GUAJOME
Charter Public Schools

Benefits Information Guide

2024

Welcome

Your time with your team is important, but there's more to life than work. The benefits you'll find here are carefully chosen to support your life outside of work, whatever it looks like for you. Whether you're checking it out for the first time or stopping by for a visit, this guide is crafted to help you choose the right benefits. We'll talk about medical, dental, flexible spending accounts, retirement and more.

Plan summary

Does this guide contain everything I need to know about my health plan?

While there are many brief benefit summaries listed throughout this guide, they're just that: summaries. When you're trying to figure out whether a medical service or a medical supply will be paid for by your health plan, it's best to take a look at the Evidence of Coverage or Summary Plan Description as well.

One important thing to note is that in order for a service or supply to be paid for by your health plan, it must be overseen by a doctor. Some of the guidelines for coverage also come down to the type of plan you choose, which you'll learn more about in this guide.

There's more important information in your health plan documents called Evidence of Coverage and Summary Plan Description. These documents have more details about your coverage. You can receive these document by contacting Human Resources. They're the final place you'll need to look if you have questions about your coverage because they're the binding agreement between you and the plan.

If you notice differences between benefits in this guide and the Evidence of Coverage or Summary Plan Description, you should go by what's written in those documents, not this guide.

When you ask your health plan to cover a supply or service, it's called a "claim." These documents have the information you need to get your claim reviewed or to dispute it if you think there's been an error.

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, Federal law gives you more choices about your prescription drug coverage. Please see page 44 for more details.

Check out your benefits

Dig into options, programs, and resources

Section	Pg. #
Eligibility & Enrollment	4
Medical Plans	8
Voluntary Coverage	16
Wellness Programs	19
Dental Plans	22
Vision Plan	26
Flexible Spending Accounts	28
Life & Disability	30
Retirement	35
Employee Assistance Program	37
Costs, Directory, & Required Notices	39

Keep an eye out for benefit examples

Quick note: these examples are meant to help you understand the different health plans we offer. If you have specific questions, it's a good idea to reach out to Human Resources.

Eligibility & Enrollment

Eligibility & Enrollment

Quick answers to your questions

Who can sign up?

All employees who regularly work at least 30 hours per week are eligible to enroll in our medical, dental, and vision program. You may also cover your spouse, eligible child(ren), and any other individual described in an eligible class for that benefit. Keep in mind, you may be required to enter into a registered domestic partnership or other official domestic partnership arrangement with a state in order to elect coverage for a domestic partner or your domestic partner's child(ren). Coverage for your domestic partner and children will not be tax-free if they do not qualify as your tax dependent(s).

It may be possible for a registered domestic partner and/or their child(ren) to qualify as your tax dependents for state tax purposes even when they do not qualify as your federal tax dependent(s).

When does my coverage start?

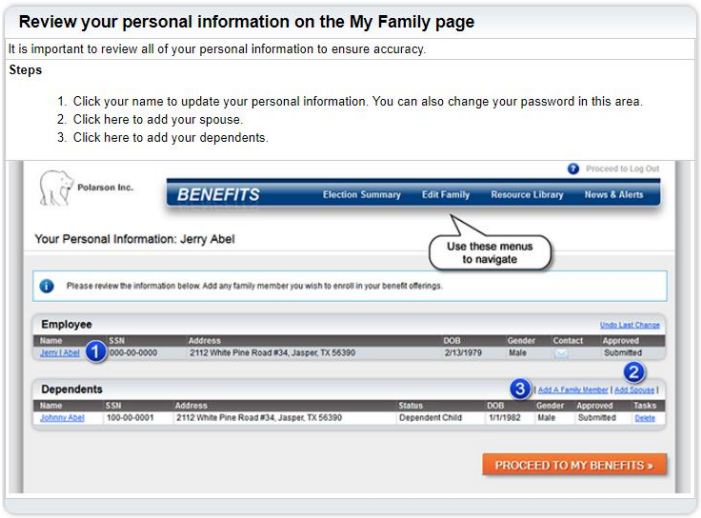
Regular, full-time employees: You may enroll as soon as the first day of the month following the completing of a full payroll cycle. A full payroll cycle will be defined as completing benefits enrollment in time for all necessary payroll deductions to be entered into the payroll software prior to the San Diego County Office of Education's cutoff for entry prior to payroll calculations. This date will be according to the San Diego County Office of Education's payroll calendar. All dates can be confirmed through Human Resources. If hire date is after completion of payroll cycle, the eligibility is first of the month following 30 days of employment (you must enroll within 14 days of becoming eligible).

Your enrollment choices remain in effect through the end of the benefits plan year, July 1, 2024 – June 30, 2025. If you miss the enrollment deadline, you may not enroll in a benefit plan unless you have a change in status event during the plan year. Please check with Human Resources on any applicable status change events that would allow you to make a mid-year election change.

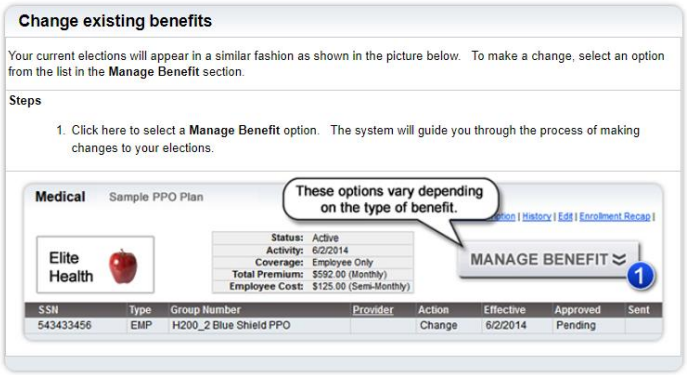
How do I get started with my enrollment?

BENETRAC
A Paychex® Company

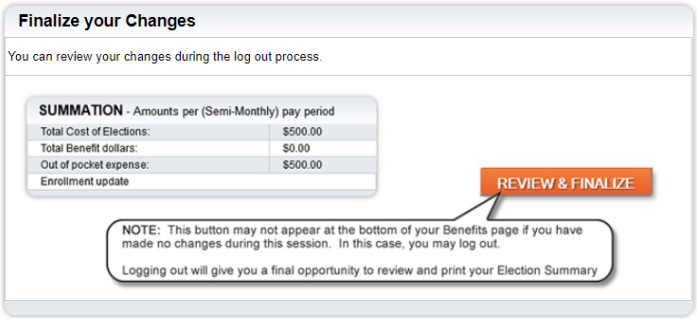
1. Go to: https://www.eenroller.net/btrac/broker.asp?ST=GUAJ1212&
2. Employer ID: **GUAJ1212** (if requested)
3. User Name: First name initial and full last name (e.g. Jsmith), up to 10 characters with no spaces or hyphens
4. Password for first time users: Last four digits of your Social Security number, then you will be prompted to set your password
5. Password for returning users: Click the "Forgot Your User Name or Password" link
6. Add dependents by clicking "add spouse" (use for domestic partners as well)



7. Select "Proceed to my Benefits" and make a selection for each benefit you wish to enroll in by clicking "Manage Benefit," then "Add Coverage" from the drop-down box



8. When all selections have been made, click "Review & Finalize" at the bottom of the page



9. You will be able to print a summary of your elections to keep for your records

Can I make changes after I sign up?

After you've signed up, you can only make changes to your benefits if you have what's called a qualifying life event (QLE). A QLE is something that happens to you or someone in your family. The list of QLEs is defined by the federal government. Some examples are:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Death of a dependent
- You or your spouse lose or gain coverage through our organization or another employer
- Medicare or Medicaid enrollment

A special enrollment opportunity to sign up for a plan in the Public Health Insurance Marketplace (i.e., Covered California or another state-run marketplace or Healthcare.gov)

These are just some examples. You can find a complete explanation of qualifying life event changes in "HIPAA Special Enrollment Rights Notice" section of this guide.

You might be able to add or drop coverage if one or more of these things happen to your family after you sign up. Most Qualified Life Event changes, such as getting married or having a baby, are time-sensitive and must be addressed within 30 days. Alternatively, if you lost eligibility or enrolled in Medicaid, Medicare, or state health insurance programs, you have to submit the request for change within 60 days. It's always a good idea to reach out to Human Resources to find out if you can make changes.

Do I have to sign up?

No. You may "waive" medical coverage if you're covered through another plan, such as a plan offered through your spouse's job. To waive coverage, select "Decline Benefit" in BeneTrac and enter your waiver reason. Keep in mind that if you waive coverage, you won't be able to enroll in our group benefits again until next year on July 1, 2025, unless you experience a qualifying life event.

If you don't sign up for health insurance coverage at all, you might have to pay a penalty. Although the federal penalty requiring individuals to maintain health coverage was reduced to $0, some states, including California, have their own state-specific mandate.

To avoid paying this penalty, you can sign up for health insurance through our benefits program or purchase coverage from somewhere else, such as from a State or Federal Health Insurance Exchange.

Curious about Healthcare Reform and the Individual Mandate? Reach out to Human Resources or visit www.healthcare.gov. You can also visit www.coveredca.com for details on the Covered California State Health Insurance Exchange.

Medical Plans

Medical Plans

Breaking down plan types (and understanding acronyms)

HMO

On a Health Maintenance Organization plan or HMO, your first important step is to choose a Primary Care Physician (PCP). Your PCP will provide you with care or refer you to other services. Any other medical services you need throughout the year must come from a certain group of providers—the ones in the plan's network. If you go to a provider or facility outside the network, the health plan will not pay for those services unless it's an emergency.

Advantages

- Out-of-pocket costs are lower
- Your care is coordinated by your PCP

Ideal if...

...you want less money taken out of your monthly paycheck and are comfortable with a PCP directing your care.

Out-of-pocket costs

Your health plan charges different fees such as a flat fee called a "copay." Typically, these types of fees are lower in an HMO than they are in other types of plans.

Using an HMO plan: an example

Meet Ben. Ben needed an annual exam but was also worried about an area on his skin. Ben first went to the insurance company website, found an in-network primary care physician (PCP), and made an appointment. Ben told the PCP about his skin concerns, and the PCP referred Ben to a dermatologist in the plan network.

That worked great for Ben. He was too overwhelmed to find the dermatologist himself, and he likes coordinating his care with the PCP. Ben's first visit cost $10 in copay fees, which will count toward the out-of-pocket cost.

Using an HMO (In-network)

Primary Care Physician › **Referral** › **Specialist**

Cigna OAP

With the Cigna OAP plan, you have more flexibility to choose your providers. However, you'll save the most money when you choose a provider or hospital inside the health plan's network. You may choose a provider who is not in the health plan's network, but it will cost more.

Advantages

- Choose from more providers
- You won't need a referral to see a specialist

Out-of-pocket costs

Your health plan can charge different fees such as a flat fee called a "copay." A fee that's a percentage of the total cost of the service is called "coinsurance." The amount that must be paid before your plan kicks in, called a "deductible" which applies to the Cigna OAP plan.

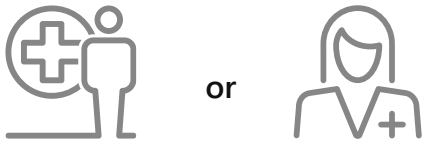
Ideal if...

...you want flexibility and provider options.

Note:

You may choose your health care providers, but keep in mind that you might have to pay more for services that are outside your health plan's network.

Using the Cigna OAP (In-network or Out-of-network)



Primary Care Physician

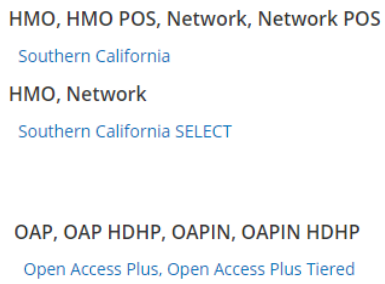
or

Specialist

How do I find a doctor?

Cigna HMOs and OAP

1. Visit www.cigna.com
2. Click "**Find a Doctor**" within the blue banner
3. Under **'How are you Covered?'** select "**Employer or School**"
4. Enter city/state or zip code then search by Doctor Type or Doctor Name and click "Search"
5. Login or Continue as Guest then click "**Continue**"
6. Choose Your Plan
    a. For the **Full HMO plan** choose:
    'Southern California'
    b. For the **Select HMO** plan choose:
    'Southern California Select'
    c. For the **OAP plan choose:**
    'Open Access Plus, Open Access Plus Tiered'



7. **If enrolling in the HMO plans, click "Get PCP ID#" and enter your Physician's PCP ID into BeneTrac**

Please note, with the HMO plans all care must be received within your Medical Group, including Urgent Care. Contact your PCP or Medical Group to determine if an Urgent Care facility is contracted. Urgent Care received outside of your Medical Group, even if it is a Cigna in-network facility, will not be covered.

Kaiser HMO

8. Log on to www.kp.org
9. Click on the "**Doctors & Locations**" link on the top of the webpage
10. Under "Region" select "**California-Southern**"
11. Enter your zip code and desired travel distance. You may also click choose your Provider type you are seeking. Then click "**Search**"
12. Once the list of providers shows up you may then search by Specialty and Provider Type

Prescription Drug (Rx benefits)

Your benefits cover a lot of prescription medications, but how much you pay for them, and how much your health plan covers, is determined by a system of "tiers." These tiers are more like a layer cake than a rating system: The quality is the same no matter where you are, but the higher you go on these tiers, the more expensive and/or hard to access the medication may be.

Here are some examples of the types of medications in each tier:

Tier 1 - Generic Formulary:

These medications have the same active ingredients as brand-name medications, but they cost less.

Tier 2 - Brand name:

These medications are only made by one manufacturer. They're proven to be the most effective medications in their class.

Tier 3 - Non-formulary:

Medications that aren't on your health plan's list of preferred medications, which is called their "formulary." Usually, this happens when there is a safe and effective alternative that is less expensive—often a generic. If your doctor prescribes a non-formulary prescription, it's a good idea to speak with them or your pharmacist about generic alternatives.

Tier 4 - Specialty:

These medications treat chronic or complex conditions. They might require special storage or careful monitoring.

Please note: Certain medications may require **Prior Authorization** to ensure the medication prescribed is clinically appropriate. In some instances, some medications, although prescribed, won't be covered until you try the generic, preferred brand, or lower cost alternative first. This process is called **Step Therapy.**

For a current version of the prescription drug list, go to www.cigna.com/druglist and select "**Standard 3 Tier**" under 'Select a Drug List' and search the list by drug name of view the entire list.

For a current version of Kaiser's prescription drug formulary, go to www.kp.org/formulary, click on "Choose your Region," "Southern CA" then select "California Commercial Formulary (3-tier)."

Why pay more for your medications?

Use the mail

You can save time and money by getting your medications shipped directly to you through a mail-order service. You can have a larger quantity, usually a 100-day supply for Kaiser members and 90-day supply for Cigna, regularly shipped to your door.

Shop around

Some pharmacies offer less expensive medications. Try calling pharmacies inside warehouse clubs or discount stores to see if they offer a lower price. Shopping around could pay off.

Try over-the-counter

For colds, headaches, and other common conditions, over-the-counter medications can sometimes work just as well as prescription ones—and cost a lot less, too.

Need to reach a provider right away?

Telehealth Services

As part of your total well-being, Cigna and Kaiser provide telehealth services. Telehealth services provide 24/7 on-demand, medical care with phone, web, or mobile access to licensed physicians. By leveraging these visits, you can avoid emergency rooms and urgent care centers and quickly refill your prescriptions so you can get back on your feet in no time.

Telehealth can assist with prescription medications and with any non-emergency medical illnesses including:

- Acid Reflux
- Pink Eye
- Flu
- Sinus Infection
- Bladder Infection

Kaiser

Kaiser provides convenient video or phone appointments with a Kaiser Permanente doctor right from your computer or smart device.

Register by going to kp.org/registernow. You are able to connect with a Kaiser doctor via e-visit, Telephone Appointment or Video Visit. To schedule an appointment, call 833.574.2273 7am to 7pm or, go to www.kp.org/get care to schedule an appointment.

Please note: For video visits, you must have a smartphone or tablet with a front-facing camera and the Kaiser Permanente app or a computer with a camera, speaker, and microphone.

Not ready to speak with a doctor? Call Kaiser's Nurse Line and speak with a nurse 24 hours a day. To reach an advice nurse call 800.290.5000 Monday through Friday 7 a.m. to 7 p.m. For after-hours care, call toll free at 888.576.6225.

Cigna

Your health plan through Cigna includes access to minor medical and behavioral/mental health virtual care through MDLIVE. Whether it's late at night and your doctor or therapist isn't available or you just don't have the time or energy to leave the house, you can:

- Access care from anywhere via video or phone
- Get minor medical virtual care 24/7/365 – even on weekends and holidays
- Schedule a behavioral/mental health virtual care appointment online in minutes
- Connect with quality board-certified doctors and pediatricians as well as licensed counselors and psychiatrists
- Have a prescription sent directly to your local pharmacy, if appropriate

Ways to connect:

- Access MDLIVE by logging into myCigna.com and clicking in "Talk to a doctor"
- Call 888.726.3171 (no calls for virtual dermatology)
- Select the type of care needed: medical care or counseling
- Follow the prompts for an on-demand urgent care visit or to make an appointment for primary, dermatology or behavioral care

"How much will specific services cost?"

Plan Highlights	Kaiser HMO	Cigna Select / Full HMO
	In – network only	**In – network only**
Annual Deductible	Calendar Year	Plan Year
Individual	None	None
Family	None	None
Maximum Year Out-of-pocket [1]	Calendar Year	Plan Year
Individual	$1,500	$2,000
Family	$3,000	$4,000
Professional Services		
Primary Care Physician (PCP)	$20 Copay	$10 Copay
Specialist	$20 Copay	$30 Copay
Telehealth Visit	No Charge	No Charge
Preventive Care Exam	No Charge	No Charge
Diagnostic X-ray and Lab	No Charge	No Charge
Complex Diagnostics (MRI/CT Scan)	No Charge	$100 Copay
Acupuncture Services	Not Covered	$30 Copay (max 20 visits)
Chiropractic Services	$15 Copay (max 30 visits)	$30 Copay (max 30 visits)
Hospital Services		
Inpatient	$250 Copay per Admit	$250 Copay per Admit
Outpatient Surgery	$20 per procedure	$125 per Visit Copay
Urgent Care	$20 Copay	$10 Copay
Emergency Room	$100 Copay	$125 Copay
Mental Health & Substance Abuse		
Inpatient	$250 Copay per Admit	$250 Copay per Admit
Outpatient	$20 Copay – Individual $10 Copay – Group $5 Copay – Substance Abuse Group	$30 Copay
Retail Prescription Drugs (30-day supply)		
Tier 1	$15 Copay	$15 Copay
Tier 2	$30 Copay	$30 Copay
Tier 3	$30 Copay	$50 Copay
Tier 4	30% Coinsurance (up to $150)	$80 Copay
Mail Order Prescription Drugs	(100-day supply)	(90-day supply)
Tier 1	$30 Copay	$38 Copay
Tier 2	$60 Copay	$75 Copay
Tier 3	$60 Copay	$125 Copay
Tier 4	Not Covered	$80 Copay

[1] Out-of-pocket maximum is based on the maximum allowable charge the carrier allows. This does not include any balance billing that may occur when using an out-of-network provider.

The above information is a summary only. Please refer to your Evidence of Coverage for complete details of Plan benefits, limitations and exclusions.

"How much will specific services cost?"

Plan Highlights	Cigna OAP	
	In-network	**Out-of-network**
Calendar Year Deductible		
Individual	$250	$750
Family	$750	$2,250
Maximum Calendar Year Out-of-pocket [(1)]		
Individual	$2,500	$7,500
Family	$5,000	$15,000
Professional Services		
Primary Care Physician (PCP)	$20 Copay	40% (after ded.)
Specialist	$40 Copay	40% (after ded.)
Telehealth Visit	No Charge	40% (after ded.)
Preventive Care Exam	No Charge	40% (after ded.)
Diagnostic X-ray and Lab	20% (after ded.)	40% (after ded.)
Complex Diagnostics (MRI/CT Scan)	20% (after ded.)	40% (after ded.)
Acupuncture Services	$40 Copay (max 20 visits)	40% (after ded.)
Chiropractic Services	$40 Copay (max 30 visits)	40% (after ded.)
Hospital Services		
Inpatient	20% (after ded.)	40% (after ded.)
Outpatient Surgery	20% (after ded.)	40% (after ded.)
Urgent Care	$20 Copay	40% (after ded.)
Emergency Room	$150 Copay + 20% (after ded.)	$150 Copay+ 20% (after ded.)
Mental Health & Substance Abuse		
Inpatient	20% (after ded.)	40% (after ded.)
Outpatient	$40 Copay	40% (after ded.)
Retail Prescription Drugs (30-day supply)		
Tier 1	$15 Copay	Not Covered
Tier 2	$30 Copay	
Tier 3	$50 Copay	
Tier 4	$80 Copay	
Mail Order Prescription Drugs (90-day supply)		
Tier 1	$38 Copay	Not Covered
Tier 2	$75 Copay	
Tier 3	$125 Copay	
Tier 4	$80 Copay	

[(1)] Out-of-pocket maximum is based on the maximum allowable charge the carrier allows. This does not include any balance billing that may occur when using an out-of-network provider.

The above information is a summary only. Please refer to your Evidence of Coverage for complete details of Plan benefits, limitations and exclusions.

Voluntary Coverage

Voluntary Coverage

Prepare for the unexpected twists and turns

Critical Illness Insurance

If you choose to sign up for this coverage, Mutual of Omaha will pay you a lump sum of money if you're diagnosed with a specific critical illness.

This type of coverage pays you directly in cash, so you can use the funds however you want.

What can coverage pay for?

- Medical expenses
- Lost income
- Everyday expenses such as groceries and utilities
- Alternative treatments
- Lodging and travel to see specialists

Some covered illnesses:

- Cancer
- Heart Attack
- Stroke
- ALS (Lou Gehrig's Disease)
- Kidney Failure
- Organ Transplant

Please see below Voluntary Critical Illness Employee or Spouse Premium Rates based on 12 Payroll Deductions per Year. Your Spouse's rate is based on your age.

Age	$10,000	$15,000	$30,000
0-29	$4.60	$6.90	$13.80
30-39	$7.90	$11.85	$23.70
40-49	$16.00	$24.00	$48.00
50-59	$30.70	$46.05	$92.10
60-69	$61.40	$92.10	$184.20
70-79	$113.90	$170.85	$341.70
80+	$160.70	$241.05	$482.10

Using critical illness insurance: An example

Theo was diagnosed with cancer and needed a life-saving surgery right away, followed by chemotherapy. Critical illness insurance provided a $20,000 cash payment after Theo's diagnosis. Theo used the funds to cover his out of pocket expenses. Theo was able to pay his rent and hire a part-time dog walker, too, so he could focus all his energy on getting well.

Want to learn more?

This plan includes Advocacy services, which gives employees and their dependents diagnosed with a medical condition access to skilled clinician and nurses for personalized, problem-solving assistance in a one-on-one setting. Call 866.372.5577 or email careadvocates@gilsbar.com for assistance. For more information regarding cost and how to enroll, please login to BeneTrac or contact Human Resources.

Accident Insurance

We all know they happen, but not everyone is prepared. Accident insurance through Mutual of Omaha is optional coverage that helps you pay for expenses if something unexpected occurs. The benefits are paid directly to you to help cover specific treatments, and the amount depends on the type of injury you have and the care you need.

What can accident insurance pay for?

This type of coverage pays you directly in cash, so you can use the funds however you want. You could use the funds to pay for:

- Emergency room visits
- Ambulance transportation
- Doctor visits
- Hospital admission
- Surgery
- Medical equipment
- Outpatient therapy
- Diagnostic imaging

100% employee-paid

Your employer doesn't cover any part of this optional benefit. If you choose to sign up, the cost of coverage will be deducted from your paycheck.

Want to learn more?
No underwriting required and the policy is portable meaning you may take the coverage with you should you leave Guajome Schools. For more information regarding cost and how to enroll, please login to BeneTrac or contact Human Resources.

Pet Insurance

For many of us, our pets are just as special and loved as our family members. That's why it's important we protect their health too! With Pet Insurance offered by Nationwide, you will be reimbursed for covered vet services after the $250 deductible has been met. The plan includes a generous $7,500 maximum annual benefit.

The Nationwide Pet Protection Plan covers accidents, ear & eye, or skin infections, cut or bite wounds, heart failure and much more! However, it is important to note that pre-existing conditions are not covered under the Nationwide policies.

For more information or to apply for coverage, call 877.738.7874 or visit http://benefits.petinsurance.com/guajome. To enroll your bird, rabbit, reptile or other exotic pet, call Nationwide directly.

Please note, you must enroll with Nationwide directly and not through BeneTrac. Once approved for coverage, you will pay your monthly premium to Nationwide; you cannot pay for coverage via payroll deductions. With your initial enrollment Nationwide will require 2 months of premium up front and will apply a $2.00 monthly processing fee per pet enrolled. However, if the pet premium is paid in full for the year, Nationwide will waive the processing fee.

For more information, check out Nationwide's informational videos at: www.youtube.com/nationwidepet

Wellness Programs

Wellness Programs

Benefits for your body and mind

What is wellness—and why should I care?

The steps to choosing your benefits may be getting clearer, but when it comes to your overall well-being, it's all about the journey, not the destination. Healthy, active lifestyles can help reduce the risk of chronic disease and may lower your annual health care costs. Your wellness benefits support this approach to total well-being for your mind and body. Plus, they're free.

Healthwise, For Every Health Decision

Offered by Cigna, Healthwise provides useful healthcare tools so you can better direct your personal health. Start by taking your Health Assessment at mycigna.com. Cigna offers a wide variety of tools to keep you staying healthy, which may include:

- **Nutrition:** Eating a balanced diet can be challenging with our busy lives but there are resources available for you to learn how
- **Smoking Cessation:** Interactive tools to measure your readiness to quit and the tools to guide you to do so
- **Stress Management:** Work with a dedicated health advocate and get the support you may need
- **Behavior Health & Awareness:** Free seminars on a variety of topics about behavioral health

Healthy Lifestyles Program

This program from Kaiser Permanente helps you improve your health with free, customized online programs for smoking cessation, nutrition, sleep, and stress. Start by filling out the online questionnaire at kp.org/healthylifestyles to get your free, customized program.

Self-Care Platforms – Cigna

Talkspace – get started with counseling

Talkspace is a digital space for private and convenient mental health support. With Talkspace, you can choose your therapist from a list of recommended, licensed providers and receive support day and night from the convenience of your device (iOS, Android, and Web). Topics can include stress, anxiety, depression, relationships, substance use, and more. Our members can begin to exchange unlimited messages (text, voice, and video) with their personal therapist immediately after registration. Visit talkspace.com/covered to get started.

Happify – worry less, enjoy life more

Cigna is committed to helping you take control of your health – and that includes your emotional health. That's why they're partnering with Happify, a free app with science-based games and activities that are designed to help you:

- Defeat negative thoughts
- Gain confidence
- Reduce stress and anxiety
- Increase mindfulness and emotional well-being
- Boost health and performance

Sign up and download the free app today at happify.com/Cigna.

Omada – healthy habits, built over time

Omada is a personalized program that helps you reach your health goals through sustainable lifestyle change. Get the support and technology you need to lose weight and take control of your health, one step at a time. Register on mycigna.com or the app to receive additional information when Omada is open for applications.

- Eat Healthier – Learn the fundamentals of making smart food choices.
- Increase Activity - Discover easy ways to move more and boost your energy.
- Overcome Challenges - Gain skills that allow you to break barriers to change.
- Stay Healthy for Life - Set and reach your evolving goals with strategies and support.

Headspace Care – support for all of life's challenges

Headspace Care offers access to a mental health platform where coaches, therapists, and psychiatrists work as a team to coordinate the best, personalized care right from your smartphone, whenever you need it. Also, get access to skill-building resources in our library of tips, tools, and insights that includes articles, classes, and podcasts offering expert guidance on a range of topics. Download the Headspace Care app and create and account to get started.

iPrevail – overcome whatever life sends your way

iPrevail is a digital therapeutics platform, designed by experienced clinicians to help you take control of the stresses of everyday life and challenges associated with life's difficult transitions. iPrevail helps you:

- Overcome feelings of anxiety and loneliness
- Reduce negativity and feelings of depression
- Decrease stress from relationships, work, school and daily life
- Build resilience and positivity

Using your computer or smartphone, start by signing up for iPrevail on mycigna.com.

Self-Care Platforms – Kaiser

Calm – for better sleep and self-care

Calm is a daily app that uses meditation and mindfulness to help lower stress, reduce anxiety and improve sleep quality. Practicing mindfulness with Calm can help you build resilience and support your overall emotional health and wellness. Adult members can get the Calm app at kp.org/selfcareapps.

myStrength – personalized self-care

myStrength is designed to help navigate life's challenges, make positive changes, and support overall well-being. The myStrength app can help set goals and work towards them in the ways that work best for you. Kaiser members can get the myStrength app at kp.org/selfcareapps and choose mental health and wellness areas you want to focus on.

Class Pass – on-demand workouts

Class Pass offers unlimited on-demand workout videos and reduced rates reduced rates on in-person fitness classes, learn more at www.kp.org/exercise.

Positive Choice – online wellness courses

Positive Choice offers interactive wellness courses such as nutrition, fitness, integrative medicine and more! Visit positivechoice.org to get started.

Target Clinic – care you love at a place you trust

Kaiser has teamed up with Target to bring you convenient, high-quality care provided by Kaiser Permanente professional staff. With Target Clinic, you will have access to personalized care – days, evenings and weekends, no appointment necessary. With 85 services to keep you healthy, like cholesterol screenings, flu shots, school physicals, and travel health checks. To locate the closest Target Clinic to you, logon to kp.org/scal/targetclinic.

Dental Plans

Dental HMO

Taking care of your smile

With the Dental HMO, your first important step is to choose a primary care dentist in the Cigna network so you and any dependents are covered. Your dentist will then either provide the care you need or refer you to a specialist.

If you see a dentist who isn't in your network, you'll have to pay the entire bill yourself. To avoid that, be sure to check if your dentist is in the provider network by searching on www.cigna.com or call Cigna at 800.481.1213.

"How much will specific services cost?"

Plan Highlights	Cigna Dental HMO
	In-network Only
Calendar Year Deductible/Annual Maximum	None/ Not Applicable
Preventive	
Examinations	No charge
X-rays	No charge
Cleanings	No charge
Basic Services	
Amalgam Fillings (only)	No charge
Extractions	$12 - $21
Root Canals	$12 - $185
Major Services	
Dentures	$365
Crowns	$125 - $240
Implants	$530 - $540
Orthodontia Services	
Children to age 19	$1,584
Adults	$2,328

The above information is a summary only. Please refer to your Evidence of Coverage for complete details of Plan benefits, limitations and exclusions.

Dental PPO

Taking care of your smile

The Dental PPO is designed to give you the freedom to receive dental care from any licensed dentist of your choice. Keep in mind, you'll receive the highest level of benefit from the plan if you select an in-network PPO dentist versus an out-of-network dentist who has not agreed to provide services at the negotiated rate. No claim forms are required when using in-network PPO dentists. Out-of-Network dentists have not agreed to provide services at negotiated rates and you are liable for any charges above what Cigna agrees to pay.

"How much will specific services cost?"

Plan Highlights

Total Cigna Dental PPO

	In-Network		Out-of-Network
Calendar Year Deductible [1]	**Cigna Advantage** [2]	**Standard In-Network**	**Non-Contracted**
Individual	$50	$50	$50
Family	$150	$150	$150
Annual Maximum [3]	$1,500	$1,500	$1,500
Preventive	100%	100%	100%
Basic Services	90%	80%	80%
Major Services	60%	50%	50%
Orthodontia Services			
Adult	50%	50%	50%
Child up to age 26	50%	50%	50%
Lifetime Maximum	$1,000	$1,000	$1,000

(1) Deductible does not apply to Preventive, Diagnostic or Orthodontia Services

(2) Cigna Advantage providers have agreed to provide services at deeper discounts, which allows Cigna to provide a higher level of benefit to their members

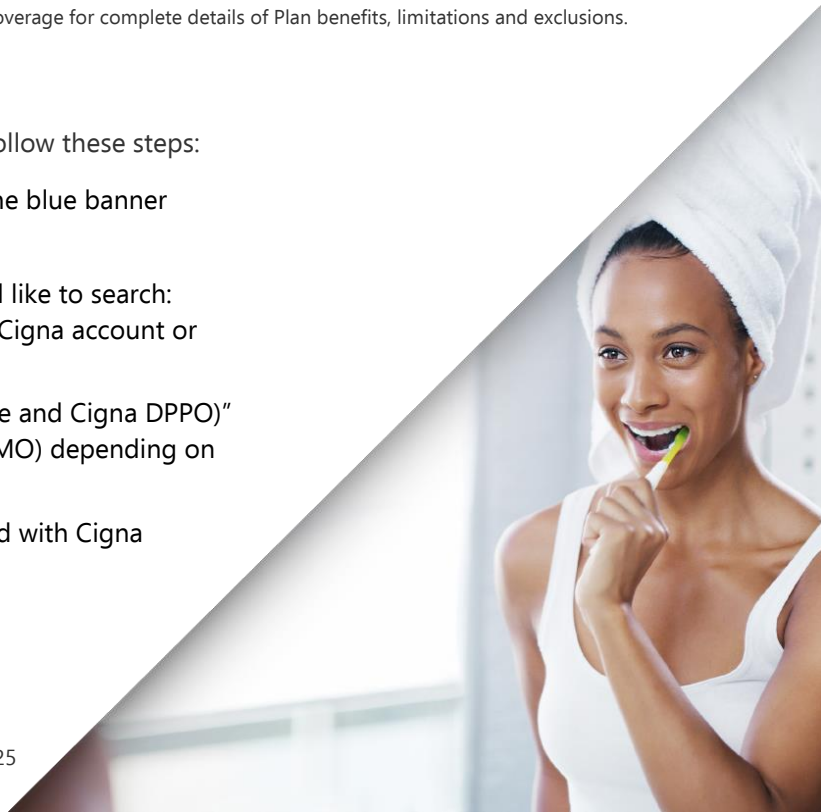
(3) Preventive & Diagnostic services do not apply toward the Annual Maximum

The above information is a summary only. Please refer to your Evidence of Coverage for complete details of Plan benefits, limitations and exclusions.

Choose your dentist

To determine whether your dentist is in your Cigna's network, follow these steps:

- Logon to www.cigna.com and click "Find a Doctor" within the blue banner
- Under "How are you Covered" Select "Employer or School"
- Enter your city/state or zip code, then select how you would like to search: "Doctor by Type," "General Dentist." You may login to your Cigna account or continue searching as a guest
- Lastly, select the "Total Cigna DPPO (Cigna DPPO Advantage and Cigna DPPO)" or Cigna Dental Care Access (formerly Cigna Dental Care HMO) depending on which plan you are enrolled
- Be sure to confirm with your dentist that they are contracted with Cigna dental, not just 'accept' Cigna



Vision Plans

Vision Plans

Bringing your benefits into focus

EyeMed offers vision coverage as a Preferred Provider Organization (PPO) plan. With the vision plan, you can pick where to receive services. Just keep in mind that your vision plan has settled on lower rates with a smaller group of vision providers—those in their network. If you choose a vision provider outside that network for yourself or your dependents, you will have to pay for all the expenses yourself at the time of service. Then, you'll submit a claim, and EyeMed will reimburse you up to a certain "allowed" amount.

Questions pertaining to your vision network can be directed to EyeMed by calling 1.866.723.0514 or visiting their website www.eyemed.com. Be sure to choose the 'Insight Network'.

Plan Highlights	EyeMed Vision PPO	
	In-network	**Out-of-network**
Exam – Every 12 months	No charge	Up to $35 allowance
Retinal Imaging	Up to $39	Not covered
Lenses – Every 12 months		
Single	No charge	Up to $35 allowance
Bifocal	No charge	Up to $49 allowance
Trifocal	No charge	Up to $74 allowance
Frames – Every 12 months	$130 allowance + 20% discount on balance over $130	Up to $65 allowance
Additional Pairs of Glasses	40% off retail price	Not Applicable
Contacts – Every 12 months, in lieu of lenses & frames		
Medically Necessary	No charge	Up to $210
Cosmetic	$130 allowance	Up to $104
LASIK	15% off retail price	Not Applicable

The above information is a summary only. Please refer to your Evidence of Coverage for complete details of Plan benefits, limitations and exclusions.

Spending Accounts

Spending Accounts

Make your money work for you

Flexible Spending Account (FSA)

A Flexible Spending Account lets you use pre-tax dollars to cover eligible health care and dependent care expenses. There are different types of FSAs that help to reduce your taxable income when paying for eligible expenses for yourself, your spouse, and any eligible dependents, as outlined below:

FSA Type		Detail
	Healthcare FSA	• Can reimburse for eligible healthcare expenses not covered by your medical, dental and vision insurance. • Maximum contribution for 2024 is $3,200.
	Dependent Care FSA	• Can be used to pay for a child's (up to the age of 13) childcare expenses and/or care for a disabled family member in the household, who is unable to care for themselves. • Eligibility rules require that if you are married, your spouse needs to be working, looking for work or attending school full-time. • Maximum contribution for 2024 is $5,000 ($2,500 if married filing separately)

How do I register?

- Enter your desired username (must be different than previous usernames)
- Enter a password meeting the minimum-security requirements stated on the NBS webpage
- Enter your first and last name as they were provided to your employer at enrollment
- Provide an email address
- Enter your Employee ID (most of the time this is your Social Security Number)
- For Registration ID, select the ID type you wish to use and then enter Guajome Schools' Employer ID which is **NBS257612**
- Check the Accept the Terms of Service check box and click "Register"
- **ENROLLED EMPLOYEES MUST CALL NATIONAL BENEFITS SERVICES at 800.274.0503, OPTION #2 to REQUEST A DEBIT CARD**

How to use your FSA

Estimate how much you'll need to cover with FSA funds this year.

Set up annual (pre-tax) deductions from your paycheck.

Use your FSA debit card for purchases made on your own behalf.

You can carryover up to $640 of FSA funds over to the next year, after all qualified expenses are reimbursed at the end of the plan year.

Life & Disability

Life & Disability

Life Insurance and AD&D

There's no easy way to talk about death, but your family might need help if something happens to you. A life and accidental death and dismemberment (AD&D) policy can provide that help. You are automatically signed up for this benefit and your family will be paid a lump sum of money when you die. If your death was caused by an accident, or if you lose a limb, you or the people you choose, called "beneficiaries," may get additional coverage.

Guajome Schools pays for 100% of this benefit through Mutual of Omaha. It includes the following:

- Basic Life Insurance of $75,000
- AD&D of $75,000
- Dependent Life benefit of $2,000
- Benefits reduce to 65% of the original benefit amount at age 65 and further reduces to 50% of the original amount at age 70. Spouse coverage terminates at age 70.

Quick note on IRS Regulations: You can receive employer-paid life insurance coverage up to $50,000 on a tax-free basis and do not have to report the payment as income. However, coverage of more than $50,000 will trigger taxable income for the "economic value" of the coverage provided to you.

Voluntary Life and AD&D

You can choose to add more life insurance and AD&D coverage for you and/or your dependents. These can be taken out of your regular paycheck by Mutual of Omaha. Here are details on the additional coverage amounts you can choose from:

	**For employees:**	• Increments of $10,000 up to a $500,000 maximum with a guarantee issue benefit of $100,000 if you enroll in the plan within 30 days of your initial eligibility.
	**For your spouse:**	• Increments of $5,000 up to a $100,000 maximum with a guarantee issue benefit of $30,000 if you enroll in the plan within 30 days of your initial eligibility.
	**For your child(ren):**	• Increments of $1,000 up to $10,000 maximum
	**Optional AD&D:**	• Coverage is available for purchase in the same amounts as optional life insurance amounts above.

Important: If you elect an amount of voluntary life insurance that is over the guaranteed issue benefit ($100,000 for employees; $30,000 for spouse) you must complete an Evidence of Insurability form and submit to Mutual of Omaha. Insurance amounts subject to review will not be effective until Mutual of Omaha approves your request.

If you do not enroll in Voluntary Life Coverage within the initial enrollment period, **any** amount of supplemental life insurance will require you to complete an Evidence of Insurability form, which is subject to approval by Mutual of Omaha before the insurance is effective. For more information regarding this plan, review the plan summary detail.

Please note: Benefits reduce to 50% of the original benefit amount at age 70. Spouse coverage terminates once you reach age 70. Restrictions may apply if you and/or your dependent(s) are confined in the hospital or terminally ill. Please refer to your Summary Plan Description for exclusions and further detail.

Don't forget to update your beneficiaries!

The people or entities who you want to receive benefits from your policy are called beneficiaries. It's very important that they are up to date.

- You may change your beneficiaries at any time
- You may designate one person as your beneficiary or choose multiple beneficiaries, who will each get a percentage of the payout amount
- To select or change your beneficiary login to BeneTrac and make your changes

Voluntary Disability Insurance

Should you experience a non-work related illness or injury that prevents you from working, disability coverage acts as income replacement to protect important assets and help you continue with some level of earnings. Benefits eligibility may be based on disability for your occupation or any occupation.

Your Plans	Coverage Details
Voluntary Short Term Disability (STD)	• Administered by Mutual of Omaha, STD coverage provides a benefit equal to 60% of your earnings, up to $1,250 per week for a period up to 12 weeks as long as you continue to meet the definition of disability. • Maternity claims are covered for up to 6 weeks for a natural delivery and up to 8 weeks for a C-section • The plan begins paying these benefits after you have been absent from work for 7 consecutive days.
Voluntary Long Term Disability Coverage (LTD)	• If your disability extends beyond 90 days, the LTD coverage through Mutual of Omaha can replace 60% of your earnings, up to maximum of $6,000 per month. • The plan begins paying benefits after you have been disabled for a period of 90 days

Note: Please note, the state you reside in may provide a partial wage-replacement disability insurance plan.

Are there any limitations or exclusions under the Short-Term Disability plan?

The Short-Term Disability plan is subject to a pre-existing condition limitation. A pre-existing condition is a medical condition for which you have received medical treatment, consultation, care, or services including diagnostic measures, or if you were prescribed or took prescription medications in the predetermined time frame prior to your effective date of coverage. **The pre-existing condition under this plan is 3/6, which means any condition that you receive medical attention for in the 3 months prior to your effective date of coverage that results in a disability during the first 6 months of coverage, would not be covered.**

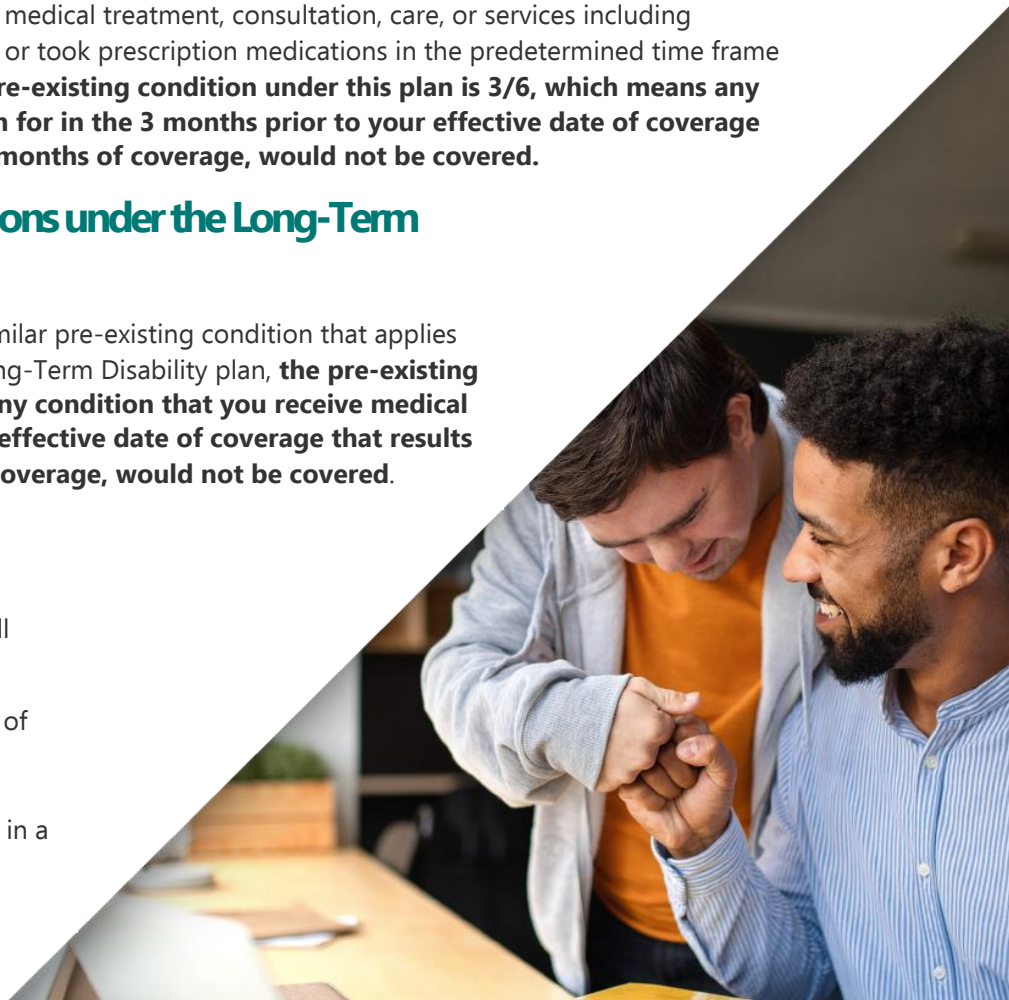
Are there any limitations or exclusions under the Long-Term Disability plan?

The Long-Term Disability plan is subject to a similar pre-existing condition that applies to the Short-Term Disability plan. Under the Long-Term Disability plan, **the pre-existing condition limitation is 12/12, which means any condition that you receive medical attention for in the 12 months prior to your effective date of coverage that results in a disability during the first 12 months of coverage, would not be covered**.

Tax considerations

Voluntary Short-Term Disability and Long Term Disability premiums are taken post-tax which will enable a tax-free benefit at the time of claim.

Please note: Monthly premium in BeneTrac is as of May 2024. Should additional salary increases be approved later in the year, monthly volume/ premium will update accordingly. This will result in a higher premium than shown in BeneTrac during Open Enrollment.



Benefit and Premium Calculation Worksheet

Calculate your benefit and premium for voluntary short-term and voluntary long-term disability coverage in the worksheet below, using the examples as a guide:

Voluntary Short-Term Disability

This example is for an employee earning $65,000 a year	
A. Enter your annual salary	$65,000.00
B. Enter the Weekly Benefit percentage	60%
C. Multiply "A" times "B"	$39,000.00
D. Divide "C" by 52	$750.00
E. Enter the Maximum Weekly Benefit	$1,250.00
F. Enter the lesser of "D" or "E"	$750.00
G. Divide "F" by $10	$75.00
H. Multiply "G" times $.600	$45.00
I. Multiply "H" by 12	$540.00
J. Enter the annual pay cycle	11
K. Divide "I" by "J"; This is your premium (cost per paycheck)	$49.09
A. Enter your annual salary[1]	
B. Enter the Weekly Benefit percentage	60%
C. Multiply "A" times "B"	
D. Divide "C" by 52	
E. Enter the Maximum Weekly Benefit	$1,250.00
F. Enter the lesser of "D" or "E"	
G. Divide "F" by $10	
H. Multiply "G" times $.600	
I. Multiply "H by 12	
J. Enter the annual pay cycle	11
K. Divide "I" by "J"; This is your premium (cost per paycheck)	

Voluntary Long-Term Disability

This example is for an employee earning $70,000 a year who is age 40	
A. Enter your annual salary	$70,000.00
B. List you monthly earnings (divide your salary by 12)	$5,833
C. Enter the Maximum Monthly Benefit	$6,000
D. Enter the Lesser of "B" or "C"	$5,833
E. Enter your age-based rate (In this example, age 40)	.0037
F. Multiply "D" by "E" to get your monthly premium	$21.58
G. Multiply "F" by 12	$258.96
H. Divide "G" by 11; This is your premium (cost per paycheck)	$23.54
A. Enter your annual salary[1]	
B. List you monthly earnings (divide your salary by 12)	
C. Enter the Maximum Monthly Benefit	$6,000
D. Enter the Lesser of "B" or "C"	
E. Enter your age-based rate	
F. Multiply "D" by "E" to get your monthly premium	
G. Multiply "F" by 12	
H. Divide "G" by 11; This is your premium (cost per paycheck)	

(1) If you are uncertain what your current annual salary is, please check with Julie Hoopes.

Retirement

Retirement

Planning for the future

Your 403(b) /457 Plans

No matter how wonderful your job is, it's good to plan ahead for retirement. The 403(b) & 457 plans help you plan for your future by squirreling away a portion of each paycheck. These funds are withdrawn each pay period and invested so they can grow (subject to federal law and plan guidelines). You can withdraw the funds when you retire.

See Human Resources to confirm whether you're eligible and when you can enroll.

Enrollment & Account Access

To enroll in the plan, please visit the FBC website to enroll online or contact Julie Hoopes at hoopesju@guajome.net to receive your enrollment forms.

Additional Information

Contribution Limits: For 2024, the IRS annual contribution limits are $23,000 for everyone under age 50 or $30,500 for anyone that is age 50 or over prior to December 31, 2024. If you have multiple employers during the year, all your contributions are combined. Restrictions may apply to these limits based on plan documents and annual testing requirements.

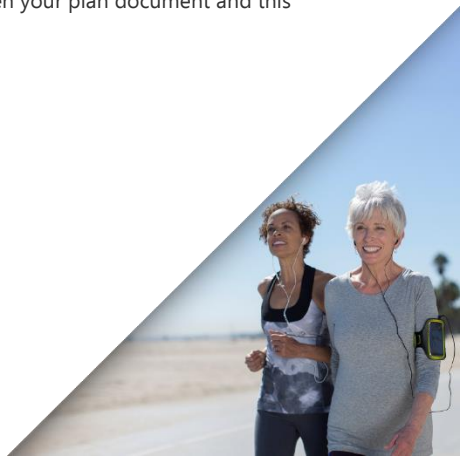
Contribution Changes: You'll need to check with human resources to find out how to adjust your contribution limit. You may also stop contributing any time. Requests to change or stop your contributions must be made through the provider website or in writing to Human Resources.

Employer Contributions: You'll need to check with Human Resources to find out if your employer matches any of your contributions.

Loans & Hardship Withdrawals: If allowed by the plan document, please see Human Resources for information and requirements for either option.

Rollover Contributions: You can combine your accounts through something called a "rollover." If you have other qualified retirement plans or account such as a 401(k) from a previous employer, 403(b), 457(b) or IRA, you may be able to transfer that account into your new plan. Please contact Human Resources for additional information.

Termination of Employment: When your employment is terminated, regardless of reason, you can request a full distribution of your vested account balance. You can roll over your account to another qualified plan or IRA without any penalty. You may also request a lump-sum cash payment to yourself, but know that might come with tax penalties.



Employee Assistance Program (EAP)

Employee Assistance Program

Free resources for tough moments

Your Employee Assistance Program (EAP) is a set of services that can support you through personal and professional challenges with resources, information, and counseling. Everything is confidential—what you talk about won't be shared with your employer—and free.

Guajome offers three different Employee Assistance Programs:

Mutual of Omaha EAP - This program provides up to three (3) face-to-face confidential and personal counseling sessions per incident, per 12 months, at no cost through participating providers. For authorization or referrals call Mutual of Omaha at 1.800.316.2796 or visit the EAP website at www.mutualofomaha.com/eap.

EASE EAP – The San Diego County Office of Education's JPA offers EASE, an EAP through Evernorth. Services are provided to employees and their household members at no cost. Evernorth counseling includes up to 6 sessions (per issue, per plan year). Sessions can be in-person with an Evernorth provider or virtual via the Talkspace network. For more information or to book your appointment online, logon to well.evernorth.com.

Cigna EAP (available to Cigna members only) - Cigna provides up to three (3) in-person or online visits per member per issue per year, at no cost for members and dependents enrolled in Cigna plans. To learn more, visit myCigna.com and click the Wellness tab, then select Mental Health Support.

All three programs help with life's everyday challenges and offer a wide range of resources, including face-to-face counseling sessions or a referral to community resources. Here are some examples:

Counseling Services:

- Depression, anxiety, and stress
- Workplace conflicts
- Grief and loss
- Relationship problems
- Alcohol and substance abuse/addiction

Dependent Care Referrals:

- Referrals to childcare or elder care providers
- Referrals to home health care provider

Legal and Financial Issues:

(services available at a discounted rate)

- Wills, trusts, and estate planning
- Divorce or custody
- Small claims and personal injury
- Real estate transactions
- Financial planning
- Planning for Retirement

Costs & Directory

Costs Breakdown

Let's sum it all up!

The rates below are effective July 1, 2024 – June 30, 2025.

Coverage Level	Total Monthly Cost	Employer Monthly Contribution	Employee Monthly Deduction	Employee 11-Month Deduction
Kaiser HMO				
Employee Only	$791.16	$791.16	$0.00	$0.00
Employee and Spouse/Domestic Partner	$1,803.85	$1,400.00	$403.85	$440.56
Employee and Child(ren)	$1,384.45	$1,384.45	$0.00	$0.00
Employee and Family	$2,262.65	$1,400.00	$862.65	$941.07
Cigna Select HMO (Limited Network – Scripps & Mercy Physicians Only)				
Employee Only	$679.56	$679.56	$0.00	$0.00
Employee and Spouse/Domestic Partner	$1,495.04	$1,400.00	$95.04	$103.68
Employee and Child(ren)	$1,223.21	$1,223.21	$0.00	$0.00
Employee and Family	$2,106.34	$1,400.00	$706.34	$770.55
Cigna Full HMO				
Employee Only	$777.49	$777.49	$0.00	$0.00
Employee and Spouse/Domestic Partner	$1,710.48	$1,400.00	$310.48	$338.71
Employee and Child(ren)	$1,399.47	$1,399.47	$0.00	$0.00
Employee and Family	$2,410.21	$1,400.00	$1,010.21	$1,102.05
Cigna OAP				
Employee Only	$1,088.40	$1,088.40	$14.39	$15.70
Employee and Spouse/Domestic Partner	$2,394.49	$1,400.00	$994.49	$1,084.90
Employee and Child(ren)	$1,959.13	$1,400.00	$559.13	$609.96
Employee and Family	$3,374.06	$1,400.00	$1,974.06	$2,153.52
Cigna Dental HMO				
Employee Only	$20.80	$20.80	$0.00	$0.00
Employee and Spouse/Domestic Partner	$37.11	$37.11	$0.00	$0.00
Employee and Child(ren)	$50.02	$50.02	$0.00	$0.00
Employee and Family	$71.40	$71.40	$0.00	$0.00
Cigna Dental PPO				
Employee Only	$49.64	$49.64	$0.00	$0.00
Employee and Spouse/Domestic Partner	$101.90	$101.90	$0.00	$0.00
Employee and Child(ren)	$111.73	$111.73	$0.00	$0.00
Employee and Family	$175.52	$175.52	$0.00	$0.00
EyeMed Vision PPO				
Employee Only	$8.12	$8.12	$0.00	$0.00
Employee and Spouse/Domestic Partner	$15.41	$15.41	$0.00	$0.00
Employee and Child(ren)	$16.23	$16.23	$0.00	$0.00
Employee and Family	$23.85	$23.85	$0.00	$0.00
Mutual of Omaha Voluntary Accident				
Employee Only	$13.77	$0.00	$13.77	$15.02
Employee and Spouse/Domestic Partner	$21.79	$0.00	$21.79	$23.77
Employee and Child(ren)	$27.58	$0.00	$27.58	$30.09
Employee and Family	$37.48	$0.00	$37.48	$40.89
Mutual of Omaha Life/ AD&D with EAP				
Employee Only	$6.60	$6.60	$0.00	$0.00
Employee & Dependents	$7.20	$7.20	$0.00	$0.00

Taxation of Benefits for Same-Sex Spouses and Domestic Partners

Same-Sex Spouses

In all states, legal same- sex spouses may receive health benefits on a "pre-tax" basis for both state tax and federal tax purposes

Registered Domestic Partners

For state tax purposes, so long as the state tax code allows for registered domestic partners to receive pre-tax benefits (i.e., California), employer contributions and employee payroll deductions for a domestic partner's health benefits are not considered taxable income to the employee.

For Federal tax purposes, employee payroll deductions and employer contributions for a registered domestic partner's health benefits will be paid on an "after-tax" basis.

For federal tax purposes, an employee's registered domestic partner could be considered the employee's dependent under IRC S 105, and be eligible for medical reimbursement; however, in community property states, (i.e., California), an employee's domestic partner is ineligible to qualify as an IRC 152 tax dependents due to community property law.

Employees' Registered Domestic Partner's Children

For federal tax purposes, if the laws of the state in which the registered domestic partners reside treat the employee as the step-parent of the children of the employee's registered domestic partner, then employee payroll deductions and employee contributions towards health benefits for the children of the domestic partner may be provided on a "pre-tax" basis.

Please contact your tax advisor to determine appropriate taxation.

Directory & Resources

Below, please find important contact information and resources for Guajome Schools.

Information Regarding	Group / Policy #	Contact Information	
Enrollment & Eligibility			
Human Resources: Julie Hoopes Online Enrollment Vendor: BeneTrac		760.631.8500 Ext. 1060	hoopesju@guajome.net benetrac.com
Medical Coverage			
Kaiser • HMO	226375	800.464.4000	www.kp.org
Cigna • Select & Full HMO • OAP	3338928	800.244.6224	www.mycigna.com
Dental Coverage			
Cigna • DHMO & DPPO	3338928	800.244.6224	www.mycigna.com
Vision Coverage			
EyeMed • Vision PPO	9878380	866.723.0514	www.eyemed.com
Life, AD&D and Disability			
Mutual of Omaha • Group Life / AD&D • Group Dependent Life • Voluntary Life / AD&D • Voluntary Short-Term Disability • Voluntary Long-Term Disability	G000AWZB	Life Claims: 800.775.8805 Disability Claims: 800.877.5176 Portability: 877.466.8367	mutualofomaha.com Claim Forms: mutualofomaha.com/support/forms
Flexible Spending Accounts			
National Benefit Services		800.274.0503	nbsbenefits.com
Employee Assistance Plan			
Mutual of Omaha EASE (through Evernorth)		800.316.2796	mutualofomaha.com/eap/
Pet Insurance			
Nationwide		877.738.7874	benefits.petinsurance.com/Guajome
Benefits Broker			
Marsh & McLennan Insurance Agency LLC 9171 Towne Centre Dr., Ste. 100 San Diego, CA 92122 CA Insurance License# 0H18131		800.321.4696	marshmma.com

Guajome School's Health and Welfare Benefits Annual Notice Packet

For the 2024 Plan Year

Dear Valued Employee,

Enclosed is a packet of notices and disclosures that pertain to your employer-sponsored health and welfare plans, as required by federal law.

Enclosures:

- ☐ Medicare Part D Creditable Coverage Notice
- ☐ HIPAA Special Enrollment Rights Notice
- ☐ HIPAA Notice of Privacy Practices
- ☐ Children's Health Insurance Program (CHIP) Notice
- ☐ Women's Health and Cancer Rights Act (WHCRA) Notice
- ☐ Newborns' Mothers Health Protection Act (NMHPA) Notice
- ☐ General Notice of COBRA Continuation Rights

Should you have any questions regarding the content of the notices, please contact us at:

Name of Entity/Sender:	Guajome Schools
Attention:	Human Resources
Address:	2000 N. Santa Fe Ave Avenue Vista, CA 92083
Phone Number:	(760) 631-8500 ext. 1060

Medicare Part D
Creditable Coverage Notice

Important Notice from Guajome Schools
About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Guajome Schools and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. **Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.**
2. **Guajome Schools has determined that the prescription drug coverage offered by the medical plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.**

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan while enrolled in Guajome Schools coverage as an active employee, please note that your Guajome Schools coverage will be the primary payer for your prescription drug benefits and Medicare will pay secondary. As a result, the value of your Medicare prescription drug benefits may be significantly reduced. Medicare will usually pay primary for your prescription drug benefits if you participate in Guajome Schools coverage as a former employee.

You may also choose to drop your Guajome Schools coverage. If you do decide to join a Medicare drug plan and drop your current Guajome Schools coverage, be aware that you and your dependents may not be able to get this coverage back.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Guajome Schools and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage…

Contact the person listed below for further information. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Guajome Schools changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage…

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Name of Entity/Sender: Guajome Schools
Contact-Position/Office: Julie Hoopes, Human Resources
Address: 2000 N. Santa Fe Ave Avenue, Vista, CA 90283
Phone Number: (760) 631-8500 ext. 1060

HIPAA Special Enrollment Rights Notice

If you are declining enrollment in Guajome Schools group health coverage for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Finally, you and/or your dependents may have special enrollment rights if coverage is lost under Medicaid or a State health insurance ("CHIP") program, or when you and/or your dependents gain eligibility for state premium assistance. You have 60 days from the occurrence of one of these events to notify the company and enroll in the plan.

To request special enrollment or obtain more information, contact Human Resources.

HIPAA Notice of Privacy Practices

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

Guajome Schools sponsors certain group health plan(s) (collectively, the "Plan" or "We") to provide benefits to our employees, their dependents and other participants. We provide this coverage through various relationships with third parties that establish networks of providers, coordinate your care, and process claims for reimbursement for the services that you receive. This Notice of Privacy Practices (the "Notice") describes the legal obligations of Guajome Schools, the Plan and your legal rights regarding your protected health information held by the Plan under HIPAA. Among other things, this Notice describes how your protected health information may be used or disclosed to carry out treatment, payment, or health care operations, or for any other purposes that are permitted or required by law.

We are required to provide this Notice to you pursuant to HIPAA. The HIPAA Privacy Rule protects only certain medical information known as "protected health information." Generally, protected health information is individually identifiable health information, including demographic information, collected from you or created or received by a health care provider, a health care clearinghouse, a health plan, or your employer on behalf of a group health plan, which relates to:

(1) your past, present or future physical or mental health or condition;
(2) the provision of health care to you; or
(3) the past, present or future payment for the provision of health care to you.

Note: If you are covered by one or more fully-insured group health plans offered by Guajome Schools, you will receive a separate notice regarding the availability of a notice of privacy practices applicable to that coverage and how to obtain a copy of the notice directly from the insurance carrier.

Contact Information

If you have any questions about this Notice or about our privacy practices, please contact the Guajome Schools HIPAA Privacy Officer.

Guajome Schools
Attention: HIPAA Privacy Officer
Judd Thompson
thompsonju@guajome.net

Effective Date

This Notice as revised is effective July 1st, 2024.

Our Responsibilities

We are required by law to:

- maintain the privacy of your protected health information;
- provide you with certain rights with respect to your protected health information;
- provide you with a copy of this Notice of our legal duties and privacy practices with respect to your protected health information; and
- follow the terms of the Notice that is currently in effect.

We reserve the right to change the terms of this Notice and to make new provisions regarding your protected health information that we maintain, as allowed or required by law. If we make any material change to this Notice, we will provide you with a copy of our revised Notice of Privacy Practices. You may also obtain a copy of the latest revised Notice by contacting our Privacy Officer at the contact information provided above. Except as provided within this Notice, we may not disclose your protected health information without your prior authorization.

How We May Use and Disclose Your Protected Health Information

Under the law, we may use or disclose your protected health information under certain circumstances without your permission. The following categories describe the different ways that we may use and disclose your protected health information. For each category of uses or disclosures we will explain what we mean and present some examples. Not every use or disclosure in a category will be listed. However, all of the ways we are permitted to use and disclose protected health information will fall within one of the categories.

For Treatment

We may use or disclose your protected health information to facilitate medical treatment or services by providers. We may disclose medical information about you to providers, including doctors, nurses, technicians, medical students, or other hospital personnel who are involved in taking care of you. For example, we might disclose information about your prior prescriptions to a pharmacist to determine if a pending prescription is inappropriate or dangerous for you to use.

For Payment

We may use or disclose your protected health information to determine your eligibility for Plan benefits, to facilitate payment for the treatment and services you receive from health care providers, to determine benefit responsibility under the Plan, or to coordinate Plan coverage. For example, we may tell your health care provider about your medical history to determine whether a particular treatment is experimental, investigational, or medically necessary, or to determine whether the Plan will cover the treatment. We may also share your protected health information with a utilization review or precertification service provider. Likewise, we may share your protected health information with another entity to assist with the adjudication or subrogation of health claims or to another health plan to coordinate benefit payments.

For Health Care Operations

We may use and disclose your protected health information for other Plan operations. These uses and disclosures are necessary to run the Plan. For example, we may use medical information in connection with conducting quality assessment and improvement activities; underwriting, premium rating, and other activities relating to Plan coverage; submitting claims for stop-loss (or excess-loss) coverage; conducting or arranging for medical review, legal services, audit services, and fraud & abuse detection programs; business planning and development such as cost management; and business management and general Plan administrative activities. The Plan is prohibited from using or

disclosing protected health information that is genetic information about an individual for underwriting purposes.

To Business Associates
We may contract with individuals or entities known as Business Associates to perform various functions on our behalf or to provide certain types of services. In order to perform these functions or to provide these services, Business Associates will receive, create, maintain, use and/or disclose your protected health information, but only after they agree in writing with us to implement appropriate safeguards regarding your protected health information. For example, we may disclose your protected health information to a Business Associate to administer claims or to provide support services, such as utilization management, pharmacy benefit management or subrogation, but only after the Business Associate enters into a Business Associate Agreement with us.

As Required by Law
We will disclose your protected health information when required to do so by federal, state or local law. For example, we may disclose your protected health information when required by national security laws or public health disclosure laws.

To Avert a Serious Threat to Health or Safety
We may use and disclose your protected health information when necessary to prevent a serious threat to your health and safety, or the health and safety of the public or another person. Any disclosure, however, would only be to someone able to help prevent the threat. For example, we may disclose your protected health information in a proceeding regarding the licensure of a physician.

To Plan Sponsors
For the purpose of administering the Plan, we may disclose to certain employees of the Employer protected health information. However, those employees will only use or disclose that information as necessary to perform Plan administration functions or as otherwise required by HIPAA, unless you have authorized further disclosures. Your protected health information cannot be used for employment purposes without your specific authorization.

Special Situations

In addition to the above, the following categories describe other possible ways that we may use and disclose your protected health information. For each category of uses or disclosures, we will explain what we mean and present some examples. Not every use or disclosure in a category will be listed. However, all of the ways we are permitted to use and disclose information will fall within one of the categories.

Organ and Tissue Donation
If you are an organ donor, we may release your protected health information to organizations that handle organ procurement or organ, eye, or tissue transplantation or to an organ donation bank, as necessary to facilitate organ or tissue donation and transplantation.

Military and Veterans
If you are a member of the armed forces, we may release your protected health information as required by military command authorities. We may also release protected health information about foreign military personnel to the appropriate foreign military authority.

Workers' Compensation
We may release your protected health information for workers' compensation or similar programs. These programs provide benefits for work-related injuries or illness.

Public Health Risks
We may disclose your protected health information for public health actions. These actions generally include the following:

- to prevent or control disease, injury, or disability;
- to report births and deaths;
- to report child abuse or neglect;
- to report reactions to medications or problems with products;
- to notify people of recalls of products they may be using;
- to notify a person who may have been exposed to a disease or may be at risk for contracting or spreading a disease or condition;
- to notify the appropriate government authority if we believe that a patient has been the victim of abuse, neglect, or domestic violence. We will only make this disclosure if you agree, or when required or authorized by law.

Health Oversight Activities
We may disclose your protected health information to a health oversight agency for activities authorized by law. These oversight activities include, for example, audits, investigations, inspections, and licensure. These activities are necessary for the government to monitor the health care system, government programs, and compliance with civil rights laws.

Lawsuits and Disputes
If you are involved in a lawsuit or a dispute, we may disclose your protected health information in response to a court or administrative order. We may also disclose your protected health information in response to a subpoena, discovery request, or other lawful process by someone else involved in the dispute, but only if efforts have been made to tell you about the request or to obtain an order protecting the information requested.

Law Enforcement
We may disclose your protected health information if asked to do so by a law enforcement official—

- in response to a court order, subpoena, warrant, summons or similar process;
- to identify or locate a suspect, fugitive, material witness, or missing person;
- about the victim of a crime if, under certain limited circumstances, we are unable to obtain the victim's agreement;
- about a death that we believe may be the result of criminal conduct;
- about criminal conduct; and
- in emergency circumstances to report a crime; the location of the crime or victims; or the identity, description or location of the person who committed the crime.

Coroners, Medical Examiners and Funeral Directors
We may release protected health information to a coroner or medical examiner. This may be necessary, for example, to identify a deceased person or determine the cause of death. We may also release medical information about patients to funeral directors as necessary to carry out their duties.

National Security and Intelligence Activities
We may release your protected health information to authorized federal officials for intelligence, counterintelligence, and other national security activities authorized by law.

Inmates
If you are an inmate of a correctional institution or are in the custody of a law enforcement official, we may disclose your protected health information to the correctional institution or law enforcement official if necessary (1) for the institution to provide you with health care; (2) to protect your health and safety or the health and safety of others; or (3) for the safety and security of the correctional institution.

Research
We may disclose your protected health information to researchers when:

(1) the individual identifiers have been removed; or
(2) when an institutional review board or privacy board has (a) reviewed the research proposal; and (b) established protocols to ensure the privacy of the requested information, and approves the research.

Required Disclosures

The following is a description of disclosures of your protected health information we are required to make.

Government Audits
We are required to disclose your protected health information to the Secretary of the United States Department of Health and Human Services when the Secretary is investigating or determining our compliance with the HIPAA privacy rule.

Disclosures to You
When you request, we are required to disclose to you the portion of your protected health information that contains medical records, billing records, and any other records used to make decisions regarding your health care benefits. We are also required, when requested, to provide you with an accounting of most disclosures of your protected health information if the disclosure was for reasons other than for payment, treatment, or health care operations, and if the protected health information was not disclosed pursuant to your individual authorization.

Notification of a Breach.
We are required to notify you in the event that we (or one of our Business Associates) discover a breach of your unsecured protected health information, as defined by HIPAA.

Other Disclosures

Personal Representatives
We will disclose your protected health information to individuals authorized by you, or to an individual designated as your personal representative, attorney-in-fact, etc., so long as you provide us with a written notice/authorization and any supporting documents (i.e., power of attorney). Note: Under the HIPAA privacy rule, we do not have to disclose information to a personal representative if we have a reasonable belief that:

(1) you have been, or may be, subjected to domestic violence, abuse or neglect by such person;
(2) treating such person as your personal representative could endanger you; or
(3) in the exercise or professional judgment, it is not in your best interest to treat the person as your personal representative.

Spouses and Other Family Members
With only limited exceptions, we will send all mail to the employee. This includes mail relating to the employee's spouse and other family members who are covered under the Plan, and includes mail with information on the use of Plan benefits by the employee's spouse and other family members and information on the denial of any Plan benefits to the employee's spouse and other family members. If a person covered under the Plan has requested Restrictions or Confidential Communications (see below under "Your Rights"), and if we have agreed to the request, we will send mail as provided by the request for Restrictions or Confidential Communications.

Authorizations
Other uses or disclosures of your protected health information not described above, including the use and disclosure of psychotherapy notes and the use or disclosure of protected health information for fundraising or marketing purposes, will not be made without your written authorization. You may revoke written authorization at any time, so long as your revocation is in writing. Once we receive your written revocation, it will only be effective for future uses and disclosures. It will not be effective for any information that may have been used or disclosed in reliance upon the written authorization and prior to receiving your written revocation. You may elect to opt out of receiving fundraising communications from us at any time.

Your Rights

You have the following rights with respect to your protected health information:

Right to Inspect and Copy
You have the right to inspect and copy certain protected health information that may be used to make decisions about your health care benefits. To inspect and copy your protected health information, submit your request in writing to the Privacy Officer at the address provided above under Contact Information. If you request a copy of the information, we may charge a reasonable fee for the costs of copying, mailing, or other supplies associated with your request. We may deny your request to inspect and copy in certain very limited circumstances. If you are denied access to your medical information, you may have a right to request that the denial be reviewed and you will be provided with details on how to do so.

Right to Amend
If you feel that the protected health information we have about you is incorrect or incomplete, you may ask us to amend the information. You have the right to request an amendment for as long as the information is kept by or for the Plan. To request an amendment, your request must be made in writing and submitted to the Privacy Officer at the address provided above under Contact Information. In addition, you must provide a reason that supports your request. We may deny your request for an amendment if it is not in writing or does not include a reason to support the request. In addition, we may deny your request if you ask us to amend information that:

- is not part of the medical information kept by or for the Plan;

- was not created by us, unless the person or entity that created the information is no longer available to make the amendment;
- is not part of the information that you would be permitted to inspect and copy; or
- is already accurate and complete.

If we deny your request, you have the right to file a statement of disagreement with us and any future disclosures of the disputed information will include your statement.

Right to an Accounting of Disclosures
You have the right to request an "accounting" of certain disclosures of your protected health information. The accounting will not include (1) disclosures for purposes of treatment, payment, or health care operations; (2) disclosures made to you; (3) disclosures made pursuant to your authorization; (4) disclosures made to friends or family in your presence or because of an emergency; (5) disclosures for national security purposes; and (6) disclosures incidental to otherwise permissible disclosures.

To request this list or accounting of disclosures, you must submit your request in writing to the Privacy Officer at the address provided above under Contact Information. Your request must state a time period of no longer than six years (three years for electronic health records) or the period ABC Company has been subject to the HIPAA Privacy rules, if shorter.

Your request should indicate in what form you want the list (for example, paper or electronic). We will attempt to provide the accounting in the format you requested or in another mutually agreeable format if the requested format is not reasonably feasible. The first list you request within a 12-month period will be provided free of charge. For additional lists, we may charge you for the costs of providing the list. We will notify you of the cost involved and you may choose to withdraw or modify your request at that time before any costs are incurred.

Right to Request Restrictions
You have the right to request a restriction or limitation on your protected health information that we use or disclose for treatment, payment, or health care operations. You also have the right to request a limit on your protected health information that we disclose to someone who is involved in your care or the payment for your care, such as a family member or friend. For example, you could ask that we not use or disclose information about a surgery that you had.

We are not required to agree to your request. However, if we do agree to the request, we will honor the restriction until you revoke it or we notify you. To request restrictions, you must make your request in writing to the Privacy Officer at the address provided above under Contact Information. In your request, you must tell us (1) what information you want to limit; (2) whether you want to limit our use, disclosure, or both; and (3) to whom you want the limits to apply—for example, disclosures to your spouse.

Right to Request Confidential Communications
You have the right to request that we communicate with you about medical matters in a certain way or at a certain location. For example, you can ask that we only contact you at work or by mail. To request confidential communications, you must make your request in writing to the Privacy Officer at the address provided above under Contact Information. We will not ask you the reason for your request. Your request must specify how or where you wish to be contacted. We will accommodate all

reasonable requests if you clearly provide information that the disclosure of all or part of your protected information could endanger you.

Right to a Paper Copy of This Notice
You have the right to a paper copy of this notice. You may ask us to give you a copy of this notice at any time. Even if you have agreed to receive this notice electronically, you are still entitled to a paper copy of this notice. To obtain a paper copy of this notice, telephone or write the Privacy Officer as provided above under Contact Information.

For more information, please see Your Rights Under HIPAA**.**

Complaints
If you believe that your privacy rights have been violated, you may file a complaint with the Plan or with the Office for Civil Rights of the United States Department of Health and Human Services. You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting https://www.hhs.gov/hipaa/filing-a-complaint/complaint-process/index.html.

To file a complaint with the Plan, telephone write the Privacy Officer as provided above under Contact Information. You will not be penalized, or in any other way retaliated against, for filing a complaint with the Office of Civil Rights or with us. You should keep a copy of any notices you send to the Plan Administrator or the Privacy Officer for your records.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit **www.healthcare.gov.**

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or **www.insurekidsnow.gov** to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at **www.askebsa.dol.gov** or call **1-866-444-EBSA (3272).**

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2023. Contact your State for more information on eligibility –

ALABAMA – Medicaid	ALASKA – Medicaid
Website: http://myalhipp.com/ Phone: 1-855-692-5447	The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx
ARKANSAS – Medicaid	**CALIFORNIA – Medicaid**
Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	Health Insurance Premium Payment (HIPP) Program Website: http://dhcs.ca.gov/hipp Phone: 916-445-8322 Fax: 916-440-5676 Email: hipp@dhcs.ca.gov
COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)	**FLORIDA – Medicaid**

Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711 CHP+: https://hcpf.colorado.gov/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/ State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.mycohibi.com/ HIBI Customer Service: 1-855-692-6442	Website: https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html Phone: 1-877-357-3268

GEORGIA – Medicaid	INDIANA – Medicaid
GA HIPP Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162, Press 1 GA CHIPRA Website: https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra Phone: (678) 564-1162, Press 2	Healthy Indiana Plan for low-income adults 19-64 Website: http://www.in.gov/fssa/hip/ Phone: 1-877-438-4479 All other Medicaid Website: https://www.in.gov/medicaid/ Phone 1-800-457-4584
IOWA – Medicaid and CHIP (Hawki)	**KANSAS – Medicaid**
Medicaid Website: https://dhs.iowa.gov/ime/members Medicaid Phone: 1-800-338-8366 Hawki Website: http://dhs.iowa.gov/Hawki Hawki Phone: 1-800-257-8563 HIPP Website: https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp HIPP Phone: 1-888-346-9562	Website: https://www.kancare.ks.gov/ Phone: 1-800-792-4884 HIPP Phone: 1-800-967-4660
KENTUCKY – Medicaid	**LOUISIANA – Medicaid**
Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx Phone: 1-855-459-6328 Email: KIHIPP.PROGRAM@ky.gov KCHIP Website: https://kidshealth.ky.gov/Pages/index.aspx Phone: 1-877-524-4718 Kentucky Medicaid Website: https://chfs.ky.gov/agencies/dms	Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)
MAINE – Medicaid	**MASSACHUSETTS – Medicaid and CHIP**

Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US Phone: 1-800-442-6003 TTY: Maine relay 711 Private Health Insurance Premium Webpage: https://www.maine.gov/dhhs/ofi/applications-forms Phone: 1-800-977-6740 TTY: Maine relay 711	Website: https://www.mass.gov/masshealth/pa Phone: 1-800-862-4840 TTY: 711 Email: masspremiumassistance@accenture.com
MINNESOTA – Medicaid	**MISSOURI – Medicaid**
Website: https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp Phone: 1-800-657-3739	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005

MONTANA - Medicaid	**NEBRASKA - Medicaid**
Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HHSHIPPProgram@mt.gov	Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178
NEVADA – Medicaid	**NEW HAMPSHIRE – Medicaid**
Medicaid Website: http://dhcfp.nv.gov Medicaid Phone: 1-800-992-0900	Website: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext. 5218
NEW JERSEY – Medicaid and CHIP	**NEW YORK – Medicaid**
Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710	Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831
NORTH CAROLINA – Medicaid	**NORTH DAKOTA – Medicaid**
Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100	Website: https://www.hhs.nd.gov/healthcare Phone: 1-844-854-4825
OKLAHOMA – Medicaid and CHIP	**OREGON – Medicaid**
Website: http://www.insureoklahoma.org Phone: 1-888-365-3742	Website: http://healthcare.oregon.gov/Pages/index.aspx Phone: 1-800-699-9075
PENNSYLVANIA – Medicaid and CHIP	**RHODE ISLAND – Medicaid and CHIP**
Website: https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx Phone: 1-800-692-7462	Website: http://www.eohhs.ri.gov/ Phone: 1-855-697-4347, or 401-462-0311 (Direct RIte Share Line)

CHIP Website: Children's Health Insurance Program (CHIP) (pa.gov) CHIP Phone: 1-800-986-KIDS (5437)	
SOUTH CAROLINA – Medicaid	**SOUTH DAKOTA - Medicaid**
Website: https://www.scdhhs.gov Phone: 1-888-549-0820	Website: http://dss.sd.gov Phone: 1-888-828-0059
TEXAS – Medicaid	**UTAH – Medicaid and CHIP**
Website: Health Insurance Premium Payment (HIPP) Program| Texas Health and Human Services Phone: 1-800-440-0493	Medicaid Website: https://medicaid.utah.gov/ CHIP Website: http://health.utah.gov/chip Phone: 1-877-543-7669
VERMONT– Medicaid	**VIRGINIA – Medicaid and CHIP**
Website: Health Insurance Premium Payment (HIPP) Program | Department of Vermont Health Access Phone: 1-800-250-8427	Website: https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs Medicaid/CHIP Phone: 1-800-432-5924

WASHINGTON – Medicaid	WEST VIRGINIA – Medicaid and CHIP
Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022	Website: https://dhhr.wv.gov/bms/ http://mywvhipp.com/ Medicaid Phone:304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
WISCONSIN – Medicaid and CHIP	**WYOMING – Medicaid**
Website: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm Phone: 1-800-362-3002	Website: https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/ Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2023, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

Women's Health Cancer Rights Act (WHCRA) Notice

Do you know that your Plan, as required by the Women's Health and Cancer Rights Act of 1998 (WHCRA), provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema?

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. If you would like more information on WHCRA benefits, contact your plan administrator at 760.631.8500 ext.1060.

Newborns' and Mothers' Health Protection Act (NMHPA) Notice

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Model General Notice of
COBRA Continuation Coverage Rights

** Continuation Coverage Rights Under COBRA**

Introduction

You're getting this notice because you recently gained coverage under a group health plan (the Plan). This notice has important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. **This notice explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect your right to get it.** When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage.

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

You may have other options available to you when you lose group health coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

What is COBRA continuation coverage?

COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called a "qualifying event." Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you're an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you're the spouse of an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your spouse dies;

- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because of the following qualifying events:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the Plan as a "dependent child.

When is COBRA continuation coverage available?
The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. The employer must notify the Plan Administrator of the following qualifying events:

- The end of employment or reduction of hours of employment;
- Death of the employee;
- The employee's becoming entitled to Medicare benefits (under Part A, Part B, or both).

For all other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 60 days after the qualifying event occurs. You must provide this notice to: Julie Hoopes or Human Resources.

How is COBRA continuation coverage provided?
Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

There are also ways in which this 18-month period of COBRA continuation coverage can be extended:

Disability extension of 18-month period of COBRA continuation coverage
If you or anyone in your family covered under the Plan is determined by Social Security to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to get up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage.

Second qualifying event extension of 18-month period of continuation coverage
If your family experiences another qualifying event during the 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if the Plan is properly notified about the second qualifying event. This extension may be available to the spouse and any dependent children getting COBRA continuation coverage if the employee or former employee dies; becomes entitled to Medicare benefits (under Part A, Part B, or both); gets divorced or legally separated; or if the dependent child stops being eligible under the Plan as a dependent child. This extension is only available if the second qualifying event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

Are there other coverage options besides COBRA Continuation Coverage?
Yes. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicare, Medicaid, Children's Health Insurance Program (CHIP), or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at **www.healthcare.gov**.

Can I enroll in Medicare instead of COBRA continuation coverage after my group health plan coverage ends?
In general, if you don't enroll in Medicare Part A or B when you are first eligible because you are still employed, after the Medicare initial enrollment period, you have an 8-month special enrollment period[1] to sign up for Medicare Part A or B, beginning on the earlier of:

- The month after your employment ends; or
- The month after group health plan coverage based on current employment ends.

If you don't enroll in Medicare and elect COBRA continuation coverage instead, you may have to pay a Part B late enrollment penalty and you may have a gap in coverage if you decide you want Part B later. If you elect COBRA continuation coverage and later enroll in Medicare Part A or B before the COBRA continuation coverage ends, the Plan may terminate your continuation coverage. However, if Medicare Part A or B is effective on or before the date of the COBRA

[1] https://www.medicare.gov/basics/get-started-with-medicare/sign-up/when-does-medicare-coverage-start. These rules are different for people with End Stage Renal Disease (ESRD).

election, COBRA coverage may not be discontinued on account of Medicare entitlement, even if you enroll in the other part of Medicare after the date of the election of COBRA coverage.

If you are enrolled in both COBRA continuation coverage and Medicare, Medicare will generally pay first (primary payer) and COBRA continuation coverage will pay second. Certain plans may pay as if secondary to Medicare, even if you are not enrolled in Medicare.

For more information visit https://www.medicare.gov/medicare-and-you.

If you have questions

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit **www.dol.gov/agencies/ebsa**. (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.) For more information about the Marketplace, visit **www.HealthCare.gov**.

Keep your Plan informed of address changes

To protect your family's rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

Plan contact information

Name of Entity/Sender: Guajome Schools
Contact--Position/Office: Julie Hoopes, Human Resources
Address: 2000 N. Santa Fe Ave Avenue, Vista, CA 92083
Phone Number: (760) 631-8500 ext. 1060

APPENDIX

These are additional notices that may be appropriate based upon an employer's circumstances. We included the Surprise Billing Notice to assist with an employer's obligation to post the notice on its website (in those rare circumstances where it may be necessary).

- ☐ Medicare Part D Cross-Reference
- ☐ HIPAA Privacy Notice of Availability
- ☐ HIPAA Wellness Program Reasonable Alternative Standards (RAS) Notice – Medical plans with wellness programs that offer health contingent incentives
- ☐ Surprise Billing Notice – "Your Rights and Protections Against Surprise Medical Bills"

Medicare Part D
Cross-Reference

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see page 45 for more details.

HIPAA Notice of Availability of
Notice of Privacy Practices

The Guajome Schools (Plan) maintains a Notice of Privacy Practices that provides information to individuals whose protected health information (PHI) will be used or maintained by the Plan. If you would like a copy of the Plan's Notice of Privacy Practices, please contact Julie Hoopes, 760.631.8500 ext. 1060.

HIPAA Wellness Program Reasonable
Alternative Standards Notice

Your group health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all eligible employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact us at 760.631.8500 ext.1060 and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

Your Rights and Protections
Against Surprise Medical Bills

When you get emergency care or get treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected from surprise billing or balance billing. In these cases, you should not be charged more than your plan's copayments, coinsurance and/or deductible.

What is "balance billing" (sometimes called "surprise billing")?

When you see a doctor or other health care provider, you may owe certain out-of-pocket costs, like a copayment, coinsurance, or deductible. You may have additional costs or have to pay the entire bill if you see a provider or visit a health care facility that isn't in your health plan's network.

"Out-of-network" describes providers and facilities that haven't signed a contract with your health plan to provide services. Out-of-network providers may be allowed to bill you for the difference between what your plan pays and the full amount charged for a service. This is called "**balance**

billing." This amount is likely more than in-network costs for the same service and might not count toward your plan's deductible or annual out-of-pocket limit.

"Surprise billing" is an unexpected balance bill. This can happen when you can't control who is involved in your care—like when you have an emergency or when you schedule a visit at an in-network facility but are unexpectedly treated by an out-of-network provider. Surprise medical bills could cost thousands of dollars depending on the procedure or service.

You are protected from balance billing for:

Emergency services

If you have an emergency medical condition and get emergency services from an out-of-network provider or facility, the most they can bill you is your plan's in-network cost-sharing amount (such as copayments, coinsurance, and deductibles). You **can't** be balance billed for these emergency services. This includes services you may get after you're in stable condition, unless you give written consent and give up your protections not to be balanced billed for these post-stabilization services.

Certain services at an in-network hospital or ambulatory surgical center

When you get services from an in-network hospital or ambulatory surgical center, certain providers there may be out-of-network. In these cases, the most those providers can bill you is your plan's in-network cost-sharing amount. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services. These providers **can't** balance bill you and may **not** ask you to give up your protections not to be balance billed.

If you get other services at these in-network facilities, out-of-network providers **can't** balance bill you, unless you give written consent and give up your protections.

You're <u>never</u> required to give up your protections from balance billing. You also aren't required to get out-of-network care. You can choose a provider or facility in your plan's network.

When balance billing isn't allowed, you also have the following protections:

1. You are only responsible for paying your share of the cost (like the copayments, coinsurance, and deductibles that you would pay if the provider or facility was in-network). Your health plan will pay any additional costs to out-of-network providers and facilities directly.

2. Generally, your health plan must:

    - Cover emergency services without requiring you to get approval for services in advance (also known as "prior authorization").

    - Cover emergency services by out-of-network providers.

    - Base what you owe the provider or facility (cost-sharing) on what it would pay an in-network provider or facility and show that amount in your explanation of benefits.

- Count any amount you pay for emergency services or out-of-network services toward your in-network deductible and out-of-pocket limit.

If you believe you've been wrongly billed, the following information and resources are available to help you understand your rights:

Assistance by telephone – You may contact the U.S. Department of Health & Human Services at (800) 985-3059 to discuss whether you may have any surprise billing protection rights for your situation.

Available online assistance – You can also visit the U.S. Centers for Medicare & Medicaid Services website to learn more about protections from surprise medical bills and for contact information for the state department of insurance or other similar agency/resource in your state to learn if you have any rights under applicable state law. Please click on your state in the map for contact information to appear.

Prepared by: **Marsh & McLennan Insurance Agency LLC**

www.MarshMMA.com | CA Insurance Lic: 0H18131