



Retirees 65 & Better Health Benefit Open Enrollment Notice

**NOTE: 2026 Mandatory Requirements for Continued Enrollment
PLEASE READ CAREFULLY**

Opt-In Enrollment

You must return your completed Open Enrollment form by August 31, 2026.

If your form is not returned, your benefits may end September 30, 2026.

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 Medical plans: Kaiser Permanente Senior Advantage HMO, SCAN, or Cigna OAP Medicare Expand
 - No changes to Dental plans: Cigna Dental HMO or Dental PPO

**Reminder: our 65+ Medical Retiree plans pay secondary to Medicare Parts A&B and pay primary for RX*

- Premium changes:
 - ⇒ CIGNA Medical OAP Medicare Expand – 8.4% increase
 - ⇒ KAISER Medical Senior Advantage – 12% increase
 - ⇒ SCAN Health Care – Basic 18.9% increase
Enhanced no change
 - ⇒ CIGNA Dental HMO – no change
 - ⇒ CIGNA Dental PPO - 4.9% decrease

Contacts

- **NMUSD Benefits**
Address: Newport-Mesa USD
Benefits Management
2985 Bear Street
Costa Mesa, CA 92626

Email:
benefitsmanagement@nmusd.us
Tel: 714-424-5010
- **SCAN**
877-791-7226
scanhealthplan.com
- **Cigna**
800-244-6224
cigna.com
- **Kaiser**
800-464-4000
kp.org

Forms & Info

- **Review premium rate table for 2026-27 on back of this notice.**
- If interested, booklet 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, 2026.
(pre-addressed envelope included)

NEWPORT-MESA UNIFIED SCHOOL DISTRICT
65 AND BETTER RATE SHEET
ALL RATES EFFECTIVE October 1, 2026
Pending Board Approval

MEDICAL PLANS:

- Rates are for Retirees over 65 and spouses OVER 65
- Retiree and spouse are responsible for paying their Medicare Part B premium to Social Security
- *Part B Medicare premium is NOT included in the rates listed below*

OPTION ONE

Cigna OAP Expand / Coordination of Benefits (PPO like plan)

	Single	Two-Party
Must show Medicare card indicating enrollment in Parts A & B	1,103.72	2,280.97

Due to State Legislations in Texas, Missouri and Oklahoma may have different rates.

Contact Benefits for more information

OPTION TWO

Kaiser Senior Advantage / Medicare Advantage Program (managed care plan)

	Single	Two-Party
Must show Medicare card indicating enrollment in Parts A & B	226.22	452.56

OPTIONS THREE & FOUR

SCAN / Medicare Advantage Program (managed care plans) – BASIC & ENHANCED

	Single	Two-Party
Basic Must show Medicare card indicating enrollment in Parts A & B	265.08	530.16
Enhanced Must show Medicare card indicating enrollment in Parts A & B	384.08	768.16

For Spouse or Dependent under the age of 65, without Medicare, add the following rate to rates above:

Single Kaiser (HMO)	827.48
Single Cigna Select (HMO)	1,095.70
Single Cigna Network (HMO)	1,283.18
Single Cigna Open Access Plus (OAP)	1,475.80

Medical Premium Examples:

Retiree has Medicare A & B	1,103.72	Cigna OAP 65+	265.08	SCAN Basic
Spouse is under 65 with no Medicare	<u>1,475.80</u>	Cigna OAP	<u>827.48</u>	Kaiser
	2,579.52		1,092.56	

For Additional Rates and Combinations NOT shown - Contact NMUSD Benefits Department

DENTAL PLANS:

	Single	Two-Party	Family
CIGNA Dental Care – HMO	28.78	48.38	83.32
CIGNA Dental Care – PPO	58.82	107.99	157.15

Make premium payments to: WEX Health Inc, PO Box 2079, Omaha, NE 68103-2079