Newport-Mesa Unified School District

BENEFITS MANAGEMENT
www.nmusd.us/benefits
benefitsmanagement@nmusd.us

Early Retirees ages 55-64
Health Benefit Open Enrollment Notice

NOTE: 2025 Mandatory Requirements for Continued Enrollment
PLEASE READ CAREFULLY

Opt-In Enrollment

You must return your completed Open Enrollment form by August 31, 2025.
If your form is not returned, your benefits may end September 30, 2025.

Billing Administrator: WEX

Be sure to watch your mail for a set of 12-month coupons eff. 10/1 for premium payments; there is a 60-day grace period for payments. You may also choose to set up ACH (Auto debit). Contact WEX Tel. 866-451-3399.

What's New?

- Plan benefits changes:
  - No changes to Kaiser HMO, Cigna Select HMO, Cigna Network HMO
  - **Cigna OAP**

    - **Annual Deductible for Individual/Family**
    from In-Network $1,000/$3,000 to $2,000/$6,000
    from Out-of-Network $1,500/$4,500 to $2,500/$7,500

    - **Annual Out-of-Pocket Max for Individual/Family**
    from In-Network $4,000/$12,000 to $6,000/$18,000
    from Out-of-Network $6,000/$18,000 to $8,000/$24,000

    - **RX copays 30-day supply** from $10/$35/$50 to $20/$50/$80

    - **RX home delivery 90-day supply** from 2x copay to 2.5x copay

- Total premium changes:

  ⇒ CIGNA Medical Plans – 11.29% increase
  ⇒ KAISER Medical – 7.68% increase
  ⇒ CIGNA Dental HMO, Dental PPO – no change
  ⇒ VSP Vision Service Plan - no change

Contacts

- NMUSD Benefits
  Address: Newport-Mesa USD
  Benefits Management
  2985 Bear Street
  Costa Mesa, CA 92626
  Email:
  benefitsmanagement@nmusd.us
  Tel: 714-424-5010
- Cigna
  800-244-6224
  cigna.com
- Kaiser
  800-464-4000
  kp.org
- VSP
  800-877-7195
  vsp.com

2025 Forms & Info

- District negotiations ongoing for 2025-26 rates eff. 10/1/25. Rate table on back of this notice is applicable if there are no negotiated changes to the OCAPs or part-time percent contributions.
- If interested, updates, booklets, and more info available at www.nmusd.us/benefits
  Go to "Health Benefits for Retirees".
- To change your address or to cancel your plans, you must contact NMUSD Benefits, not WEX.
- Complete and sign your Open Enrollment form with your Spouse's Medicare number if applicable.
- Return Open Enrollment Form to NMUSD Benefits Management by August 31, 2025.
  (pre-addressed envelope included)

NEWPORT-MESA UNIFIED SCHOOL DISTRICT

EARLY RETIREE (Age 55 - 64) RATE TABLE

RATES EFFECTIVE OCTOBER 1, 2025

Rates and Plans subject to change each Open Enrollment

Pending Board Approval

*** Employee's enrolled in medical, dental and/or vision are charged an over cap contribution(s) (OCAP*) plus any applicable provider premium deductions**

No OCAP is charged if ALL Health Benefits are declined

	BENEFIT FTE	.8775 - 1.00	.7775 - .8774	.6775 - .7774	.5775 - .6774	.5 - .5774
OCAP Deductions						
OCAP 1	**All Enrollments**	7.73	6.76	5.99	5.22	4.44

Part Time at Retirement - OCAP 1 will be pro-rated by FTE at Retirement Date for retirees enrolled in Medical, Dental and/or Vision.
Max OCAP 1 part time rate is shown.
Declining Medical, and Enrolling in Dental and/or Vision - Pay OCAP 1 only

OCAP 2 - Medical Kaiser HMO & Cigna Select HMO Enrollments / add to OCAP 1 shown above for Total OCAP deduction
OCAP 3 - Medical Cigna Network HMO Enrollments / add to OCAP 1 shown above for Total OCAP deduction
OCAP 4 - Medical Cigna Open Access Plus (OAP) Enrollments / add to OCAP 1 shown above for Total OCAP deduction

		Kaiser HMO & Cigna Select HMO OCAPs		Cigna Network HMO OCAPs		Cigna OAP OCAPs	
Total OCAP examples using Benefit FTE of 1	OCAP 1	OCAP 2	TOTAL	OCAP 3	TOTAL	OCAP 4	TOTAL
Single	7.73	13.10	**20.83**	29.77	**37.50**	226.44	**234.17**
Two-Party	7.73	50.60	**58.33**	92.27	**100.00**	444.77	**452.50**
Family	7.73	88.10	**95.83**	154.77	**162.50**	643.94	**651.67**

»Add your OCAP(s) rate above to applicable provider premiums below for your TOTAL MONTHLY DEDUCTION(s)

	HOURS RETIRED	35.1 - 40.0	31.1 - 35.0	27.1 - 31.0	23.1 - 27.0	20.0 - 23.0
MEDICAL OPTIONS						
KAISER PERMANENTE (HMO)						
	Single	0.00	54.11	100.50	146.88	193.27
	Two-Party	0.00	112.01	208.03	304.04	400.05
	Family	0.00	162.34	301.49	440.64	579.79
CIGNA SELECT (HMO)						
	Single	0.00	70.75	131.39	192.04	252.68
	Two-Party	0.00	146.45	271.99	397.52	523.05
	Family	0.00	212.25	394.19	576.12	758.05
CIGNA NETWORK (HMO)						
	Single	0.00	82.86	153.88	224.90	295.92
	Two-Party	0.00	171.52	318.53	465.55	612.57
	Family	0.00	248.58	461.64	674.71	887.78
CIGNA OPEN ACCESS PLUS (OAP)						
	Single	0.00	95.29	176.98	258.66	340.34
	Two-Party	0.00	196.98	365.82	534.66	703.50
	Family	0.00	285.36	529.95	774.55	1019.14

Due to State Legislations in Texas, Missouri and Oklahoma may have different rates. Contact Benefits Management for more information.

VISION OPTIONS						
VISION SERVICE PLAN						
	Single	0.00	0.64	1.19	1.73	2.28
	Two-Party	0.00	1.15	2.14	3.12	4.11
	Family	0.00	1.60	2.97	4.34	5.71
DENTAL OPTIONS						
CIGNA DENTAL CARE HMO						
	Single	0.00	2.01	3.74	5.47	7.20
	Two-Party	0.00	3.39	6.29	9.19	12.10
	Family	0.00	5.83	10.83	15.83	20.83
CIGNA DENTAL PPO						
	Single	15.47	18.56	21.65	24.74	27.84
	Two-Party	28.39	34.07	39.75	45.42	51.10
	Family	41.32	49.58	57.84	66.10	74.37
ADDITIONAL PLANS AT NO COST TO EMPLOYEE - No OCAP contributions						
METLIFE BASIC LIFE PLUS AD&D - Reduced to $10,000						

* OCAP NOTES:

- The following groups that retired on or before *June 30, 2011* will not be charged an OCAP contribution up to age 65 when Early Retiree Benefits end.

N-MFT/Certificated, NMAA/Management, NMSU/Supervisor, NMACF/Confidential

- The following groups that retired on or before *June 30, 2012* will not be charged an OCAP contribution up to age 65 when Early Retiree Benefits end.

CSEA/Classified

Rates are shown 12thly- Verify with WEX

Find OCAP (Over the Cap) Information at:* www.nmusd.us/benefits **Health Benefits Information