



2023  
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# IMPORTANT! Open Enrollment

## Annual Benefits Online Open Enrollment is May 1 to May 31, 2023

Once again, it is time to make choices on your health and welfare benefits for the 2023-2024 plan year. Open Enrollment starts on **Monday, May 1, at 8:00 a.m., and will continue through Wednesday, May 31, 2023, until 5:00 p.m.** Any changes made to benefits during this open enrollment period will go into effect July 1, 2023.

The information in this guide highlights important changes and updates regarding the current benefits being offered. It is important to read through this information to determine how it will affect your benefits and whether you will want to make any changes during this Open Enrollment period.

This year will be a **“CHANGES ONLY”**. Open Enrollment for all benefit eligible employees. This means, all current plan selections from the prior year will be carried over to 2023-2024 plan year, unless you would like to make elections for any of the following reasons:

- Add or delete dependents
- Enroll in Voluntary Benefits
- Increase or decrease your Voluntary Life and AD&D plans
- Update your beneficiary(ies)

## How to Enroll or Make Changes

All benefit eligible employees are encouraged to log into our online benefits portal **BenefitBridge** at [www.benefitbridge.com/victorvalley](http://www.benefitbridge.com/victorvalley) during this time to verify your personal information and make any changes to your benefit elections for the upcoming plan year, if necessary. A flyer on how to navigate **BenefitBridge** is included in this enrollment guide.

We also encourage you to visit the Resource Library in **BenefitBridge**. There is detailed information about your benefits housed in the library and available to you to download.

For those of you who need help working the online enrollment portal, you should call the **BenefitBridge** Customer Service hotline at (800) 814-1862 Monday – Friday 8:00 am to 5:00 pm.

## Benefits Fair! Carriers/Vendors will be on-site to Answer Questions!

Date	Time	Location
Tuesday, May 9, 2023	2:00 p.m. to 6:00 p.m.	Victor Valley High School 16500 Mojave Drive Victorville, CA 92395

All benefits related questions should be directed to the District Benefits Office at (760) 955-3201, ext. 10340 or 10341. You can also call Keenan & Associates at (951) 715-0190, ext. 1156 or 1158.



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## 2023 Benefit Updates & Policy Changes

Once again, the REEP JPA has been hard at work, acting to implement plans and benefit enhancements designed to provide the REEP member districts with more options and reduce overall costs. Below is an overview of the updates and policy changes for the 2023-2024 plan year.

### NEW SmileWay Wellness Benefits through Delta Dental

We are pleased to offer SmileWay, a new program through Delta Dental, designed to enhance coverage for higher risk members. SmileWay Wellness Benefits provides added benefits per calendar year for members with certain conditions. Benefits include 100% coverage for deep cleaning below the gum line with one periodontal scaling and root planning procedure per quadrant. Additionally, the program offers 100% coverage for Teeth cleaning, treatment for inflammation or infection, and plaque removal. Members can log in to their account, select SmileWay Wellness Benefits, select Opt-In and complete and complete the opt-in form.

### NEW Voluntary Nationwide Pet Insurance

We are very pleased to announce the district will be offering our employees voluntary pet health insurance through Nationwide Pet Insurance effective July 1, 2023. A pet insurance policy can help you plan for your pet's healthcare and offset costs for routine care and unexpected illness or injury. Nationwide Pet Insurance offers a plan selected by you to meet the needs of your pet and your finances. You can choose standalone medical coverage or add wellness coverage for even more protection. Information on how to enroll in this valuable benefit will be available at the Benefits Fair or from the District Benefits office.

Note: Participants may only sign up at open enrollment and must remain on the plan for one year.

### Colonial Medical Bridge

There are four (4) Medical Bridge plans to choose from which could help pay for out-of-pocket medical expenses, such as deductibles, co-payments and other expenses, and will also reimburse you for some preventive screenings. You can view the details of the available plans and/or elect to enroll in a Medical Bridge plan online through **BenefitBridge**.



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## Identify TheftPROTECTOR

REEP offers the most comprehensive and affordable identity fraud and resolution service available today. For just \$12.00 monthly you can protect your entire family against identity theft and fraud. Information on this valuable benefit option is available on *BenefitBridge*.

## Additional Voluntary Benefits

### MetLife Voluntary Life Insurance

Voluntary Life Insurance is available through MetLife. This plan is designed to help provide financial support and stability to your family should you pass away. During Open Enrollment, you may elect additional life insurance or increase your existing coverage for yourself and your eligible dependents. If you're enrolling in life coverage, you may apply for spousal life coverage up to 100% of your amount of coverage, not to exceed \$500,000 or 5 times the employee's annual salary. The coverage must be in increments of \$10,000. You may also apply for supplemental life coverage for your child(ren) to a maximum of \$10,000.

Election of additional life insurance will require the completion of a MetLife Statement of Health (SOH) form. You will be prompted in on *BenefitBridge* to download the SOH form. The completed SOH form should be returned to the Benefits Office to forward to MetLife for approval.

**Please Note:** When applying, if you do not complete the required Statement of Health Form (SOH), you and/or your dependents will not be approved and will not be enrolled in Voluntary Life insurance coverage.

- If You and Your Spouse are both employed by the Employer and insured under the Group Policy, then you cannot insure each other as a Dependent. In addition, only one Employee can insure a Dependent Child(ren) under the Group Policy.

### MetLife Voluntary Accidental Death & Dismemberment (AD&D) Insurance

Accidental Death & Dismemberment (AD&D) insurance provides an extra layer of protection if you die or become dismembered in an accident. You can also purchase Voluntary AD&D for your eligible dependents such as your spouse and child(ren). You may elect this insurance or increase your current benefit, not to exceed 10 times your annual income, at an affordable cost. Should you decide you do not wish to purchase additional Voluntary AD&D coverage, you are encouraged to still name a beneficiary as you will be provided with a "no cost" \$2,000 benefit as long as you complete an enrollment form.

- If You and Your Spouse are both employed by the Employer and insured under the Group Policy, then you cannot insure each other as a Dependent. In addition, only one Employee can insure a Dependent Child(ren) under the Group Policy.



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## Remember to Update Your Beneficiary!

A beneficiary is the person or persons who will be paid if you die while covered by the plan. A person becomes your beneficiary only if you have named them when you enrolled. It is important to keep this information current. You may change your beneficiary at any time by logging in BenefitBridge.

## Qualifying Life Events

Once the open enrollment deadline is past, your choices are binding until the next open enrollment period. Mid-year cancellation and/or plan changes are not permitted unless you experience a qualifying life event. Completed enrollment forms and documentation of qualifying life events will be required within 31 days of the event. A list of possible qualifying life events and supporting documentation include:

- Marriage – Copy of a certified marriage certificate
- Divorce – Copy of the legal divorce decree
- Newly Eligible Dependent Child(ren) Up to Age 26 – Birth certificate or adoption certificate
- Disabled Dependent Children (age 26 and over) – See Benefits Office for required filing
- Loss of Coverage for a Spouse – Letter from the spouse's insurance provider stating you and any dependents is no longer covered by their insurance plan