



State Center Community College District
 District Human Resources Office
 1171 Fulton Street
 Fresno, CA 93721

Memorandum

TO: All Benefit Eligible Employees **DATE:** August 12, 2019
FROM: Frances Garza, Benefits Coordinator
RE: **Open Enrollment Period for District Health Insurance Benefits 2019-2020**

Open enrollment for District-sponsored health insurance benefits	
Begins August 12, 2019	Ends September 12, 2019

The health insurance plan year runs October 1, 2019 through September 30, 2020.

The deadline to submit open enrollment forms (and supporting dependent documents, if any) to the District Human Resources Office is 5:00 PM on September 12, 2019. If you send open enrollment forms, including supporting dependent documents, through inter-district mail or US Mail, please ensure you allow enough time for delivery to ensure receipt by 5:00 PM on September 12th.

What is open enrollment?

Open enrollment is the one time each year you can make changes to the following health benefits:

- Medical, dental and vision plan selection
- Dependent enrollment changes without a qualified event
- Flexible spending accounts participation (the IRS requires new elections be made each year)
- Voluntary long-term disability plan participation

What action do employees need to take?

Become familiar with health insurance plan changes taking effective October 1, 2019, by reading this memo and the benefit summary sheets.

- **Employees who do not make changes** during the open enrollment period will remain status quo – meaning you will remain on the same health insurance plans you are currently enrolled in.
 - If you are on the Modern Care PPO or Bronze PPO plan, there are benefit changes effective October 1, 2019. Please see the sections below titled “Premium Rates for Plan Year 2019-2020” and “Modern Care PPO & Bronze PPO Medical Plan Changes”.
 - If you wish to enroll/re-enroll in a Section 125 Flexible Spending Account (FSA) Plan, you must schedule an appointment with American Fidelity during the FSA enrollment period. Please see the section titled “Section 125/Flexible Spending Accounts”.
- If you would like to **switch to another medical plan**, you must complete the appropriate medical plan open enrollment form and submit to the District Human Resources Office by the deadline.
 - Ensure to list all dependents you wish to have enrolled on your new medical plan. *Please note, if you add a dependent that is not already enrolled on your health plans, we will need the appropriate supporting dependent documents by the deadline.*
- If you would like to **add dependents** to your health plans (medical, dental and vision) you must complete the appropriate open enrollment change form **and** submit the appropriate dependent documents (see the “Supporting Documents Required to Enroll an Eligible Dependent” section).

- If you would like to **remove dependents** from your health plans, you must complete the appropriate open enrollment form. On the enrollment form, you must indicate you are wishing to “remove” the dependent from your health plans. *Only list dependents you wish to remove.*
- If you wish to **enroll or re-enroll** in a Section 125 Flexible Spending Account, please review the section titled “Section 125/Flexible Spending Accounts”.
- If you were hired on or after September 1, 2013, and wish to enroll in voluntary long-term disability insurance at your own cost, please review the section titled “Voluntary Long-Term Disability Insurance”.

Where can I find all open enrollment information?

All open enrollment items including benefit summaries and open enrollment forms can be found on the open enrollment link on the District intranet page <http://intranet.scccd.net/Benefits/> or the District Human Resources Office webpage at www.scccd.edu/openenrollment .

Supporting Documents Required to Enroll an Eligible Dependent

If you wish to add a dependent to your health insurance plans during open enrollment, the following supporting documents must be attached to the enrollment form(s):

Dependent Type	Supporting Documents Needed
Legally Married Spouse	Copies of the original, certified marriage certificate and spouse’s social security card
Registered Domestic Partner (RDP)	Copies of Declaration of Domestic Partnership with the California Secretary of State and RDP’s social security card
Biological Child(ren)	Copies of original, certified birth certificate(s) naming the employee as child’s biological parent and a copy of the child’s social security card.
Stepchild(ren)	Copies of original, certified birth certificate(s) naming current legally, married spouse as the child’s biological parent and the child’s social security card.
Foster child, legal guardianship, or grandchildren	Copies of original, certified birth certificate(s), along with court papers showing legal responsibility and/or guardianship of the child(ren) and the child’s social security card.

Dependent Eligibility Verification Review Reminder

This Fall the EdCare Group will be completing a dependent verification review to verify all dependents enrolled on the District’s health insurance plans meet the dependent eligibility guidelines. Correspondence with more details will be mailed to all Modern Care, Bronze, and Kaiser members’ homes on November 1, 2019. If you have dependents enrolled on your health plans, action will be required by you.

Premium Rates for Plan Year 2019-2020

Below are the **new employee payroll deductions effective October 1, 2019**. *The new employee payroll deductions will begin with the September 30, 2019 paycheck.*

Plan	Monthly Employee Payroll Deduction*
Modern Care PPO medical plan	\$239.00
Bronze PPO medical plan	\$71.00
Kaiser High (Traditional) HMO medical plan	\$706.31
Kaiser Low (Deductible) HMO medical plan	\$35.00
Ameritas PPO Dental Plan	\$0 <i>(paid for by the District)</i>
VSP Vision Plan	\$0 <i>(paid for by the District)</i>
Employee Assistance Program (EAP)	\$0 <i>(paid for by the District)</i>
Group Life Insurance	\$0 <i>(paid for by the District)</i>

**Monthly employee payroll deductions can be paid with pre-tax dollars through the Internal Revenue Code (IRC) Section 125 plan with American Fidelity.*

If you wish to **pre-tax your medical plan monthly employee payroll deduction**, complete the American Fidelity Pre-Tax Election form and submit to the District Human Resources Office by 5:00 PM, September 12, 2019.

Informational Meeting Sessions

Information meeting sessions will take place at several locations throughout the District. At each scheduled informational session, representatives from each health plan, Barthuli & Associates, and the District Human Resources Office will review all plan benefits, changes and answer any questions you may have.

If you would like more information regarding open enrollment and the benefit changes, please attend one of the following sessions:

Date	Time	Campus Location
8/22/2019	9:00 AM – 11:00 AM	Fresno City College OAB Room 251
8/23/2019	9:00 AM – 11:00 AM	Clovis Community College AC1-150
8/26/2019*	9:00 AM – 11:00 AM	Madera Community College Center R-4D
8/26/2019*	1:00 PM – 3:00 PM	District Office – Fulton 7 th floor Channel Island Conference Room
8/28/2019	12:00 PM – 2:00 PM	Fresno City College OAB Room 251
8/29/2019	9:00 AM – 11:00 AM	Reedley College Staff Dining Room

**Only District Human Resources Office staff and Barthuli & Associates will be at this meeting.*

Modern Care PPO & Bronze PPO Medical Plan Changes

The Modern Care PPO plan and Bronze PPO plan premiums have increased again this year due to the continued increase in costs of healthcare. The EdCare Group, which includes the District, **continues** to manage medical costs each year with an effort to provide quality coverage to our employees and their families.

Modern Care PPO benefit changes effective October 1, 2019:

- In-network deductible increase from \$250 individual/\$750 family to \$300 individual/\$900 family. *A deductible is the amount you pay each year for most eligible medical services before the health plan begins to share in the cost of covered services.*
- Specialist office visit copay increase from \$30 to \$50. Family practice, internal medicine, general practice and mental health provider copayments will remain at \$30. *Examples of specialist include Allergist, Cardiologist, Dermatologist, Gastroenterologist, Hematologist, Neurologist, Oncologist, etc.*
- In-network medical out-of-pocket maximum will increase from \$2,000 individual/\$6,000 family to \$3,000 individual/\$9,000 family. The prescription drug out-of-pocket maximum remains the same. *The out-of-pocket maximum is the most you could pay for covered medical expenses in a year. This includes money you spend on deductibles, copays and coinsurance.*

Modern Care PPO and Bronze PPO benefit changes effective October 1, 2019:

- Emergency room copay will increase from \$250 to \$300 (waived if admitted).
- The 4th quarter deductible carryover will be removed. *A deductible carryover allowed deductible expenses incurred during the 4th quarter of the year (October – December) to be applied toward the next year's deductible.*

Modern Care PPO and Bronze PPO Plan Prescription Drug Changes effective October 1, 2019:

- *Variable Copay Assist*
This is a program which accepts manufacturers' assistance for certain high-dollar medications which in turn lowers the cost to the plan and may reduce the copay for members, but will never cost more than the current copay. The program includes many, but not all, brand medications, which include many specialty medications. Integrated Prescription Management (IPM) will reach out to those members that this may apply to in the 4th quarter of 2019 and assist them through this process.
- *IPM Exclusion Program*
The plan will exclude certain high-cost medications for which there are adequate and appropriate formulary medications available for treating the same indication or diagnosis as these high-cost, therapeutic duplicative medications. Integrated Prescription Management (IPM) will be sending a letter to any member impacted by October 1st and will allow sixty (60) days for the transition.
- *Excluded High-Dollar Medications*
There will be additional exclusions for some high-cost medications, which treat rare diseases or conditions. The excluded list of medications will be posted on Integrated Prescription Management's (IPM) member portal for reference.

- *Prior Authorizations for New Prescription Drugs to the Marketplace*
All new prescription drugs in the marketplace will require a prior authorization with Integrated Prescription Management (IPM).
- Hepatitis-C treatments will be limited to two (2) treatments per lifetime.
- Coverage for HIV medications for prophylaxis must be obtained through Integrated Prescription Management (IPM) Walgreens HIV/AIDS specialty drug vendor.

Kaiser High (traditional) HMO and Kaiser Low (deductible) HMO Medical Plan Information

The District continues to offer the same two (2) Kaiser HMO plans, Kaiser High and Kaiser Low, with no benefit or premium changes. Please see the benefit summaries and plan details for specifics.

- For all currently enrolled members on the Kaiser High plan, any monies you have paid towards your 2019 annual out-of-pocket maximum (from 1/1/19-9/30/19) will carry forward. However, if you newly enroll on the Kaiser High plan during open enrollment, your annual out-of-pocket maximum starts over.
- For all currently enrolled members on the Kaiser Low plan, any monies you have paid towards your 2019 annual out-of-pocket maximum (from 1/1/19-9/30/19) will carry forward. However, if you newly enroll on the Kaiser Low plan during open enrollment, your annual out-of-pocket maximum starts over.

Dental Plan Information

The Ameritas PPO dental plan will remain with the same benefits and premium. The provider network continues to be Ameritas PPO.

Vision Plan Information

The VSP vision plan benefits and premium will remain the same. The VSP provider network remains the Choice provider network.

Employee Assistance Program (EAP)

We will continue to provide you and all members of your household the Employee Assistance Program benefit through Halcyon.

The EAP program is a free, confidential service to help you and members of your household deal with life issues through free short-term counseling, care referrals (i.e. child care, elder care, housing needs), legal assistance and financial assistance. To access Halcyon EAP Services, you may call (888) HAL-4800 (425-4800).

Life Insurance Plan

The life insurance benefits will remain the same through VOYA. The District provides \$50,000 of basic life and AD&D insurance to you, the employee, and \$5,000 of coverage for your spouse and dependent(s) enrolled on the medical plan, **at no cost to you!** Beneficiary designations are on file with the District Human Resources Office. **If you need to update your beneficiary**, you can find the Beneficiary Designation Form on the Open Enrollment website at www.scccd.edu/openenrollment or Intranet Page at <http://intranet.scccd.net/Benefits/>. *Please note, beneficiary updates can be done at any time throughout the year.*

Voluntary Long-Term Disability Insurance

The long-term disability (LTD) benefit remains an amount of coverage up to 60% of eligible income per month during a disability, up to a maximum benefit amount of \$5,000 per month.

All employees hired after September 1, 2013, have the option to enroll in voluntary long-term disability (LTD) at cost. **If you did not enroll upon initial hire, you now have the opportunity to apply.** Should you wish to apply for voluntary long-term disability insurance, please complete the Voluntary Long Term Disability Enrollment Form and submit to the District Human Resources Office by 5:00 PM on September 12, 2019. You can find the Voluntary Long-Term Disability Enrollment Form at www.scccd.edu/openenrollment.

Section 125/Flexible Spending Accounts

The District's administrator for the Section 125 flexible spending account plans is American Fidelity.

The enrollment period for Section 125 Flexible Spending Accounts is August 12, 2019 to September 13, 2019.

Section 125 Flexible Spending Accounts (FSA) are governed by the IRS and allow eligible employees to deduct their employee payroll deduction toward the medical plan pre-taxed, as well as set aside pre-tax funds to use toward approved out-of-pocket medical, dental and vision expenses as well as dependent day care expenses.

For more information about Section 125 Plan Flexible Spending Accounts, please visit:

<https://assets.americanfidelity.com/media/1222/sb-29627.pdf>

To enroll or re-enroll in an FSA plan, you must meet with an American Fidelity representative. American Fidelity representatives will be at various district locations beginning August 12, 2019 through September 13, 2019. Please contact American Fidelity at (559) 230-2107 ext 0 to schedule your appointment.

Voluntary Payroll Deductions

Employees can sign up for voluntary payroll deductions, such as life insurance, accident insurance, cancer insurance, tax sheltered annuities, and employee organizations. For a listing of voluntary deductions, please visit <http://intranet.scccd.edu/Benefits/> and scroll down to the Voluntary Payroll Deductions section.

Questions?

Should you have any questions, please contact the District Human Resources Office at (559) 243-7100.

Deadline to submit all open enrollment forms and dependent supporting documents, if any, is 5:00 PM, September 12, 2019. Forms received after the deadline will not be processed.