

Redlands Unified Insurance Committee

Health and Welfare Benefits Plan 2023-2024



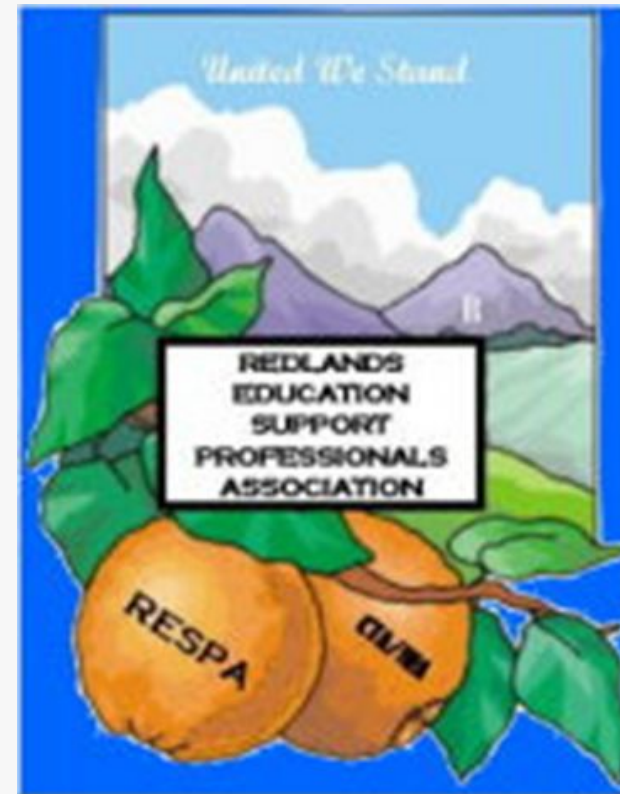
Welcome to the Redlands Unified School District Insurance Committee Health and Welfare Benefits Plan. For additional information and links, please refer to the Health and Welfare Benefits tab on the Redlands Unified School District webpage under Employee Information or under the Risk Management tab. Contact information for the Redlands Unified School District's benefits office will be provided at the end of this presentation.

Open Enrollment begins Tuesday, March 28, 2023 at 12:01 a.m. thru Friday, May 26, 2023 at 5:00 p.m.

Insurance Committee Members



Susan Abt
Debbie Muniz
Debbie Prutsman



Gladys Kershall
Candy Blanco
Sharon Huerta-Brewster



Carianne Mackamul-Covey
Heather Roe
Matt Russo



Jason Hill
Karen Houston
Brian Guggisberg
Sabine Robertson-Phillips

Our Insurance Committee meets on a regular basis and consists of representatives from the Redlands Teachers Association (RTA), Redlands Education Support Professionals Association (RESPA), Redlands Administrative Personnel Association (RAPA) and Business Services and Human Resources representatives.

Insurance Committee Goals for 2023-2024

Research

- Leave no stone unturned in exploring the lowest price employee benefits available in the marketplace

Balance

- Balance RUSD's H&W programs with mandatory Health Care Reform requirements

Minimize

- Minimize the disruption of services to members and their families

Ensure

- Ensure the Health Benefits Pool structure continues to work for our employees and District

The goals for the Insurance Committee are to research and leave no stone unturned in exploring the lowest price employee benefits available in the marketplace. RUSD balances Health and Welfare programs with mandatory Affordable Care Act (ACA) requirements while working to minimize the disruption of services to members and their families with the ultimate goal of ensuring the Health Benefits Pool structure continues to work for our employees and District.

2023-2024 REEP Medical Benefit Plans

Kaiser

- HMO 30 Plan
- Deductible HMO \$500 Plan

Kaiser

Virtual 2500 Plan

Kaiser

ACA Compliance Minimum Value
Medical Plan

Anthem

HMO 20 Plan
HMO 30 Plan
DHMO 500 Select Plan

Anthem

PPO 500 Plan
PPO 750 Plan
HSA 1500 Plan
HSA 3000 Plan

Anthem

ACA Compliance Minimum Value
Medical Plan

Open Enrollment begins Tuesday, March 28, 2023 at 12:01 a.m. thru Friday, May 26, 2023 at 5:00 p.m.

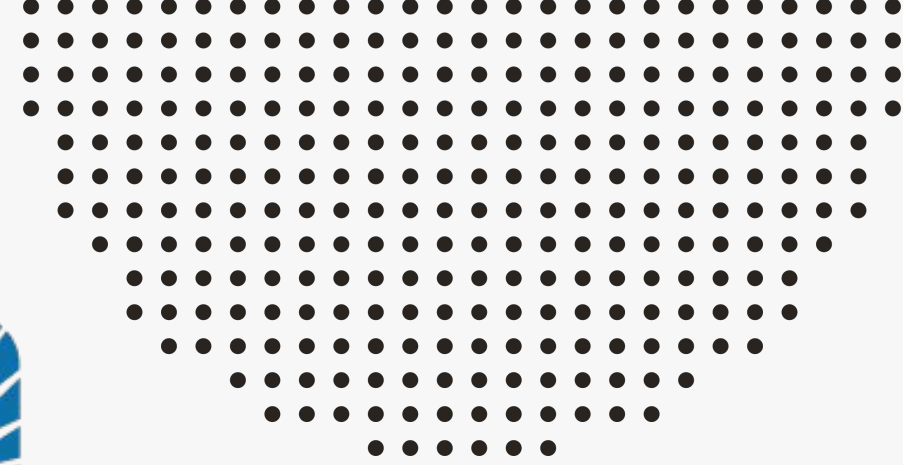
We are pleased to announce that we have minimal changes to our plans this year.

Kaiser plans will renew with no changes for the upcoming plan year and we will be offering a n Virtual 2500 Kaiser Plan.

The Anthem plans will renew with no changes for the upcoming year. We will provide an overview and details on a later slide.

Kaiser HMO 30

Office Visit:	\$30 copay
Preventive Care:	No charge
Annual Deductible:	None
In-Patient Hospitalization:	100%
Out-Patient Surgery:	\$30 copay
Emergency Room:	\$100 copay; waived if admitted
Chiropractic:	\$10 copay/visit; 20 visits per year
Out-of-Pocket Maximum:	\$1,500/Single; \$3,000/Family
Prescription Drugs:	\$15 Generic/ \$35 Preferred Brand; 30-day supply



KAISER PERMANENTE®

For Kaiser plans here is a quick overview of the plans. There are no changes to these plans.

For a detailed comparison of these two plans please refer to the District Website or the Benefits Office.

Kaiser Deductible HMO \$500

Office Visit:	\$20 copay (Deductible waived)
Preventive Care:	No charge
Annual Deductible:	\$500/Individual; \$1,000/Family
In-Patient Hospitalization:	20% coinsurance, after deductible
Out-Patient Surgery:	20% coinsurance, after deductible
Emergency Room:	20% coinsurance, after deductible
Chiropractic:	\$10 copay/visit; 30 visits per year
Out-of-Pocket Maximum:	\$3,000/Single; \$6,000/Family
Prescription Drugs:	\$10 Generic/ \$30 Brand after \$100 Rx deductible

Kaiser Payroll Deductions

Redlands Unified School District
2023-24 Employee Benefit Package Cost
REEP for Benefit Anthem Options

	2022-23 10thly		2023-24 10thly	
	Single	Family	Single	Family
<i>Kaiser Certificated</i>				
Kaiser HMO 30	\$165	\$375	\$189	\$462
Kaiser DHMO	\$62	\$177	\$76	\$245
Kaiser Virtual Plan	\$0	\$143	\$9	\$200
<i>Kaiser Classified</i>				
Kaiser HMO 30	\$186	\$396	\$210	\$484
Kaiser DHMO	\$83	\$198	\$97	\$267
Kaiser Virtual Plan	\$0	\$164	\$9	\$221
<i>Kaiser Management</i>				
Kaiser HMO 30	\$246	\$456	\$270	\$544
Kaiser DHMO	\$143	\$258	\$157	\$327
Kaiser Virtual Plan	\$0	\$224	\$9	\$281

This slide compares the 2022-23 rates along with the 2023-24 new rates. Plans and rates can be found on the District Website under Employee Information/Health and Welfare Benefits.



A BETTER WAY TO TAKE CARE OF BUSINESS

Kaiser Permanente Virtual Complete™ plan

Introducing the Kaiser Virtual 2500 Plan.

For details on this plan, please refer to the District Website or the Benefits Office.

Annual Deductible:	\$2,500 Individual/\$5,000 Family
Virtual Visits:	\$0
Office Visit:	\$40 after deductible (First 3 visits no deductible)
Preventive:	\$0, deductible does not apply
Care Hospitalization:	No charge
Out-Patient Surgery:	20% Coinsurance after deductible
Emergency Room:	20% Coinsurance, after deductible
Behavioral Health:	20% Coinsurance, after deductible
Chiropractic:	20% Coinsurance, after deductible

HMO Medical Groups in San Bernardino County

***Please refer to complete list on AFenroll when making a provider selection as providers may have separate codes for different address locations.**

Code	Primary Medical Group	CA Care	HMO Select
0HL/Z32	Allied Pacific of California IPA	X	X
IBW	Beaver Advantage Health Center PMG	X	X
1BP/K3E/K3F/0K3	Beaver Medical Group	X	X
K3T	Beaver Medical Group, Church PMG	X	X
K3C	Beaver Medical Group, Cooley Ranch PMG	X	X
K3D/K3B	Beaver Medical Group, Highland/Yucaipa PMG	X	X
AFF	BMG-Alliance Desert Phys San Bernardino	X	
Z1I	Chaffey Medical Group-BMG San Bernardino	X	X
0DS	Choice Medical Group San Bernardino	X	X
0GH	Desert Oasis Healthcare	X	X
X6A	Faculty Physicians and Surgeons of LLUSM-Internal Medicine PMG	X	
X6E	Faculty Physicians and Surgeons of Llusm-Pediatrics PMG	X	
K9S	Heritage Victor Valley Medical Group	X	X
X6H	Loma Linda University Family Medical Group PMG	X	
0X6	Loma Linda University Health Administration PMG	X	
0SK	My Family Medical Group San Bernardino	X	X
0FB	Pinnacle Medical Group San Bernardino	X	X
0GK	Primecare Medical Group of Chino Valley, Inc San Bernardino	X	X
0TX	Primecare Medical Group of Inland Valley, Inc	X	X
0UA	Primecare Medical Group of Redlands, Inc San Bernardino	X	X
ABJ	Primecare Medical Group of San Bernardino	X	X

This is a list of the Anthem's San Bernardino County Medical Groups. There are no changes from last year. If you need to see other Counties please go to Anthem.com/ca to view other counties and or specific providers.

You may also refer to the complete list which can be found on the District Website when making a provider selection as providers may have separate codes for different address locations. For example, the Beaver Medical Group listed above is only for the Beaver Medical Group located on Fern Street.

Anthem HMO Plans

This is the summary of the Anthem HMO plans. There are no changes to these medical plans. Please note in red- As a reminder, if you are newly enrolling into the DHMO 500 Select plan, this plan has a deductible and the deductible will apply July 1 through December 31. Deductibles are calendar year and start every January 1 through December 31 thereafter.

Network	Anthem DHMO 500 Select	HMO 30 Full Network	HMO 20 Full Network
Office Visit	\$40 copay	\$30 copay	\$20 copay
Annual Deductible	\$500/Single; \$1000/Family	None	None
In-Patient Hospital	Deductible, then \$250 admit	100%	100%
Out-Patient Surgery	Deductible, then \$250/admit	100%	100%
Out-of-Pocket Max	\$1,500/Single; \$4,500/Family	\$500/Single \$1500/Family	\$500/Single \$1500/Family
Prescription Drugs Rx Copays	\$15 Generic \$250 Individual/ \$500 Family Brand Deductible \$40 Preferred Brand \$80 Non-Preferred Brand	\$15 Generic \$250 Individual/ \$500 Family Brand Deductible \$40 Preferred Brand \$80 Non-Preferred Brand	\$15 Generic \$250 Individual/ \$500 Family Brand Deductible \$40 Preferred Brand \$80 Non-Preferred Brand
Deductibles: HMO 40 & Express Scripts	Reminder, if you're newly enrolling July 1, 2023, your deductible will apply July 1, 2023 through December 31, 2023 and start over January 1, 2024 through December 31, 2024.		

Anthem Payroll Deductions

Redlands Unified School District
2023-24 Employee Benefit Package Cost
REEP for Benefit Anthem Options

	2022-23 10thly		2023-24 10thly	
	Single	Family	Single	Family
<i>Anthem Certificated</i>				
HMO 20	\$380	\$719	\$393	\$813
HMO 30	\$275	\$589	\$285	\$675
HMO 40	\$179	\$435	\$184	\$509
<i>Anthem Classified</i>				
HMO 20	\$401	\$740	\$415	\$834
HMO 30	\$296	\$610	\$307	\$696
HMO 40	\$200	\$456	\$206	\$531
<i>Anthem Management</i>				
HMO 20	\$461	\$800	\$475	\$894
HMO 30	\$356	\$670	\$367	\$756
HMO 40	\$260	\$516	\$266	\$591

This slide compares the 2022-23 rates along with the 2023-24 new rates. Plans and rates can be found on the district website under Employee Information/Health and Welfare Benefits.

PPO 500

In-Network

Office Visit: \$30 copay (deductible waived)
Annual Deductible: \$500/Single; \$1,500/Family
Hospitalization: 10% after deductible
Out-of-Pocket Max: \$3,000/Single; \$9,000/Family

Out-of-Network

30% after deductible
\$1,000/Single; \$3,000/ Family
30% plus \$500 fee after deductible
\$6,000/Single; \$18,000/Family

Prescription Drugs

Tier 1 Pharmacy: \$10 Generic , \$30 Preferred Brand, \$10 plus difference in cost between the generic and brand name drug when a generic equivalent is available
Tier 2 Pharmacy: Additional \$15 added to each copay



Here is a quick overview of the Anthem PPO plans and there are NO plan changes to the medical PPO plans.

In-Network

Office Visit: \$40 copay (deductible waived)
Annual Deductible: \$750/Single; \$2,250/Family
Hospitalization: 20% after deductible
Out-of-Pocket Max: \$3,000/Single; \$9,000/Family

Out-of-Network

40% after deductible
\$1,500/Single; \$4,500/ Family
40% plus \$500 fee after deductible
\$6,000/Single; \$18,000/Family

PPO 750

Prescription Drugs:

Tier 1 Pharmacy: \$15 Generic , \$50 Preferred Brand, \$15 plus difference in cost between the generic and brand name drug when a generic equivalent is available
Tier 2 Pharmacy: Additional \$15 added to each copay

Anthem Compatible Plans (HDHP)

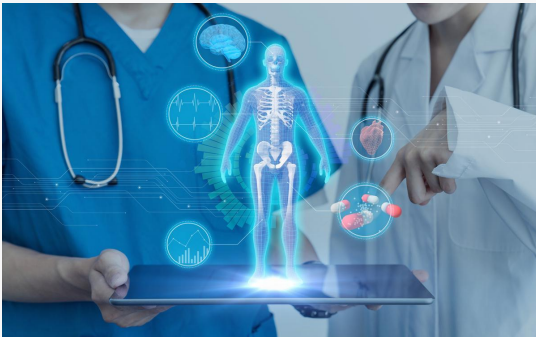


H.S.A. 1500

	In-Network	Out-of-Network
Annual Deductible:	\$1,500/Single; \$3,000/Family	\$1,500/Single; \$3,000/ Family
Office Visit:	10% after deductible	30% after deductible
In-Patient Hospitalization:	10% after deductible	30% plus \$500 fee after deductible
Out-of-Pocket Max:	\$3,000/Single; \$9,000/Family	\$9,000/Single; \$18,000/Family
Prescription Drugs:	After Deductible	In-Network copay + 50%
Tier 1 Pharmacy:	\$10 Generic , \$30 Preferred Brand	

Anthem Compatible H.S.A plans overview. There are NO plan changes to the medical H.S.A plans.

H.S.A. 3000



	In-Network	Out-of-Network
Annual Deductible:	\$3,000/Single; \$6,000/Family	\$3,000/Single; \$6,000/ Family
Office Visit:	10% after deductible	30% after deductible
In-Patient Hospitalization:	10% after deductible	30% plus \$500 fee after deductible
Out-of-Pocket Max:	\$4,000/Single; \$8,000/Family	\$9,000/Single; \$18,000/Family
Prescription Drugs:	After Deductible	In-Network copay + 50%
Tier 1 Pharmacy:	\$10 Generic , \$30 Preferred Brand	
Tier 2 Pharmacy:	Additional \$15 added to each copay	

Anthem PPO & HSA Payroll Deductions

Redlands Unified School District
2023-24 Employee Benefit Package Cost
REEP for Benefit Anthem Options

	2022-23 10thly		2023-24 10thly	
	Single	Family	Single	Family
<i>Anthem Certificated</i>				
PPO 500/1500	\$878	\$1,748	\$947	\$1,961
PPO 750/2250	\$497	\$1,456	\$553	\$1,640
PPO/H.S.A 1500	\$377	\$710	\$405	\$829
PPO/H.S.A 3000	\$260	\$543	\$282	\$647
<i>Anthem Classified</i>				
PPO 500/1500	\$899	\$1,769	\$968	\$1,982
PPO 750/2250	\$518	\$1,477	\$575	\$1,661
PPO/H.S.A 1500	\$398	\$731	\$427	\$850
PPO/H.S.A 3000	\$281	\$564	\$303	\$668
<i>Anthem Management</i>				
PPO 500/1500	\$959	\$1,829	\$1,028	\$2,042
PPO 750/2250	\$578	\$1,537	\$635	\$1,721
PPO/H.S.A 1500	\$458	\$791	\$487	\$910
PPO/H.S.A 3000	\$341	\$624	\$363	\$728

This slide compares the 2022-23 rates along with the 2023-24 new rates. Plans and rates can be found on the district website under Employee Information/Health and Welfare Benefits.

Anthem and Kaiser Minimum Value ACA Compliance Plans

The MVP plan offered through Anthem and Kaiser are ACA mandated catastrophic plans that offer the minimum benefits required by the Affordable Care Act. Please read the summaries carefully as these plans have higher out of pocket costs.

The new Anthem mental health and substance abuse will be added to the Anthem MVP plan. No other benefit changes to the Kaiser MVP plan. Please refer to the District Website or the Benefits Office for a detail plan summary if interested in this plan.

		In-Network	Out-of-Network
Anthem	Annual Deductible Office Visit In-Patient Hospital Out-of-Pocket Max Prescription Drugs Tier 1 Pharmacy Tier 2 Pharmacy	\$5,900/Single; \$11,800/Family \$35 1 st 3 visits, then subject to ded 100% after deductible \$6,100/Single; \$12,200/Family After Deductible \$19 Generic/ \$50 Preferred Brand/ \$75 Non-Preferred Brand Additional \$15 added to each copay	\$11,800/Single; \$23,600 /Family 50% after deductible 50% after deductible \$12,700/Single; \$25,400/Family After Deductible \$19 Generic/ \$50 Preferred Brand/ \$75 Non-Preferred Brand Additional \$15 added to each copay
Kaiser	Annual Deductible Office Visit In-Patient Hospital Out-of-Pocket Max Prescription Drugs	\$4,500/Single; \$9,000/Family \$50 after deductible 40% after deductible \$6,000/Single; \$12,000/Family \$250 Deductible \$15 Generic; deductible waived \$35 Brand; after deductible	

Minimum Value ACA Payroll Deductions

The Minimum Value Plan (MVP) have been offered for affordable care act compliance. These benefits are significantly different from the Redlands traditional HMO and PPO plans offered. Please carefully review the benefits including deductible and out of pocket maximums to ensure you understand the employee cost share for medical care prior to enrolling.

Redlands Unified School District 2023-24 Employee Benefit Package Cost REEP for Benefit Anthem & Kaiser - Minimum Value Plan Options				
The Minimum Value Plan (MVP) have been offered for affordable care act compliance. These benefits are significantly different from the Redlands traditional HMO and PPO plans offered. Please carefully review the benefits including deductible and out of pocket maximums to ensure you understand the employee cost share for medical care prior to enrolling.				
	2022-23 10thly Single	2022-23 10thly Family	2023-24 10thly Single	2023-24 10thly Family
Anthem MVP				
Anthem EE Only	\$0.00	\$0	\$0.00	N/A
Anthem EE + Spouse	N/A	\$0	N/A	\$0
Anthem EE + Child/Children	N/A	\$0	N/A	\$0
Anthem EE + Spouse + Family	N/A	\$75	N/A	\$76.78
Kaiser MVP				
Kaiser EE Only	\$0.00	\$0	\$0.00	N/A
Kaiser EE + Spouse	N/A	\$0	N/A	\$0
Kaiser EE + Child/Children	N/A	\$0	N/A	\$0
Kaiser EE + Spouse + Family	N/A	\$75	N/A	\$77.37

The Minimum Value Plan (MVP) are offered for Affordable Care Act compliance. These benefits are significantly different from the Redlands traditional HMO and PPO plans. Please carefully review the benefits including deductible and out of pocket maximums to ensure you understand the employee cost for these plans prior to enrolling.

Anthem H.S.A. Compatible Plans (High Deductible Health Plan)

Anthem PPO H.S.A. uses Health Equity for their banking services – they provide coordinated accounting for claims and balances.

Members will receive
Anthem ID cards

Employees must
initiate enrollment
to open the bank
account with
Health Equity

Members will
receive a Welcome
Packet

Fees

Account Closure Fee: \$25.00

Check fee: \$2.00

Excess Distribution fee: \$20

HSA Admin fee (monthly
account fee): \$3.95

Paper Statement: \$1.50

Replacement Card Fee: \$5.00

Redlands USD offers an H.S.A. compatible PPO plan or sometimes referred to as High Deductible Health Plan. The H.S.A. Plans offers a banking component that allows you to set pretax dollars into this bank account which can be used for IRS Qualified Medical Expenses.

Health Equity offers the banking services for the H.S.A. plans and listed on the slide are additional information and fees associated with this plan.

For more information on H.S.A. accounts please refer to the District Website or your Benefits Office.

Express Scripts Rx Cost Saving Programs (Anthem Plans)

Your pharmacy benefit through Express Scripts has cost savings programs built in. We will review them:

Select Home Delivery - This program provides you the choice to have Maintenance Medications set up for home delivery. Home delivery offers 3 months of medication sent to your home for the cost of 2 copays. This saves members a copay.

Utilization Management Programs like Step Therapy, Prior Authorization & Drug Quantity Management are in place to control rising prescription costs thus saving members money.

As a reminder, the **Keenan Pharmacy Care Management (KPCM) Program** is the Pharmacy Vaccination Program. This program is for REEP Anthem PPO/H.S.A./MVP plans only. This program will allow members to get vaccines at a pharmacy. HMO members can get vaccines through their providers office or medical group.

Also, the **Migraine Care Value Program** is for all REEP Anthem members. This program will provides Exclusive Home Delivery for members taking migraine medication for example: CGRP inhibitors. This program will create medication reliability, improve clinical outcomes and maximizes savings for the member.

No other changes to Express Scripts prescription drug plans other than the above-mentioned.

Screen RX program provides early detection and intervention to improve member adherence.

Select Home Delivery program provide maintenance medications to be set up for home delivery

Utilization Management programs control rising prescription costs and save members money

Keenan Pharmacy Care Management (KPCM) Program for Anthem PPO/HSA/MVP member to access vaccines at the pharmacy

Migraine Care Value Program for all REEP Anthem members provides Exclusive Home Delivery for members taking the CGRP inhibitors and creates medication reliability, improves clinical outcomes and maximizes savings



Express Scripts Rx for Anthem (cont.)

Specialty Medications Including Injectables

- Express Scripts: Acredo Specialty

- Up to a 30-day supply per copay

Express Advantage 2-Tiered Pharmacy Network

Tier 1 Pharmacies include but are not limited to: Rite Aid, Costco, Wal-Mart, Albertsons, Vons, Stater Bros.

Tier 2 Pharmacies include but are not limited to: CVS, Walgreens, Target and The Medicine Shoppe - \$15 Additional copayment

Call Express Scripts if you have questions at 1-888-806-4969 or go online at www.express-scripts.com.

We want to remind you that for Specialty Medications including injectable medications are filled by Acredo Specialty. We also want to remind you that our prescription plan has a tiered Network and we encourage you to use the Tier 1 pharmacies. If you chose to use Tier 2 they may charge an additional \$15 copay.

Dependents Living Out-of-State

Kaiser HMO

- Urgent Care , Emergency Care, Away from Home w/Cigna

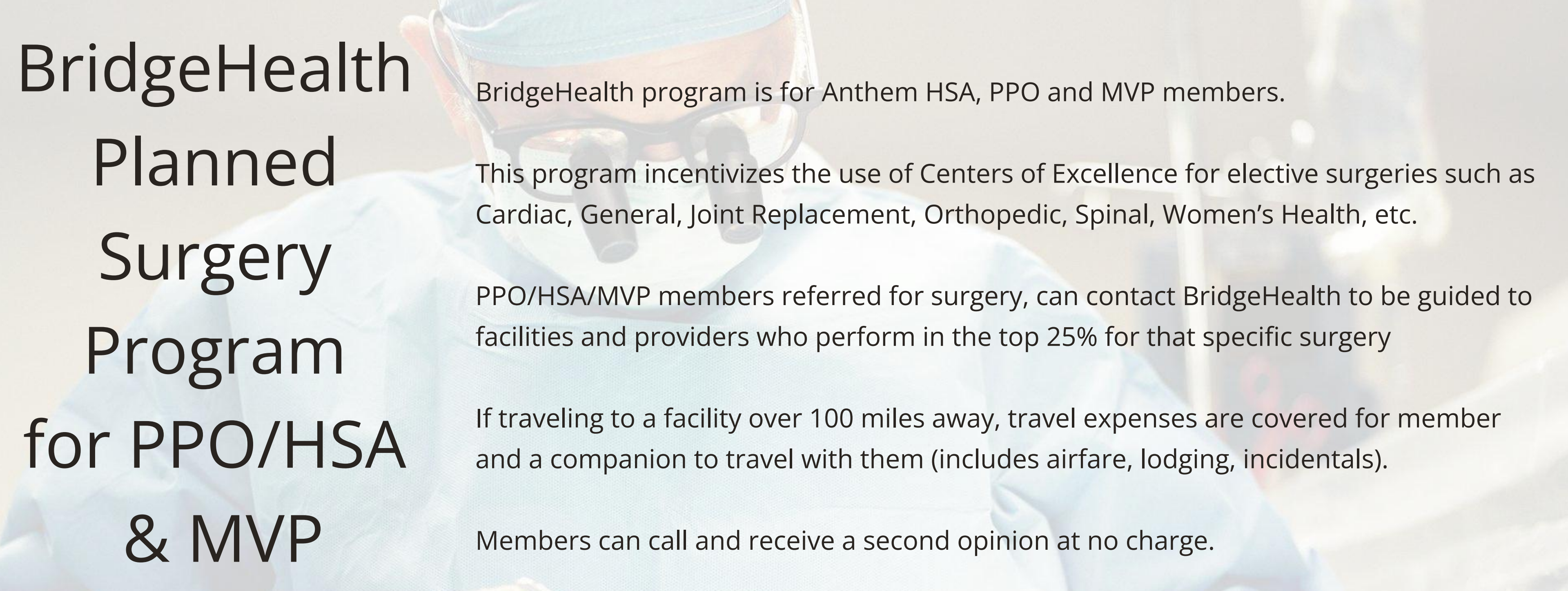
Anthem HMO

- Urgent Care & Emergency Care
- Away From Home Guest Membership – 800-827-6422
- HMO Coverage if Contract HMO is Available in the Area
- Must Complete Application to Qualify and Enroll

For dependents living out of state Kaiser offers Urgent Care & Emergency Care. If this option is utilized please be sure to keep copies of the receipts/billing to submit to Kaiser for possible reimbursement.

Anthem offers an Away from Home Guest membership, which gives dependents access to Primary care. Anthem also offers Urgent Care & Emergency Care to all other non-covered areas.

Please reach out to Anthem for details as this benefit is offered in specific areas only and you must complete an application to qualify.



BridgeHealth Planned Surgery Program for PPO/HSA & MVP

BridgeHealth program is for Anthem HSA, PPO and MVP members.

This program incentivizes the use of Centers of Excellence for elective surgeries such as Cardiac, General, Joint Replacement, Orthopedic, Spinal, Women's Health, etc.

PPO/HSA/MVP members referred for surgery, can contact BridgeHealth to be guided to facilities and providers who perform in the top 25% for that specific surgery

If traveling to a facility over 100 miles away, travel expenses are covered for member and a companion to travel with them (includes airfare, lodging, incidentals).

Members can call and receive a second opinion at no charge.

BridgeHealth was offered in 2019 and has been renewed.

BridgeHealth program is for Anthem PPO, H.S.A and MVP plan members.

Bridgehealth incentivizes the use of Centers of Excellence for Elective Surgeries such as Cardiac, General, Joint Replacement, Orthopedic, Spinal, Women's Health, etc.

Have you been referred for surgery? Or Need a Second Opinion? BridgeHealth will guide you to facilities and providers who are performing in the top 25% for that specific surgery.

Best of all, these are bundled contracts and cover all the costs from pre-op to post-op.

For more information on BridgeHealth please refer to the District Website or Benefits Office.

REEP Wellness Program – Omada Whole Person

Omada for Prevention	Omada for Diabetes	Omada for Hypertension	Omada for Musculoskeletal
			
+ Prediabetes + Cardiometabolic Risk	+ Type 1 Diabetes + Type 2 Diabetes + Diabetes and Hypertension	+ Hypertension + Hypertension and Diabetes	+ Injury Prevention + Acute and Chronic Pain

This program focused on prevention for diabetes & hypertension and weight management.

New condition additions include Diabetes, Hypertension and Musculoskeletal conditions.

REEP Wellness Program for all Anthem and Kaiser members will continue offering the Omada Health focusing on prevention on Diabetes and hypertension Prevention, and Weight Management and now will include Diabetes, Hypertension and Musculoskeletal conditions.

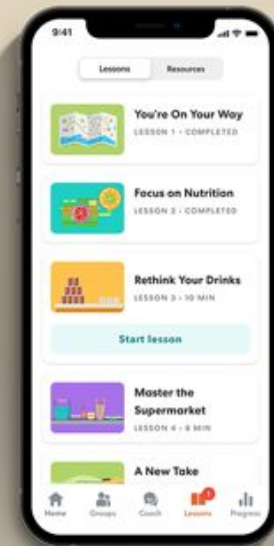
This health management program offers more robust outcomes, return on investment (ROI), and value on investment (VOI) than the previous program.

REEP Wellness Program – Omada Health

In conjunction with Omada Health, Health Enhancement Systems (HES) is an online platform that will have engaging wellness challenges for **All REEP Members**.



*A new way
to get healthy*



Goals of HES:

- Provide 4 to 12-week stand-alone wellness challenges to motivate healthy behaviors.
- Provide incentives to promote member enrollment and engagement in the program components.
- Promote wellness challenges between districts.
- Includes mobile app and online portal.

Another New REEP Wellness Program is the Health Enhancement Systems (HES).

This is an Online platform offers Wellness Challenges for All REEP Members. Wellness challenges encourage and motivate healthy behaviors and allows for friendly competitions between districts. HES programs will be provide 4 to 12 week wellness challenges. HES will be accessible through a mobile app or/and an online portal.

Additional information and promotional flyers will be out soon.

Ancillary Benefit Plans for July 1, 2023

- CICCIS Delta Dental – No Change
- CICCIS Eye Med – No Change
- CICCIS EPIC Hearing Aid Coverage - Hearing Aid Benefit will be \$1000 per hearing aid per ear
- Securian Insurance –
 - Group Basic Life and AD & D
 - Voluntary Life and AD & D
- CICCIS Voluntary Pet Insurance by Nationwide
 - Two coverage plans 50% and 70%
 - Medical only
 - Medical & Wellness
- Voluntary ID Theft Protector – No Change



Hearing Aid Programs & Discounts



Hearing Benefit Plan

Effective: 7/1/2020
Group: CIGCS Trust

Hearing Exam:
Routine hearing exam included

Hearing Aid(s):
\$1,000 per ear
Frequency: Once every 60 months

Call EPIC to register: 1-866-956-5400, TTY 711



Example Savings (per aid)

Prices and products subject to change. For more information, visit [TruHearing.com](https://www.truhearing.com).



Product:	Retail Price	TruHearing Price	Savings
Oticon OPN [®] S 3	~~\$2,454~~	\$1,425	\$1,029
Phonak Audeo [™] M30 R	~~\$1,972~~	\$1,250	\$722
ReSound Quattro [™] 5	~~\$2,427~~	\$1,370	\$1,057
Signia Styletto Nx [®] 7	~~\$3,449~~	\$2,195	\$1,254
Starkey [®] Livio [™] 1000	~~\$1,795~~	\$975	\$820
TruHearing [®] Advanced	~~\$2,445~~	\$1,250	\$1,195
Widex [®] Evoke [®] 330	~~\$2,965~~	\$1,725	\$1,240

* Rechargeable | Listed products are smartphone-compatible*

Call TruHearing today and Start Saving! 1-844-524-3976 | For TTY, Dial 711

		 Hearing Health Care.	
Amplifon		QualSight	
Products and services	Discounts on hearing aids and one year of free follow-up care	Discount on LASIK eye surgery, including pre- and post-operative visits	
Savings	62% average savings off retail hearing aid pricing ² , with a best-price guarantee of 5% ²	40 to 50% off the national average price of traditional LASIK eye surgery ⁴	
Access	Nationwide network of providers	Over 1,000 LASIK locations nationwide ⁵	
Quality	Leading brands featuring the latest hearing aid technology and a three-year product warranty	Experienced LASIK surgeons who have collectively performed over 7.5 million procedures ⁶	
Get started	1. Call Amplifon. 2. A patient care advocate will explain the discount process, help you find a hearing care provider and help you make an appointment. 3. Amplifon will send you and your provider the details to activate your discounts. 4. Save on hearing aids, and receive complimentary batteries for two years.	1. Call QualSight. 2. A care manager will explain the program, answer any questions, help you pick a provider and set up a free consultation to see if you're eligible for LASIK eye surgery. 3. Receive written confirmation, including pricing information and directions to your provider's office. 4. Pay a discounted price for LASIK services.	
Website	amplifonusa.com/deltadentalins	qualsight.com/-delta-dental	
Phone	888-779-1429	855-248-2020	

- Redlands USD has three hearing aid benefits available to employees
- EPIC Hearing Program will continue to be bundled with the vision program at no cost to employees. All employees and dependents enrolled in vision will continue to have access to EPIC Hearing and a \$1000 per hearing aid per ear every 5 years.
 - TruHearing is Discount Program which will be available to all employees (benefit eligible and non-eligible).
 - Amplifon is a Discount Program offered by Delta Dental which is available to all employees (benefit eligible and non-eligible).

Pet Insurance by Nationwide

*Enroll for Voluntary Pet Insurance through
Nationwide's personalized link

<http://www.petsnationwide.com> and search for

Redlands Unified School District. For questions, please

call Nationwide at 877-738-7874.

<u>Coverage details</u>	Medical w/Wellness	Medical
Injury & Illness	✓	✓
Congenital	✓	✓
Hereditary	✓	✓
Wellness and Preventive	✓	✗
Prescription Diets	✓	✓
Nutritional Supplements	✓	✓
Behavioral	✓	✓
Additional Coverage		
• Advertising and reward expenses	✓	✓
• Emergency boarding		
• Loss due to theft		
• Mortality benefit		

Choose reimbursement level that fits your needs 70% or 50%



- \$250 annual deductible
- \$7,500 annual maximum
- Coverage offered for Medical only or Medical, Wellness and Preventative
- Use any vet, anywhere:
- No Networks, no preapprovals

Enrolling your pets into this program will reimburse 90%, 70% or 50% of Vet bills after a \$250 deductible. Coverage offered for Medical only & Medical with Wellness. Wellness plan option offers neuter/spay, vaccines and more.



Retiree Benefit Package Options

This slide shows the Monthly, Quarterly, Half Year and Yearly Costs for Retiree Rates for 2023-2024.

RETIREE RATES 2023-2024		RATES EFFECTIVE 7/1/2023			
	Monthly Cost	Quarterly Cost	Half Year Cost	Yearly Cost	
<u>KAISER HMO 30</u>					
Single Party	\$86.45	\$259.34	\$1,037.35	\$1,037.35	
Single Party 80% employee	\$101.36	\$304.09	\$608.18	\$1,216.35	
Two-Party	\$392.44	\$1,177.32	\$4,709.30	\$4,709.30	
Family	\$811.26	\$2,433.77	\$9,735.08	\$9,735.08	
Two-Party w/ spouse on group Kaiser Sr. Advantage	\$94.64	\$283.91	\$1,135.64	\$1,135.64	
<u>KAISER REEP SENIOR ADVANTAGE (OVER 65)</u>					
Single Party	\$180.00	\$540.00	\$1,080.00	\$2,160.00	
Two-Party	\$355.80	\$1,067.40	\$2,134.80	\$4,269.60	
<u>KAISER DEDUCTIBLE HMO 500</u>					
Single Party	\$60.95	\$243.80	\$365.70	\$731.40	
Two-Party	\$183.54	\$734.18	\$1,101.26	\$2,202.53	
<u>KAISER VIRTUAL COMPLETE PLAN</u>					
Single Party	\$0.00	\$0.00	\$0.00	\$0.00	
Two-Party	\$159.41	\$637.62	\$956.43	\$1,912.86	
<u>ABC DHMO 500 SELECT</u>					
Single Party	\$66.68	\$200.03	\$400.05	\$800.10	
Two-Party	\$304.15	\$912.46	\$1,824.92	\$3,649.84	
Family	\$819.37	\$2,458.11	\$4,916.21	\$9,832.43	
<u>ABC HMO 30</u>					
Single Party	\$79.33	\$237.99	\$475.98	\$951.96	
Single Party 80% employee	\$97.85	\$293.56	\$587.11	\$1,174.22	
Single Party 60% employee	\$114.50	\$343.49	\$686.97	\$1,373.95	
Two-Party	\$422.62	\$1,267.87	\$2,535.74	\$5,071.48	
Family	\$904.53	\$2,713.58	\$5,427.16	\$10,854.33	
<u>ABC HMO 20</u>					
Single Party	\$91.72	\$275.15	\$550.29	\$1,100.58	
Two-Party	\$501.78	\$1,505.35	\$3,010.70	\$6,021.40	
Family	\$961.11	\$2,883.34	\$5,766.68	\$11,533.35	
<u>ABC PPO500 (CA & OOS)</u>					
Single Party	\$593.33	\$1,779.98	\$3,559.97	\$7,119.94	
Two-Party	\$2,244.91	\$6,734.72	\$13,469.45	\$26,938.89	
<u>ABC PPO750 (CALIF. ONLY)</u>					
Single Party	\$475.17	\$1,425.51	\$2,851.01	\$5,702.03	
Two-Party	\$1,962.93	\$5,888.80	\$11,777.60	\$23,555.20	
<u>ABC PPO HSA 1500 (CA & OUT OF STATE)</u>					
Single Party	\$0.00	\$0.00	\$0.00	\$0.00	
Two-Party	\$957.35	\$2,872.06	\$5,744.12	\$11,488.25	
Family	\$986.17	\$2,958.52	\$5,917.05	\$11,834.09	
<u>ABC PPO HSA 3000 (CA & OUT OF STATE)</u>					
Single Party	\$0.00	\$0.00	\$0.00	\$0.00	
Two-Party	\$773.73	\$2,321.18	\$4,642.35	\$9,284.71	
**ABC = ANTHEM BLUE CROSS					
DELTA DENTAL LIFETIME BENEFIT (AFTER COMPLETING 18 MONTHS OF COBRA COVERAGE)					
Single Party	100.24	\$300.72	\$601.44	\$1,202.88	
Two-Party	\$186.25	\$558.75	\$1,117.50	\$2,235.00	

Voluntary Option ID Theft Protection Plan

REEP ID Theft Protection &
Resolution Services



ID Theft Protector offers unlimited identity theft restoration services for you and your family to help easily recover from identity theft.

ID Theft cover Employees with 24/7 credit monitoring, 24/7 emergency assistance center and ID theft recovery services to for employee, spouse and dependents.

- **Helps families fight the fastest-growing crime in America – Identity Fraud**
- **Covers Employees, Spouses/DP's and Children 21 or under who live at home or to age 24 for full time students for \$12 per family a month; 10thly**
- **Unlimited 24 x 7 x 365 toll-free customer access to multilingual (25 languages spoken) Worldwide Assistant Center**

ANTHEM EMPLOYEE ASSISTANCE PROGRAM - EAP

Five Face-to-Face Sessions with Licensed
Clinician per issue – No copay

- Stress, Anxiety, Depression
- Emotional / Work Issues
- Substance Abuse
- Grief and Loss, Bereavement
- Relationship Problems
- Anger Management
- Domestic Violence
- Work & Life Services
- Legal and Financial Counseling
- Identity Theft Recovery Service
- Daily Living Services



The flyer features the Anthem logo and REEP logo at the top. Below them is a photo of two women on a beach with surfboards. The text 'Live your best life!' is prominently displayed, followed by 'Take advantage of EAP's free resources and support.' The flyer lists various services offered by the EAP, including one-on-one counseling, web-based tools, legal and financial consultations, and support on the go. It also includes a section for 'Ready to get started?' with contact information. The flyer is flanked by blue bars and has a series of white chevrons on the right side.

Live your best life!
Take advantage of EAP's free resources and support.

Life can surprise you with its many ups and downs. That's why the Employee Assistance Program (EAP) is here for you — 24/7, 365 days a year. Whether you're struggling to find **child care**, plan for **retirement** or cope with **addiction**, we can help. EAP offers:

- One-on-one counseling** by phone, in-person and online.
- Web-based tools and resources:**
 - Articles, checklists, quizzes and other educational materials
 - Webinars, podcasts and eLearning modules about everything from **parenting** and **identity theft** to **disaster preparedness**
 - Legal forms, including **wills**, **living trusts** and **rental agreements**
 - LiveCONNECT instant messaging with a work-life specialist
- Legal and financial consultations.**
- Support on the go:**
 - The online and mobile **myStrength** program serves as a "health club for the mind," connecting you to emotional health resources for managing **depression**, **anxiety**, **stress**, **substance use** and **sleep issues**.
 - LiveHealth Online for virtual visits with a licensed therapist
 - @AnthemEAP on Twitter.** Enjoy daily well-being information and tips.
 - The WellPost blog at anthemEAP.com.** Read about a wide range of work-life topics, written by experts in their fields.

Whatever life throws at you, remember that you're not alone. When you contact EAP, you'll reach a real person dedicated to your immediate needs.

Ready to get started?
Just call (800)999-7222 or visit anthemEAP.com and enter REEP. EAP services are available to you and members of your household for free. Everything you share is confidential and stays between you and EAP.*

*In accordance with federal and state law, and professional ethical standards.
Language Access Services: (774)760-1133
Spanish - Para el servicio de atención al cliente en español, llame al 800-999-7222 o visite anthemEAP.com y escriba REEP.
Chinese - 如需獲得中文服務，請撥打 800-999-7222 或訪問 anthemEAP.com 並輸入 REEP。
We comply with applicable federal and state laws and do not discriminate on the basis of race, color, national origin, age, disability or sex.
Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.
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This EAP plan is for all district employees and all immediate family members living in the same household, including non-benefited individuals. MyStrength is also a new service included in the Anthem EAP program. It is an online platform that offers free videos to support emotional health and wellbeing. In addition, MyStrength is also available through Kaiser. My Strength is available through the my strength app on android or apple. Flyers for all these new services will be on your District Website or Benefits Office.

2023 -2024 Enrollment

Open Enrollment begins Tuesday, March 28, 2023 at 12:01 a.m. through Friday, May 26, 2023 at 5:00 p.m. Pacific Standard Time

There is an online self-enroll option this year, or you may meet with American Fidelity's benefit counselors who can walk each employee virtually and in-person through the new system and educate you on all available programs.

There will be an online scheduler available. Simply click the link to schedule your open enrollment appointment.

<https://americanfidelity.com/pages/redlands-unified-school-district/>

The benefit counselor will also assist to:

- Update your address and phone number if it has changed
- Select a Core Benefit plan-Medical, Dental, Vision and/or Life insurance
- Add or delete a dependent
- Opt out of medical coverage with updated proof of other coverage
- Enroll or delete a voluntary product
- Update your life insurance beneficiary

AFenroll®



ENROLLMENT



To complete your enrollment interview, you need the following:

- Employees new to the Anthem plans require a PCP provider number to enroll with the correct physician for each family member
- Social Security numbers are required for each family member

NOTE: A list of these PCP provider numbers is available through AFenroll or the District Website.

The AFenroll Customer Service hotline is (800) 365 – 9180 extension 0 and they are available Monday – Friday from 8:00 am to 5:00 pm. You may contact by email:

Monika Waggoner at monika.waggoner@americanfidelity.com or
Stephanie Hopkins at stephanie.hopkins@americanfidelity.com.

Benefits Enrollment Schedule

School Sites	2023 / Date	Time
Adult Ed	May 18	8:00-4:00
Arroyo Verde Elem	April 5-6	8:00-4:00
Beattie MS	April 19-21	8:00-4:00
Bryn Mawr	April 7 & 10	8:00-4:00
Clement MS	April 12-14	8:00-4:00
Cope MS	April 26-28	8:00-4:00
Crafton	April 6 & 11	8:00-4:00
Cram	April 24-25	8:00-4:00
CVHS	May 3-5	8:00-4:00
District Office	March 23-24, 27-31, April 3-4, May 26	8:00-4:00
Franklin	April 5 & 12	8:00-4:00
Highland Grove	April 13-14	8:00-4:00
Judson & Brown	May 8-9	8:00-4:00
Kimberly	April 26-27	8:00-4:00
Kingsbury	May 17-18	8:00-4:00
Madrigal	April 24-25	8:00-4:00
Mariposa	May 1-2	8:00-4:00
McKinley	April 17-18	8:00-4:00
Mentone	April 17-18	8:00-4:00
Mission	May 15-16	8:00-4:00
Moore MS	May 17-19	8:00-4:00
M&O	May 25	7:30-3:30
Orangewood CS	April 28	8:00-4:00
REVHS	May 10-12	8:00-4:00
RHS (North Campus)	May 4-5	8:00-4:00
RBS (Main Campus)	May 22-24	8:00-4:00
Rise/Elementary	May 9	8:00-4:00
Rise/Secondary	May 10	8:00-4:00
Smiley	April 19-20	8:00-4:00
Transportation	April 21 & May 25	7:30-3:30
Victoria	May 1-2	8:00-4:00



Schedule Your Appointment

<https://americanfidelity.com/pages/redlands-unified-school-district/>



Point your smart phone camera at the QR code and open the link that appears.

A photograph of a two-story, light-colored building with a red-tiled roof and large arched windows. The building is identified by a sign as the Redlands Unified School District Boardroom. It is surrounded by green grass and trees under a clear blue sky.

QUESTIONS?

For all questions related to your benefits, please contact

Karen Houston at karen_houston@redlands.k12.ca.us

Heather Roe at heather_roe@redlands.k12.ca.us

or employee_benefits@redlands.k12.ca.us.

Check out the Employee
Health and Welfare
Benefits Page for Plan
Comparisons, Rates and
the latest information.