



Early Retirees ages 55-64 Health Benefit Open Enrollment Notice

**NOTE: 2023 Mandatory Requirements for Continued Enrollment
PLEASE READ CAREFULLY**

Opt-In Enrollment

You must return your completed Open Enrollment form by August 31, 2023.
If your form is not returned, your benefits may end September 30, 2023.

Billing Administrator: WEX

Be sure to watch your mail for a set of 12-month coupons eff. 10/1 for premium payment.
You may also choose to set-up ACH (Auto debit). Contact WEX Tel. 866-451-3399.

What's New?	Contacts
<ul style="list-style-type: none"> • No major changes to plan benefits • District covering 2023-24 plan year increase to premiums • Premium changes: <ul style="list-style-type: none"> ⇒ CIGNA Medical Plans – 9% increase ⇒ KAISER Medical – 4.77% increase ⇒ CIGNA Dental HMO – no change ⇒ CIGNA Dental PPO – 9% increase ⇒ VSP Vision Service Plan – no change ⇒ METLIFE – no change 	<ul style="list-style-type: none"> • NMUSD Benefits Address: Newport-Mesa USD Benefits Management 2985 Bear Street Costa Mesa, CA 92626 Email: benefitsmanagement@nmusd.us Tel: 714-424-5010 • Cigna 800-244-6224 cigna.com cigna.com/nmusd • Kaiser 800-464-4000 kp.org my.kp.org/nmusd • VSP 800-877-7195 vsp.com
2023 Forms & Info	
<ul style="list-style-type: none"> • Review premium rate table for 2023-24 on back of this notice • If interested, booklet and more info available at www.nmusd.us/benefits Go to “Health Benefits for Retirees” • To change your address or to cancel your plans, you must contact NMUSD Benefits, not WEX • Complete and sign your Open Enrollment form with your Spouses Medicare number if applicable • Return Open Enrollment Form to NMUSD Benefits Management by August 31, 2023 (pre-addressed envelope included) 	



NEWPORT-MESA UNIFIED SCHOOL DISTRICT
EARLY RETIREE (Age 55 - 64) RATE TABLE

RATES EFFECTIVE OCTOBER 1, 2023

Rates and Plans subject to change each Open Enrollment

Pending Board Approval

* Employee's enrolled in medical, dental and/or vision are charged an over cap contribution(s) (OCAP*) plus any applicable provider premium deductions

No OCAP is charged if ALL Health Benefits are declined

BENEFIT FTE		.8775 - 1.00	.7775 - .8774	.6775 - .7774	.5775 - .6774	.5 - .5774	
OCAP Deductions							
OCAP 1	All Enrollments	7.73	6.76	5.99	5.22	4.44	
Part Time at Retirement - OCAP 1 will be pro-rated by FTE at Retirement Date for retirees enrolled in Medical, Dental and/or Vision. Max OCAP 1 part time rate is shown. Declining Medical, and Enrolling in Dental and/or Vision - Pay OCAP 1 only							
OCAP 2 - Medical Kaiser HMO & Cigna Select HMO Enrollments / add to OCAP 1 shown above for Total OCAP deduction							
OCAP 3 - Medical Cigna Network HMO Enrollments / add to OCAP 1 shown above for Total OCAP deduction							
OCAP 4 - Medical Cigna Open Access Plus (OAP) Enrollments / add to OCAP 1 shown above for Total OCAP deduction							
Total OCAP examples using Benefit FTE of 1		Kaiser HMO & Cigna Select HMO OCAPs		Cigna Network HMO OCAPs		Cigna OAP OCAPs	
	OCAP 1	OCAP 2	TOTAL	OCAP 3	TOTAL	OCAP 4	TOTAL
Single	7.73	13.10	20.83	21.44	29.17	184.77	192.50
Two-Party	7.73	50.60	58.33	75.60	83.33	386.44	394.17
Family	7.73	88.10	95.83	129.77	137.50	568.94	576.67
»Add your OCAP(s) rate above to applicable provider premiums below for your TOTAL MONTHLY DEDUCTION(s)							
	HOURS RETIRED	35.1 - 40.0	31.1 - 35.0	27.1 - 31.0	23.1 - 27.0	20.0 - 23.0	
MEDICAL OPTIONS							
KAISER PERMANENTE (HMO)							
	Single	0.00	42.03	78.05	114.08	150.10	
	Two-Party	0.00	87.00	161.57	236.14	310.71	
	Family	0.00	126.08	234.16	342.23	450.30	
CIGNA SELECT (HMO)							
	Single	0.00	54.80	101.76	148.73	195.70	
	Two-Party	0.00	113.43	210.65	307.87	405.10	
	Family	0.00	164.39	305.29	446.20	587.10	
CIGNA NETWORK (HMO)							
	Single	0.00	64.17	119.18	174.18	229.19	
	Two-Party	0.00	132.84	246.70	360.56	474.43	
	Family	0.00	192.52	357.54	522.56	687.57	
CIGNA OPEN ACCESS PLUS (OAP)							
	Single	0.00	73.80	137.06	200.32	263.58	
	Two-Party	0.00	152.56	283.32	414.08	544.85	
	Family	0.00	221.00	410.43	599.87	789.30	
Due to State Legislations in Texas, Missouri and Oklahoma may have different rates. Contact Benefits Management for more information.							
VISION OPTIONS							
VISION SERVICE PLAN							
	Single	0.00	0.64	1.19	1.73	2.28	
	Two-Party	0.00	1.15	2.14	3.12	4.11	
	Family	0.00	1.60	2.97	4.34	5.71	
DENTAL OPTIONS							
CIGNA DENTAL CARE HMO							
	Single	0.00	1.98	3.68	5.38	7.09	
	Two-Party	0.00	3.34	6.19	9.05	11.91	
	Family	0.00	5.74	10.67	15.59	20.52	
CIGNA DENTAL PPO							
	Single	13.64	16.37	19.10	21.83	24.56	
	Two-Party	25.05	30.05	35.06	40.07	45.08	
	Family	36.45	43.73	51.02	58.31	65.60	
ADDITIONAL PLANS AT NO COST TO EMPLOYEE - No OCAP contributions							
METLIFE BASIC LIFE PLUS AD&D - Reduced to \$10,000							
* OCAP NOTES:							
· The following groups that retired on or before <u>June 30, 2011</u> will not be charged an OCAP contribution up to age 65 when Early Retiree Benefits end. N-MFT/Certificated, NMAA/Management, NMSU/Supervisor, NMACF/Confidential							
· The following groups that retired on or before <u>June 30, 2012</u> will not be charged an OCAP contribution up to age 65 when Early Retiree Benefits end. CSEA/Classified							
Rates are shown 12thly- Verify with WEX							
*Find OCAP (Over the Cap) Information at: www.nmsd.us/benefits Health Benefits Information							