



Employee Benefits Presentation

Ofelia Navarro
Employee Benefits/WC Liaison
Business Services

Role and Purpose of Employee Benefit/WC Liaison

Support of a centralized employee benefits system including:

- Technical resource to all staff concerning employee benefits information, insurance plans, options, guidelines and procedures
- Enrollment, data collection, record-keeping, accounting and fund disbursement activities
- Provide information on how to access retirement planning

Workers Compensation Program Coordination

- Ergonomic Evaluations
- Compensation program coordination
- Prevention Programs

Municipalities, Colleges, Schools Insurance Group (MCSIG)

- ❖ CUSD participates in a pool managed by MCSIG
- ❖ MCSIG was first established in 1982 and has grown and expanded to 73 public entities in the insurance pool
- ❖ Joint Powers Authority (JPA) created and operating under Government and Ed Code Regulations
- ❖ MCSIG reports to a Board of Directors comprised of one voting board member for each public entity represented in the pool. Board members include certificated and classified labor groups, human resources and business representatives
- ❖ MCSIG contracts with Keenan and Associates to broker all medical, dental and vision plans

INSURANCE ADVISORY COMMITTEE

ACT Agreement, page 13, Article IV G. Health Insurance Advisory Committee and
CSEA Agreement, page 18, Article VIII 7.0 Health Advisory Committee

The District and the ACT/CSEA hereby agree to establish a Health Insurance Advisory Committee. The purpose of the Committee shall be to advise the District and its employee organizations on the following matters.

- (a) The availability of various kind of insurance coverage and plans
- (b) The relative cost of insurance coverage and plans
- (c) The selection of specific insurance coverage and plans
- (d) Specific problems related to insurance coverage and possible solutions
- (e) Committee is comprised of
 - 2 teachers selected by ACT
 - 2 classified employees selected by CSEA
 - 1 ACT retiree
 - 1 CSEA retiree
 - 3 administrators selected by the Superintendent

RECOMMENDATIONS OF INSURANCE ADVISORY COMMITTEE

The Advisory Committee:

- Met once: April 23, 2024
- Reviewed participation data of the newly formed American Fidelity optional benefits for employees

Insurance Committee recommended the district:

1. Educate all employees on benefit plan options provided by the district
2. Explain Transcarent services provided
3. Every three years, perform a rate review
4. Review and compare CalPERS Health Benefits

November 1 to November 25: Open Enrollment

Open Enrollment:

The month of November with an effective date of January 1st.

- Premium amounts change on the December payroll
- Locks in decisions for the year beginning each January 1st
- Qualifying event: Allows changes to health benefit selections within 30 days of the following qualifying events: birth, death, marriage, divorce, loss of coverage, increase/decrease of work hours



Medical Plans Available: Preferred Provider Organization (PPO) & Trio HMO

Plans Offer:

PPO 25, PPO 40, PPO 60, PPO Select and Trio HMO

- ❖ PPO Select: Salinas Valley Health now in-network effective 3/1/2024
- ❖ PPO Select: Disallows out of network providers, and visits to CHOMP, Natividad and Mee Memorial except in an emergency event, and limits lab work to designated labs (See website for additional information)

What is CompleteCare?

CompleteCare reimburses you (the employee) and your dependents for **eligible health care expenses** and premium expenses incurred under **alternate group health coverage**.

Co-pays, deductibles and co-insurance up to \$9,200 single and \$18,400 family per year.

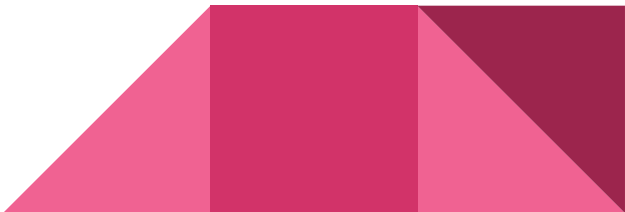
Eligibility:

- Spouse/Domestic Partner must have coverage under non-MCSIG Plan
 - 100% free to the employee up to co-insurance amounts
 - Does not include cosmetics procedures or non-network providers
- 

Plan Design Changes, effective 1/1/2025

<u>PLAN</u>	<u>Deductible</u>	<u>In-network Coinsurance</u>	<u>Out-of-pocket Maximum</u>	<u>Specialist Copay</u>
PPO25	\$650 to \$1,000	20% to 25%	\$4,000 to \$6,000	\$35 to \$40
PPO40	\$1,500 to \$1,650	30% (No change)	\$6,350 to \$6,500	\$50 to \$60
PPO60	\$5,000 to \$6,000	30% (No change)	\$6,350 to \$7,500	No change
PPO Select	\$1,000 to \$1,300	20% to 25%	\$6,350 to \$7,500	\$35 to \$40
HMO	\$1,500	15% to 25%*	\$3,000	\$20

*Depending on service



Employee Only (Plan pays 100% after the max out of pocket is met)

Plan	2024 Monthly Premium (12M)	2025 Monthly Premium (12M) (A)	2025 Annual Premium (B)	Max out-of-pocket (MAY be paid) (C)	Max \$ member could pay (B+C)
PPO 25	\$146.75	\$359.55	\$4,314.62	\$6,000	\$10,314.62
PPO 40	\$53.83	\$0	\$0	\$6,500	\$6,500
PPO 60	\$0	\$0	\$0	\$7,500	\$7,500
PPO Select	\$3.00	\$0	\$0	\$7,500	\$7,500
HMO Trio	\$10.67	\$0	\$0	\$3,000	\$3,000
Comp Care	\$0	\$0	\$0	\$0	\$0

Employee + 1 (Plan pays 100% after the max out of pocket is met)

Plan	2024 Monthly Premium (12M)	2025 Monthly Premium (12M) (A)	2025 Annual Premium (B)	Max out-of-pocket (MAY be paid) (C)	Max \$ member could pay (B+C)
PPO 25	\$894.75	\$1,339.29	\$16,071.48	\$6,000/2=\$12,000	\$28,071.48
PPO 40	\$561.08	\$622.29	\$7,467.48	\$6,500/2=\$13,000	\$20,467.48
PPO 60	\$280.08	\$264.29	\$3,171.48	\$7,500/2=\$15,000	\$18,171.48
PPO Select	\$130.92	\$0	\$0	\$7,500/2=\$15,000	\$15,000.00
HMO Trio	\$582.50	\$687.29	\$8,247.48	\$3,000/2=\$6,000	\$14,247.48
Comp Care	\$0	\$0	\$0	\$0	\$0

Full Family (Plan pays 100% after the max out of pocket is met)

Plan	2024 Monthly Premium (12M)	2025 Monthly Premium (12M) (A)	2025 Annual Premium (B)	Max out-of-pocket (MAY be paid) (C)	Max \$ member could pay (B+C)
PPO 25	\$1235.00	\$1,867.57	\$22,410.84	\$6,000/2=\$12,000	\$34,410.84
PPO 40	\$800.50	\$936.32	\$11,235.84	\$6,500/2=\$13,000	\$24,235.84
PPO 60	\$438.50	\$474.07	\$5,688.84	\$7,500/2=\$15,000	\$20,688.84
PPO Select	\$242.17	\$118.67	\$1,424.04	\$7,500/2=\$15,000	\$16,424.04
HMO Trio	\$695.75	\$873.35	\$10,480.20	\$3,000/2=\$6,000	\$16,480.20
Comp Care	\$0	\$0	\$0	\$0	\$0

MCSIG Value Add Services

- ❖ **Acupuncture:** \$2000 per year coverage per person [blueshieldca.com](https://www.blueshieldca.com)
- ❖ **Altas Everside Health:** Virtual & in-person appointments *New Location*
- ❖ **Brightline:** Behavioral Health care for kids and teens [Brightline Link](#)
- ❖ **Blue Shield:** View and print your member ID card instantly [blueshieldca.com](https://www.blueshieldca.com)
- ❖ **Chiropractic Health Plan of CA:** Low co-pay for each visit [chpc.com](https://www.chpc.com)
- ❖ **Express Scripts:** Prescription Home Delivery [Express Scripts](#)
- ❖ **Health Education Class Subsidies:** Discounted rates on health education at SVMH & CHOMP [mcsig.com](https://www.mcsig.com)



MCSIG Value Add Services Continued

- ❖ **MetLife (EAP):** Employee Assistance Program [Metlife Link](#)
 - ❖ **MetLife (Life Insurance):** \$25,000 Employee Life Insurance & Accidental Death and Dismemberment (AD&D)
 - ❖ **MSJ+Today:** Orthopedic Urgent Care [MSJ Link](#)
 - ❖ **Teladoc Benefits:** Talk to a board certified doctor 24/7 [Teladoc Link](#)
 - ❖ **Transcarent:** Single sign-on platform to MCSIG benefits [Link](#)
 - ❖ **TruHearing:** Hearing aid discounts [TruHearing Link](#)
 - ❖ **Wellvolution:** Innovative digital health network (Replaces the **Healthy Rewards:** Wellness Incentive Program) [Wellvolution Link](#)
- 

Employee Assistance Program (EAP)

Expert advice for work, life, and your well-being

- ❖ **Family:** Going through a divorce, caring for an elderly family member, returning to work after having a baby
- ❖ **Work:** Job relocation, building relationships with co-workers and managers, navigating through reorganization
- ❖ **Money:** Budgeting, financial guidance, retirement planning, buying or selling a home, tax issues
- ❖ **Legal Services:** Referrals to a qualified attorney for Issues related to civil, personal and family law, financial matters, real estate and estate planning
- ❖ **Identity Theft Recovery:** ID theft prevention tips and help from a financial counselor if you are victimized
- ❖ **Health:** Coping with anxiety or depression, getting the proper amount of sleep, how to kick bad habits like smoking
- ❖ **Everyday Life:** Moving and adjusting to a new community, grieving over the loss of a loved one, military family matters, training a new pet
- ❖ **Counseling:** Up to 5 in-person or telephonic sessions with a LifeWorks counselor per year.

Convenient and confidential help when you want it, how you want it

Log on to metlifeeap.lifeworks.com, user name: metlifeeap and password: eap or by phone (888)319-7819

Altais Medical Group:

535 E Romie Lane, Suite 2, Salinas, CA 93901
831-652-8150

Hours of Operation: 8am to 5pm, Mon-Fri
After-hours virtual clinic: 6 pm to 10 pm

Virtual & in-person appointments, pediatrics, access to care team 24/7, same/next day appointments, behavioral health for adults & children





Transcarent: Single sign-on platform to MCSIG benefits Surgery Care (formally Bridge Health), Health Guides, Telehealth, Virtual Physical Therapy, Expert Medical Guidance (excluded on Trio HMO)

Benefits of Using Transcarent:

Examples of Surgeries Covered: Bariatric, Cardiac, General (Gallbladder removal, hernia repair), Orthopedic, Spine and Women's Health (Hysterectomy, breast reduction, pelvic support)

You pay \$0 out-of-pocket

Surgery coordinated by Transcarent

Reduced changes to MCSIG

Convenient and easy to use

Considering surgery? visit <https://experience.transcarent.com/mcsig/>

Transcarent App



Chat with a provider now

Start a virtual care visit
in seconds, 24/7, for
urgent or routine care

[GET STARTED](#)



Expert medical opinion

Talk to top doctors to get
the right diagnosis.

[GET STARTED](#)



Surgery benefits

Considering surgery?
Work with the best
surgeons with no out of
pocket costs.

[GET STARTED](#)



Virtual physical therapy

Relieve pain with a
physical therapist at
home.

[GET STARTED](#)

Acupuncture

[LEARN MORE](#)

Chiropractic

Chiropractic Health Plan
of California

[LEARN MORE](#)

Claims Customer Service

Municipalities Colleges
Schools Insurance Group
(MCSIG)

[LEARN MORE](#)

Dental

Delta Dental

[LEARN MORE](#)

EAP - MetLife/LifeWorks

Municipalities Colleges
Schools Insurance Group
(MCSIG)

[LEARN MORE](#)

Education Classes

Health Education Class
Subsidies

[LEARN MORE](#)

**Fitness Center
Discounts**

Circuit Family Fitness

[LEARN MORE](#)

Hearing Service Plan

EPIC Hearing Healthcare

[LEARN MORE](#)

**Life Insurance &
Accidental Death &
Dismemberment**

Metlife, Inc.

[LEARN MORE](#)

**Mental & Behavioral
Health**

Brightline

[LEARN MORE](#)

**Orthopedic Urgent
Care**

MSJ+Today

[LEARN MORE](#)

**Prescription Home
Delivery**

Express Scripts

[LEARN MORE](#)

**Primary Care &
Behavioral Health
Services**

Everside Health
(formerly known as
Altas)

[LEARN MORE](#)

Telemedicine

Teladoc (CV)

[LEARN MORE](#)

Vision

Vision Service Plan

[LEARN MORE](#)

Wellvolution

Wellvolution

[LEARN MORE](#)



- ❖ Replaces wellness incentive program
- ❖ Personalized tools - available anytime, on-demand

What's your health goal?

- Fitness and physical therapy
- Quit smoking
- Recipes
- Lower stress
- Manage anxiety or depression
- ❖ No extra cost to qualifying Blue Shield PPO members
- ❖ Access to programs such as Weight Watchers, Headspace, Ginger, Betr Health, Virta and Virgin Pulse

Understanding Plan Benefits

- ❖ Summary of Coverage (9 pages) for each plan is available on the MCSIG Website
 - <https://www.mcsig.com/summary-of-benefits-and-coverage/>
 - Tabular format of medical procedures and coverage
- ❖ Benefit Booklett (98 pages) for each plan is available on the MCSIG Website
 - <https://www.mcsig.com/plan>
 - Reach out to Ofelia Navarro for assistance
 - Having trouble getting a bill paid
 - Need help to schedule a surgery
 - Find a provider
 - Programs and Services
 - Plan information
 - Plan comparisons
 - General Resources

Links to websites:

<https://www.carmelunified.org>

<https://www.mcslg.com/>

<https://www.blueshieldca.com/>

<https://www1.deltadentalins.com/>

<https://www.vsp.com/>

[Health Benefits Information](#)

[How to Read Your Paycheck](#)

Why is Healthcare so expensive in Monterey County?

- 1990 - HMO's left Monterey County
- Ever since...the three hospitals in Monterey County have created the most expensive healthcare environment in the Nation...this is a statistical fact
- The Office of Health Care Affordability (OHCA) took notice and held their August Board Meeting in Seaside
- Become informed

[Monterey Now Article](#)

[Health Care Affordability August Board Meeting Presentation](#)



Termination of Benefits

- ❖ Health Benefits terminate on the last day of the month the employee terminates employment with CUSD regardless of the reason except for retirement
- ❖ Retired employees: If eligible for benefits beyond retirement there will not be a break in coverage
- ❖ COBRA: Provides for employees terminating employment and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events.
 - Qualified individuals are required to pay the entire premium for coverage up to 102% of the cost to the plan.
 - MCSIG sends out information regarding COBRA Coverage

CUSD Benefit and Payroll Contacts and Schedules

Employee Benefits/ WC Liaison:

Ofelia Navarro
Employee Benefit/WC Liaison
onavarro@carmelunified.org
Ph: 831-624-1546 X2056
Fx: 831-622-9958

Schedule:

Monday: 7:30 am to 4:00 pm
Tuesday: 7:00 am to 5:00 pm
Wed: 7:30 am to 4:00 pm
Thurs: 7:00 am to 5:00 pm
Friday: 7:30 am to 4:00 pm

Payroll Contacts:

Employee Last Names: A-L Contact:

Patty Szestowicki
Accounting Specialist
pszestowicki@carmelunified.org
Ph: 831-624-1546 X2057
Fx: 831-622-9958

Employee Last Names: M-Z Contact:

Barbara Hunsdorfer
Accounting Specialist
bhunsdorfer@carmelunified.org
Ph: 831-624-1546 X2053
Fx: 831-622-9958

Schedule: Monday to Friday 7:30 am to 4:00 pm

QUESTIONS

Benefit Example: