



BEVERLY HILLS UNIFIED SCHOOL DISTRICT OPEN ENROLLMENT ACTION GUIDE

Plan Year: January 1, 2019

Welcome to Beverly Hills Unified School District's Open Enrollment!

Open Enrollment will begin on September 17, 2018 and ends on October 19, 2018

This is your annual opportunity to make your benefits choices for the upcoming January 1, 2019 plan year. It's a good time to evaluate all of the available options that are right for you and your family. During Open Enrollment, you can change your plan selection and add or remove dependents from your coverage. Enclosed with this memo, you will find the District's Open Enrollment Forms. *** You will have until Friday, October 19th to make changes for the January 1, 2019 plan year.** There are no changes allowed after this date unless you experience a qualified event such as marriage, divorce, legal separation, birth or adoption of a child, etc. Please refer to the Employee Benefits Guide, page 3 for more information on qualified events. If you still have questions, please e-mail the Payroll Department at payroll@bhUSD.org

* All forms can be downloaded from the district website www.bhUSD.org

From the homepage click on departments and go to Business Services to locate the Benefits Open Enrollment 2019

What You Need to Do for Open Enrollment.

Please review the following items carefully to ensure you are enrolled in the benefits you choose for the 2019 plan year.



MEDICAL | CalPERS

If you do not wish to make any changes to your existing medical coverage, you must complete the following forms:

- ➔ 2019 Open Enrollment form, check off the box "I do not want to make changes to my medical coverage"
- ➔ CalPERS Health Benefits Plan Enrollment form HBD-12, sections A and E.

If you wish to make changes to your existing medical coverage, you must complete the following forms and include proof of relationship. Marriage certificate for adding your spouse and/or birth certificates for adding dependents under 26 years old.

- ➔ 2019 Open Enrollment form ➔ Eligible Dependent form
- ➔ CalPERS Health Benefits Plan Enrollment form HBD-12, sections A, B, C, D, and E.

There were some mandatory contract changes made to the benefits on the available plans. A notable change includes the PERS Select PPO plan transitioning into a value-based insurance design. If you would like additional information on the plans offered through CalPERS, please refer to the CalPERS website (www.calpers.ca.gov) and/or the Summary of Benefits and Coverage (SBCs) located on the district website.

September 2018

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

October 2018

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

EXCITING UPCOMING EVENTS!

Carrier Open Enrollment Meeting

Wednesday, October 3rd
3PM - 5PM

Location: *Beverly Hills High School*

Benefits Health Fair

Wednesday, October 17th
11AM - 2PM

Location: *EDC Courtyard*



DENTAL | Delta

If you wish to continue with your current dental coverage please check off the box on the Open Enrollment form indicating no changes. If you wish to make changes, you must complete the Delta Dental enrollment form. Please note, you and your covered dependents can access delta services by providing your information to the dentist office. If you prefer a paper Delta ID card, you need to sign in to delta dental online services at www.deltadentalins.com to print your Dental ID card.



VISION | VSP

If you wish to continue with your current VSP coverage please check off the box on the Open Enrollment form indicating no changes. If you wish to make changes, you must complete the VSP enrollment form.



BASIC LIFE/VOL AND AD&D | Unum

Basic & Voluntary Life and AD&D insurance will continued to be offered through Unum. For the 2019 plan year, employees will again be eligible to enroll in additional voluntary coverage through Unum Life Insurance without having to answer any medical questions! If you wish to enroll for the first time or make changes to your current election, you will need to complete a Unum Voluntary Life enrollment/change form during UNUM customer service day. More details will be sent after open enrollment.



SUPPLEMENTAL INSURANCE

Coverage for voluntary supplemental insurance will remain the same for the new plan year. Should you need to make any changes please contact the carrier directly.

Flexible Spending Accounts (FSA) for Medical and Dependent Care expenses.

Flexible Spending Accounts (FSA) allows you to pay certain qualifying expenses with pre-tax dollars. The deductions for these expenses are taken pre-tax from your gross pay, thus, it reduces your taxable income.

Health Care Flexible Spending Account (HCFSA)

Also known as "Unreimbursed Medical Account," the Health Care FSA allows you to set aside pre-tax dollars to pay for qualifying out-of-pocket medical, dental, vision and prescription drug expenses, including deductibles, coinsurance payments and copays for yourself or your dependents.

Dependent Care Flexible Spending Account (DCFSA)

The Dependent Care FSA allows you to set aside pre-tax dollars to pay for eligible dependent care expenses. This will include child care, elder care and other eligible dependent care.

The Flexible Spending Accounts (FSAs) for Medical and Dependent Care expenses are managed by American Fidelity. All employees who wish to enroll, continue, or make changes to these accounts must meet with an American Fidelity Representative. They will visit each school site during their open enrollment in the month of November/December.

Remember these accounts must be renewed every year.