# Employee Benefits Guide

## Certificated

2025 - 2026

BUENA PARK SCHOOL DISTRICT
Ignite the Passion for Learning

# Contents

## Think Benefits

At Buena Park School District, we believe that you, our employees, are our most important asset. Helping you and your families achieve and maintain good health—physical, emotional and financial—is the reason Buena Park School District offers you this benefits program. We are providing you with this overview to help you understand the benefits that are available to you and how to best use them. Please review it carefully and make sure to ask about any important issues that are not addressed here. A list of plan contacts is provided at the back of this summary.

While we've made every effort to make sure that this guide is comprehensive, it cannot provide a complete description of all benefit provisions. For more detailed information, please refer to your plan benefit booklets or summary plan descriptions (SPDs). The plan benefit booklets determine how all benefits are paid.

The benefits in this summary are effective October 1, 2025– September 30, 2026.

## Contents


3 | Enrollment Information
- Who May Enroll
- When You Can Enroll
- Changes To Enrollment

6 | Online Benefits Enrollment

9 | Health Plan Costs

11 | Medical Benefits
- Medical Plan Options
- Medical Plan Highlights
- Extra Benefits Through SISC
- Health Benefit tips

21 | Dental Benefits
- Dental Plan Options

23 | Vision Benefits
- VSP Choice Plan

24 | Life Insurance Benefits
- Basic Life and AD&D Insurance
- Supplemental Life and AD&D Insurance
- Important Facts About Beneficiaries
- Supplemental Life Insurance Rates

26 | Voluntary Benefits
- Accident Insurance
- Disability Insurance
- Cancer Insurance
- Life Insurance

27 | Life Balance Benefits
- Anthem Employee Assistance Program

28 | Contact Information

29 | Important Information
- Annual Notices
- The Affordable Care Act and You
- Summary of Benefits and Coverage

# Enrollment Information

## Who May Enroll

You and your eligible dependents are eligible for Buena Park School District's benefits if you are an active, full-time or part-time employee who is regularly scheduled to work as defined by the current Collective Bargaining Agreement on file with the Bargaining Unit and with us.

Your eligible dependents include:

- Legally married spouse
- California Registered Domestic partner who are members of the same sex or opposite sex (if one or both persons are over the age of 62)
- Child(ren) including biological, adopted, stepchild(ren), child(ren) of eligible Domestic Partner up to the age of 26 regardless of student or marital status
- Child(ren) for whom you are a legal guardian up to age 18
- Child(ren) over age 26 if incapable of self-care and legally dependent

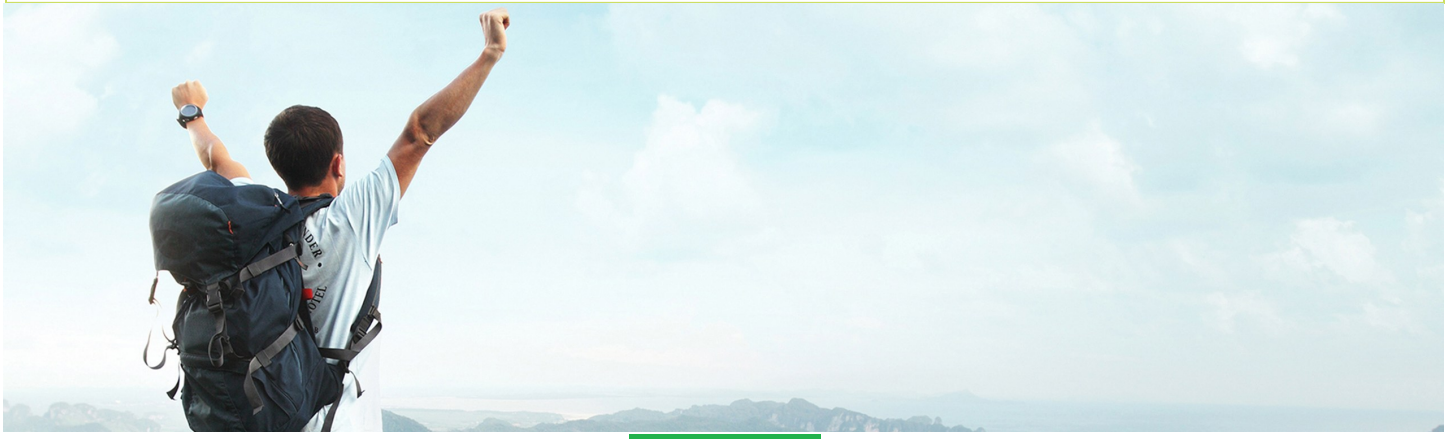
### Dependent Verification

Adding dependents is subject to eligibility verification. Please make sure to submit copies of original documents to the Employee Benefits Technician as SISC will need to keep them.

- Marriage Certificate and front page of tax return: Required when adding a spouse
- Birth/Hospital Certificate: Required when adding dependent child(ren)
- Court documents showing legal responsibility: Required when adding adopted children or children covered due to legal guardianship
- Birth Certificate & Physician's Certification: Required when adding children over age 26 incapable of self-support due to disability
- Social Security Numbers: Required when adding all dependents
- Copy of your Declaration of Domestic Partnership with the Secretary of State: Required when adding a domestic partner

Important! All eligible BPSD employees are **REQUIRED** to have medical coverage **AND** submit a SISC medical enrollment form to enroll.

The only exception to this rule is if you and your spouse both work for BPSD. You then are able to cover one spouse as a dependent on your plan, so your spouse does not have to enroll as an individual.



## Dependent Eligibility Required Documents

The following verification documents are required to enroll a dependent in health benefit plans. SISC requires the Social Security Numbers for all Dependents to be covered on the plans and reserves the right to request additional documentation to substantiate eligibility.

| Dependent Type | Required Documentation |
|---|---|
| **Spouse** | • Prior year's Federal Tax Form that shows the couple was married (financial information may be blocked out and just the first page is required showing the employee and spouse's name)<br>• For newly married couples where prior year's tax return is not available, a marriage certificate will be accepted.<br>• Affidavit of Marriage Form (must be notarized) ***and*** marriage certificate required if not able to provide the tax form. |
| **Domestic Partner** | • Certificate of Registered Domestic Partnership issued by State of California (AB 205 Compliant)<br>• SISC Affidavit of Domestic Partnership (when applicable) |
| **Children, Stepchildren, and/or Adopted Children up to age 26** | • Legal Birth Certificate or Hospital Birth Certificate (to include full name of child, parent (s) name & child's DOB)<br>• Legal Adoption Documentation |
| **Legal Guardianship up to age 18** | • Legal Court Documentation establishing Guardianship |
| **Disabled Dependents over age 26*** | **Anthem Blue Cross (All items listed below are required)**<br>• Legal Birth Certificate or Hospital Birth Certificate (to include full name of child, parent (s) name & child's DOB)<br>• Prior year's Federal Tax Form that shows child is claimed as an IRS dependent (income information may be blocked out)<br>• Completed Anthem Disabled Dependent Certification Form<br><br>**Kaiser (All items listed below are required)**<br>• Legal Birth Certificate or Hospital Birth Certificate (to include full name of child, parent (s) name & child's DOB)<br>• Prior year's Federal Tax Form that shows child is claimed as an IRS Dependent (Income information may be blocked out.)<br>• Completed Kaiser Disabled Dependent Enrollment Application<br>• Most recent Kaiser Certification Notice (if available)<br>• * Proof of (6) months of creditable coverage under the employer's plan. There can be no break in coverage. District may require additional documentation but may not require less. |

# Enrollment Information

## When You Can Enroll

As an eligible employee, you may enroll at the following times:

- As a new hire, you may participate in the company's benefits program on the first day of the month following your date of hire; you must enroll within 31 days from your date of hire
- Each year, during open enrollment
- Within 31 days of a qualifying event as defined by the IRS (see Changes To Enrollment below)

## Changes To Enrollment

Our benefit plans are effective October 1 through September 30 of each year. There is an annual open enrollment period during which you can make new benefit elections for the following October 1 effective date. Once you make your benefit elections, you cannot change them during the year unless you experience a qualifying event as defined by the IRS. Examples include, but are not limited to the following:

- Marriage, divorce, legal separation or annulment
- Birth or adoption of a child
- A qualified medical child support order
- Death of a spouse or child
- A change in your dependent's eligibility status
- Change in your residence or workplace (if your benefit options change)
- Loss of coverage through Medicaid or Children's Health Insurance Program (CHIP)
- Becoming eligible for a state's premium assistance program under Medicaid or CHIP

**Coverage for a new dependent is not automatic.** If you experience a qualifying event, you have 31 days to update your coverage. Please contact Amanda Strook at (714) 994-9237 or astrook@bpsd.us immediately following a qualifying event to complete the appropriate election forms as needed. If you do not update your coverage within 31days from the qualifying event, you must wait until the next annual open enrollment period to update your coverage.

## Paying For Your Coverage

- BPSD's Dental, Basic Life and AD&D Insurance and Employee Assistance Program benefits are provided at no cost to full time employees. BPSD also pays the full cost of employee-only Vision coverage.
- You and the district share in the cost of the Medical benefits you elect, along with dependent coverage for Vision benefits.
- Any Supplemental Life Insurance or Voluntary Accident, Disability Income, Cancer or Life benefits you elect will be paid by you at discounted group rates.
- Your Medical and Vision contributions are deducted before taxes are withheld which saves you tax dollars. Paying for benefits before-tax means that your share of the costs are deducted before taxes are determined, resulting in more take-home pay for you.

# Online Benefits Enrollment

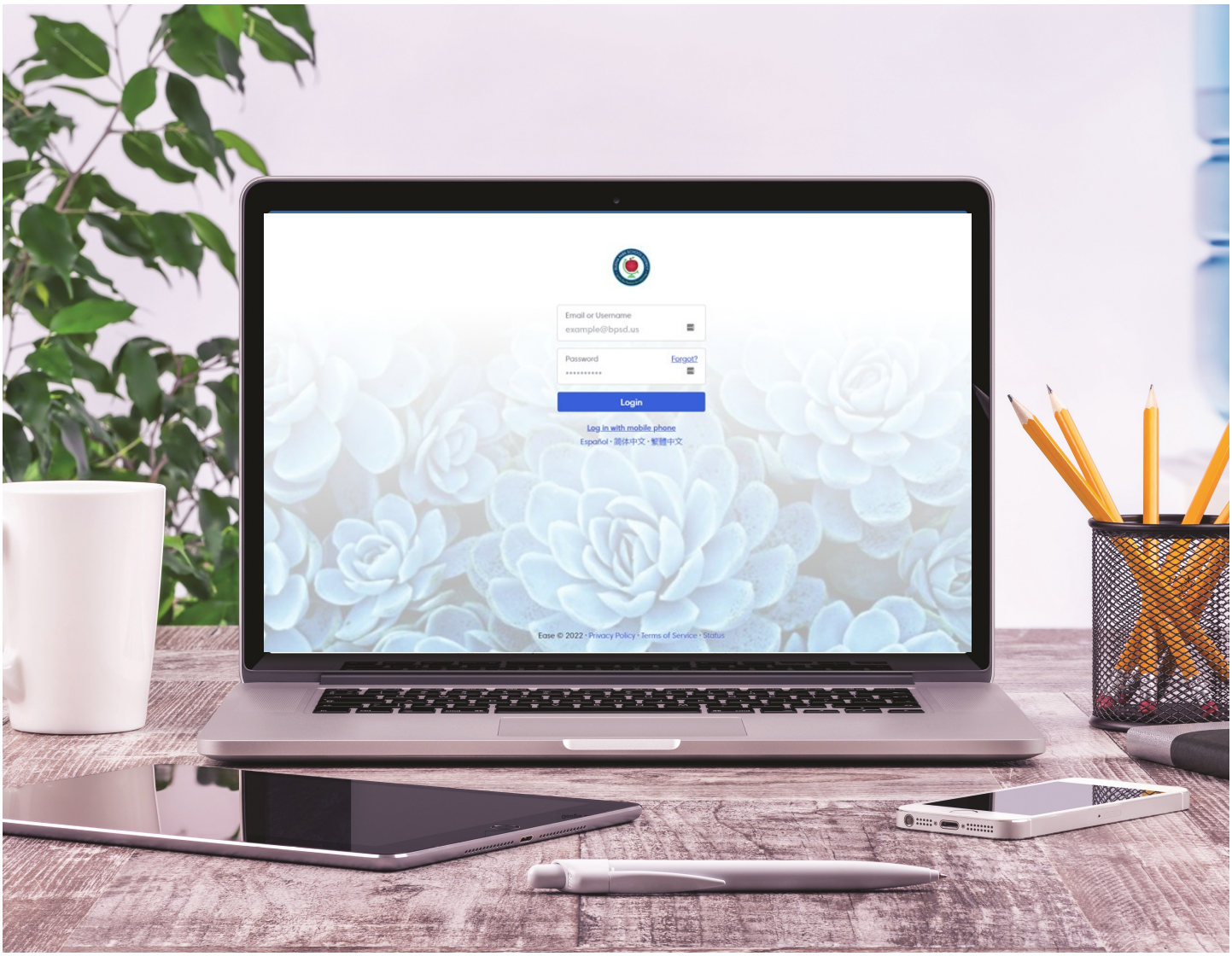
With Ease, you and your family can access your benefits information whenever you want, from home or anywhere you have Internet access. Use Ease to make your benefit elections, update your personal information, and to locate important benefits documents.

## To Enroll or Make Changes to Your Benefits

Log in to **https://bpsd.ease.com** using your District email address, you'll be asked to enter your username (BPSD email address) and your password:

- User Name: For first time users, your User Name is your BPSD email address.
- Password. For first time users, you will automatically be prompted to create your password.
- If you forgot your password, click on Forgot? Link and request login assistance,

Once you are logged into the website, follow the prompts on each page to complete your benefits enrollment. You will be asked to verify that your personal information is correct and enter in any of your dependent information. It is very important that you login to Ease and verify your personal information, elect or decline coverage for you and/or your dependents, and upload your documents.



# Online Benefits Enrollment—Ease Step-by-Step

## Enrollment Guide At A Glance (http://bpsd.ease.com)

1. Log in to Ease by clicking on the link you receive in your email from the Employee Benefits Technician.
   For optimal performance it is recommended that you use
   Chrome or Firefox as your browser.

2. Click Start Enrollment to begin your enrollment.

3. Follow the prompts on each page to complete your benefit enrollment.
   Click Continue to proceed to the next section.

4. Verify your personal information is correct and enter your dependents information.

5. If requested during the enrollment process, provide any emergency contacts or Medicare status.

6. Please select ✓ ✗ your benefit by selecting Enrolled ☑ ✗ or Waived ✓ ☒ for each plan.
   Click Continue to proceed to the next benefit.

7. You will then be prompted to provide any missing data. Once you have done this, you will be able to review and sign your forms using your mouse or mobile device. Sign form

8. Before you review your forms

type your name.

**THEN**

Sign your signature

and follow prompts to finish.

9. If you have any questions, contact Employee Benefits Technician .

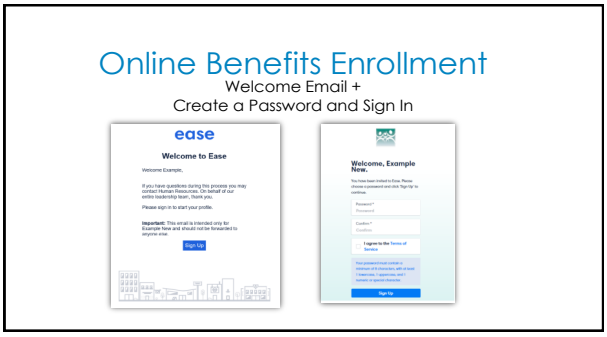
**To UPLOAD Supporting Documents, Select:**

- ☐ **VIEW PROFILE**, then select
- ☐ **DOCUMENTS**, then click **ACTIONS**
- ☐ Click **ADD DOCUMENT,** then click **BROWSE FILES** to find & upload supporting documentation.
- ☐ To add additional documents, please repeat the process
- ☐ **You can also drag the document from your desktop**
- ☐ **Please enter the DISPLAY NAME using your LAST NAME, FIRST NAME and the DESCRIPTION of the document ex, TAX RETURN or BIRTH CERTIFICATE**

# Online Benefits Enrollment—Ease Screenshots

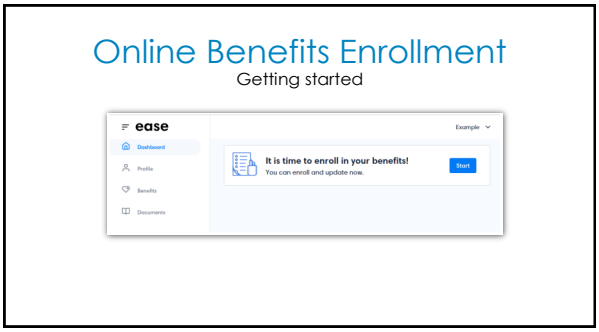
Welcome Email Create a Password and Sign In

**Step 1**



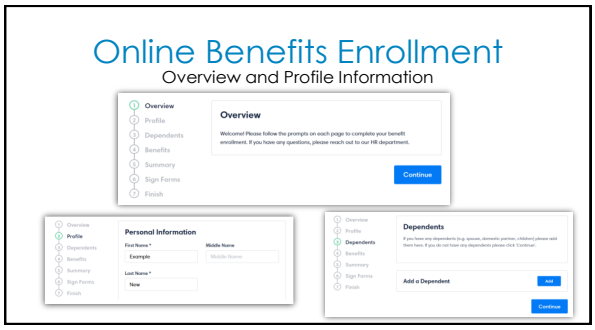

Getting started

**Step 2**



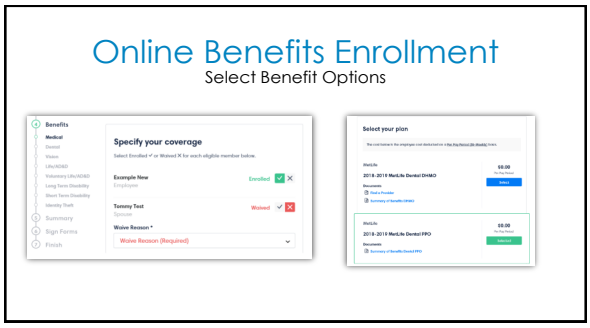

Overview and Profile Information

**Step 3**



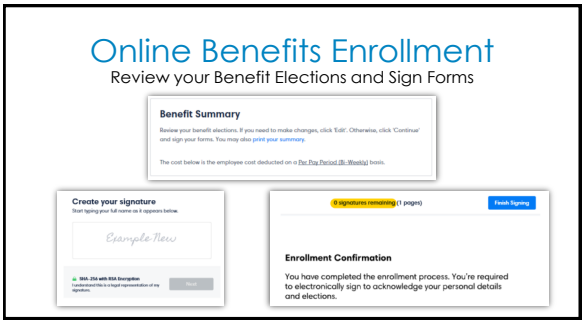

Select Benefit Options

**Step 4**




Review your Benefit Elections and Sign Forms

**Step 5**



## Health Plan Contributions—CERTIFICATED FULL TIME 10THLY DEDUCTIONS

Health premium contributions are shared between BPSD and employees. This chart shows the per paycheck contributions (deducted ten times per year), **after** District paid share is applied for our Employee Benefit plans. Your cost for coverage will vary depending on the option and level of coverage you choose. Employee contributions for Medical coverage is deducted from your paycheck with pre-tax dollars unless specified by the Employee. This means that contributions are taken from your earnings before taxes, resulting in lower taxes and increased take home pay.

| | Employee 10thly Cost |
|---|---|
| Kaiser Permanente HMO | Employee Pays |
| Employee Only | $134.46 |
| Employee + One Dependent | $278.10 |
| Employee + Family | $383.94 |
| Anthem HMO | Employee Pays |
| Employee Only | $154.98 |
| Employee + One Dependent | $321.84 |
| Employee + Family | $444.78 |
| Anthem HMO **Select** | Employee Pays |
| Employee Only | $145.44 |
| Employee + One Dependent | $300.60 |
| Employee + Family | $415.08 |
| Anthem HMO **Priority Select** | Employee Pays |
| Employee Only | $136.98 |
| Employee + One Dependent | $282.06 |
| Employee + Family | $388.98 |
| Anthem PPO | Employee Pays |
| Employee Only | $167.76 |
| Employee + One Dependent | $351.00 |
| Employee + Family | $486.72 |
| Delta Care HMO/Delta Dental PPO | Employee Pays |
| Employee Only | $0.00 |
| Employee + One Dependent | $0.00 |
| Employee + Family | $0.00 |
| Vision Service Plan (VSP) Choice | Employee Pays |
| Employee Only | $0.00 |
| Employee + One Dependent | $13.86 |
| Employee + Family | $26.18 |
| Basic Life/AD&D | Employee Pays |
| Employee Only | $0.00 |

To comply with IRS regulations, any portion of an insurance premium that is paid to insure a domestic partner and/or a domestic partner's dependent child(ren) is included in the employee's gross income for the calculation of Federal income taxes and FICA employment taxes.

# Health Plan Costs—50%/60%/70%/90% Employee

## Health Plan Contributions—CERTIFICATED 10THLY DEDUCTIONS (50%/60%/70%/90%)

Health premium contributions are shared between BPSD and employees. This chart shows the per paycheck contributions (deducted ten times per year), **after** District paid share is applied for our Employee Benefit plans. Your cost for coverage will vary depending on the option and level of coverage you choose. Employee contributions for Medical coverage is deducted from your paycheck with pre-tax dollars unless specified by the Employee. This means that contributions are taken from your earnings before taxes, resulting in lower taxes and increased take home pay.

| | 50% Certificated | 60% Certificated | 70% Certificated | 90% Certificated |
|---|---|---|---|---|
| | Employee 10thly Cost | Employee 10thly Cost | Employee 10thly Cost | Employee 10thly Cost |
| Kaiser Permanente HMO | Employee Pays | Employee Pays | Employee Pays | Employee Pays |
| Employee Only | $515.43 | $439.24 | $363.04 | $210.65 |
| Employee + One Dependent | $1,066.05 | $908.46 | $750.87 | $435.69 |
| Employee + Family | $1,471.77 | $1,254.20 | $1,036.64 | $601.51 |
| Anthem HMO | Employee Pays | Employee Pays | Employee Pays | Employee Pays |
| Employee Only | $594.09 | $506.27 | $418.45 | $242.80 |
| Employee + One Dependent | $1,233.72 | $1,051.34 | $868.97 | $504.22 |
| Employee + Family | $1,704.99 | $1,452.95 | $1,200.91 | $696.82 |
| Anthem HMO Select | Employee Pays | Employee Pays | Employee Pays | Employee Pays |
| Employee Only | $557.52 | $452.54 | $392.69 | $227.60 |
| Employee + One Dependent | $1,152.30 | $932.52 | $811.62 | $470.94 |
| Employee + Family | $1,591.14 | $1,286.33 | $1,120.72 | $650.29 |
| Anthem HMO Priority Select | Employee Pays | Employee Pays | Employee Pays | Employee Pays |
| Employee Only | $525.09 | $452.54 | $369.85 | $214.60 |
| Employee + One Dependent | $1,081.23 | $932.52 | $761.56 | $441.89 |
| Employee + Family | $1,491.09 | $1,286.33 | $1,050.25 | $1,050.25 |
| Anthem PPO | Employee Pays | Employee Pays | Employee Pays | Employee Pays |
| Employee Only | $643.08 | $548.02 | $452.95 | $262.82 |
| Employee + One Dependent | $1,345.50 | $1,146.60 | $947.70 | $549.90 |
| Employee + Family | $1,865.76 | $1,589.95 | $1,314.14 | $762.53 |
| Delta Care HMO | Employee Pays | Employee Pays | Employee Pays | Employee Pays |
| Employee Only | $33.86 | $27.09 | $20.31 | $6.77 |
| Employee + One Dependent | $33.86 | $27.09 | $20.31 | $6.77 |
| Employee + Family | $33.86 | $27.09 | $20.31 | $6.77 |
| Delta Dental PPO | Employee Pays | Employee Pays | Employee Pays | Employee Pays |
| Employee Only | $68.95 | $55.16 | $41.37 | $13.79 |
| Employee + One Dependent | $68.95 | $55.16 | $41.37 | $13.79 |
| Employee + Family | $68.95 | $55.16 | $41.37 | $13.79 |
| Vision Service Plan (VSP) Choice | Employee Pays | Employee Pays | Employee Pays | Employee Pays |
| Employee Only | $0.00 | $0.00 | $0.00 | $0.00 |
| Employee + One Dependent | $13.86 | $13.86 | $13.86 | $13.86 |
| Employee + Family | $26.18 | $26.18 | $26.18 | $26.18 |
| Life Insurance $20,000 | Employee Pays | Employee Pays | Employee Pays | Employee Pays |
| Employee Only | $0.68 | $0.54 | $0.41 | $0.14 |

## Medical Plan Options

Buena Park School District offers healthcare benefits that give you both choice and affordability.

### Kaiser Permanente HMO (Through SISC)

- All services must be obtained at a Kaiser facility except in the case of emergency.
- While all of your care must be directed through your selected physician, you can choose and change your doctor at any time, for any reason.
- Kaiser Permanente integrates all elements of healthcare such as physicians, medical centers, pharmacies and specialist administration in one convenient facility.

### Anthem HMO (Through SISC)

- You must choose a Primary Care Physician (PCP) or medical group that participate in the HMO network. All of your care must be directed through your PCP or medical group.
- You can change your PCP or medical group at any time. The change will be effective on the first day of the month following the day you submit your change request. A new Anthem HealthCare ID will be issued with your new PCP's designation.
- Any specialty care you need will be coordinated through your PCP and will generally require a referral or authorization.
- You will receive benefits only if you use the doctors, clinics and hospitals that belong to the medical group in which you are enrolled, except in the case of an emergency.

### Anthem PPO / Anthem MEC 9000 (Through SISC)

- You have the freedom to choose any doctor you wish for your care, including specialists.
- When you access care from PPO providers, you receive richer levels of benefits and claim forms are filed by the providers.
- You may also obtain care using out-of-network providers; however, you will be responsible for the difference between the covered amount and the actual charges, and you may be responsible for filing claims.

---

## Online, Mobile and Phone Access

Manage your care online by registering at www.kp.org or www.anthem.com/ca/sisc. You can locate network providers, manage your claims, obtain health and wellness information and much more.

Once you've registered, download the app for your plan, available on the App Store and Google Play, for on-the-go convenience.

For customer service call:

- Kaiser Permanente HMO plan: (800) 464-4000
- Anthem HMO and PPO plans: (800) 825-5541

---

# Medical Benefits: Medical Plan Highlights

| | Kaiser Permanente HMO | Anthem HMO 20/200A | Anthem HMO 20/200A Select | Anthem HMO 20/200A Priority Select |
|---|---|---|---|---|
| Network | Kaiser Providers and Facilities Only | CACare (Full) Providers | Select Providers | Priority Select Providers |
| | | - SAME BENEFITS FOR ANTHEM HMO PLAN<br>- (3) PROVIDER NETWORK OPTIONS | | |
| Annual Deductible<br>– Individual / Family | None / None | None / None | None / None | None / None |
| Annual Out-of-Pocket Max<br>– Individual / Family | $1,500 / $3,000 | $1,500 / $3,000 | $1,500 / $3,000 | $1,500 / $3,000 |
| Lifetime Maximum Benefit | Unlimited | Unlimited | Unlimited | Unlimited |
| Health Benefits | You Pay | You Pay | You Pay | You Pay |
| Office Visit | $20 | $20 | $20 | $20 |
| Specialist Visits | $20 | $20 | $20 | $20 |
| Preventive Care | No charge | No charge | No charge | No charge |
| Urgent Care | $20 | $20 | $20 | $20 |
| Emergency Room Facility | $100 (waived if admitted) | $100 (waived if admitted) | $100 (waived if admitted) | $100 (waived if admitted) |
| Lab and X-Ray | No charge | No charge | No charge | No charge |
| Complex Imaging | No charge | $100 | $100 | $100 |
| Inpatient Hospital | No charge | $200 | $200 | $200 |
| Outpatient Surgery | $20 | $100 | $100 | $100 |
| Chiropractic | $10 (up to 30 visits/ year combined with acupuncture) | $10 (up to 30 visits/ year combined with acupuncture) | $10 (up to 30 visits/ year combined with acupuncture) | $10 (up to 30 visits/ year combined with acupuncture) |
| Acupuncture | $10 (up to 30 visits/ year combined with chiropractic) | $10 (up to 30 visits/ year combined with chiropractic) | $10 (up to 30 visits/ year combined with chiropractic) | $10 (up to 30 visits/ year combined with chiropractic) |
| Prescription Drug Benefits | You Pay | You Pay | You Pay | You Pay |
| Annual Out-of-Pocket Max<br>– Individual / Family | Medical out-of-pocket max applies | $1,500 / $2,500 | $1,500 / $2,500 | $1,500 / $2,500 |
| Retail Pharmacy<br>– Generic<br>– Brand<br>– Supply Limit | $10<br>$20<br>100 days | $7 (no charge for Costco)<br>$25<br>30 days | $7 (no charge for Costco)<br>$25<br>30 days | $7 (no charge for Costco)<br>$25<br>30 days |
| Costco Mail Order<br>– Generic<br>– Brand<br>– Supply Limit | $10<br>$20<br>100 days | No charge<br>$60<br>90 days | No charge<br>$60<br>90 days | No charge<br>$60<br>90 days |

# Medical Benefits: Medical Plan Highlights

| | Anthem PPO 80-G/20 | Anthem MEC $9,000 PPO |
|---|---|---|
| Provisions | In-Network[1] | In-Network[1] |
| Annual Deductible<br>– Individual / Family | $500 / $1,000 | $9,000 / $18,000 |
| Annual Out-of-Pocket Max<br>– Individual / Family | $2,000 / $4,000 | $9,000 / $18,000 |
| Lifetime Maximum Benefit | Unlimited | Unlimited |
| Health Benefits | You Pay | You Pay |
| Office Visit | $20[2] | 0%[1] |
| Specialist Visits | $20[2] | 0%[1] |
| Preventive Care | No charge[2] | 0%[2] |
| Urgent Care | $20[2] | 0%[1] |
| Emergency Room Facility | 20% after $100 copay (copay waived if admitted) | 0%[1] |
| Lab and X-Ray | 20%[1] | 0%[1] |
| Complex Imaging | 20%[1] | 0%[1] |
| Inpatient Hospital | 20%[1] | 0%[1] |
| Outpatient Surgery | $20[1] | 0%[1] |
| Chiropractic | 20%[1] | 0%[1]<br>Limits apply |
| Acupuncture | Not covered | 0%[1]<br>Limits apply |
| Prescription Drug Benefits | You Pay | You Pay |
| Annual Out-of-Pocket Max<br>– Individual / Family | $2,500 / $3,500 | Medical out-of-pocket max applies |
| Retail Pharmacy<br>– Generic<br>– Brand<br>– Supply Limit | $9 (no charge for Costco)<br>$35<br>30 days | $0 after ded<br>$0 after ded<br>30 days |
| Costco Mail Order<br>– Generic<br>– Brand<br>– Supply Limit | No charge<br>$90<br>90 days | $0 after ded<br>$0 after ded<br>90 days |

[1] When using Non-Network PPO providers, members are responsible for any difference between the maximum allowed and actual charges, as well as any deductible & coinsurance costs.

[2] Deductible waived.

[3] Free generics at Costco will only apply after deductible is satisfied.

## Extra Benefits for All BPSD Medical Plan Members

In addition to your medical coverage, you also receive the following benefits when you enroll in any BPSD medical plan (through SISC):

## Telemedicine Benefits: All BPSD Medical Plan Members

Phone and/or video visits are an excellent option for convenient, accessible care when you don't need a doctor to see you in person. They are also a good choice when away from home or if you need short term prescription drug refills. BPSD provides telemedicine coverage with all medical plans.

### Kaiser Members: Phone and Video Visits

- Log in to your Kaiser account at www.kp.org to make a free phone or video appointment with your doctor or call (800) 464-4000
- For phone visits, the doctor will call you at the time of the appointment
- For video visits, go to https://healthy.kaiserpermanente.org/southern-california/get-care to schedule care

### Anthem Members: MDLIVE

- MDLIVE gives you access to doctors 24/7 via phone or secure video for non-emergency medical conditions.
- MDLIVE doctors have 15 years experience practicing medicine on average.
- Pediatricians are on call and you can access behavioral health therapy and psychiatrist visits through MDLive
- Access MDLIVE at (800) 657-6169, visit mdlive.com/sisc or download the app from the App Store or Google Play

## Nurse Support: All BPSD Medical Plan Members

BPSD provides 24/7/365 Nurse support with all medical plans at no cost to you. Nurses can help:

- Determine if you need to see a doctor either in-person or via telemedicine
- Recommend home health care when appropriate
- Get the answer to health questions for you and your family

### Kaiser Advice Nurse:

Call (800) 464-4000 to speak to a Kaiser Advice Nurse at any time

### Anthem Blue Cross:

Call (888) 632-2738 at MDLive or contact your Provider.

## Quest Wellness Screening

### All BPSD Medical Plan Members

All SISC medical plan members are eligible for a free wellness screening through Quest Diagnostics. This biometric screening can provide important insights into your health risks. When you complete this screening, you will know your health numbers and can connect with your doctor to help manage health risks and prevent chronic disease.

Quest Diagnostics has more than 2,250 Patient Service Centers nationwide where you can get your screening. Here's how to schedule an appointment:

- Go to My.QuestForHealth.com.
- Use Registration Key: SISC2024.
- In the **Wellness Screening** section, under Patient Service Center, select **Schedule a Screening,**
- If you schedule as a walk-in, you may be required to make an appointment upon check-in.
- You will receive an email when your results are ready to view online.

If you'd like to speak with Quest, you can reach them at **(855) 623-9355**.

*Please note, any member awards will be distributed to the email used at registration within 30 days of the completed appointment.*

## Teladoc Medical Experts: Expert Medical Opinions

### All BPSD Medical Plan Members

- A free, 100% confidential benefit available to all BPSD health plan members
- Unlimited access to a top physician if you or a family member receive a difficult diagnosis
- Your Physician Case Manager is backed by a team of leading doctors around the world, and the team collaborates to determine/confirm the correct diagnosis and the optimal plan for treatment
- Your Physician Case Manager helps navigate the ins and outs of the health care system, making care more efficient and helping ease stress
- Receive on-demand support in understanding the course of treatment, what to expect and what the likely results are
- Access Teladoc Medical Experts at (855) 380-7828 or visit Teladoc.com/SISC

## Discounted Gym Memberships: All BPSD Medical Plan Members

- With the Active & Fit Direct program, you can choose from over 9,000 participating fitness centers and YMCAs nationwide for a much lower cost than you would pay on your own
- Use the online fitness tracking feature, which uses a variety of wearable devices and apps

### Kaiser Members

- Visit healthy.kaiserpermanente.org
- Kaiser HMO members and their family members can choose a plan starting at just $10 a month.

Kaiser

### Anthem Members

- Visit anthem.com/ca/sisc/health-wellness
- Anthem members and their spouses can sign up for ASH Active & Fit for $28 a month with no annual fees or long term contracts

Anthem

## Extra Benefits for Kaiser Plan Members

In addition to your medical coverage, you also receive the following benefits when you enroll in a BPSD Kaiser plan:

### Healthy Lifestyle Programs: Kaiser Plan Members

- You have access to an array of free programs designed to support you in cultivating good health, fitness and well being.
- To learn more and/or join any of them, go to kp.org/healthylifestyles.

### Healthy Lifestyle Programs for Chronic Conditions: Kaiser Plan Members

These programs are designed to support people living with chronic conditions or health issues. Go to kp.org/healthylifestyles to join them.

- **Care for Diabetes:** Receive support in managing diabetes to help you lead a healthier, more satisfying life.
- **Care for Your Health:** A customized plan to help you handle medications and treatments, and deal with daily challenges
- **Care for Pain:** A personalized pain management plan can help you enjoy life to the fullest while dealing effectively with your chronic pain.

### Wellness Coaching: Kaiser Plan Members

Partner with a wellness coach (available in both English and Spanish) at no cost to you. Programs are available to help you:

- Manage your weight
- Quit tobacco
- Reduce stress
- Increase activity
- Eat healthier
- Call (866) 862-4295 to get started or click here for more information

### ChooseHealthy Discounts: Kaiser Plan Members

- This program offers a directory of complementary care, an online store, fitness club discounts, savings on health products and services, and more.
- When you register for ChooseHealthy, you'll also receive a free annual Premium Membership (a $69.95 value). This membership gives you access to online resources and tools to help you achieve your health and fitness goals. You can develop a personalized exercise or meal plan, track your progress, and more.
- To get started, go to kp.org/choosehealthy or call (866) 862-4295.

# Medical Benefits: Extra Benefits Through SISC

## Extra Benefits for Anthem Plan Members

In addition to your medical coverage, you also receive the following benefits when you enroll in a BPSD Anthem Blue Cross plan.

### 24/7 Virtual Primary Care Doctor - *Centivo Care*

- Connect virtually with a primary care team to manage all of your healthcare needs. Centivo Care providers diagnose conditions, manage prescriptions, refer to specialists, and answer follow-up questions using video visits or live chat.

- Anthem PPO members
- Visit centivocare.com/sisc

### Personal Health Coaching *Vida Health*

- Anthem Blue Cross plan members have access to one-on-one health coaching, therapy, chronic condition management, health trackers and other tools and resources online or via phone.

- Anthem HMO & PPO members
- Call **(855) 442-5885**
- Visit vida.com/sisc

### Free Generic Medications *Costco Prescription Discounts*

- Access most generic medications at no cost through Costco retail and mail order pharmacies. You don't need to be a Costco member.

- Anthem HMO & PPO members
- Call **(800) 774-2678 (press 1)**
- Visit Costco.com

### Physical Therapy for Back or Joint Pain *Hinge Health*

- Get access to free wearable sensors and monitoring devices, unlimited one-on-one coaching and personalized exercise therapy.

- Anthem PPO members only
- Call **(855) 902-2777**
- Visit hingehealth.com/sisc

### Support With Helping Find an In-Network Therapist *Rula*

- Rula helps you find and book in-network therapy appointments online based on your therapy preferences.

- Anthem members only
- Call **(323) 676– 7360**
- Visit rula.com/sisc

## Extra Benefits for Anthem Plan Members

In addition to your medical coverage, you also receive the following benefits when you enroll in a BPSD Anthem Blue Cross plan.

### 24/7 Access to Virtual Maternity & Postpartum Support

*Maven*

- Connect with a care advocate who will guide you through various tools and resources related to pregnancy and postpartum care. Get private visits with gynecologists, specialists, therapists, and 30 other maternity and postpartum provider types.

- Anthem PPO members only
- Call **(855) 442-5885**
- Visit mavenclinic.com/join/sisc

### Hip, Knee, and Spine Surgical Benefit

*Carrum Health*

- Consult top-quality surgeons on hip and knee replacements and certain spine surgeries. Benefit covers all related travel and medical bills

- Anthem PPO members only
- Call **(888) 855-7806**
- Visit carrumhealth.com/sisc

### Enhanced Cancer Benefit

*Lantern Cancer Care*

- Get help from a personal oncology nurse who can partner with you on every step of your cancer journey. You will receive a review of your initial diagnosis, a care plan, and support.

- Anthem PPO members only
- Visit lanterncare.com

### Diabetes Prevention

*Lark Diabetes Prevention Program*

- Learn if you're at risk for prediabetes, and if needed, take steps to address it. You'll receive access to a coach, a wireless scale, and a personal activity tracker.

- Anthem PPO members only
- Visit enroll. Lark.com/anthem

### Expert Menopausal Relief Telehealth

*Midi*

- Midi's expert clinicians can help you find safe, effective solutions for a wide range of menopause related symptoms. They help you get any needed lab tests and create a personalized care plan.

- Anthem PPO members only
- Visit joinmmidi.com/sisc

## Get the Most From Your Medical Plan

### 1 Ask questions.

- If you are having a procedure or planning an upcoming procedure, make sure you know how the procedure will be covered and what your out-of-pocket cost will be, if any.

### 2 Utilize your free preventive care benefits to stay healthy.

- In-network preventive care benefits are covered at no charge to you. Take advantage of these no cost benefits now to hopefully avoid major illnesses and the costs they bring in the future.

### 3 Get the right health care and save money

- Choosing the right care for your medical situation will help save you money out-of-pocket:
  - **Doctor's Office Visit** or **Telemedicine** visit**:** These are the best choices for non-urgent medical issues.
  - **Urgent Care:** This is the best choice for non-life threatening medical issues that require immediate in-person care when you can't get an appointment for a Doctor's Office Visit.
  - **Emergency Room:** You should use the Emergency Room for life threatening emergencies, or for other issues that require immediate in-person medical care outside Urgent Care hours.

## Get the Most From Your Prescription Drug Benefits

### 1 Use generic and over the counter drugs when available.

- The best way to save on prescriptions is to use generic or over the counter medications as opposed to brand name drugs.

### 2 Use preferred drugs whenever possible.

- If a generic drug is not available, ask your doctor whether there is an effective brand name medication that is on the plan's preferred drug list.

### 3 Shop Around!

- Even within the same drugstore chain, you may find a better price at a different location. Your medical plan may have an online tool or app to compare prices. Or try websites like goodrx.com or lowestmed.com.

### 4 Use the mail-order prescription drug benefit for maintenance medications.

- The mail order pharmacy is a fast, easy and convenient way to save time and money on your maintenance medications. You can order additional supplies of medication at a discount. See carrier provisions for details.

## Understand the Difference Between Preventive and Diagnostic Care

Annual wellness checkups benefit both your physical health and financial health. Preventive care helps you avoid more serious and costly health problems down the road, and there's no charge for accessing preventive care from an in-network doctor.

With that said, it's important to understand that, depending on the situation, the same test or service can be considered preventive (100% covered in-network) or diagnostic (you share the cost).

| Preventive Care Services | Diagnostic Services |
|---|---|
| Help you stay healthy by checking for disease before you have symptoms or feel sick | Check for disease after you have symptoms or because of a known health issue |
| Can include flu shots and other vaccinations, physical exams, lab tests and prescriptions | Can also include physical exams, lab tests and prescriptions |
| 100% covered when delivered by an in-network provider | You pay a share of the cost |

### Examples of **Preventive Care** Services

**Preventive Blood Sugar Test**

Pete's doctor orders a blood sugar test to screen for diabetes during Pete's annual checkup, even though he doesn't have symptoms.

**Preventive Mammogram**

Sophie gets a mammogram as part of her well woman exam to confirm there have been no changes since her last mammogram.

**Preventive Cholesterol Check**

John's doctor orders lab work during his annual physical, including a cholesterol check.

### Examples of **Diagnostic** Services

**Diagnostic Blood Sugar Test**

When Lydia tells her doctor she has increased thirst, frequent urination, weight loss, and fatigue, her doctor orders a blood sugar test because these are all symptoms of diabetes.

**Diagnostic Mammogram**

Tina finds a lump and visits her doctor who then schedules a mammogram and biopsy to check for cancer.

**Diagnostic Cholesterol Check**

Diagnosed with high cholesterol two years ago, Darnell has blood tests twice a year to check his cholesterol levels and make sure his medication is at the right dose.

### Know the Purpose of Your Medical Tests

Avoid financial surprises. If you're don't know why a test is being ordered, ask your doctor. Remember, preventive care tests are covered at 100%, while you share in the cost of diagnostic tests.

## Dental Plan Options

BPSD provides employees with two dental plans to choose from.

### DeltaCare HMO

- You choose a Primary Care Dentist from one of the largest prepaid dental networks in California. Your Primary Care Dentists provides/coordinates all your dental care
- This plan offers the convenience of scheduled copays for specific procedures and eliminates deductibles or annual maximums.

### Delta Dental PPO

- You can choose any dentist you wish for your dental care. You may visit an in-network dentist and benefit from the negotiated rate or visit an out-of-network dentist.
- When you utilize an in-network dentist, your out-of-pocket expenses will be less.
- When you obtain covered services from an out-of-network dentist, you are responsible for paying the difference between the covered amount and the actual charges, and you may be responsible for filing claims.

### Did You Know...

Not only can regular visits to your dentists help protect your smile; they can help protect your overall health. Studies have shown that gum disease is linked to damage in other parts of the body. Dentists can also screen for oral symptoms of many other diseases such as cancer, diabetes, and heart disease.

## Online, Mobile and Phone Access

Manage your dental care online by registering at www.deltadentalins.com. You can locate network Providers, view claims and more.

Once you've registered, download the Delta Dental Mobile app, available on the App Store and Google Play, for on-the-go convenience.

For customer service call:

- DeltaCare HMO: (800) 422-4234
- Delta Dental PPO: (800) 765-6003

# Dental Benefits: Dental Plan Highlights

| | DeltaCare HMO | Delta Dental PPO | |
|---|---|---|---|
| Provisions | In-Network Only | In-Network | Out-of-Network[1] |
| Annual Deductible | None | None | $100/member |
| Annual Maximum Benefit | Unlimited | $5,000/member | $2,000/member |
| Orthodontia Lifetime Maximum Benefit | Unlimited | $3,000 | |
| Diagnostic & Preventive Services | You Pay | You Pay | You Pay |
| Exams | No charge | No charge | Deductible plus any amount above UCR |
| Cleanings | No charge | No charge | |
| X-rays | No charge | No charge | |
| Fluoride Treatment | No charge | No charge | |
| Sealants | No charge | No charge | |
| Basic Services | You Pay | You Pay | You Pay |
| Amalgam Fillings | No charge | No charge | 20%[1] |
| Endodontics<br>– Anterior Root Canal<br>– Bicuspid Root Canal<br>– Molar Root Canal | <br>$40<br>$80<br>$120 | <br>No charge<br>No charge<br>No charge | <br>20%[1]<br>20%[1]<br>20%[1] |
| Periodontics<br>– Gingivectomy / Quadrant | $20 – $100 | No charge | 20%[1] |
| Oral Surgery<br>– Simple Extraction<br>– Impaction | <br>No charge<br>$45 – $65 | <br>No charge<br>No charge | <br>20%[1]<br>20%[1] |
| Major Services | You Pay | You Pay | You Pay |
| Crowns | $45 – $75 | 20% | 50%[1] |
| Bridges | $105 – $160 | 20% | 50%[1] |
| Complete Dentures | $95 | 20% | 50%[1] |
| Orthodontia Services | You Pay | You Pay | You Pay |
| Child (up to age 19) | $1,600 | 50%[1] | |
| Adult | $1,800 | 50%[1] | |

1 After the deductible and payable at Usual, Customary and Reasonable (UCR) rates as determined by Delta Dental.

## VSP Choice Plan

BPSD provides employees with vision coverage through the VSP Choice Plan.

- VSP provides professional vision care and high quality lenses and frames through a broad network of optical specialists.
- All VSP Choice network providers are independent optometrists or ophthalmologists in private practice who provide full service.
- You will receive greater benefits if you utilize a network provider.
- If you utilize an out-of-network provider, you will be responsible for paying all charges at the time of your appointment and will be required to file an itemized claim with VSP.

| | VSP Choice Vision Plan | |
|---|---|---|
| | In-Network | Out-of-Network |
| Vision Care | You Pay | You Pay |
| Exam / Material Copay | $15 | Amount over $45 allowance |
| Eyeglasses (In Lieu of Contact Lenses) | You Pay | |
| Frames | Amount over $150 allowance; 20% discount on costs above allowance | Amount over $70 allowance |
| Lenses<br>– Single Vision<br>– Bifocals<br>– Trifocals | <br>No charge<br>No charge<br>No charge | <br>Amount over $30 allowance<br>Amount over $50 allowance<br>Amount over $65 allowance |
| Contact Lenses (In lieu of Eyeglasses) | You Pay | |
| Contact Lenses<br>– Medically Necessary<br>– Elective | <br>No charge<br>Amount over $150 allowance | <br>Amount over $210 allowance<br>Amount over $105 allowance |
| Benefit Frequency | | |
| Exam | Every 12 months | |
| Eyeglasses (Lenses and frames) | Every 12 months | |
| Contact Lenses | Every 12 months | |

## Online, Mobile and Phone Access

Manage your vision care online by registering at www.vsp.com. You can locate network providers, view claims and more.

Once you've registered, download the VSP app, available on the App Store and Google Play, for on-the-go convenience.

For customer service call (800) 877-7195.

## Life and Accident Insurance

BPSD gives you the ability to financially protect your family/beneficiaries with Life and Accident Insurance. You have the option to supplement the company-provided plan with life insurance for family members and additional coverage for yourself through Voluntary Life Insurance.

| | Basic Life and AD&D Insurance |
|---|---|
| Carrier | Reliance Standard |
| Plan Benefits<br>– Life Insurance | $20,000 |
| – AD&D Insurance | Death benefit equals your Life Insurance benefit; partial benefits paid for accidents that result in serious injuries (e.g., loss of limbs or eyesight) |
| Employee Contribution | BPSD pays the full cost for this coverage for full time employees |

| | Supplemental Life and AD&D Insurance |
|---|---|
| Carrier | Reliance Standard |
| Plan Benefits<br>– Employee | You may purchase coverage in increments of $10,000 to a maximum of $500,000 |
| – Spouse/Domestic Partner | You may purchase coverage for your spouse/domestic partner in increments of $10,000 to a maximum of $500,000 |
| – Child(ren) | Choose from coverage amounts of $2,500, $5,000, $7,500, or $10,000 |
| Guarantee Issue<br>– Employee | Amounts over $50,000 require proof of good health and approval by Reliance Standard. |
| – Spouse/Domestic Partner | Amounts over $50,000 require proof of good health and approval by Reliance Standard. |
| – Child(ren) | You are not required to provide proof of good health when purchasing coverage for your child(ren) |
| Employee Contribution | You pay the full cost for this coverage |

## Important Facts About Beneficiaries

Beneficiaries are individuals or entities that you select to receive benefits from your policy. If you do not have a beneficiary, benefits are paid to your estate. Here's what you need to know about beneficiaries:

- You can change your beneficiary designation at any time
- You may designate a sole beneficiary or multiple beneficiaries to receive payment in the percentage(s) allocated
- To select or change your Life Insurance beneficiary, go to http://bpsd.ease.com

# Life Insurance Benefits: Rates

| | Supplemental Life and AD&D Insurance Rates | |
|---|---|---|
| Age of Employee or Spouse/ Domestic Partner | Monthly Cost per $10,000 of Employee Coverage | Monthly Cost per $5,000 Spouse/ Domestic Partner Coverage |
| Under 30 | $0.34 | $0.34 |
| 30 – 34 | $0.43 | $0.43 |
| 35 – 39 | $0.60 | $0.60 |
| 40 – 44 | $0.95 | $0.95 |
| 45 – 49 | $1.55 | $1.55 |
| 50 – 54 | $2.64 | $2.64 |
| 55 – 59 | $4.16 | $4.16 |
| 60 – 64 | $5.15 | $5.15 |
| 65 – 69 | $7.45 | $7.45 |
| 70 – 74* | $14.44 | $14.44 |
| 75+ | $14.44 | N/A |
| Coverage Amounts | Monthly Cost per Coverage Amount | |
| $2,500 | $0.44 | |
| $5,000 | $0.86 | |
| $7,500 | $1.28 | |
| $10,000 | $1.72 | |

# American Fidelity Voluntary Plans

You have the option to purchase additional coverage through American Fidelity.

## Accident Insurance

American Fidelity's Limited Benefit Accident insurance plan may help you with the rising costs associated with an accidental injury or death. Benefits include accident emergency treatment, medical imaging, inpatient confinement, ambulance and more. Several benefit plan options are available.

## Disability Insurance

If you were suddenly faced without a paycheck, would you be fully prepared? Could you afford your expenses while maintaining your current lifestyle? One of the most important assets a person possesses is the ability to earn an income. Disability Income Insurance is a cost-effective solution designed to help protect you if you become disabled and cannot work due to a covered injury or sickness.

## Cancer Insurance

If you are diagnosed with cancer, American Fidelity's Limited Benefit Cancer insurance plan may help you maintain your standard of living. Benefit payments can be used however you'd like, including house payments, utilities, and meals/lodging expenses. This policy is portable, which means that you can keep it should you change jobs or retire, with no increase in premiums. Several benefit plan options are available. Please note, this policy must be in place prior to a cancer diagnosis.

## Life Insurance

Helps ensure your family is financially protected in the event of a loss and can help provide peace of mind knowing it can help take care of your family financially after you're gone.

## Anthem Employee Assistance Program

BPSD medical plan enrollees and their family members can receive free, confidential assistance with personal or professional problems that may interfere with family or work responsibilities and obligations through the Anthem Employee Assistance Program (EAP). Examples of areas the EAP offers support with include:

| | Anthem Employee Assistance Program |
|---|---|
| **Eligibility** | Employees participating in SISC and their household members |
| **Support and Counseling** | The Employee Assistance Program (EAP) provides confidential support in balancing a wide array of challenges in areas such as:<br>• Relationship difficulties<br>• Managing change and stress<br>• Legal and financial problems<br>• Marriage, family or parenting concerns<br>• And more<br><br>The EAP provides you with up to 6 free counseling sessions for 2 issues per benefit year |
| **Identity Monitoring and Theft Resolution** | • Free identity monitoring and theft resolution services through IDnotify<br>• Your IDnotify customer care team is available 24/7/365, with robust knowledge in both credit and non-credit restoration, with CITRMS (Certified Identity Theft Risk Management Specialist), FCRA, and FACTA certifications.<br>• Your IDnotify Specialist will help you determine if an identity theft event has occurred and guide you through any necessary restoration activities. |
| **Legal and Financial Resources** | • **Legal Assist:** A library of articles on legal topics and issues<br>• **Legal Forms:** 100 legal forms for a variety of family and consumer situations<br>• **State Specific Legal Forms:** Advanced directives and instructions for each state<br>• **Estate Planning:** Articles and resources to address estate planning questions<br>• **Financial Calculators:** Will allow you to get answers and explore different options regarding home and personal financing, investing, and retirement<br>• **Pocketsmith Discount:** PocketSmith Personal Financial Manager is an online tool that uses an innovative calendar-based approach to help employees quickly and easily manage their personal finances. |
| **myStrength** | • Helps you learn to reduce stress, anxiety, depression or substance abuse<br>• Helps keep you motivated with engaging activities that help you learn new ideas |
| **Seminars and Articles** | • Online resources for a wide array of topics, including both a library of articles and on-demand seminars |
| **Savings Center** | • Discount shopping program that is provided through Perks At Work<br>• Discounts of up to 25% on name brand, practical, and luxury items |
| **How to Access EAP Benefits** | • Call (800) 999-7222<br>• Visit www.anthemEAP.com (to log in, enter SISC as the company name). |

# Contact Information For Assistance

| Benefit Plan | Policy # | Phone | Website/Email |
|---|---|---|---|
| Medical Benefits | | | |
| Kaiser Permanente HMO | 231877 | (800) 464-4000 | www.kp.org |
| Anthem HMO | 57AMT | (800) 825-5541 | www.anthem.com/ca/sisc |
| Anthem PPO | 40777 | (800) 825-5541 | www.anthem.com/ca/sisc |
| Anthem PPO Bronze | 70777B | (800) 825-5541 | www.anthem.com/ca/sisc |
| Dental Benefits | | | |
| DeltaCare HMO | 7041-1401 | (800) 422-4234 | www.deltadentalins.com |
| Delta Dental PPO | 7041-1401 | (800) 765-6003 | www.deltadentalins.com |
| Vision Benefits | | | |
| VSP Vision Plan | 00104565 | (800) 877-7195 | www.vsp.com |
| Life Insurance Benefits | | | |
| Reliance Standard Basic Life and AD&D | 153634 | (800) 351-7500 | www.reliancestandard.com |
| Reliance Standard Supplemental Life and AD&D | VG 177148 | 800) 351-7500 | www.reliancestandard.com |
| Voluntary Benefits | | | |
| American Fidelity Accident Only Insurance | N/A | (951) 200-5770 | www.americanfidelity.com/info/accident |
| American Fidelity Disability Insurance | N/A | (951) 200-5770 | www.americanfidelity.com/info/disability |
| American Fidelity Cancer Insurance | N/A | (951) 200-5770 | www.americanfidelity.com/info/cancer |
| American Fidelity Life Insurance | N/A | (951) 200-5770 | www.americanfidelity.com/info/life |
| Life Balance Benefits | | | |
| Anthem EAP | N/A | (800) 999-7222 (enter SISC) | www.anthemEAP.com |
| Flexible Spending Accounts | | | |
| American Fidelity Healthcare | N/A | | www.americanfidelity.com/info/fsa |
| American Fidelity Dependent Care Account | N/A | | www.americanfidelity.com/info/fsa |
| Buena Park School District Benefits | | | |
| Amanda Strook | N/A | (714) 994-9237 | astrook@bpsd.us |

## Annual Notices

Various state and federal laws require that employers provide disclosure and annual notices to their plan participants. BPSD posts all federally required annual notices on www.bpsd.us for you to download and read at your convenience. BPSD distributes all federally required annual notices upon hire and during each annual open enrollment period. Annual notices include the following:

- Medicare Part D Notice of Creditable Coverage
- HIPAA Notice of Privacy Practices
- Women's Health and Cancer Rights Act (WHCRA)
- Newborns' and Mothers' Health Protection Act
- Special Enrollment Rights
- Medicaid & Children's Health Insurance Program

## The Affordable Care Act and You

The Affordable Care Act (ACA) requires nearly every American to be enrolled in medical coverage or pay a penalty. This is referred to as the individual mandate. You have several options to satisfy this requirement:

- Enroll in a medical plan offered by BPSD or another group plan
- Purchase coverage through a health insurance marketplace
- Enroll in coverage through a government sponsored program
- Have no coverage and incur a tax penalty

Because BPSD's medical plans are considered affordable and meet minimum value under Health Care Reform, you will not generally see lower premiums or out-of-pocket costs through the marketplace. In addition, employer contributions to your medical benefits will be lost if you choose to purchase coverage through the marketplace.

For more information on your coverage options, please visit www.healthcare.gov.

## Summary of Benefits and Coverage (SBC)

Health insurance issuers and group health plans are required to provide you with an easy-to-understand summary about your health plan's benefits and coverage, referred to as a Summary of Benefits and Coverage (SBC). This guide is designed to help you understand the medical plan options offered to you by BPSD. Please refer to the SBCs and carrier contracts provided by our health plan carriers for additional plan details. The SBCs are available at www.bpsd.us. (click on "Divisions—Fiscal Services—Employee Benefits" to access).

2211 Michelson Drive, Suite 1200 | Irvine, California 92612
Telephone: (949) 833-2983 | Fax: (949) 833-9549
Learn more at **www.baldwin.com**

This Employee Benefits Guide provides an overview of some of your benefit plan choices. It is for informational purposes only. It is not intended to be an agreement for continued employment. Neither is it a legal plan document. If there is a disagreement between this guide and the plan documents, the plan documents will govern.

In addition, the plans described in this guide are subject to change without notice. Continuation of any benefit plan or coverage is at the company's discretion and in accordance with federal and state laws. If you need additional information or have any questions about the benefits program, please contact the Human Resources Department.

Copyright © The Baldwin Group - all rights reserved