



IT'S TIME FOR OPEN ENROLLMENT!

Important Announcement

This year we are excited to announce our transition from ASCIP medical benefits to California's Valued Trust (CVT) medical benefits, beginning January 1, 2025. This change will provide Lawndale Elementary School District employees similar, low-cost medical plan options under Kaiser, Blue Shield HMO, and Anthem PPO. The district will offer an educational webinar and an in-person Health Fair.

The plan year for Medical, Dental, and Vision would begin on **January 1, 2025 to September 30, 2025**. Following this, all three benefits - Medical, Dental and Vision - will have a full plan year starting October 1 to September 30.

All currently offered medical plans will be discontinued and new ones will be introduced. You will be **REQUIRED** to choose a new medical plan during open enrollment through CVT's website.

Going forward, you are not permitted to drop or waive your benefits throughout the year, unless there is a qualifying event. To see a list of what is a qualifying event please review the Benefit Guide—link on page 3

Documentation will be required to add dependents to the medical plan:

- To add dependents up to age 26, a birth certificate is required
- To add a spouse, a marriage certificate is required
- To add a domestic partner, the Declaration of Domestic Partnership filed with the state is required

Reminder: All dependents are required to have a Social Security Number.

Dental and Vision

The enrollment process for your **Dental and Vision** plans will remain the same. Your current enrollment for these plans will carry over into the new plan year. If you have changes for the Dental and Vision plan, please complete the forms for both dental and vision found [here](#).

Open Enrollment Dates

October 14, 2024 through November 8, 2024

Open Enrollment Dates

Oct. 14th—Nov. 8th

October 2024

| S | M | T | W | TH | F | S |
|----|----|----|----|----|----|----|
| | | 1 | 2 | 3 | 4 | 5 |
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| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 | | |

November 2024

| S | M | T | W | TH | F | S |
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| 24 | 25 | 26 | 27 | 28 | 29 | 30 |

Note for Kaiser Members

Current Kaiser members will receive a termination notification from Kaiser, as the coverage is moving from medical pool ASCIP to CVT. Your member ID will remain the same and as a result, only new Kaiser members for 2025 will receive an ID card.



Benefit Changes

The table below summarizes plan design changes effective January 1, 2025 (please note the medical plans reference in-network benefits). Please review these carefully before making your benefit elections for the 2025.

| Current Benefits End December 31, 2024 | New Benefits Begin January 1, 2025 |
|---|---|
| <p>MEDICAL—ASCIP 3 Plans: Kaiser, UHC and Anthem</p> <p>Discontinued Medical Plans</p> <p>As of December 31, 2024, the ASCIP plans will no longer be available.</p> <ul style="list-style-type: none"> • Kaiser \$20 HMO • UHC Signature Value \$20 HMO • Anthem 80/60 PPO | <p>MEDICAL— CVT 3 Plans: Kaiser, Blue Shield and Anthem</p> <p>New Medical Plans</p> <p>Effective January 1, 2025 you have the option of enrolling in a CVT three medical plan options.</p> <ul style="list-style-type: none"> •Kaiser \$20 HMO •Blue Shield Access+ HMO •Anthem PPO |

About CVT

- You can visit this website for general information about CVT www.cvtrust.org.

How to contact CVT for assistance

- If you would like to schedule a 15 minutes appointment to ask questions to CVT [click here](#) or you can call member service department at (800) 288-9870.



How to enroll on the new Benefits Portal “myCVT”

- [Click here](#) for instructions on how to log in to MyCVT.
- MyCVT is **NOT** mobile compatible. You are welcome to use a computer, ipad or tablet to access MyCVT.

Open Enrollment for Medical

- Open Enrollment for your 2025 benefits starts on October 14, 2024 and ends November 8, 2024. *MyCVT portal will not be available until October 14, 2024.*
- **All employees MUST actively enroll through MyCVT by November 8th.** Your previous elections for Medical **WILL NOT** carry over.
- You are required to upload supporting documents for each dependent you are adding to the medical plan. [Click here](#) for details on what documents are necessary.

IMPORTANT REGARDING SUPPORTING DOCUMENTS TO ADD DEPENDENTS!

It is strongly recommended that you have the supporting documents ready and uploaded on your computer prior to logging into MyCVT. You will be able to complete the enrollment and list your dependents on MyCVT without these documents. However, if the necessary supporting documents are not submitted to CVT by the end of open enrollment, your dependents will not be enrolled in the January 1, 2025, medical plan year.

- Review the [Benefits Guide](#) and [click here](#) to view full carrier plan documents.
- Once Open Enrollment ends on November 8, 2024, you cannot make changes to your benefit elections until next year’s Open Enrollment or unless you experience a qualified change in family status (as defined by the IRS).
- It is recommended to attend the Educational Webinar or Health Fair for more information and to ask questions. More details on page 3 for the dates and times.
- All enrollment elections made during this year’s Open Enrollment are effective January 1, 2025 through September 30, 2025.



NEW Opt-out options available effective January 1, 2025

- **Grandfathered Opt-outs**
 - CVT allows existing opt out members to opt-out of CVT coverage upon joining the Trust. The member loses their grandfathered opt-out status if coverage is elected or if the supporting documents are not submitted by the end of open enrollment on November 8th.
 - **Verification of other coverage is required and due to CVT at the end of open enrollment on November 8, 2024.**
 - [Click here](#) to see what is required in your proof coverage document.
 - Please note that CVT will be sending you a letter through the mail requesting these documents.
 - If employees fail to submit verification of other coverage they will be auto enrolled in the Anthem PPO plan.

- **Opt-out due to other current coverage**
 - Moving forward if you would like to opt-out CVT allows members to opt-out.
 - Employees can enroll via MyCVT on the opt-out plan.
 - **Verification of other coverage is required. Documents are to be uploaded through MyCVT by November 8, 2024.**
 - [Click here](#) to see what is required in your proof coverage document.
 - If employees fail to submit verification of other coverage they will be auto enrolled in the Anthem PPO plan.

- **Opt-out due to current enrollment of Tricare, Medi-Cal, subsidized Covered California, VA or CHAMPVA coverage**
 - Employees can opt out of CVT medical coverage if they provide proof of the following Tricare, Medi-Cal, subsidized Covered California, VA or CHAMPVA coverage.
 - Employees can enroll via MyCVT
 - **Verification of other coverage is required. Documents are to be uploaded through MyCVT by November 8, 2024.**
 - [Click here](#) to see what is required in your proof coverage document.
 - If employees fail to submit verification of other coverage they will be auto enrolled in the Anthem PPO plan.

IMPORTANT NOTE:

Cash in lieu will be granted only to those who have coverage through their spouse or registered domestic partner.

| Open Enrollment Educational Meetings and Health Fair | |
|---|--------------------------------------|
| Health Fair October 17, 2024 at 1:00pm—4:30pm | District Office—PDC |
| Educational Webinar October 30, 2024 at 4pm | Zoom Link—Click Here |

Click on the links below for more information

| | | | |
|---|--|---|--|
| MyCVT Link to Enroll | MyCVT User Guide | Medical Benefit Summaries | Benefit Guide |
| Dental and Vision Benefit Summaries | Link for Dental & Vision Changes | Schedule 15 minute Appointment with CVT | Annual Notices |
| Kaiser HMO Resources | Blue Shield HMO Resources | Anthem PPO Resources | Welcome to MyCVT Video |