



2024-25 OPEN ENROLLMENT: May 6 – May 30, 2024

The open enrollment period is your opportunity to make changes to your medical, dental, or vision plan, as well as to enroll or change the available voluntary plans. Changes are effective July 1, 2024, through June 30, 2025. During Open Enrollment, benefit-eligible employees can:

- Change medical, dental, vision, and voluntary plans (change plans or add/remove dependents)
- Enroll or re-enroll in the Flexible Spending Account (FSA)
- Update beneficiary(ies)

Benefit eligible employees can log onto BenefitBridge during this time to make changes to medical, dental, vision, Metlife Voluntary Life Insurance, MetLife Legal, ID Theft, and Colonial Hospital Indemnity plans.

[BenefitBridge Website](#)

[BenefitBridge Instructions](#)

If you do not wish to make any changes, your medical, dental, vision, and covered dependents will continue their current coverage. It is still recommended that you login to BenefitBridge to review your current benefit elections and beneficiaries.

For assistance with BenefitBridge or password resets, call BenefitBridge Customer Care at 800-814-1862, Monday - Friday 8:00 am to 5:00 pm. For questions related to benefits, you can email benefits@puhsd.org, call 951-943-6369 ext 80284 or call Keenan & Associates at 800-654-8347, ext 1168 or 1171.

Virtual Health & Safety Fair

We are bringing the Health & Safety Fair to you! Airbo is an interactive platform that delivers information on your benefits. Use the link below to go to this virtual fair where you can:

- Visit the fair on your own schedule; No lines, no crowds, no time limits, no travel time
- Visit “booths” and learn about the benefits available to you
- Play games, watch videos and earn points for raffle prizes
- Visit the virtual Health & Safety Fair: [Airbo Health & Safety Fair](#)

Insurance Rates: View rates for medical, dental and vision plans by using the [rate calculator](#) on our District website.

Appointments for Plans Not Included in BenefitBridge:

American Fidelity (AFA) - Flex 125 Plan **(must renew to continue)**, Disability, Life, Accident, Cancer, and Critical Care Insurance. An American Fidelity representative will be coming to each site during Open Enrollment to allow employees the chance to meet with them in-person to discuss current/new benefit plans. Schedule your appointment [here](#).

The Standard - Disability and Life Insurance (PSEA only.) *Links to schedule a Virtual Appointment with The Standard:* [The Standard Virtual Appointment](#), contact [Jason Miller](#), PSEA President, or [Gabriela Lopez](#), PSEA IAC member, for additional information.

Pacific Educators - Disability, Life and Cancer Insurance. *Link to access the online application for:* [Pacific Educators](#)

Employees with disability coverage should consider updating their salary information to ensure the appropriate monthly benefit amount in the event of a claim.

PLAN UPDATES & RESOURCES

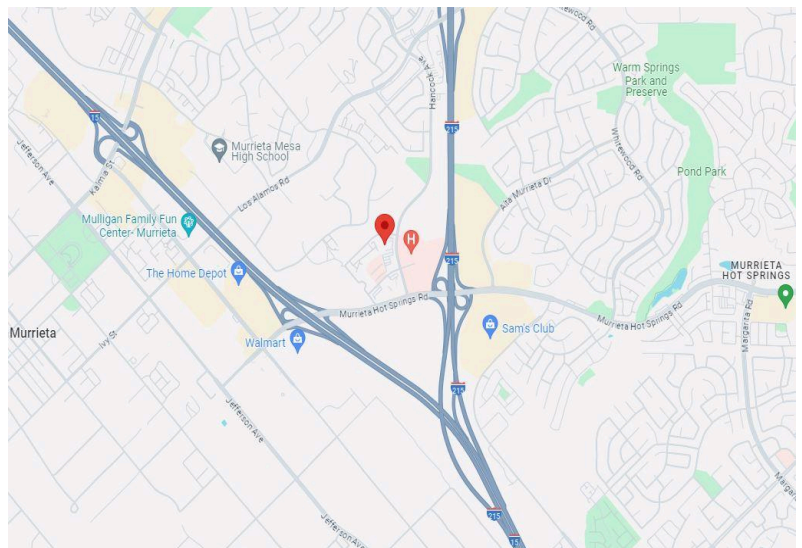
New REEP Health Center for Anthem PPO, HSA and MVP Members

Great news for Anthem **PPO, HSA and MVP members!** REEP is partnering with Everside Health and recently opened a Health Center in Murrieta, at **25395 Hancock Ave. Suite 200, Murrieta CA 92562.**

Everside Health Center covers up to 90% of your comprehensive and primary care needs with virtually no out-of-pocket costs (\$0 copay for all preventive services for PPO and HSA plan participants, \$0 copay for non-preventive services for PPO members, and only a \$10 copay for HSA plan participants). Everside providers are dedicated to your healthcare and are easy to reach by phone or video.

Services include, but are not limited to:

- Annual physical exams
- Chronic condition management
- Full-scope family medicine
- Men's and women's health
- Mental health screenings
- No cost onsite lab work
- School and sports physicals
- Select onsite medications at little to no cost
- Sick and urgent care
- Same and next day appointments
- 24/7 phone access to care team for urgent needs



Medical Plans

Anthem Blue Cross HMO, HSA & PPO:

NEW for Anthem HSA Members - As a result of updated legislation, the current Health Savings Account (HSA 1500) plan will see an increase in the deductible from \$1,500 individual/\$3,000 family to \$1,600 individual/\$3,200 family effective July 1, 2024. Therefore, the HSA 1500 plan will now be referred to as the HSA 1600 plan.

Classified employees will have an additional Anthem Blue Cross medical plan option, the HMO 20 Select plan. This plan provides the same benefits as the current HMO 20 plan, however the network of providers is a “narrow network” and does not include all providers included on the HMO 20 plan. All other Anthem medical plans will remain the same.

As a reminder, **mental health and substance abuse benefits** are included in your medical plan of benefits through Anthem Blue Cross. Your copayment/coinsurance is based on the Anthem Blue Cross plan you elect to enroll in. The phone number to call and access these benefits is provided on your Anthem Blue Cross ID card.

IMPORTANT – your medical plan election is valid July 1, 2024 through June 30, 2025. If you select a narrow network, (**HMO20 Select, HMO30 Select or HMO40**), please be advised that Anthem updates these network providers on January 1st each year. You will be notified if your provider is leaving the network, but will be unable to change medical plans until the next annual open enrollment unless you experience a qualifying life event.

Kaiser Permanente:

Classified employees will now be provided with two additional Kaiser plan options effective July 1, 2024: the Kaiser HMO 30 and Kaiser DHMO 1000 plans. Benefit details are provided in BenefitBridge and on the District website.

Management/Confidential employees will now be provided with an additional Kaiser plan option effective July 1, 2024, the Kaiser HMO 30 plan. Benefit details are provided in BenefitBridge and on the District website. There are no other changes to Kaiser plan benefits for the 2024-25 program year.

As a reminder, **mental health and substance abuse benefits** are included in your medical plan through Kaiser Permanente.

Express Scripts (ESI) Prescription Drugs

IMPORTANT MESSAGE for Anthem Blue Cross Members

The prescription drugs for ALL Anthem Blue Cross members are provided through Express Scripts (ESI). When enrolled in Anthem Blue Cross, the member will receive an Anthem Blue Cross Identification Card (ID) and, in separate mail, will receive an ESI ID card. Anthem Blue Cross members must use their ESI ID card when purchasing prescriptions at the pharmacy. If a member tries to use their Anthem Blue Cross ID, the member will be advised they do not have prescription coverage.

UPDATE: Effective July 1, 2024, if an enrolled HMO member is unable to receive a vaccination at your primary care physician's (PCP) office due to the vaccine being unavailable through the PCP, you will be able to get your vaccination at a pharmacy and have it covered under the ESI prescription benefit. Please refer to the benefit summary for vaccinations included in this benefit.

Delta Dental Enhancements

We are very pleased to be able to include an additional \$500 orthodontic lifetime maximum benefit on our Delta Dental plans effective July 1, 2024. Orthodontia coverage on our Delta Dental plans will be increased from 80% up to \$1,500 for adults and children to 80% up to \$2,000 for adults and children. NOTE: this additional benefit will not be available to those who previously exhausted their lifetime orthodontia maximum.

We are also very pleased to advise the Delta Dental PPO plans will now include a mouthguard benefit with a \$500 lifetime maximum benefit.

Additionally, teeth whitening will be included in the Delta Dental PPO plans, covering one treatment every 24 months. Benefits will be paid under the basic benefit level and will apply towards the annual maximum. The teeth whitening benefit for an incentive plan will be paid at the incentive level. Non-incentive plans will be paid at the percentage appropriate for that plan.

Anthem Dental Enhancements

We are pleased to be including an additional \$500 orthodontic lifetime maximum to the Anthem Dental plans. Orthodontia coverage will be increased from 50% to \$1,500 for adults and children lifetime maximum to 50% to \$2,000 for adults and children lifetime maximum effective July 1, 2024. NOTE: this additional benefit will not be available to those who previously exhausted their lifetime orthodontia maximum.

Employee Assistance Program (EAP) [Employee Assistance Program Flyer](#)

The Employee Assistance Program (EAP) is provided through Anthem Blue Cross to **all employees** of the district and all immediate family members living in your household, even if you are a Kaiser member or not eligible for benefits.

- **Note:** The Anthem EAP benefits are **separate** from the mental health and substance abuse benefits and provide a maximum of five (5) face-to-face counseling visits for all employees, even if you are not eligible for health benefits through the district. In addition, the Anthem EAP covers all immediate family members living in your household.
- If you are an Anthem Blue Cross member, the phone number to access this benefit will be listed on your Anthem ID card. All Kaiser members, or non-benefit eligible employees can refer to the flyer for instructions on how to access, or visit the EAP tile on Airbo.

REEP Wellness Program – OMADA Health [OMADA Flyer](#)

Omada Health program is focused on diabetes/hypertension and weight management and is offered to PUHSD employees enrolled in either Anthem or Kaiser Permanente who qualify to participate. The goal of this program is to help members:

- Lose weight (and keep it off) with small, sustainable lifestyle changes
- Build strategies for healthy eating, activity, sleep and stress management
- Reduce the risk of developing type 2 diabetes, heart disease and stroke
- Hypertension Specialized Coaching
- Best in class musculoskeletal program
- Expert Physical Therapists anytime, anywhere

REEP Value Added Benefits:

TruHearing Discount Program [TruHearing Flyer](#)

The TruHearing Discount Program provides all REEP members access to hearing aids at a reduced price of approximately 30% to 60% off.

Transcarent for Anthem PPO/HSA/Minimum Value Plan 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. If PPO/HSA/MVP members are referred for surgery, you can contact Transcarent at (844) 643-0606 to be guided to facilities and providers who are performing in the top 25% for that specific surgery.

- If you opt to use the Transcarent program for your surgery, PPO/MVP members will have your deductible and coinsurance waived. HSA members will be subject to the deductible however, your coinsurance will be waived and you will receive a "care allowance" of \$1,600 on the HSA1600 plan.
- If you are traveling to a facility over 100 miles away, travel expenses are covered for the member and a companion to travel with you (includes airfare, lodging, incidentals).
- Members can call and receive a second opinion at no charge, and you can decide not to move forward if you would rather pursue a different course of action (This is a great benefit of the program).
- Members must call to begin the process; there is no outreach.
- Bundled contracts cover all costs from pre-op to post-op. Note this includes anesthesiology, so this removes the surprise bill that comes from non-contracted anesthesiologists.

Additional Voluntary Benefits:

Colonial Medical Bridge (Hospital Indemnity)

There are four (4) Hospital Indemnity 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 Hospital Indemnity plan online through BenefitBridge.

Identity TheftPROTECTOR

For just \$12.00 tenthly you can protect your entire family against identity theft and fraud. Information on this valuable benefit option is available on BenefitBridge.

MetLife Voluntary Life Insurance

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 only if you are also covered.

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

If you wish to enroll in any of the MetLife plans, and if a husband and wife are both eligible employees, the following options are available: a) they may each be insured as an employee, or b) one may be insured as an employee and insure the other as a spouse. Children may be covered by either the husband or the wife, but not both.

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.

MetLife Voluntary Accidental Death & Dismemberment (AD&D)

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 enroll online.

If you wish to enroll in any of the MetLife plans, and if a husband and wife are both eligible employees, the following options are available: a) they may each be insured as an employee, or b) one may be insured as an employ

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.

Voluntary Pet Insurance through Nationwide

Another popular voluntary plan offered is Pet Insurance through Nationwide. Nationwide's My Pet Protection pet insurance helps cover veterinary expenses providing your pets with the best care protection. All enrollments are done by logging into Nationwide's link below. Premiums are paid direct to Nationwide and not payroll deducted.

Easy enrollment:

There are two simple ways for employees to sign up for this plan:

1. Go directly to the dedicated URL: <http://benefits.petinsurance.com/puhsd>
2. Call 877-738-7874 and mention you are an employee of Perris Union High School District to receive preferred pricing

Plan details and other information can be found on the district website: <https://www.puhsd.org/employee-benefits>