

Cash in Lieu
Medical
Dental/Ortho
Fidelity Insurance
Flex Spending Acct

It's *that* time...
Benefits
OPEN
ENROLLMENT



[Click through each slide to access Benefit Information, Resources and Enrollment Instructions](#)



What can be done during OPEN ENROLLMENT?

Waive Medical Coverage for 2025

➔ **Yearly Requirement:** complete [form](#) and submit proof to payroll to continue cash in lieu for 2025 – due date November 1, 2024

Medical Plan updates:

- Change/Cancel/Enroll in your CalPERS health plan
- Add eligible dependents
- Remove dependents

Dental:

- Add/Delete High Plan (Dependent Orthodontic)
- Log into your [Delta Dental Account](#) to ensure all dependents are added to your plan. If not, please add them during open enrollment.

*Fidelity Insurance:

- Disability, Life, Cancer, Accident & Critical Illness

*Flexible Spending Account (FSA)

- Healthcare
- Dependent Care

***Fidelity & FSA Enrollment Dates – TBD late October/early November
Check HR Benefits webpage for more details**

Medical
Dental/Ortho

Medical & Dental OPEN ENROLLMENT

September 16th to October 11th
-ONLINE ONLY or PAPER PROCESSING

October 12th to October 18th
-PAPER ONLY PROCESSING

CHANGES GO INTO EFFECT JANUARY 1, 2025



WHATS NEXT?

Planning on making changes
to your Medical and/or Dental Plan???

NO...then no action is needed.

YES... Next slide.



MEDICAL CHANGE?

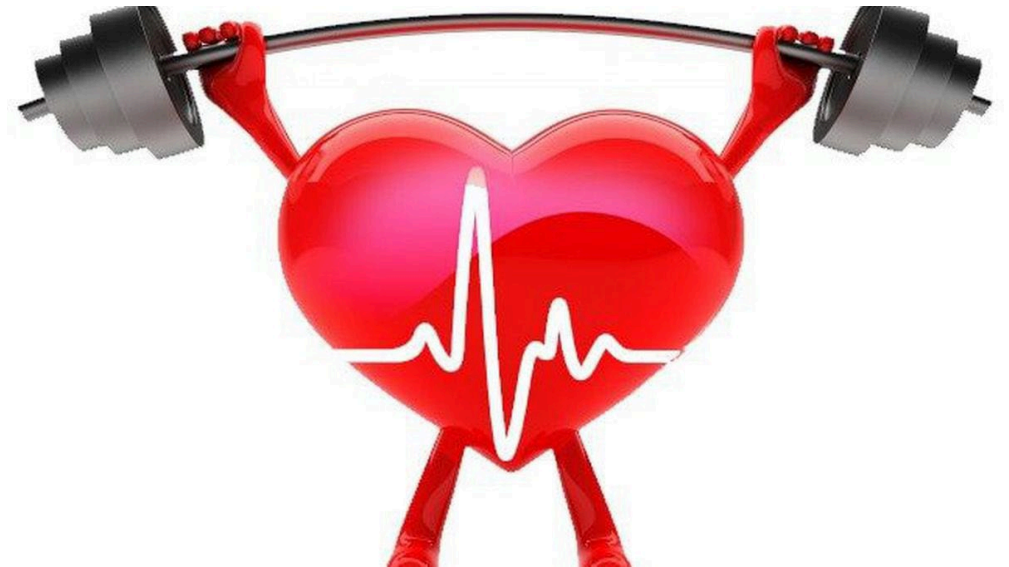
YES... then **research** and **submit** your changes by **October 18th**.

➤ Research

- **Medical** – [MyCalPERS](#)
 - Choose the Right Health Plan for You [video](#)
 - [Health Benefits Summary 2025](#)
 - [LUHSD Health & Benefit Fair](#)
Thursday, September 12th at 20 Oak Street, Brentwood.
Drop in time 3:00 – 5:00pm.

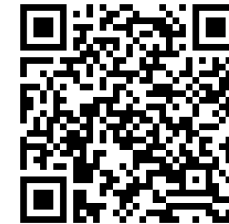
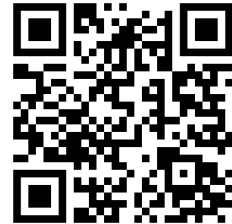
➤ Submit - Online Registration or Paper forms

- **Online** @ [MyCalPERS](#)
 - MyCalPers Health Enrollment Tutorial [video](#)
 - Due by Friday, October 11th
- **Paper** [Health Benefit Plan Form](#) (HBD-12)
 - Paper requests can be turned in to payroll or emailed to payroll@luhsd.net
 - Due by Friday, October 18th



CHANGES GO INTO EFFECT JANUARY 1, 2025

MEDICAL
PLAN
RESOURCES



LUHSD MEDICAL RATES 2025

Certificated

CaPERS

2025 Rates - Certificated



Anthem Blue Cross Traditional HMO

	employee cost	
\$	1,500.40	Subscriber
\$	3,000.80	Subscriber +1
\$	3,901.04	Subscriber +2/more

Anthem Blue Cross Select HMO

	employee cost	
\$	1,256.65	Subscriber
\$	2,513.30	Subscriber +1
\$	3,267.29	Subscriber +2/more

United Health Care Signature Value Alliance

	employee cost	
\$	1,184.58	Subscriber
\$	2,369.16	Subscriber +1
\$	3,079.91	Subscriber +2/more

Blue Shield Trio HMO

	employee cost	
\$	1,134.79	Subscriber
\$	2,269.58	Subscriber +1
\$	2,950.45	Subscriber +2/more

Kaiser

	employee cost	
\$	1,112.90	Subscriber
\$	2,225.80	Subscriber +1
\$	2,893.54	Subscriber +2/more

Blue Shield Access HMO

	employee cost	
\$	1,170.17	Subscriber
\$	2,340.34	Subscriber +1
\$	3,042.44	Subscriber +2/more

Anthem PERS Gold PPO

	employee cost	
\$	1,013.70	Subscriber
\$	2,027.40	Subscriber +1
\$	2,635.62	Subscriber +2/more

Anthem PERS Platinum PPO

	employee cost	
\$	1,476.10	Subscriber
\$	2,952.20	Subscriber +1
\$	3,837.86	Subscriber +2/more

	Family	2pty	Single	LUHSD Married Couples
District Medical Cap	\$ 2,610.00	\$ 2,009.00	\$ 1,119.00	\$ 2,655.67
Life Insurance	\$ 5.38	\$ 5.38	\$ 5.38	\$ 10.76

Total District toward premium \$ 2,604.62 \$ 2,003.62 \$ 1,113.62 \$ 2,644.91

Classified

TBD – Negotiations



[Click on rate picture to view PDF](#)

EMPLOYEE PORTION of MEDICAL COST DIFFERENCE 2024 vs 2025

EMPLOYEE PORTION MEDICAL COST DIFFERENCE 2024 VS 2025

Anthem Blue Cross Traditional HMO			
	Employee Cost 2024	Employee Cost 2025	Difference in cost from 2024 - 2025
Subscriber	\$318.08	\$386.78	\$68.70
Subscriber +1	\$845.78	\$997.18	\$151.40
Subscriber +2/more	\$1,098.60	\$1,296.42	\$197.82

Anthem Blue Cross Select HMO			
	Employee Cost 2024	Employee Cost 2025	Difference in cost from 2024 - 2025
Subscriber	\$117.24	\$143.03	\$25.79
Subscriber +1	\$444.10	\$509.68	\$65.58
Subscriber +2/more	\$576.42	\$662.67	\$86.25

United Health Care SignatureValue Alliance			
	Employee Cost 2024	Employee Cost 2025	Difference in cost from 2024 - 2025
Subscriber	\$69.51	\$70.96	\$1.45
Subscriber +1	\$348.64	\$365.54	\$16.90
Subscriber +2/more	\$452.32	\$475.29	\$22.97

Kaiser			
	Employee Cost 2024	Employee Cost 2025	Difference in cost from 2024 - 2025
Subscriber	\$0.00	\$0.00	\$0.00
Subscriber +1	\$209.20	\$222.18	\$12.98
Subscriber +2/more	\$271.05	\$288.92	\$17.87

Pending LEA & CSEA approval

Blue Shield Access HMO			
	Employee Cost 2024	Employee Cost 2025	Difference in cost from 2024 - 2025
Subscriber	\$55.22	\$56.55	\$1.33
Subscriber +1	\$320.06	\$336.72	\$16.66
Subscriber +2/more	\$415.16	\$437.82	\$22.66

Blue Shield Trio HMO (NEW for 2025)			
	Employee Cost 2024	Employee Cost 2025	Difference in cost from 2024 - 2025
Subscriber		\$21.17	New for 2025
Subscriber +1		\$265.96	New for 2025
Subscriber +2/more		\$345.83	New for 2025

Anthem PERS Platinum PPO			
	Employee Cost 2024	Employee Cost 2025	Difference in cost from 2024 - 2025
Subscriber	\$292.65	\$362.48	\$69.83
Subscriber +1	\$794.92	\$948.58	\$153.66
Subscriber +2/more	\$1,032.48	\$1,233.24	\$200.76

Anthem PERS Gold PPO			
	Employee Cost 2024	Employee Cost 2025	Difference in cost from 2024 - 2025
Subscriber	\$0.00	\$0.00	\$0.00
Subscriber +1	\$0.00	\$23.78	\$23.78
Subscriber +2/more	\$0.00	\$31.00	\$31.00

KEY

\$ is a decrease in employee cost (SAVINGS)

\$ is an increase in employee cost

[Click on rate picture to view PDF](#)



DENTAL CHANGE?

YES... then **research** and **submit** your changes by **October 18th**.

➤ Research

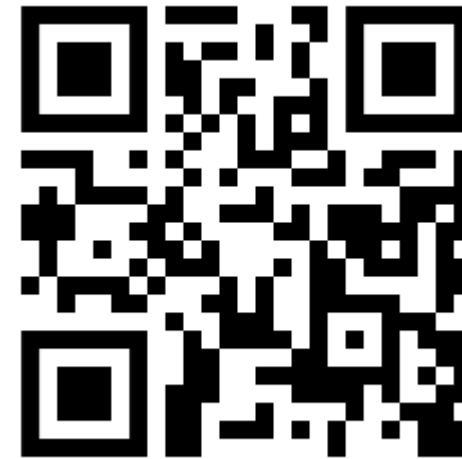
- Dental/Ortho - [Delta Dental High](#) vs [Delta Dental PPO](#)

➤ Dental Changes Submit - Paper ONLY

- Paper [Enrollment Form](#)
 - Paper request turned in to payroll or emailed to payroll@luhsd.net
 - Due by Friday, October 18th



CHANGES GO INTO EFFECT JANUARY 1, 2025



 [Sign in / Register](#)

Delta Dental PPO

		employee cost	
\$	48.21	\$0.00	Subscriber
\$	87.32	\$0.00	Subscriber +1
\$	125.56	\$0.00	Subscriber +2/more

Delta Dental HIGH Plan

		employee cost	
\$	52.55	\$0.00	Subscriber
\$	95.18	\$7.86	Subscriber +1
\$	136.86	\$11.30	Subscriber +2/more

[Delta Dental PPO](#) vs [Delta Dental High](#)

Got
Questions?

For additional questions contact:

Medical: [MyCalPERS](#)

Dental: [Delta Dental](#)

Payroll: payroll@luhsd.net

Human Resources: snyder@luhsd.net

