



# Retirees 65 & Better 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?

- No major changes to plan benefits
- Premium changes:
  - ⇒ CIGNA Medical OAP Medicare Expand – 9% increase
  - ⇒ KAISER Medical Senior Advantage – 12.22% decrease for those enrolled in Medicare A&B
  - ⇒ SCAN Health Care – no change
  - ⇒ CIGNA Dental HMO – no change
  - ⇒ CIGNA Dental PPO – 9% increase

## 2023 Forms & Info

- Review premium rate table for 2023-24 **on back of this notice**
- If interested, booklet and more info available at [www.nmusd.us/benefits](http://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)

## Contacts

- **NMUSD Benefits**  
Address: Newport-Mesa USD  
Benefits Management  
2985 Bear Street  
Costa Mesa, CA 92626  
Email: [benefitsmanagement@nmusd.us](mailto:benefitsmanagement@nmusd.us)  
Tel: 714-424-5010
- **SCAN**  
877-791-7226  
[scanhealthplan.com](http://scanhealthplan.com)  
[scanhealthplan.com/newport-mesa](http://scanhealthplan.com/newport-mesa)
- **Cigna**  
800-244-6224  
[cigna.com](http://cigna.com)  
[cigna.com/nmusd](http://cigna.com/nmusd)
- **Kaiser**  
800-464-4000  
[kp.org](http://kp.org)  
[my.kp.org/nmusd](http://my.kp.org/nmusd)

**NEWPORT-MESA UNIFIED SCHOOL DISTRICT**  
**65 AND BETTER RATE SHEET**  
**ALL RATES EFFECTIVE October 1, 2023**  
*Pending Board Approval*

**MEDICAL PLANS:**

- Rates are for Retirees over 65 and spouses OVER 65
- Retiree and spouse are responsible for paying their Medicare Part B premium to Social Security
- *Part B Medicare premium is NOT included in the rates listed below*

**OPTION ONE**

**Cigna OAP Expand / Coordination of Benefits (PPO like plan)**

	Single	Two-Party
Must show Medicare card indicating enrollment in <b>Parts A &amp; B</b>	859.50	1,776.25

*Due to State Legislations in Texas, Missouri and Oklahoma may have different rates.  
Contact Benefits for more information*

**OPTION TWO**

**Kaiser Senior Advantage / Medicare Advantage Program (managed care plan)**

	Single	Two-Party
Must show Medicare card indicating enrollment in <b>Parts A &amp; B</b>	153.68	307.48

**OPTIONS THREE & FOUR**

**SCAN / Medicare Advantage Program (managed care plans) – BASIC & ENHANCED**

	Single	Two-Party
<b>Basic</b> Must show Medicare card indicating enrollment in <b>Parts A &amp; B</b>	195.13	390.26
<b>Enhanced</b> Must show Medicare card indicating enrollment in <b>Parts A &amp; B</b>	342.47	684.94

**For Spouse or Dependent under the age of 65, without Medicare, add the following rate to rates above:**

Single Kaiser (HMO)	629.04
Single Cigna Select (HMO)	853.24
Single Cigna Network (HMO)	999.26
Single Cigna Open Access Plus (OAP)	1,149.21

**Medical Premium Examples:**

Retiree has Medicare A & B	859.50	Cigna OAP 65+	195.13	SCAN Basic
Spouse is under 65 with no Medicare	<u>1,149.21</u>	Cigna OAP	<u>629.04</u>	Kaiser
	2,008.71		824.17	

*For Additional Rates and Combinations NOT shown - Contact NMUSD Benefits Department*

**DENTAL PLANS:**

	Single	Two-Party	Family
CIGNA Dental Care – HMO	28.34	47.65	82.06
CIGNA Dental Care – PPO	59.48	109.20	158.91

**Make premium payments to: WEX Health Inc, PO Box 2079, Omaha, NE 68103-2079**