment management fees are charged by the investment company as a percentage of the total assets under management.

<b>2022 Maximum Annual Contribution*</b>	
\$20,500	403(b) contribution limit
\$20,500	457(b) contribution limit
\$ 6,500	Age 50+ catch-up limit

*\*2023 Maximum allowances unavailable at the posting of this document.*

**Disability Insurance**

PAUSD employees do not pay into the State Disability Plan. Two voluntary plans are available to employees to help cover the gaps in coverage that you may face if you are unable to work because of sickness or disability. Pacific Educators is available to all employees; The Standard is a plan that is available to teachers who are members of the California Teachers Association. Please contact these vendors directly for information and enrollment instructions.

<b>Company</b>	<b>Eligible Groups</b>	<b>Contact</b>
Pacific Educators	All Employees	<a href="http://www.peinsurance.com">www.peinsurance.com</a>
The Standard	CTA Members	<a href="http://www.cta.org">www.cta.org</a> (under My CTA section)



Important Contact Information		
Questions About	Call	On the Web
<b>Medical Benefits</b>		
• Sutter Health Plus Member Services	(855) 315-5800	<a href="http://www.sutterhealthplus.org">www.sutterhealthplus.org</a>
• Kaiser Permanente	(800) 464-4000 (800) 788-0616 Español	<a href="https://kp.kaiserpermanente.org/">https://kp.kaiserpermanente.org/</a>
<b>Dental Benefits</b>		
• Delta Dental Premier Plan	(800) 765-6003	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
• Delta Dental PPO Plan	(800) 765-6003	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
<b>Vision Benefits</b>		
• Vision Service Plan (VSP)	(800) 877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
<b>Life Insurance Benefits</b>		
• Voya Financial	(888) 238-4840	<a href="http://www.voya.com">www.voya.com</a>
<b>Flexible Spending Accounts</b>		
• Navia Benefit Solutions	(800) 669-3539	<a href="http://www.naviabenefits.com">www.naviabenefits.com</a>
<b>MetLife Voluntary Plans</b>		
• Voluntary Life	(888) 252-3607	<a href="http://www.metlife.com">www.metlife.com</a>
• Voluntary AD&D	(800) 638-7283	<a href="http://www.metlife.com">www.metlife.com</a>
• Accident Insurance	(800) 438-6388	<a href="http://www.metlife.com">www.metlife.com</a>
• Critical Illness Insurance	(800) 438-6388	<a href="http://www.metlife.com">www.metlife.com</a>
<b>Commuter Benefit</b>		
• Navia Benefit Solutions	(800) 669-3539	<a href="http://www.naviabenefits.com">www.naviabenefits.com</a>
<b>Employee Assistance Program</b>		
• Managed Health Network	(800)977-7917	<a href="https://www.mhn.com/members.html">https://www.mhn.com/members.html</a>

**Need Help?**

<b>For Benefits Enrollment</b>	<p>For registration or navigation assistance, contact:</p> <p>BenefitBridge Customer Care (800) 814-1862 Monday – Friday, 8:00 a.m. – 5:00 p.m. or email <a href="mailto:benefitbridge@keenan.com">benefitbridge@keenan.com</a></p>
<b>For Plan Questions</b>	<p>PAUSD Benefits Administration Sue Harris, Benefits Administrator, <a href="mailto:sharris@pausd.org">sharris@pausd.org</a></p>

*This brochure highlights certain features of the Palo Alto Unified School District benefits program. It does not include all plan rules and details and is not to be considered a certificate of coverage. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be any inconsistencies between this brochure and the legal plan documents, the plan documents are the final authority. Palo Alto Unified School District reserves the right to change or discontinue the benefit plans at any time.*