

## **Joint Communication from the Benefits Committee: Folsom Cordova Unified School District (FCUSD) and Classified School Employees Association (CSEA)**

The Benefits Committee (CSEA 10.10.5) recognizes the continued challenges and costs of healthcare. We know these are personal and financial decisions each employee must make. As a team, we are committed to providing the most comprehensive benefit plans at the most affordable cost in the current marketplace.

### **Open Enrollment is the time to review your 2025–26 benefits.**

Open Enrollment runs from **May 1 - June 6**. This extended time is a better fit for the school schedule. Changes will go into effect on **September 1, 2025**. Please read carefully.

*Note: This information does not apply to substitutes or staff who work less than 4 hours a day.*

**The Benefits Committee is doing everything we can to offer strong coverage at an affordable cost to you.**

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Please watch the short video below. It explains how the changes may affect your benefits for next year. (MOU #24 Pending Board approval on 5/15)

 [Click here to watch the video](#)

What is changing?

- If you work 5 hours 36 minutes or more per day (FTE>.70 or more), you will receive 100% of the district's contribution towards medical.
- If you work at least 4 hours but less than 5 hours 36 minutes per day (FTE>=.50 and <.70), you will receive 75% of the district's contribution towards medical.

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### **IMPORTANT DATES:**

- **Informational Meeting at the ESC: Tuesday, May 20, from 3:30 to 5:30 p.m.**

New District Medical Contributions (prorated accordingly):

- Employee only - District contribution will be \$7,920 annually
- Employee +1 - District contribution will be \$11,860 annually
- Employee +Family (+2 or more) - District contribution will be \$16,190 annually

For details on the contribution amounts for employees, please refer to the [benefit guide](#).

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Health Plan Changes: Sutter, Western Health Advantage and Kaiser Options

- Sutter Copay and Western Health Advantage Copay plans will automatically roll to the HDHP with Nonstop Plans.
  - Coverage is identical
  - Significantly lower monthly premiums
  - No additional out-of-pocket costs
  - A preloaded Visa card to cover your approved medical plan expenses
- Kaiser Copay and Kaiser HDHP with Nonstop Plans are available

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If you do not make any changes during Open Enrollment, your coverage will automatically roll over according to the tables below.

CURRENT PLAN NAME	ROLLOVER	NEW PLAN NAME
Kaiser Copay	⇒	Kaiser Traditional \$20 Copay
Kaiser HDHP w/NonStop	⇒	Kaiser HDHP w/Nonstop Visa
Sutter Copay	⇒	Sutter HDHP w/Nonstop Visa
Sutter HDHP w/Nonstop	⇒	
WHA Copay	⇒	WHA HDHP w/NonStop Visa
WHA HDHP w/NonStop	⇒	

NEW TIERING: Employees can enroll in Employee Only, Employee +1 or Employee +Family.

Current Tier	People Enrolled	New Coverage Tier
Employee Only	Employee Only	Employee Only
Employee +Family	Employee +1 Dependent	Employee +1
	Employee +2 or more Dependents	Employee +Family

We are all working together to do what is best for the needs of the FCUSD community. If you have questions, please contact the Benefits team.