



Newport-Mesa
Unified School District

Benefit Enrollment Guide **2026-27**



► **Get Started**





Open Enrollment Begins **August 17th**

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INCOME SECURITY

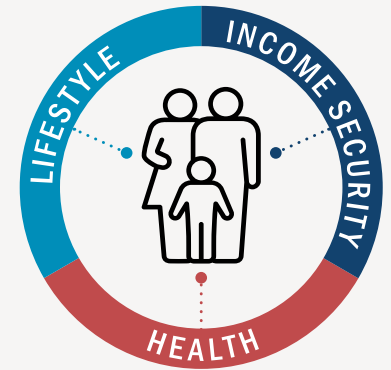
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Now is the time to focus on you.

Your physical, emotional, and financial health are important. Newport Mesa Unified School District cares about you and your overall wellbeing, that's why we offer a comprehensive benefits package that can help provide you with the stability and security to be prepared for the unexpected.



Open Enrollment is the time to add or change benefits for the 2027 plan year. We understand how important it is to have resources to help make the best decisions for you and your family. Review your options presented in this benefits guide, compare plans, and choose what works best for you.

Attend a session with a Benefits Counselor for help making choices that reflect your changing benefits needs and goals.

Action Required!

Open Enrollment is your once-a-year opportunity to choose benefits for you and your eligible dependents. All employees MUST take action during this year's Open Enrollment period. You can elect, change or waive your benefits for the 2026-27 plan year by speaking with a Benefits Counselor or enrolling online. Current benefits may not carry over and must be elected each year.



The Importance of Enrollment



Who We Cover

Employees:

Employees who work 20-40 hours per week or more are eligible for the benefits described in this guide. See the Summary Plan Description (SPD) for more details on eligibility and enrollment.

Dependents:

- Your legal spouse
- Your children up to age 26 (children may include biological, adopted, step-children, and children for whom you have legal guardianship)
- Your children over age 26 who are not able to support themselves due to a physical or mental disability

How To Enroll

We offer different ways to enroll to give you the level of support that is best for you.

To assist with your Open Enrollment questions, contacts available:



Online: The enrollment system is available 24/7 during Open Enrollment.

Visit www.nmusd.us/openenrollment or [scan here](#). Once you register or log in, you'll follow the prompts to complete your self-service enrollment.



Certified Benefits Counselors are available to help you navigate the enrollment system, answer your questions, and help with your benefit selections. Connect with a counselor in the format that works best for you.



Virtual: Schedule a one-on-one video call with a counselor at benefitsgo.com/NewportMesaUnifiedSchoolDistrictWebScheduler.

NOTE: Use of your camera is optional.



By Phone: Call the NMUSD Benefits Management Staff for help. **1-714-424-5010**

What's Changing

- ✓ The Hartford: NMUSD will be moving to the Hartford for Basic Life and AD&D, Voluntary Life and AD&D, Voluntary LTD, Voluntary Accident, and Voluntary Critical Illness effective 10/1/2026.
- ✓ Cigna: Review changes to the Cigna plan details, including increased Select HMO copays and updated Employee Assistance Program benefits. Review Employee Assistance Program benefits.
- ✓ Kaiser: Review changes to the Kaiser plan details, including increased Office Visit and Specialist copays.
- ✓ VSP: The frame frequency will change from every 24 months to every 12 months, and the vision benefit will move from the Signature Plan to the Choice Plan.



Medical Insurance

Health care needs are different for everyone. Our medical plan offers multiple options so you can choose the coverage level best-suited to your needs and budget.

We offer four medical options that offer comprehensive health care benefits.

KAISER HMO **CIGNA SELECT HMO** **CIGNA NETWORK HMO** **CIGNA (OAP)**

Each option gives you access to the same network of high quality medical providers. The difference is that each option carries different premium and out-of-pocket costs.

What's the Right Plan for You?

Balance your premium cost with what you expect to spend for medical services. If you're healthy and don't expect to have many doctor visits, you can greatly reduce your upfront cost by choosing a lower premium option. If you require a lot of care and need to limit out-of-pocket expenses, the higher premium option might make sense.



Did You Know?

Health care debt currently affects
1 in 3 individuals.

Learn how supplemental medical benefits can help cover your out-of-pocket financial exposure.

Commonwealth Fund, 2023 Health Care Affordability Survey, 2023





2026-27 Medical Plan Summary

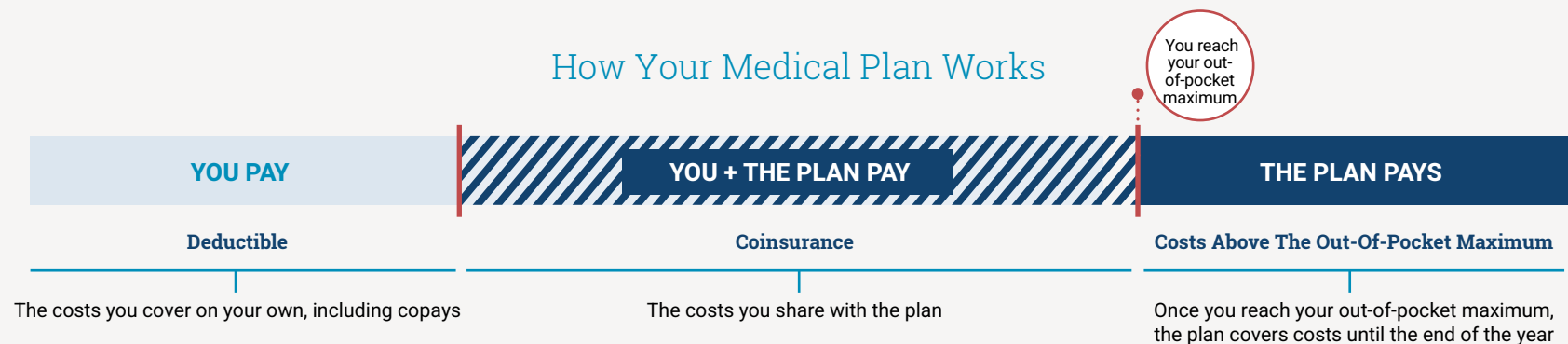
Each person's health care needs are different. That's why our medical plan offers multiple options so that you can choose the coverage level best-suited to your personal situation.

	Kaiser HMO	Cigna Select HMO	Cigna Network HMO	Cigna Open Access Plus (OAP)	
	Network Only	Network Only	Network Only	In-Network	Out-of-Network
Annual Deductible (Individual/Family)	None	None	None	\$2,000/\$6,000	\$2,500/\$7,500
Out-of-Pocket Maximum (Individual/Family)	\$1,500/\$3,000	\$1,000/\$2,000	\$1,500/\$3,000	\$6,000/\$18,000	\$8,000/\$24,000
Preventive Care	No co-pay	No co-pay	No co-pay	No co-pay	No co-pay
Primary Care Physician	\$10 co-pay	\$10 co-pay	\$25 co-pay	\$60 co-pay	50% after Ded
Specialist	\$15 co-pay	\$15 co-pay	\$30 co-pay	\$70 co-pay	50% after Ded
Diagnostic Test (X-ray, Blood Work)	No co-pay	No co-pay	No co-pay	Office Co-pay applies	50% after Ded
Imaging (CT, PET Scans, MRIs)	No co-pay	No co-pay	No co-pay	\$65 co-pay per scan	50% after Ded
Hospital Inpatient	\$250 admit	\$250 admit, no co-pay	\$250 admit, no co-pay	\$250 admit + 20% after Ded	\$500 admit + 50% after Ded
Outpatient Facility	\$10/\$15 co-pay	\$25 co-pay	\$25 co-pay	20% after Ded	50% after Ded
Urgent Care	\$10 co-pay	\$25 co-pay	\$25 co-pay	\$55 co-pay after Ded	
Emergency Room	\$150 co-pay	\$150 co-pay (waived if admitted)		\$250 co-pay (waived if admitted)	
Ambulance	\$50 co-pay	No co-pay	No co-pay	20% after Ded	

NOTE: Your medical plan options must offer certain preventive care benefits to you in-network without cost sharing, and these preventive care benefits generally are updated annually. Under the Affordable Care Act, the medical plans generally may use reasonable medical management techniques to determine frequency, method, treatment or setting for a recommended preventive care service. Review the Summary Plan Description (SPD) for a list of preventive care services.

Remember: Getting care from an in-network medical provider always saves you money

How Your Medical Plan Works





Prescription Benefits

Prescription coverage is included in your medical plan. Your prescription plan details are as follows:

	KAISER HMO	CIGNA SELECT HMO	CIGNA NETWORK HMO	CIGNA OPEN ACCESS PLUS (OAP)	
	Network Only	Network Only	Network Only	In-Network	Out-of-Network
Retail					
Generic/Day Supply	\$5 co-pay/100 days	\$5 co-pay/30 days	\$5 co-pay/30 days	\$20 co-pay/30 days	Not Covered
Preferred Brand/Day Supply	\$35 co-pay/100 days	\$35 co-pay/30 days	\$35 co-pay/30 days	\$50 co-pay/30 days	Not Covered
Non-preferred Brand/Day Supply	\$60 co-pay/30 days	\$50 co-pay/30 days	\$50 co-pay/30 days	\$80 co-pay/30 days	Not Covered
Home Delivery					
Generic/Day Supply	\$5 co-pay/100 days	\$5 co-pay/90 days	\$5 co-pay/90 days	\$50 co-pay/90 days	Not Covered
Preferred Brand/Day Supply	\$35 co-pay/100 days	\$35 co-pay/90 days	\$35 co-pay/90 days	\$125 co-pay/90 days	Not Covered
Non-preferred Brand/Day Supply	\$60 co-pay/30 days	\$50 co-pay/90 days	\$50 co-pay/90 days	\$200 co-pay/90 days	Not Covered

Controlling Health Care Costs

The rising cost of health insurance is a concern for all of us. Keeping costs to a minimum contributes to lower premiums in future years. Here are tips on how you can help lower the cost of health insurance:



Use network providers. You will generally receive more favorable coverage if you use providers who participate in the network.



Request generic rather than brand name prescription drugs. Generic medications, while just as effective, are considerably less expensive.



Consider seeing your family physician rather than a specialist. Family physicians can often provide the same level of care for a variety of illnesses and conditions.



Exercise and maintain a proper diet. The healthier you are the less vulnerable you are to disease, reducing doctor's visits and prescription medicines.

If we become more aware consumers, we can each do our part to lower the cost of health care!





Supplemental Medical Benefits



How Critical Illness Insurance Works

When Sam had a stroke, they were grateful their doctors were able to stabilize their condition, but they learned there was some permanent damage to their vision requiring additional medical care. They began to see their out-of-pocket costs add up quickly. The good news is they received a lump sum payment of \$10,000 to help cover these expenses from the Critical Illness coverage they elected during Open Enrollment.



Learn More

*The policies/certificates of coverage have exclusions and limitations which may affect any benefits payable. The policies/certificates of coverage or their provisions, as well as covered illnesses, may vary or be unavailable in some states for supplemental medical benefits.

**The coverage pays 25% of the face amount of the policy once per lifetime for coronary bypass surgery.

†If you elect coverage for your dependent children, you must provide notification to your employer when all of your dependent children exceed the dependent child age limit or no longer otherwise meet the definition of a dependent child.

If you elect coverage for your spouse, you must provide notification to your employer if your spouse no longer meets the definition of a spouse.

Medical insurance does not prevent all of the financial strain of a major illness or injury. Many families don't have enough in their savings to cover the deductible and coinsurance of a major medical event. Supplemental medical benefits can help cover this out-of-pocket financial exposure for a reasonable cost.

Have you ever known someone who was diagnosed with a critical illness, experienced an accident, or was hospitalized? Events like these happen unexpectedly. Don't go another day unprotected. Enroll in [list benefits] and be prepared for whatever tomorrow brings.*

The benefits are paid directly to you, allowing you to use the funds however you choose. You receive the full benefit even if you have other insurance.

Please note: These plans are not replacements for medical insurance.

Critical Illness Insurance

You can protect yourself from the unexpected costs of a serious illness.

Even the most generous medical plan does not cover all of the expenses of a serious medical condition like a heart attack or cancer. Critical Illness Insurance pays a full lump sum benefit directly to you if you are diagnosed with a covered illness that meets the plan criteria. The benefit is paid in addition to any other insurance coverage you may have. You can elect up to \$40,000.

Covered Illnesses include:

- ✓ Heart Attack
- ✓ Stroke
- ✓ Cancer
- ✓ Major Organ Transplant
- ✓ End Stage Renal (Kidney) Failure
- ✓ Coronary Artery Bypass Surgery**

Plan Features



Guaranteed Acceptance: There are no health questions or physical exams required.



Family Coverage: You can elect to cover your spouse and children.†



Health Screening Benefit

The plan provides a \$100 benefit per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram (additional \$150), lipid panel, and more.

This plan is not a replacement for medical insurance.



Did You Know?

U.S. health care spending averaged **\$13,493** per person in 2022.

Centers for Medicare & Medicaid Services, National Health Expenditure Fact Sheet, 2023





Accident Insurance

Major injuries are painful. But the financial impact of the medical treatment doesn't have to be.

Accident Insurance pays benefits directly to you if you suffer a covered injury such as a fracture, burn, ligament damage, or concussion. Benefits are paid even if you have other coverage.

The benefit amount is calculated based on the type of injury, its severity, and the medical services required in treatment and recovery. The plan covers a wide variety of injuries and accident-related expenses, including:

- ✓ Injury Treatment (fractures, dislocations, concussions, burns, lacerations, etc.)
- ✓ Hospitalization
- ✓ Physical Therapy
- ✓ Emergency Room Treatment
- ✓ Transportation

Plan Features

- ✓ **Guaranteed Acceptance:** There are no health questions or physical exams required.
- 👤 **Family Coverage:** You can elect to cover your spouse and children.*
- 🕒 **24/7 Coverage:** Benefits are paid for accidents that happen on and off the job.

**If you elect coverage for your dependent children, you must provide notification to your employer when all of your dependent children exceed the dependent child age limit or no longer otherwise meet the definition of a dependent child.*

If you elect coverage for your spouse, you must provide notification to your employer if your spouse no longer meets the definition of a spouse.

This plan is not a replacement for medical insurance.



Health Screening Benefit

The plan provides a \$50 benefit per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel, and more.



How Accident Insurance Works

Pat loves working in the backyard garden on the weekends. One day while carrying some supplies, they trip and sprain their ankle and break their big toe!

The accident requires not only a trip to the emergency room, but also physician follow-up visits, and physical therapy treatments. Fortunately, Pat has Accident Insurance which helps cover the out-of-pocket medical costs, including the deductible and coinsurance.

How Pat's Accident Benefit Was Calculated:

Medical Service	Sample Benefit
Emergency Room	\$ 300
Fracture Benefit	\$ 500
Physician Follow-Up Visits (2)	\$ 200 (\$100 per visit)
Physical Therapy Visits (6)	\$ 540 (\$90 per visit)
TOTAL SAMPLE BENEFIT	\$1,540

[Learn More](#)

This scenario does not reflect the benefits of a specific Accident Insurance plan schedule. The benefits are generic for the purposes of this example to show how the benefit total of an Accident Insurance plan is calculated. The plan offered to you may provide different benefit amounts and may not cover all services. See the plan details for the benefit schedule for the plan offered to you.





Dental Benefits

Your dental health is an important part of your overall wellness. The following dental insurance options are offered through Cigna.

	PPO Plan		HMO Network
	In-Network	Out-of-Network	Network Only
Calendar Year Maximum	\$2,000	\$1,000	None
Annual Deductible (Individual/Family)	\$50/\$150	\$50/\$150	None
Preventive Services Exams, Cleanings, X-rays	100% no deductible	100% no deductible	2 per year 100% covered
Basic Services Fillings, Extractions, Oral Surgery	80% after deductible	80% after deductible	No Charge
Major Restorative Services Crowns, Bridgework, Dentures	80% after deductible	80% after deductible	Copays Apply
Orthodontia	50% no deductible	50% no deductible	Copays Apply
Orthodontia Lifetime Maximum	\$,1000	\$1,000	See fee schedule

What Does Preventive Dental Care Typically Cover?

Preventive care can save you money later on procedures that are more urgent, complex, and costly.



Routine dental checkups and cleanings should be scheduled every six months. Your dentist may recommend more frequent or fewer visits, depending on your dental health history.



Professional fluoride treatments can be a key defense against cavities. Professional fluoride treatments have significantly more fluoride than tap water or toothpaste and take only minutes to apply.



Dental sealants go a step beyond fluoride by providing a thin coating to the surface of your teeth. Most dental plans cover sealants as preventive care for children under 18 on their first and second molars.



X-ray images of your mouth may be taken to better evaluate your oral health. These images provide a more detailed look inside your teeth and gums.



Vision Benefits

Newport Mesa Unified School District offers vision coverage through VSP. Benefits include eye exams, affordable options for prescription glasses or contacts, and discounts for laser vision correction.

	VSP Choice Plan	
	In-Network	Out-of-Network Reimbursements
Eye Examination Copay (every 12 months)	\$20	\$50
Lenses (every 12 months)		
Single Vision	Covered	\$50
Bifocal		\$75
Trifocal		\$100
Lenticular		\$125
Frames (every 12 months)	\$160	\$75
Contact Lenses (every 12 months)		
Elective	\$160	\$105
Medically Necessary	Covered	\$210



5 Tips for a Lifetime of Healthy Vision

- 1. Schedule yearly eye exams.** Visiting your eye doctor regularly helps you see your best, protect your sight, and even detect serious health conditions such as diabetes.
- 2. Protect your eyes against UV rays.** No matter what the season, it is important to wear sunglasses. When selecting and purchasing sunglasses, be sure to confirm they offer 100% UVA/UVB protection.
- 3. Give your eyes a break from digital devices.** Digital screens emit a specific type of blue and violet light which can negatively impact eye health and cause digital eye strain.
- 4. Quit smoking.** Smoking increases your risk of developing macular degeneration, optic nerve damage, and cataracts.
- 5. Practice safe wear and care of contact lenses.** Keep them clean and follow the recommendations for use and wear.





Wellness Benefits

Living a healthy lifestyle is key to improving and maintaining good health. The everyday choices we make can help us live healthier, happier, and more fulfilling lives both at work and at home. Newport Mesa Unified School District is taking steps to encourage you to make healthy living a priority with these wellness resources.

This program is available to all benefit-eligible employees. For more details, visit www.nmusd.us/benefits.

NMUSD Wellness For Life

NMUSD Wellness For Life offers districtwide wellness programs, fitness challenges, screenings and education throughout the year to support your overall well-being. Recent programs include the MoveSPRING fitness and activity challenges, where staff compete individually or in teams to increase daily steps and active minutes, and onsite no-cost skin cancer screenings for employees and spouses. Watch for email announcements and visit the Employee Wellness webpage to learn about upcoming campaigns, prize opportunities and additional wellness events.

Cigna Wellness Programs

Employees and spouses enrolled in any NMUSD Cigna medical plan can participate in Cigna's Strive to Thrive wellness program. By registering and completing a selected wellness "pathway" — such as a health assessment, biometric wellness screening, webinars, or preventive cancer screenings — participants can earn cash incentives (for example, up to \$150 for completing a pathway, with additional incentives available for eligible screenings). Cigna also provides robust mental-health resources, including the Employee Assistance Program, virtual behavioral care, mindfulness tools and digital platforms like Ginger, Talkspace, Happify and iPrevail.

Kaiser Wellness Programs

Employees and spouses enrolled in the NMUSD Kaiser medical plan have access to Kaiser's Strive to Thrive program and Annual Wellness Incentives. Participants can earn incentives by completing the Total Health Assessment, a wellness screening and certain preventive cancer screenings within the plan year. Kaiser also offers extensive wellness resources such as virtual care and telehealth visits, health coaching, online classes, mental-health and emotional-wellness apps (including Calm and myStrength), and tools focused on stress management, better sleep and healthy habits.





Flexible Spending Accounts (FSAs)

Reduce your federal tax bill while putting aside money for health and dependent care needs.

Flexible Spending Accounts allow you to put aside money for important expenses and help you reduce your federal income taxes at the same time. Newport Mesa Unified School District offers two types of accounts – a Health Care FSA and a Dependent Care FSA.

How Flexible Spending Accounts Work

1. Each year during Open Enrollment, you decide how much to set aside for FSA expenses. Your full contribution amount will be available for use on your benefit effective date.
2. Your contributions are then deducted from your paycheck on a pre-tax basis (federal) in equal installments throughout the calendar year for use on qualified expenses.
3. You can use your FSA debit card to pay for eligible expenses at the point of sale, or you can pay out-of-pocket and submit a claim form for reimbursement.



**Deductibles, copays,
prescription drugs,
medical equipment, etc.***



**Babysitters, daycare,
day camp, home
nursing care, etc.**

USE IT OR LOSE IT!

Be sure to calculate your FSA contributions carefully. There is a HCFSAs \$680 carryover. You will have to actively re-enroll on a yearly basis. You are not automatically re-enrolled.

**If you are enrolled in a medical plan that offers an HSA, you are not eligible for the Health Care FSA.*

ANNUAL MAXIMUM CONTRIBUTION

Health Care Flexible Spending Accounts	\$3,400
Dependent Care Flexible Spending Account	\$7,500 (\$3,750 if married and filing separate tax returns)

NOTE: Limits may vary for highly compensated employees.

Please note that these accounts are separate. You cannot use money from the Health Care FSA to cover expenses eligible under the Dependent Care FSA or vice versa.



Items You Might Not Realize are Health Care FSA Eligible:

- ✓ Sunscreen
- ✓ Heating and cooling pads
- ✓ First aid kits
- ✓ Shoe inserts
- ✓ Travel pillows
- ✓ Motion sickness bands



**Scan or click
here** for a list of
FSA covered
expenses.





Life and Accidental Death & Dismemberment Insurance

Always be there financially for your loved ones.

Your family depends on your income for a comfortable lifestyle and for the resources necessary to make their dreams a reality. Life Insurance ensures your family's future is financially secure if you're no longer there to provide for them.

The Hartford provides Basic Term Life Insurance and offers additional options to give you the ability to assemble a complete Life Insurance portfolio.

How Much Life Insurance Do You Need?

Many financial experts recommend you have at least five to eight times your household income in Life Insurance. To calculate the level sufficient to cover your needs, you should consider your current income and how much it costs to maintain your family's standard of living. You should also consider your current expenses and your family's future financial needs such as the following:

Current Expenses

- ✓ Home Mortgage/Rent
- ✓ Car Payments
- ✓ Credit Card Debt
- ✓ Other Debt

Future Needs

- ✓ Child Care
- ✓ College Tuition
- ✓ Spouse's Retirement
- ✓ Routine Household Expenses

After you add your financial responsibilities, how does the sum compare with your current coverage?

Basic Term Life and Accidental Death and Dismemberment (AD&D) Insurance

Newport Mesa Unified School District provides Basic Term Life and AD&D coverage at no cost to you and enrollment is automatic.

BASIC TERM LIFE

The benefit is equal to \$50,000 for full-time employees, \$25,000 for part-time employees, and \$10,000 for retirees.

ACCIDENTAL DEATH AND DISMEMBERMENT

If you are seriously injured or lose your life in an accident, you will be eligible for a benefit equal to your Basic Term Life coverage.

Supplemental Life and AD&D Insurance

You may also choose to purchase Supplemental Life Insurance coverage in addition to the company-paid benefit. You pay the total cost of this benefit through convenient payroll deductions.

EMPLOYEE

Up to \$500,000

SPOUSE

Up to \$100,000

CHILD(REN)

\$10,000





Disability Insurance

Your ability to bring home a paycheck is your most valuable asset. We help you protect it.

If an injury or illness kept you out of work and prevented you from earning a paycheck, how would you cover your bills and other household expenses? Disability Insurance provides income protection, paying a portion of your salary that you can use to offset out-of-pocket expenses and make up for lost wages.

Voluntary Long-Term Disability Insurance

Long-Term Disability Insurance helps protect your finances when your disability continues beyond the period covered by the Short-Term Disability plan. This benefit is fully paid for on a pre-tax basis by you. The benefit is equal to 60% of your base monthly earnings to a maximum of \$7,500 per month. Benefits begin after 120 days.



Did You Know?

It's estimated that **1 in 4** 20-year-olds will experience a disability for 90 days or more before they reach age 67.

Social Security Administration, Disability Fact Sheet, 2023





Additional Benefits

We offer a variety of additional benefits that give you options beyond health care and income protection.

Mental Health Benefits

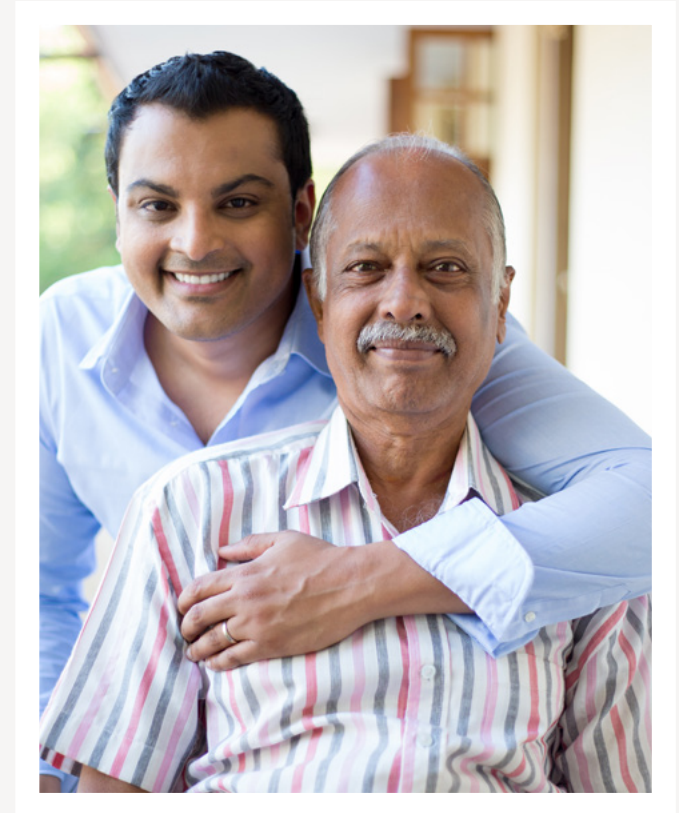
Employee Assistance Program (EAP)

Balancing the demands of work, family, and personal needs can be challenging, especially during uncertain times. Newport Mesa Unified School District knows how important it is to have access to support when you need it most. Our EAP is available at no cost to you and your family members and provides confidential counseling and resources to help you with concerns such as:

- Anxiety and depression
- Grief and loss
- Substance abuse
- Financial and legal concerns
- Relationship and family matters
- Parenting
- Work-related issues
- Child and elder care

Plan Features

- Provided at no cost to you and your household members
- Includes up to 5 counseling sessions
- Confidential services provided by licensed professionals
- Available 24/7/365



To access the EAP, call **1-877-622-4327** or visit **myCigna.com** (Employer ID: **nmusd** (for initial registration)).



Additional Benefits

Bereavement and Funeral Planning Services

After a loss, beneficiaries have access to a suite of support services at no additional cost. Bereavement Services provide confidential, on-demand emotional and practical support, including help with estate and probate issues and digital tools for organizing tasks. Additional Insured and Beneficiary Assist services offer compassionate help with emotional, financial, and legal concerns, plus health care support for eligible employees. Funeral Planning Services give step-by-step assistance with planning a funeral or cremation, from identifying vendors and arranging events to answering cost and process questions by phone, chat, or email. Will Prep Services provide online tools and simple guidance to help employees create essential estate planning documents. A Beneficiary Management Online Platform allows beneficiaries and employees to view and update beneficiary information 24/7.



Travel Assistance and Identity Theft Support

When traveling more than 100 miles from home or for trips lasting over 90 days, Travel Assistance services connect individuals to worldwide medical referrals, monitoring, prescription transfer, replacement of medical devices, emergency medical transportation, and other travel support such as pre-trip information, help with lost luggage or travel documents, and legal referrals. Identity Theft Support Services operate 24/7/365 to help prevent and respond to identity theft, offering education on how to protect personal data, assistance in reviewing credit information, and hands-on support with contacting credit bureaus, completing affidavits, and replacing affected credit or debit cards if fraud occurs.

Injury-Related AD&D Benefits

Injury-related AD&D benefits provide additional financial protection in the event of certain severe accidents. The Coma Benefit pays a portion of a Coma Maximum Benefit Amount for each month an employee, covered spouse, or covered child remains in a qualifying coma following a covered accident, up to a specified limit. The Common Carrier / Double Indemnity Benefit pays 100% of the employee's Principal Sum, up to the plan maximum, if a covered loss of life occurs while traveling as a fare-paying passenger on a common carrier such as a licensed aircraft, train, or bus. The Seat Belt & Air Bag Benefit provides an extra payment when a covered loss occurs in an auto accident while the insured is properly wearing a seat belt (and, if available, protected by an air bag), up to specified percentage and dollar limits. The Traumatic Brain Injury Benefit pays a percentage of the Principal Sum when a medically certified traumatic brain injury results from a covered accident, meets hospitalization and duration requirements, and permanently prevents the injured person from performing the substantial and material functions and activities of a person of similar age in good health.

Child-Focused Benefits (Education and Day Care)

Several benefits are designed to help protect and support children after a covered AD&D loss. The Child Education Benefit helps pay eligible post-secondary education expenses for each qualified dependent child if the employee or covered spouse dies due to a covered injury, up to a stated percentage or dollar maximum of the Principal Sum. The Day Care Benefit helps cover eligible day care costs for each dependent child when a covered loss of life occurs, paying a percentage of the Principal Sum up to an annual maximum and for a set number of years to help maintain necessary childcare.



Contact Information

BENEFIT	CONTACT	PHONE NUMBER	WEBSITE
NMUSD Benefits Management Staff	benefitsmanagement@nmusd.us	1-714-424-5010	www.nmusd.us/benefits
Medical/Prescription (Cigna)	CIGNA	1-800-244-6224	my.cigna.com
Medical/Prescription (Kaiser)	Kaiser	1-800-464-4000	www.kp.org
Critical Illness	The Hartford	1-855-396-7655	app.pasito.ai/nmusd
Accident	The Hartford	1-855-396-7655	app.pasito.ai/nmusd
Dental	CIGNA	1-800-244-6224	my.cigna.com
Vision	Vision Service Plan Group (VSP)	1-800-877-7195	www.vsp.com
Wellness	Well-Being Coordinator	1-714-719-7428	www.nmusd.us/benefits
Flexible Spending Account	WEX, Inc.	1-866-451-3399	www.benefitslogin.wexhealth.com
Life and AD&D	The Hartford	1-855-396-7655	app.pasito.ai/nmusd
Disability	The Hartford	1-855-396-7655	app.pasito.ai/nmusd
Employee Assistance Program	CIGNA	1-877.622.4327	my.cigna.com



Benefits Management

Call **1-714-424-5010** to speak with the NMUSD Benefits Management Staff.



Questions?

Visit **www.nmusd.us/benefits** or scan here for additional Open Enrollment information including plan documents and more.



Virtual Counselors

Enroll online with the help of a Benefits Counselor. To schedule an appointment, visit **benefitsgo.com/NMUSD**.





Newport-Mesa
Unified School District

NOTE: Actual plan provisions for Newport Mesa Unified School District ("the Company") benefits are contained in the appropriate plan documents, including the Summary Plan Description (SPD) and incorporated benefit/carrier booklets. The Benefit Enrollment Guide is a summary only and does not describe each benefit option. This Benefit Enrollment Guide provides updates to your existing SPD as of the first day of the plan year, which describes your health and welfare benefits in greater detail. Until the Company provides you with an updated SPD, this guide is intended to be a Summary of Material Modification (SMM) and should be retained with your records along with your SPD. As always, the official plan documents determine what benefits are available to you. If any discrepancy exists between this guide and the official documents, the official documents will prevail. The Company reserves the right to amend or terminate any of its plans or policies, make changes to the benefits, costs, and other provisions relative to benefits at any time with or without notice, subject to applicable law.

