



SAN LUIS COASTAL
UNIFIED SCHOOL DISTRICT

2024

**Open
Enrollment
Presentation**



Benefit Period

October 1, 2024 – September 30, 2025

This presentation and the materials provided are designed to explain the district benefits program, in brief summary only.

Questions:

Contact Traci Moreno



Enrollment Information



Benefit Information Guide



SLCUSD

Benefit Information Guide

October 1, 2024 - September 30, 2025



Human Resources Department
1500 Lizzie Street
San Luis Obispo, CA 93401
805-549-1233



Benefits



Employee
Contributions



Resources and Contacts

Eligibility

New Hire

- First of the month following date of date of hire
- **20 hours per week or 0.50 FTE** or above are eligible for Health Benefits
- Employees working **7.2 to 8 hours per day or FTE .90** required to enroll

Eligible Dependents

- Legally married spouse
- Dependent children under age 26
- Registered Domestic partners

Qualifying Events

- Marriage, divorce, legal separation or annulment
- Birth or adoption of a child
- A qualified medical child support order
- Death of a spouse or child
- Loss of coverage from another health plan

Notify Traci Moreno within 30 days of a qualifying event



Qualifying Life Event

Documentation Required

- Marriage Certificate
- 1040 Form
- Birth Certificate or Hospital Record
- Copy of Spouse's Open Enrollment
- Loss of Coverage letter
- Adoption Paperwork

**30
Days**



Go Online to Notify HR of your qualifying event.

Document required no later than 30 days from date of qualifying event.

Deductions

A note regarding your initial enrollment

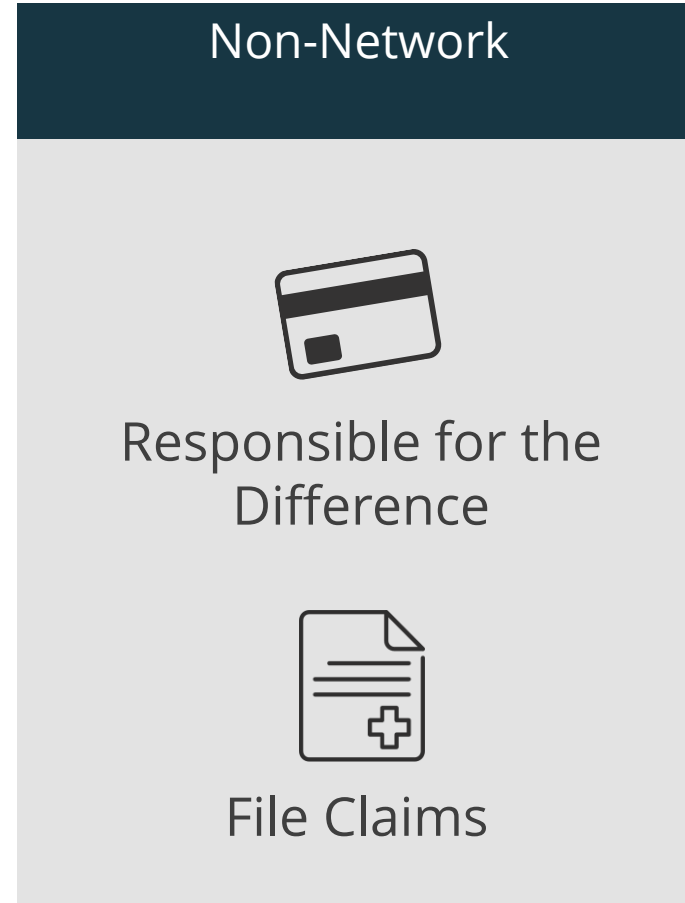
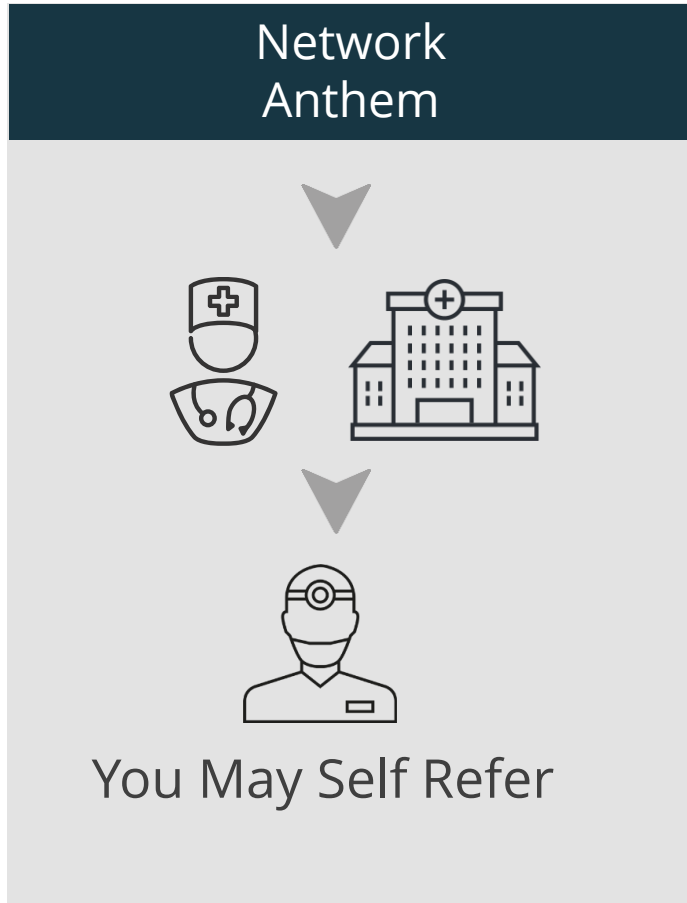
- If you are employed as of the first day of school, your insurance coverage begins **September 1st**
- There will be **two** deductions taken for insurance coverage on your **August paycheck**
 - ✓ One deduction is for coverage for **September** at the current year's rate
 - ✓ The second deduction begins the regular monthly payments at the new year's rate for insurance coverage from **October 1 through September 30**
- **Late hires are subject to pro-rated deductions.**



Medical Benefits



Medical Plans



Medical Plans



	Anthem PPO 80-M In-Network	Anthem PPO 80-G In-Network	Anthem PPO 90-C In-Network	Anthem PPO 100-A In-Network	Anthem HSA \$1,700 In-Network	Anthem 2-Tier HSA \$5,000 In-Network
Health Benefits						
Deductible (calendar year)						
– Individual / Individual wDeps	\$3,000	\$500	\$200	none	\$1,700 / \$3,400 w/deps	\$5,000
– Family	\$6,000	\$1,000	\$500	none	\$3,400	\$10,000
Out of pocket maximum						
– Individual / Family	\$4,000 / \$8,000	\$2,000 / \$4,000	\$1,000 / \$3,000	\$1,000 / \$3,000	\$3,400 / \$6,800	\$6,350 / \$12,700
Office visit copay (PCP / Specialist)	\$40* / \$40	\$30* / \$30	\$20* / \$20	\$20* / \$20	10% after ded	30% after ded
Inpatient Hospital	20% after ded	20% after ded	10% after ded	100% Covered	10% after ded	30% after ded
Outpatient surgery	20% after ded	20% after ded	10% after ded	100% Covered	10% after ded	30% after ded
Emergency Room (copay waived if admitted)	\$100 copay + 20% after ded	\$100 copay + 20% after ded	\$100 copay + 10% after ded	\$100 Copay	10% after ded	30% after ded
Urgent Care	\$40	\$30	\$20	\$20	10% after ded	30% after ded
Prescription Drug (Retail)	\$10 / \$35, \$200 ded	\$9/\$35	\$9/\$35	\$9/\$35	\$9/\$35, after medical ded	\$9/\$35, after medical ded

*First 3 primary care visits are covered with \$0 Copay

WABE – Waiver of Benefits

SISC requires 100% participation of full-time employees (FTE ≥ 90%) in the SISC sponsored medical plans or **WABE** and adherence to SISC Health Benefit Manual Guidelines. When electing WABE, you are **opting out of Medical, Dental, Vision, and Life** benefits.



Included with WABE Enrollment

- ✓ Employee Assistance Program
- ✓ Expert Medical Opinion - Teladoc Medical Experts
- ✓ 24/7 Physician Access - MDLive
- ✓ Health Screening Program – Quest Diagnostics
- ✓ Flu Shot Program - Costco

Medical Plans

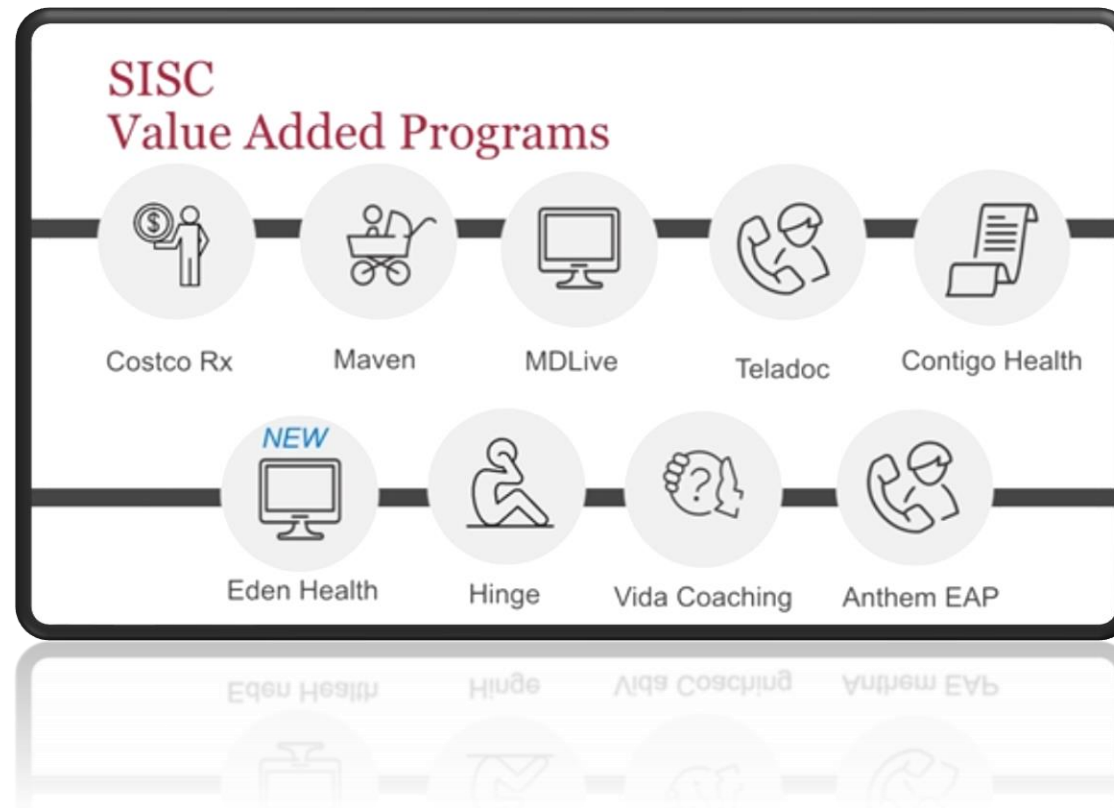
Understanding the Health Savings Account (HSA) option.

Click here to watch a short video to learn all about Health Savings Accounts. [Health Savings Accounts Video](#)



SISC Value Adds

Watch this short video to learn all about the Value-Added programs available to SISC members: [SISC Value Added Programs Video](#)



Dental Benefits



Dental PPO^{D1} – What's in it for you?^{D2 D3}



You can choose from a **large network** of carefully selected, pre-screened dentists^{D1}



You'll typically pay **35-50%** less than the average charges in the same area^{D4 D5}



Usually your **dentist files dental claims on your behalf**– meaning less paperwork for you



You'll have easy access to **pre-treatment estimates**,^{D3} **real-time claims processing** and **24-hour customer service**



Dual Option Benefits Breakdown

PDP PLUS Network

	Plan Option 1 MetLife \$1500		Plan Option 2 MetLife \$3000 with Ortho	
	In-network dentists: percentage of negotiated fee ^{D4}	Out-of-network dentists: percentage of reasonable & customary (R&C) ^{D6} /negotiated fee ^{D4}	In-network dentists: percentage of negotiated fee ^{D4}	Out-of-network dentists: percentage of reasonable & customary (R&C) ^{D6} /negotiated fee ^{D4}
Services Provided				
Type A: Preventive	100%	100%	100%	100%
Type B: Basic	100%	100%	100%	100%
Type C: Major	50%	50%	50%	50%
Type D: Orthodontia	Not Covered	Not Covered	50%	50%
Annual deductible for B and C services	\$25 individual/\$75 family	\$25 individual/\$75 family	\$25 individual/\$75 family	\$25 individual/\$75 family
Annual benefits maximum excluding orthodontia	\$1,500	\$1,500	\$3,000	\$3,000
Orthodontia lifetime benefits maximum	Not Covered	Not Covered	\$3,000	\$3,000

Child(ren)'s eligibility for dental coverage is from birth up to age 26.



Dental Transition of Care

Making it easier for employees to get continued care

Orthodontia Treatments

Payment History and Treatment Plan Information gets applied to employee's Metlife dental plan¹

- Metlife then pro-rates the benefits and picks up payments
- Total benefit paid between two carriers cannot exceed the lifetime orthodontia maximum under MetLife dental PPO plan
- Prior plan dental HMO – MetLife to prorate charges prior to MetLife effective date and issue benefits from MetLife PPO plan effective date forward upon receipt of orthodontia claim

Endodontic Treatments

Root Canal:

- Tooth opened prior to, but completed after the MetLife dental plan effective date - Eligible expenses under the MetLife dental plan subject to MetLife plan frequency limits

Prosthetic Treatments

Crowns and Bridgework

- Treatment (preparation and impressions) started prior to, but placed after the MetLife dental plan effective date - Eligible expenses under the MetLife dental plan subject to MetLife plan frequency limits²

Partial or Full Dentures

- Final impressions for appliances completed prior, but delivery made after the MetLife dental plan effective date – Eligible expenses under the MetLife dental plan subject to MetLife plan frequency limits²

¹MetLife dental plans include plans underwritten by MetLife (insured) and those administered by MetLife (self-funded).

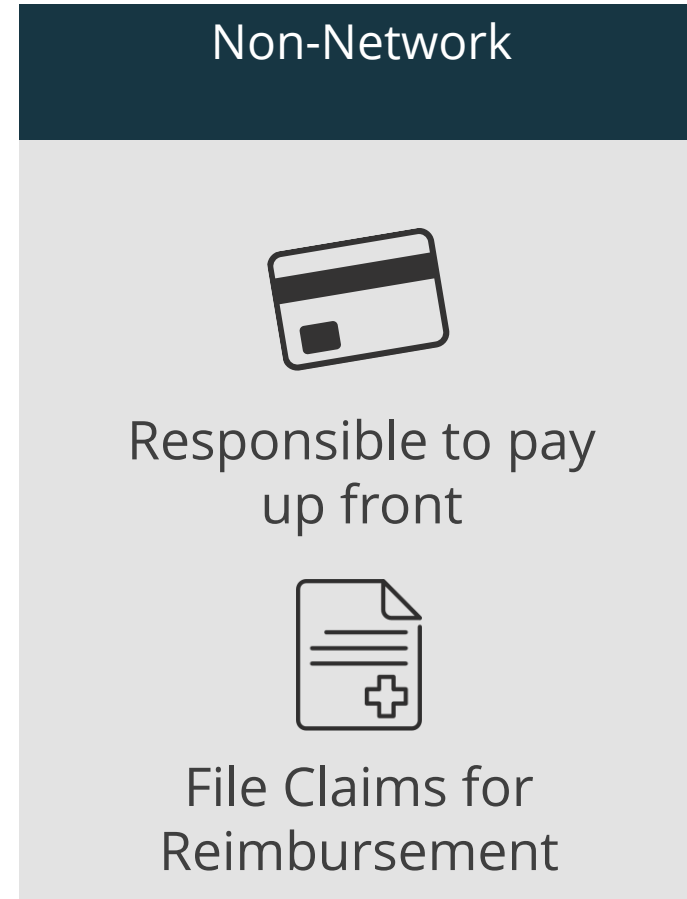
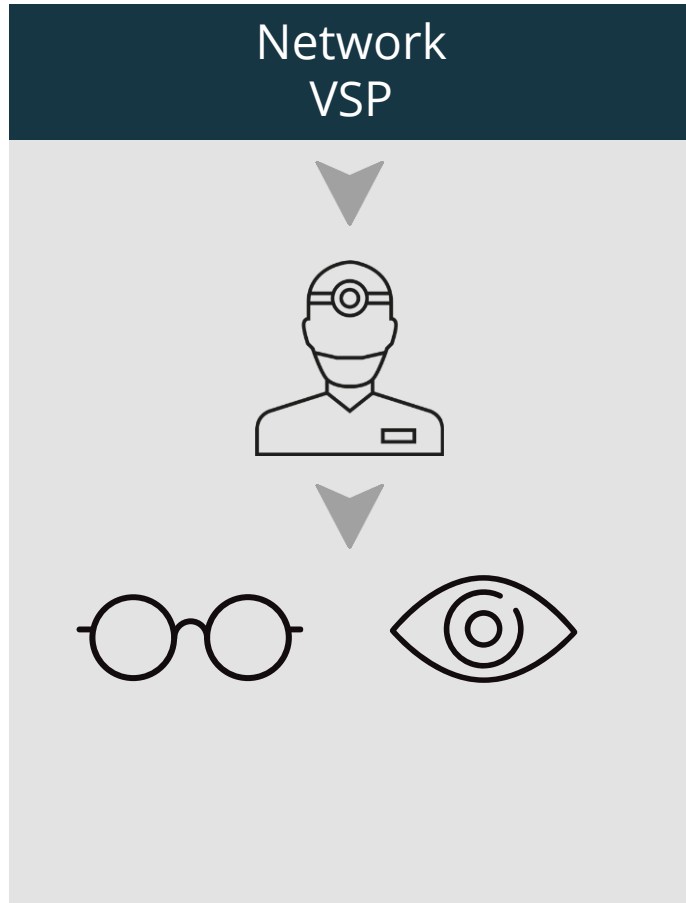
²Please note that MetLife assumes that the dentist is using the completion date (not the preparation date) as the billing date. Based on this assumption claims received with dates of service prior to the MetLife effective date will be declined.



Vision Benefits

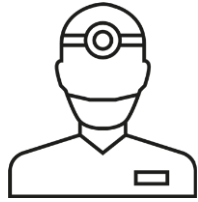


Vision Plan



Vision Plan

Examination



Exam

Network: \$0 Copay
Non-Network: up to \$50
Reimbursement
Every 12 months

+

Glasses



Lenses

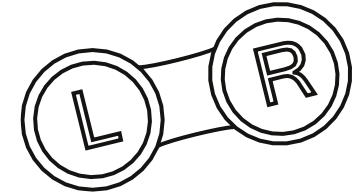
Network: \$0 Copay
Non-Network: up to \$100
Reimbursement
Every 12 months

Frames

Network: \$150 Allowance
Non-Network: up to \$70
Reimbursement
Every 24 months

OR

Contact Lenses



Contact Lenses

Network: \$150 Allowance
15% off fitting exam
Non-Network: up to \$105
Reimbursement
Every 12 months



Basic Life Benefits



Basic Life and AD&D

Financial protection for your family if you die or become seriously injured

Benefit: **\$10,000**

*This benefit is offered to **Classified Employees***



Basic Life and AD&D

Financial protection for your family if you die or become seriously injured

Benefit: **\$100,000**

*This benefit is offered to **Confidential and Management Employees***



Tax Savings Benefits

Flexible Spending
Accounts



TAX FREE



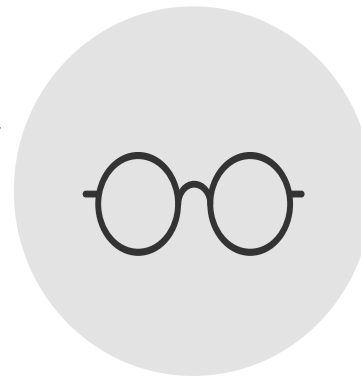
Health Care FSA
\$3,200



Medical

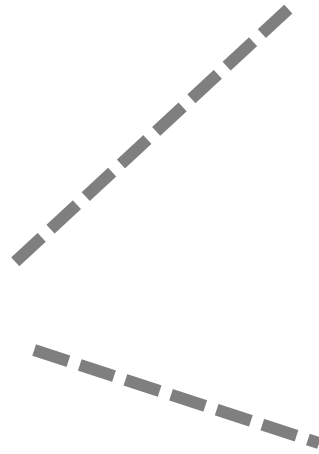


Dental

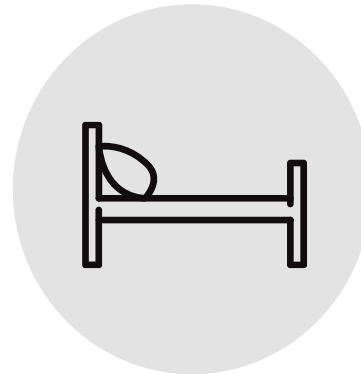


Vision

TAX FREE

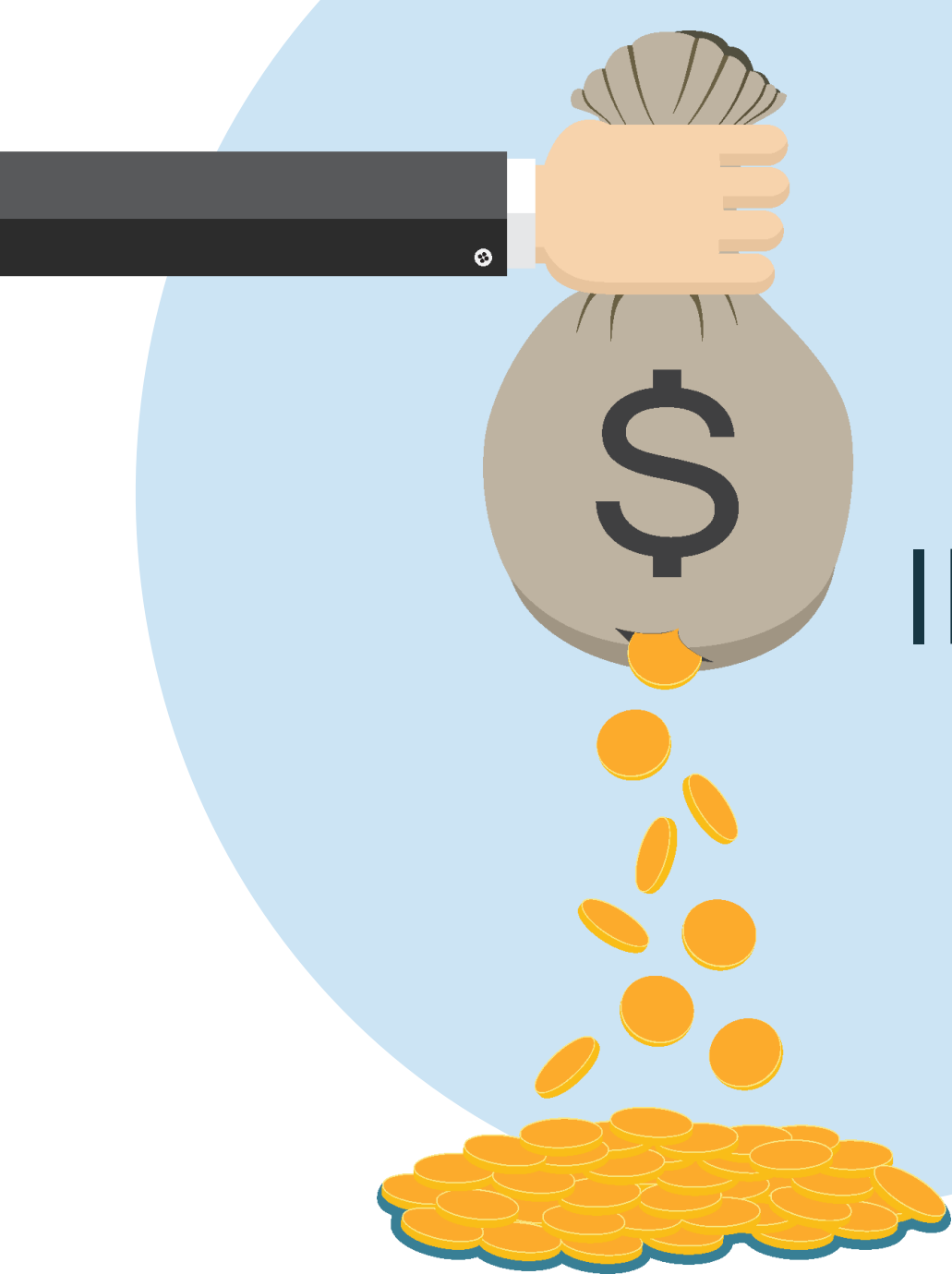


Daycare for Children



Home Care for Disabled Family Member

Dependent Care FSA
\$5,000



IRS: USE IT OR LOSE IT
Grace Period

Employee Contributions



Employee Contributions

	Certificated 2024 Annual Premium	Classified 2024 Annual Premium
Medical PPO – SISC Anthem 80-M		
- Dental MetLife PDP Plus (Pkg 1)	\$5,795.66	\$5,295.66
- Dental MetLife PDP Plus/Ortho (Pkg 5)	\$5,949.98	\$5,449.98
Medical PPO – SISC Anthem 80-G		
- Dental MetLife PDP Plus (Pkg 2)	\$8,009.66	\$7,509.66
- Dental MetLife PDP Plus/Ortho (Pkg 6)	\$8,163.98	\$7,663.98
Medical PPO – SISC Anthem 90-C		
- Dental MetLife PDP Plus(Pkg 3)	\$9,455.66	\$8,955.66
- Dental MetLife PDP Plus/Ortho (Pkg 7)	\$9,609.98	\$9,109.98
Medical PPO – SISC Anthem 100-A		
- Dental MetLife PDP Plus (Pkg 4)	\$10,367.66	\$9,867.66
- Dental MetLife PDP Plus/Ortho (Pkg 8)	\$10,521.98	\$10,021.98
Medical PPO – SISC 2-Tier HSA 5000		
- Single	\$1,682.00	\$1,182.00
- w/children	\$4,172.00	\$3,672.00
Medical PPO – SISC Anthem HSA 1700		
- Dental MetLife PDP Plus (Pkg 9)	\$6,785.66	\$6,285.66
- Dental MetLife PDP Plus/Ortho (Pkg 10)	\$6,939.98	\$6,439.98

Open Enrollment Action Items

- Log into Helios and view your current elections
- Make enrollment changes if desired
- Open enrollment for SISC's FSA through Navia is in November. The FSA plan year begins January 1, 2025. **Reminder**, you cannot be enrolled in an FSA and open an HSA bank account concurrently.

Open Enrollment is May 15th through June 17th, 2024!



Important Dates

Open Enrollment

May 2024						
SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

June 2024						
SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

Plan Year: October 1, 2024 through September 30, 2025



Medical: What's New?

- The Medical HSA \$1,500 deductible plan is changing to the HSA \$1,700 plan with the following benefit changes
 - New Deductible: \$1,700 (individual) / \$3,400 (family)
 - New Out of Pocket Maximum: \$3,400 (individual) / \$6,800 (family)

An illustration of a workspace. On the left, a grey A-frame desk holds a silver laptop with a black screen. To the right of the laptop is a tall, green, leafy plant in a pink pot. Above the desk, a circular pendant light with a white globe and a brown cord hangs from the top. The background is plain white.

Dental: What's New?

- MetLife will be our new dental carrier 10/1/2024.
- You may choose from one of two plan options.
 - MetLife PDP Plus
 - MetLife PDP Plus/Ortho

Find a Dental Provider

With MetLife Dental insurance, you can choose from thousands of general dentists and specialists nationwide. You can find the names, addresses, languages spoken and phone numbers of participating dentists by searching our online **Find a Dentist** directory.



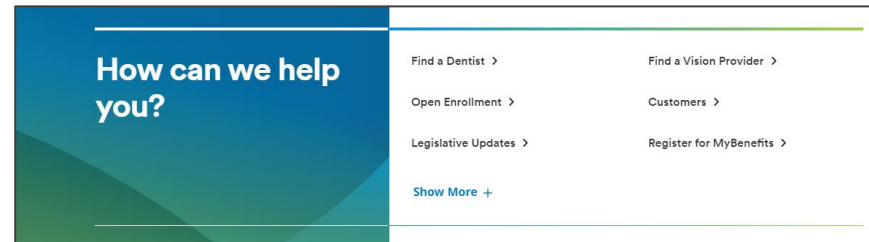
Step 1:

Go to [metlife.com](https://www.metlife.com)



Step 2:

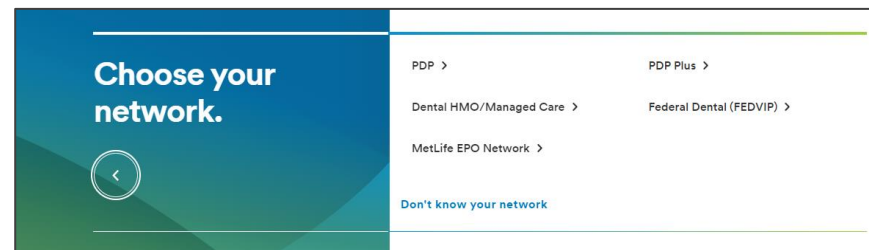
Select "Find a Dentist" next to "How can we help you?"



Step 3:

Select "PDP Plus" next to "Choose your network."

Enter your Zip, City or State and select the "Find a Dentist" button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.



You can benefit from MyBenefits

MetLife Online Services capabilities may vary by product and may not be available to all customers.

www.metlife.com/mybenefits

The screenshot displays the 'My Accounts' section of the MetLife website. The interface includes a navigation bar with 'MY ACCOUNTS', 'CLAIM CENTER', and 'DOCUMENTS & FORMS'. The main content area is titled 'My Accounts' and features several key sections: 'Group Dental' with a 'Don't See All Your Policies?' link, 'Disability Insurance' with a 'Recent Claims' table, and 'ID Cards' with a 'PRINT CARDS' button. A 'Find a Dentist' section is also visible at the bottom left.

Patient/Responsibility	Date of Service	Status
David Faulkner \$852.86	12/01/16	Closed
Jean Faulkner \$75.00	12/05/16	Closed

Claim #	Disability Date	Status
1234567890	12/01/16	Closed
1234567890	12/09/16	Closed
1234567890	12/20/16	<Status>

- 1 **Customized** product section with additional policy contract and product details
- 2 **Easy access** to Forms, Customer Support and Claims Center
- 3 **Add policies** with the “Don’t see all your policies?” feature

With MyBenefits you can...

- View enrollment status
- Check recent claims and status
- Print ID cards
- Find essential forms
- Update profile information
- Access educational tools



The MetLife mobile app

It's easy. Download “MetLife US” at the App Store or Google Play. Log in with your MyBenefits information to access these features.*



Dental*

- Find a dentist and get estimates on most procedures
 - View your claims
 - Access and print your electronic ID card
- Please note: ID cards are not required to obtain dental services.

*To use the MetLife mobile app, employees can choose to register at metlife.com/mybenefits from a computer or directly through the app.



Questions? Need help or more info?



Visit

www.metlife.com



Call

1-800-GET-MET8 (1-800-438-6388)

Monday through Friday, 8 am – 8 pm, EST



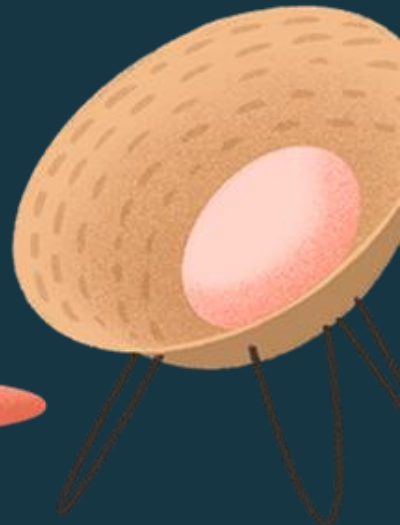
Contact

Contact your benefits administrator

For auto and home insurance an employee does not enroll but must apply for coverage.



Benefits Enrollment



Online Enrollment

Your Login information will be sent to your current email directly from the **Helios** system.

If you did not receive the email, please contact Traci Moreno.

