

Carmel Unified School District

Annual Health & Welfare Benefits Open Enrollment

November 1-21, 2025

It's that time of the year again! Open Enrollment is your opportunity to make changes to your health benefits. Annual Open enrollment is the only time you can change your plan without a qualifying event.

Open Enrollment Details

The Municipalities, Colleges, Schools Insurance Group (MCSIG) annual open enrollment is from **November 1 through November 21, 2025.**

- Any changes made to your medical, dental, and vision plans during open enrollment will take effect January 1, 2026, and will be reflected on your December paycheck.
- Completed Change Forms must be submitted to Ofelia Navarro no later than **4:00 PM** on **November 21, 2025**

Rate Updates

- Dental and Vision: No Rate Increase.
- Medical: Premiums increased as follows:
 - PPO 25, PPO 40, PPO 60, PPO Select: +15%
 - TRIO HMO: +8%.

NEW PLAN OPTION: Kaiser HMO Plan (subject to zip code availability)

Monterey County zip codes: 93901, 93902, 93905, 93906, 93907, 93912, 93915, 93933, 93955, 93962, 95004, 95012, and 95039.

Santa Cruz County zip codes: 95001, 95003, 95005, 95006, 95007, 95010, 95017, 95018, 95019, 95041, 95060, 95061, 95062, 95063, 95064, 95065, 95066, 95067, 95073, 95076, 95077.

PLAN DESIGN CHANGE, effective January 1, 2026

PLAN	Hospital ER Co-Pay (If not admitted)
PPO25, PPO 40, PPO60	\$250 to \$500

CARRIER PLAN TRANSFER

MCSIG is changing life insurance carriers from MetLife to Madison National Life (NIS). Your Employee Assistance Program (EAP) will continue through TELUS Health, administered by National Insurance Services. See the EAP flyer for more details and contact information.

Re-verification of Employee Opt-outs

MCSIG requires annual re-verification for employees who opt out of district medical coverage. If you opt out, you must provide proof of other medical coverage in accordance with the **Minimum Coverage**

Policy. Employees who opt out of MCSIG coverage must provide ongoing proof of other medical coverage (e.g., a copy of your current medical insurance card).

Important Reminders

- If you do not wish to make a change to your medical, dental, and vision plans, your current enrollment plan will roll over to the following year.
- **Documentation required to add eligible dependents:**
 - ☐ Spouse: Certified marriage certificate
 - ☐ Child: Certified birth or adoption certificate
 - ☐ Domestic Partner: State Certificate of Registered Domestic Partnership

Other Benefits and Programs

- **CompleteCare Program:**
If you are a dependent on a non-MCISG plan and would like information on CompleteCare and how this reimbursement program works, please contact Ofelia Navarro. (*CompleteCare Handbook linked below FAQ's*)
- **Flexible Spending Accounts (Must be Updated Annually):**
A flexible spending account (FSA) helps participants save on out-of-pocket qualified medical, dental, and vision expenses or qualified dependent care expenses. (**WEX form below**)
- **American Fidelity for Voluntary Benefits** (disability for CSEA only, life, accident, & cancer insurance):
American Fidelity will be present and available during open enrollment alongside Ofelia Navarro. A separate email was sent to schedule an appointment with American Fidelity.
- Add 403(b), Roth, etc, and appointments at CHS on Nov 4 with Spencer Rand (831) 648-4249.

Submitting Your Forms (Due by November 21, 2025)

- Preferred submission method: K12 Forms (electronic)
- If you are unable to submit electronically, please deliver your signed paper form to Ofelia Navarro by 4:00 PM, November 21, 2025.

Have questions?

Appointments with Ofelia Navarro are available at your site/department. See your site/department administrative assistant to sign up for an available time.

November 3: River Elementary

November 4: Carmel High School

November 5: Tularcitos Elementary

November 6: Carmel Middle School

November 7: DO/IT/MOT

November 10: CCDC/CVHS

November 13: Captain Cooper

Note: Nutrition Services appointments

at site of service (or by separate appointment)