



# Retirees 65 and Better *October 2023*

## Open Enrollment Guide to your Dental Insurance Benefits

<b><u>Check List</u></b>	√
Read Open Enrollment Notice (Separate from this book)	
Review your plans	
Review <i>Open Enrollment</i> Section and <i>What's New</i> page	
Review Premium Rate Table for 2023-24	
Premiums are paid to WEX Health, Inc	
<b><i>Remember</i></b> - to change your address, you MUST contact NMUSD Benefits	
<b><i>Remember</i></b> - cancellation of plans MUST be done through NMUSD Benefits	
Complete & sign your Open Enrollment Form (Separate from this book)	
<b>Deadline to return Open Enrollment Form to NMUSD Benefits Management by August 31, 2023</b>	
Keep this booklet for reference throughout this Benefit year.	

This page is intentionally left blank

Table of Contents

- Introduction and Resources .....5**
- Joint Benefits Team (JBT) .....5**
- Customer Service Telephone Directory .....6**
- Web Access .....7**
- Benefit Program Overview .....8**
  - Dental Benefit Eligibility Guidelines ..... 8
- Termination of Group Health Benefit Coverage .....12**
- Cigna Dental Plans / Dental Comparison Chart .....13**
- Open Enrollment .....15**
  - August 1<sup>st</sup> through August 31<sup>st</sup> ..... 15
  - About your Open Enrollment Forms ..... 15
- 65+ Rate Sheet .....17**

This page is intentionally left blank

## INTRODUCTION

The information in this brochure is designed to help you understand the group insurance offered by Newport- Mesa Unified School District. These benefits include medical and dental.

The information contained in this brochure is presented in non-technical language and is not intended to replace the Group Master Policy (Evidence of Coverage) or Summary Benefit Coverage (SBC) for each of the plans described.

Upon enrollment in a given plan, each retiree can review the Summary Plan Description or Evidence of Coverage providing additional information including exclusions and limitations of the plans online at [www.nmusd.us/benefits](http://www.nmusd.us/benefits).

## RESOURCES

You are encouraged to use this brochure as a quick reference to your group insurance benefits and to refer to the Summary of Benefit Coverage for each program for further detail. You may also choose to contact the customer service departments of the various plans if you have additional questions.

## NEWPORT-MESA USD JOINT BENEFITS TEAM (JBT)

Kathe Adamiak NMFT	Amy Ching CSEA	Also attending meetings:
Nicholas Dix NMFT	Sean Katz CSEA	Amy Gonzales CSEA
Leslie Gallegos NMFT	Eleanor Rebard CSEA	Evette Dang Benefits Supervisor
Rhonda Reid NMFT	Stu Tedford CSEA	Leslie McKee Aon Consulting
Patrick Bullock NMSA	Jonathan Wilby NMAA	
Todd Hatfield NMAA		

## CUSTOMER SERVICE TELEPHONE DIRECTORY

<p>Cigna Customer Service HealthCare for Medical and Dental Plans</p>	<p>800-Cigna24 /800-244-6224 <a href="http://www.cigna.com">www.cigna.com</a> <a href="http://www.cigna.com/nmusd.us">www.cigna.com/nmusd.us</a></p>
<p>WEX Health, Inc Send Premiums to: PO Box 2079 Omaha, NE 68103-2079</p>	<p>866-451-3399 option 1, 2 <a href="mailto:cobraadmin@wexhealth.com">cobraadmin@wexhealth.com</a>  Register and Log in to your online account at <a href="http://Cobralogin.wexhealth.com">Cobralogin.wexhealth.com</a> or download the mobile app</p>
<p>NMUSD Benefits 2985 Bear Street, Bldg. A Costa Mesa, CA 92626  Daniela Logan, Technician (A-L) Krystal Cruz, Technician (M-Z) Evette Dang, Supervisor</p>	<p><a href="http://www.nmusd.us/benefits">www.nmusd.us/benefits</a>  714-424-5010 benefits line  714-424-5013 <a href="mailto:dlogan@nmusd.us">dlogan@nmusd.us</a> 714-424-8982 <a href="mailto:klcruz@nmusd.us">klcruz@nmusd.us</a> 714-424-8914 <a href="mailto:edang@nmusd.us">edang@nmusd.us</a></p>

## WEB ACCESS

### **CIGNA Dental**

To find a Cigna dentist go to [www.cigna.com](http://www.cigna.com)

- Click on 'Find a Doctor, Dentist, or Facility', then under "How are you Covered?" click on 'Employer or School'.
- Under 'Find a Doctor, Dentist or Facility in' type your location into the 'Enter Address, City or Zip' search box. Click on 'Doctor by Type' and choose the type of Dentist. You will then be prompted to Login/Register or continue as guest. Click 'continue as guest'.
- Under 'Please select a Plan', click 'Continue', then select the appropriate plan:
  - Total Cigna DPPO
  - Cigna Dental Care Access
- 'SEARCH RESULT' will open. Click on the dentist's name to view further information.
- Or register and log in to [www.mycigna.com](http://www.mycigna.com) click on 'FIND A DOCTOR, DENTIST OR FACILITY'. Other plan information is also available on this site, such as your claims and coverage.

### **WEX Health Inc**

[cobraadmin@wexhealth.com](mailto:cobraadmin@wexhealth.com)

Contact WEX Discovery Benefits if you have questions on your premium invoice or payment processing. You can set up automatic payments if you wish.

### **Benefits Management**

[www.nmusd.us/benefits](http://www.nmusd.us/benefits)

Benefits Management page of the NMUSD website includes benefit descriptions, contact information, forms and resources.

***If you have not visited the web sites for the various benefit plans, we encourage you to do so.  
They have so much to offer!***

## BENEFIT PROGRAM OVERVIEW

### ENROLLMENT IN GROUP DENTAL BENEFITS

Retirees may enroll in available health plans upon attaining eligibility. All enrollment information is available from the District Benefits Management Department. Once enrolled, changes of health plans can be made only during the open enrollment period in August for an October 1<sup>st</sup> effective date.

#### Enrolling New Spouse, Domestic Partner, Children (0-26)

Dependents who were not offered benefits when the retiree was first eligible, may be added to your coverage as follows:

1. During the annual open enrollment period, with a 10/01 effective date, or
2. For new spouse or domestic partner, **the first of the month following date of marriage or domestic partner registration**, or
3. Newborns coverage from date of birth, or
4. A spouse, domestic partner and/or child with coverage outside of the district whose coverage was terminated as a result of the spouse's termination of employment (and was never offered benefits when the retiree was first eligible) may be enrolled the first of the month following the date in which benefits terminate.

**IMPORTANT: COVERAGE FOR A NEW CHILD OR SPOUSE OR DOMESTIC PARTNER IS NEVER AUTOMATIC. WITHIN THIRTY-ONE (31) DAYS OF THE QUALIFYING EVENT YOU MUST CONTACT THE BENEFITS DEPARTMENT TO INITIATE THE ENROLLMENT. FAILURE TO DO SO MAY RESULT IN NO COVERAGE FOR DEPENDENT.**

### DENTAL BENEFIT ELIGIBILITY GUIDELINES

The following guidelines are designed to provide a convenient summary of the current health benefits provided by the Newport-Mesa Unified School District and may be revised periodically. These guidelines are not intended to constitute a contract between the District and its employees, dependents, or retirees, and the benefits described in these guidelines may be modified periodically through negotiations with the unions and/or by updating Board policy and plan benefits. These guidelines are not intended to stand alone and are subject to bargaining unit contracts, Board policy, and summary plan documents. In the event of any conflict between the terms of these guidelines and applicable bargaining unit contracts, Board policies or plan documents, the terms of those contracts shall control. Specific questions or comments should be addressed to the District's Office of Benefits Management.



## Eligibility Requirements –Retirees

To be eligible to participate in the NMUSD Health and Welfare Retiree Benefits, an individual must be a participant in the NMUSD Retiree Benefits or an active employee that has met the following retiree criteria:

- Fifty (50) years of age, working seven (7) or more hours per day with thirty (30) Years of District service (not consecutive); or
- Fifty-five (55) years of age or older who have completed a minimum of ten (10) consecutive years of service during his/her District service history; or
- Sixty-two (62) years of age who have a minimum of ten (10) years of service in the District (not consecutive)

### And retiring as:

- An Active School Board Member; or
- An Active Member of the Personnel Commission; or
- An Active full time/part time Management employee; or
- An Active full time/part time Supervisor employee; or
- An Active full time employee in accordance with the provisions of the agreement between CSEA and the District or NMFT and the District and/or District Policy.
- An Active part-time employee in accordance with the provisions of the agreement between CSEA and the District or NMFT and the District and/or District Policy.

## Effective Date – 65+ Employees/Retirees

All currently employed over sixty-five (65) years of age employees retiring who have met the retirement eligibility requirements or NMUSD Retirees currently enrolled in benefits attaining the age of sixty-five (65) will be offered to purchase into a medical and/or dental plan offered by the District.

❖ **Cost of the insurance is the sole responsibility of the retiree.**

### Upon election, effective dates are as follows:

- Currently enrolled NMUSD Retirees will be effective the 1<sup>st</sup> of their birthday month that they reach age sixty-five (65).
- Currently enrolled NMUSD Employees retiring age sixty-five (65) or older will be effective on the 1<sup>st</sup> of the month following termination of active benefits.
- Rates and plans are subject to change each Open Enrollment. Those over age sixty-five (65) retirees who decline dental coverage will not be allowed to re-enroll in dental at a later date.

## Eligibility Enrollment Requirements – Spouse or Domestic Partner and/or Child (0-26)

An Eligible enrollee of an Employee/Retiree is:

- A legal spouse as verified by a Certificate of Marriage.
- A Domestic Partner as verified by a copy of their state registration form which is the equivalent of the proof required for married couples.
- Any child from birth to twenty-six (26) years of age. Coverage will end at the end of the month that the adult child turns twenty-six (26).
- Copies of birth certificates for children (0-26) required at enrollment.
- Social Security numbers for all enrollees required at enrollment.
- Any person on active service in the armed forces is not considered an eligible enrollee.

### **Effective Date – Spouse or Domestic Partner and/or Child (0-26)**

The above named enrollees are eligible on the Employee/Retiree's initial eligibility date and may become covered only if the Retiree makes written application for coverage for such enrollees in a form furnished by the District for that purpose. See below for Newborn/Adopted Children. If application is made and received by the District

- on, before or within thirty-one (31) days of the eligibility date, the above named enrollees' coverage shall be effective on the eligibility date; or
- after thirty-one (31) days beyond the initial eligibility date, the above named enrollees coverage will have coverage effective only in accordance with the Open Enrollment or Special Enrollment Rights provisions below. A Spouse, domestic partner, and child coverage will not become effective prior to the Retiree's Effective Date.

### **Newly Acquired Dependents by Marriage**

- Application for enrollment is required within thirty-one (31) days of acquisition of spouse and/or dependent child.
- Coverage will be effective on the first of the month following date acquired. Enrollments for a newly acquired spouse must be accompanied by a Marriage Certificate and Social Security number.
- Enrollments for a newly acquired child by marriage must be accompanied by birth certificate(s) and Social Security number.
- After thirty-one (31) days of marriage or acquisition of spouse, domestic partner or child, the Open enrollment or Special Enrollment Rights provisions will apply.

### **Newborn/Adopted Children**

- A newborn baby (or adoptive child) is covered from birth (or for adoption from date they have responsibility).
- *For coverage to continue* beyond this 31-day period, the subscriber must enroll the child within the 31-day period.
- A birth certificate and/or legal adoption papers are submitted with enrollment application and Social Security number.
- After thirty-one (31) days the Open Enrollment or Special Enrollment Rights provisions will apply.

### **Open Enrollment**

- During the month of August of each Plan Year, covered retirees and their covered spouse, domestic partner, and/or child may change within their benefit options.
- If the retiree has elected to remain on a dental plan, the retiree and their spouse, domestic partner and/or child may only make changes within those plans.
- Newly elected coverage will then become effective on October 1.

### **Special Enrollment Rights**

Initial Declination Due to Other Coverage - A Retiree who did not enroll (including no responses) in the Plan, no special enrollment rights apply (e.g., loss of other coverage). If the retiree elected to continue coverage through the Newport-Mesa USD and at a later date one or more new eligible dependents are acquired through marriage, domestic partner, birth, adoption, or placement of adoption (as defined by Federal Law) and these dependents were not offered the plan when the retiree was first eligible, they will be allowed to apply for coverage under the Program.

- ❖ Application must be made within (31) thirty-one days of the date the new spouse, domestic partner, and/or child are acquired (the “qualifying event”) and verification of eligibility is required. Plan coverage will be effective as follows:
  - Where marriage, domestic partnership is the “qualifying event” – on the first of the month following qualifying event.
  - Where birth, adoption or placement for adoption is the” qualifying event” - on the first day of the first calendar month after the date of the event.
  - If the above conditions are met, Program coverage will be effective on the first day of the month following the qualifying event date.

To obtain more information, call Benefits Management at (714) 424-5010 or email [benefitsmanagement@nmusd.us](mailto:benefitsmanagement@nmusd.us)

### **DOMESTIC PARTNER INSURANCE COVERAGE AS A RESULT OF AB2208 and SB 30**

Effective January 1, 2005, group medical plans have been mandated to provide health benefit coverage for the registered domestic partners of an employee to the same extent, and subject to the same terms and conditions, as provided to a spouse. Note that the California state registry recognizes same sex couples at age 18 and older.

Effective January 1, 2020 heterosexual couples at age 18 or older. The employee must verify the partnership by providing a copy of their state registration form which is the equivalent of the proof required for married couples. Newport-Mesa USD does not recognize un-registered Domestic Partners. COBRA continuation for health benefits is not included in this legislation. However, they should contact Cigna or Kaiser to see if they are eligible for CAL-COBRA. Domestic partner of employee is required to provide Social Security number at enrollment.

**Many other provisions of the law are not represented here. This is meant to be a brief sampling of the law. For further information, contact the Domestic Partner Registry at <https://www.sos.ca.gov/registries/domestic-partners-registry/>**

## TERMINATION OF GROUP HEALTH BENEFIT COVERAGE

### **Retiree Coverage Termination**

An over age 65 Retiree's coverage in the health and welfare benefits under this Program shall terminate upon the earliest of the following:

- The date the Retiree ceases to be eligible under the Program;
- The end of the period for which he has made the required contributions for such coverage, if he fails to make the next required contribution;
- The date the Program is amended to terminate the coverage of a class of Retirees of which he is a member.

### **Dependent (Spouse, Domestic Partner, and Child (0-26) Coverage Termination**

A Dependent's health and welfare benefit coverage shall terminate upon the earliest of the following:

- The date the Retiree's coverage terminates,  
**or**
- The date on which the child ceases to be an enrollee under the plan as defined herein, except that coverage for a child who attains the limiting age twenty-six (26) years of age ends on the last day of the month in which that birthday occurs.

### **Survivorship**

In the event that the retiree dies, dependent(s) would be provided with one (1) year of survivorship on the health plans. Any pro-rata premium for health benefits would be the responsibility of the dependent(s). At the end of one year, the dependent(s) age 64 and under would be offered COBRA. If elected, COBRA continuation would be for up to 36 months providing eligibility continues and premiums are paid as required.

## CIGNA DENTAL PLANS

Cigna remains our provider for the two dental plans from which you may elect coverage.

### CIGNA HMO

- You are required to select and enroll with a Primary Care Dentist from Cigna’s Dental HMO network.
- When you visit this dentist, there are no patient charges for most preventive procedures, no claim forms, no deductibles, and no annual dollar benefit limit.
- Covered complex procedures are available at low, pre-set patient charges. You may also be referred to a network Specialist with a set fee schedule.
- Services under NMUSD’s P210X plan include preventive, restorative, and orthodontia.

### CIGNA PPO

- This plan allows you to visit any dentist you choose.
- If you choose a Cigna “contracted” dentist from the extensive Cigna PPO Network, you will receive \$2,000 per calendar year in dental benefits.
- Preventive and diagnostic services paid at 100% and restorative at 80% after the \$50 deductible (\$150 family).
- Cigna “contracted” dentists agree to offer their services to Cigna’s PPO participants at reduced, contracted fees, thereby saving on your out-of-pocket expenses.
- Go to [cigna.com](https://www.cigna.com) to find “contracted” Cigna PPO dentists.
- If you choose a dentist who is not “contracted” in the Network, you will receive a reduced benefit limit of \$1,000 per calendar year.

**NOTE:** SCAN enrollment includes a benefit for an HMO dental plan with Delta Care USA. If you are currently enrolled in a Newport-Mesa USD dental plan, and terminate your dental coverage when you enroll with SCAN, you will not be allowed to re-enroll in a Newport-Mesa USD dental plan at a future date.

Newport-Mesa USD	Cigna		Cigna	
2023 - 24 Dental Plan Options All Members	Dental HMO Network	Dental PPO Plan		
	Network Only	In-Network	Out-of-Network	
	Cost with Cigna Dental Care	Based on Reduced Contracted Fee Schedule	Reimburse according to 80% Reasonable and Customary ("R&C") Allowances, the dentist may balance bill up to their usual fees.	
DEDUCTIBLES/MAXIMUMS				
Calendar Year Deductible (Ind / Fam)	None	\$50 / \$150	\$50 / \$150	
Calendar Year Maximum Reimbursement Fee (Individual)	None	\$2,000	\$1,000	
DENTAL SERVICES				
Office Visits	Managed Care	Self Referral	Self Referral	
	Select Primary Care HMO Network Dentist	Select Cigna PPO Contracted Dentist	Select Non-Contracted Dentist	
PREVENTIVE CARE				
Exams / Routine Prophylaxis	2 per year 100% covered	2 per year 100% covered	2 per year, Cigna pays 100% of the "R&C"	
Bitewing X-rays	2 per year 100% covered	2 per year 100% covered	2 per year, Cigna pays 100% of the "R&C"	
Full mouth and Panorex X-rays	1 every 3 calendar years, 100% Covered	1 every 3 calendar years, 100% Covered	1 every 3 calendar years, Cigna pays 100% of the "R&C"	
Premiums				
Full-Time Employees	No Monthly Payroll Deduction	Pays Monthly Payroll Deduction, see Rate Chart	Pays Monthly Payroll Deduction, see Rate Chart	
Dental Procedures				
Minimal	No Charge	20% charge after Ded has been met	20% charge after Ded has been met, Cigna pays 80% of "R&C"	
Restorative	Charges apply, reference Patient Charge Schedule (PCS)	20% charge after Ded has been met	20% charge after Ded has been met, Cigna pays 80% of "R&C"	
Fluoride	No Charge, 2 per calendar year	No charge, 1 per year under the age of 19.	Cigna pays 100% of "R&C" 1 per year under the age of 19.	
Sealants	No charge, no limit per calendar year	No charge, 1 treatment per tooth every 3 years.	Cigna pays 100% of "R&C", 1 treatment per tooth every 3 years.	
Crowns and Inlays	Replacement every 5 years	Replacement every 5 years	Replacement every 5 years	
Athletic Mouth Guard	One per calendar year, \$110 co-pay	Not Covered	Not Covered	
Orthodontic	Charges apply, reference Patient Charge Schedule (PCS)	50% of Cigna PPO contracted fee with \$1,000 lifetime maximum	50% of Cigna PPO "R&C" fee \$1,000 lifetime maximum	
<p>Note: This is a snapshot summary for comparison and general information, it is not intended to replace the Summary of Benefit Coverage. For more plan specifics see Newport-Mesa USD's insurance certificate, Summary of Benefit Coverage at <a href="http://www.nmusd.us/benefits">www.nmusd.us/benefits</a>. Or from the contact information listed in the front of the Benefit Book.</p>				

**More Information:**

[Cigna Dental Treatment Cost Estimator](#) For Dental HMO and PPO Customers

You can estimate a plan for your dental care costs using Treatment Cost Estimation on [mycigna.com](http://mycigna.com). This user friendly web-based tool allows you to get dental estimates based on your specific plan design and geographic location. This tool is flexible, enabling you to get estimates at a procedure or treatment level. A treatment level estimate is usually more accurate because it represents a group of procedures used to treat or resolve a specific dental condition or disease. This gives you a better understanding of what you may pay when you visit the dentist.

**Convenience at your fingertips**

For Dental PPO Customers

Online tools available on [myCIGNA.com](http://myCIGNA.com) and myCigna mobile app. These tools include:

Brighter Score™, Dental Office reviews and comparisons, Online appointment scheduling, Enhanced search and transparent pricing, Easy Access.

More information on all listed above at [www.nmusd.us/benefits](http://www.nmusd.us/benefits)

## 2023 Open Enrollment

### August 1<sup>st</sup> through August 31<sup>st</sup>, 2023

Welcome to the 2023 Health Benefit Open Enrollment Period for retired employees of the Newport-Mesa Unified School District.

**Participation in Open Enrollment is Required.** 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.**

### CIGNA HMO and PPO Dental Plans

The plans continue with no plan changes. No increase in rates.

## ABOUT YOUR OPEN ENROLLMENT FORMS 2023

- ❖ Your 'Open Enrollment Form' has been personalized and is provided separate from this booklet.
- ❖ All eligible retired employees must return this form by August 31, 2023, in order to enroll in the medical and/or dental benefits offered.
  - Please review your Open Enrollment form.
  - Check the appropriate boxes to let us know your enrollment selection.
  - Please provide any updates to your address, phone number or email.
  - Sign and date the form return it to Benefits Management by August 31, 2023.
  - If you wish to make changes, please note the specific change on the form.
- ❖ Dental Coverage Opt-Out / Decline
  - If you choose not to continue your dental enrollment, **mark the form as Opt-Out and return to Benefits Department.**
- ❖ Retiree 65 & Better Rate Table 2023-24, save to review with your WEX invoice.
- ❖ If you are enrolled in one of the Cigna dental plans, your spouse may only be enrolled in the plan in which the retiree is enrolled.

This page is intentionally left blank



**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)**

	<b>Single</b>	<b>Two-Party</b>
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)**

	<b>Single</b>	<b>Two-Party</b>
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**

	<b>Single</b>	<b>Two-Party</b>
<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:**

	<b>Single</b>	<b>Two-Party</b>	<b>Family</b>
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**

This page is intentionally left blank