Santa Maria-Bonita School District
CULTIVATING BRIGHT FUTURES

2025-26 Classified Benefits Cost

HEALTH INSURANCE

Offered to employees and their spouses as eligible along with dependent children up to age 26. Rates are composite, meaning it remains consistent regardless of how many dependents are enrolled.

SISC III/Blue Cross 80/60 Prudent Buyer Plan (PPO)
$3000 maximum deductible per family with individual maximum deductible of $1000 per person for calendar year. $20 co-pay for office visits $20 co-pay for specialists and $200 co-pay for emergency room visits. Prudent Buyer Member paid at 80% of contract, non-member paid at 60%. Prescriptions $9 generic $35 brand-name. Generics are free through Costco mail order and pharmacy.- **www.anthem.com/ca/**
Employee cost of $436.42- 10 months per year (no contribution in July and August, but you will be covered entire year)

SISC III/Anthem 90/70 Prudent Buyer Plan (PPO)
$750 maximum deductible per family with individual maximum deductible of $250 per person. $20 co-pay for office visits and $200 co-pay for emergency room visits. Prudent Buyer Member paid at 90%-of contract; non-member paid at 70%.
Prescription $7 generics $25 brand name.
Generics are free through Costco mail order and pharmacy.
www.anthem.com/ca/ Employee cost of $627.53-10 months per year (no contribution July and August, but you will be covered entire year)

SUPPLEMENTAL CANCER INSURANCE

AFLAC District-paid for employee and eligible family members.
$5,000 Critical Illness payout for life threatening battles including cancer (internal or invasive), heart attack, stroke, and other illnesses.

DENTAL

Guardian - District-paid for employee only. $2000 maximum benefits per calendar year. Option to add dependents at employee expense is available for $50.53 per month for one dependent; $87.94 per month for two or more dependents. Children may be covered until age 24, and you will need to provide a full-time student status form when enrolling dependents over 19. Ortho coverage $2,000 lifetime max per family member **in network coverage only**.
www.guardiananytime.com

VISION

Vision Service Plan - District-paid for employee only. Coverage includes an examination and lenses once every 12 months and frames once every 24 months. Dependents can be added to the plan for a cost 2 party $9.88 and family $22.26. Children may be covered until age 24. **www.vsp.com**

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LIFE INSURANCE

The Standard – A decreasing term life insurance policy is offered to employees at no cost to them from the district. Varies based on age. Spouses and dependent children are included in the coverage for a total of $1500. Accidental Death and Dismemberment Insurance is provided exclusively for employees. Employees can choose to opt in additional coverage options for family.

LONG TERM DISABILITY

Guardian. - District-paid income protection for employee
Up to 50% of annual salary.

AFLAC

AFLAC offers a variety of supplemental insurance coverage. For complete details, please call our agent JR Solis at (661)340-1720.

FSA & DEPENDENT CARE

Health Equity
A healthcare FSA lets you use tax-free money to pay for eligible medical expenses. You can contribute up to $3,200 in 2025 and carry over $660 to the next year.
A DCFSA lets you use tax-free money to pay for eligible dependent care expenses. You may contribute up to $5,000 in 2025.

OPEN ENROLLMENT is held each year in **August-September.** Employees may make changes during this period with changes taking effect on October 1.

Employees with a qualifying life event will open an opportunity to make changes to your plans outside of open enrollment. Please make sure you contact Employee Benefits Clerks to make changes within the strict 30-day window.

List of qualifying events:

- Marriage/Divorce
- Baby/Adoption
- Loss of Job
- Change in Employment (i.e., work hours, new job)

Full-time employees will be automatically enrolled into Supplemental Cancer Insurance from AFLAC, Long-Term Disability from Guardian, and Life & AD&D from The Standard. Please make sure you will fill out your life insurance beneficiary form.