

Your Benefits Program

We are very fortunate at Newport-Mesa Unified School District to offer you a rich health benefit package. This packet is designed to help you understand the group insurance benefits

Eligibility Information

All active employees in a bargaining unit position who work twenty (20) hours or more per week are eligible to enroll themselves and their spouse, domestic partner and/or child in the following benefits:

- ◆ Medical Plan HMO or OAP
- ◆ Dental HMO or PPO Plan
- ◆ Vision Plan
- ◆ Basic Life & AD & D Insurance
- ◆ Employee Assistance Program

Health Benefit premium rates are pro-rated per hours worked. *Please refer to annual rate chart.*

The following products offered are fully employee paid through payroll deductions.

- ◆ Additional Life & AD & D Insurance
- ◆ Long Term Disability Insurance
- ◆ Critical Illness Insurance
- ◆ Accident Insurance
- ◆ Flexible Spending Account/Section 125

Making Changes

Changes are only allowed during our Open Enrollment period each September unless there is a qualifying event such as:

- ◆ Marriage or Certification of Domestic Partnership
- ◆ Birth or adoption of a child
- ◆ Divorce
- ◆ Death of your spouse or covered child
- ◆ Change in your work status eligibility
- ◆ Loss of coverage under another group plan related to termination of employment by you or your spouse

You have 30 days from the qualifying event to notify Benefits Management. Make any dependent changes by logging in at www.nmusd.us/mybenefits.

When Coverage Ends

All benefits will end the last day of the month of your last day worked. Exception: If you are in a paid status the last day of the school year, your benefits will end on September 30th. The NMUSD third party administrator will notify you of your COBRA rights and eligibility.

Dependent Eligibility

You may enroll your spouse, domestic partner and/or child/children (0-26). At the time of enrollment, you must present the following:

Spouse or Domestic Partner

- ◆ Certified copy of marriage certificate
- ◆ A California Certificate of Registration of Domestic Partnership
- ◆ Social Security Number

Child (0-26)

- ◆ Birth Certificate
- ◆ Social Security Number
- ◆ Child in legal custody/present court custody papers granting legal guardianship

Overage 26 disabled dependents,

May continue past their 26th birthday, complete applicable documentation below:

- ◆ For Cigna - NMUSD Disabled Dependent Verification www.nmusd.us/benefits - Forms
- ◆ For Kaiser call Disabled Dependent line: 800-731-4661 xt.3584 for certification instructions.

NOTE: Underwriting providers have the right at any time to request proper verification of a claimed child.

Where can I...?

- ◆ **Change Beneficiary?** You may update your beneficiary designation for your life insurance at any time. Go to www.nmusd.us/benefits and look under FORMS. Once you've completed, signed and dated the form, send it to Benefits Management.
- ◆ **Check my plans?** If you forgot which plans you chose or dependents you have enrolled, just login at www.nmusd.us/mybenefits.
- ◆ **Find information or forms?** Your Benefits Management department has a webpage at www.nmusd.us/benefits that includes a great deal of information, forms, resources and links.