

CERTIFICATED ACTIVE EMPLOYEE

www.sausd.us/benefits

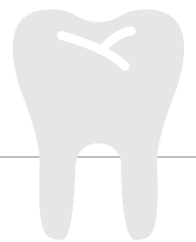
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<p>01 Focus on Benefits Plan Changes</p>	<p>02-03 Who You Can Cover Who Is Eligible Who You Can Not Cover When Coverage Begins When You Can Enroll</p>	<p>04 Rules for Changes</p>	<p>05 Coordination of Benefits Coordinating Medical Dual Coverage Telephone Appointments Heal™ Teladoc™ KP4CARE</p>	<p>06 Medical HMO Plans Plan Comparison Chart</p>
<p>07 Prescriptions with HMO Plans Plan Comparison Chart Prior Authorization Step Therapy Drug Quantity Management</p>	<p>08 Medical PPO Plan Plan Comparison Chart</p>	<p>09 Prescriptions with PPO Plan Plan Comparison Chart Prior Authorization Step Therapy Drug Quantity Management</p>	<p>10 Dental PPO Plans Plan Comparison Chart</p>	<p>11 Dental HMO Plan Plan Comparison Chart</p>
<p>12 Vision Coverage Plan Comparison Chart</p>	<p>13 Basic Life Insurance</p>	<p>14-15 Rates Medical Rates for Employees Hired Before 07/01/18 Medical Rates for Employees Hired After 07/01/18 Dental</p>	<p>16-17 Flexible Spending Accounts Healthcare Dependent Care Flex Debit Card FSA Online Store</p>	<p>18 Voluntary Benefits Accident Cancer Disability Life Insurance Providers</p>
<p>19 Employee Assistance Programs Blue Shield Life Referrals Kaiser Member Hotline Wellness Resources</p>	<p>20-21 Key Terms Medical/General Prescription Dental Plan Notices & Documents</p>	<p>Back Provider Directory</p>	<p>CONTENTS</p> <p>For your convenience, we've provided this table of contents for two purposes:</p> <p>It provides you an overview of the document's contents and organization and,</p> <p>It allows readers to go directly to a specific section of the online document.</p>	



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While we have made every effort to make sure that this guide is comprehensive, it cannot provide a complete description of all benefit provisions. For detailed information, you should refer to your plan benefit booklets provided by your insurance provider or summary plan descriptions that are on our website www.sausd.us/benefits. The plan benefits booklets provided by your insurance provider determine how all benefits are paid.

The benefits explained in this summary are effective July 01, 2019 through June 30, 2020.

Plan Changes

Here are some medical and dental plan highlights for the 2019-2020 school year.

Medical

Kaiser Permanente HMO

Rate increase*
No changes to medical coverage
Members still receive vision coverage through VSP

Blue Shield Trio ACO HMO

Now the lowest costing HMO plan*
No changes to medical coverage
Members still receive pharmacy coverage through Express Scripts
Members still receive vision coverage through VSP

Blue Shield Access+ HMO

Rate increase*
No changes to medical coverage
Members still receive pharmacy coverage through Express Scripts
Members still receive vision coverage through VSP

Blue Shield Spectrum PPO

Rate increase*
No changes to medical coverage
Members still receive pharmacy coverage through Express Scripts
Members still receive vision coverage through VSP

**Refer to your Rates on page 13*

Dental

Delta Care USA DHMO

No rate increase and no changes to dental coverage

Delta Dental Incentive DPPO

No rate increase and no changes to dental coverage

Delta Dental Network DPPO

No rate increase and no changes to dental coverage

Here at Santa Ana Unified we believe that you are our most important asset. Helping you and your families achieve and maintain good health - physical, emotional, and financial - is the reason we offer you this program.

This year, we are pleased to announce no changes to our plan coverages and minimal increases to plan cost.

However, even though our plan are not changing significantly, you may have different needs than last year.

Open Enrollment is your once-a-year opportunity to review your existing elections and make any changes to your plans, add or drop dependents, or enroll in the Flexible Spending Account with American Fidelity for the 2019-2020 school year.

FOCUS ON
BENEFITS

WHO IS ELIGIBLE

FULL-TIME EMPLOYEES

You are eligible to participate in our benefits program if you are an active permanent or probationary Certificated employee on a contract full-time.

REDUCED-TIME EMPLOYEES

Certificated employees who voluntarily reduce their contract to less than full-time may receive benefits only if they pay for the difference if their reduced contract.

*(See Article 15 of the CBA for more details)
This is only a summary of the eligibility requirements and is not intended to modify or supersede the requirement of the plan documents and/or the union contract, and the plan documents/union contract will govern in the event of any conflict between this summary and the plan documents/union contract.*

Who You Can Cover

You may enroll the following family members in our health insurance plans.

Your Spouse

The person you are legally married to under state law, including a same-sex spouse.

Your Domestic Partner

Only with proof of a Declaration of Domestic Partnership filed with the California State Secretary. California state registration is limited to same sex domestic partners where one is at least 62 and eligible for Social Security based on their age. Any premiums paid for by SAUSD for your domestic partner are taxable and will be included in your W-2. Any premiums you pay for your domestic partner will be deducted on an after-tax basis.

Your Children

Including your **Domestic Partner's children, adopted children, and/or stepchildren.**

Your children must be under 26 years old. They do not have to live with you or be enrolled in school. They can be married and living on their own.

Any child over the age of 26 only if they are mentally or physically handicapped.

Any children that are named in a Qualified Medical Child Support Order (QMCSO) as defined by federal law.

Who You Cannot Cover

You may not enroll the following family members in our health insurance plans. Family members who are not eligible for coverage include, but are not limited to:

Your Parents

Your Grandparents

Your Siblings



When Coverage Begins

Any changes you make during Open Enrollment begin July 1.

The plans you chose as a new employee will give you coverage the first day of the following month that you were hired. For example, if you were hired on August 14, your coverage will begin on September 1.

If you add a dependent, their coverage will begin the first day of the following month except for newborn children. Newborn children will be added effective their date of birth.

When You Can Enroll

Open Enrollment

Open enrollment is usually held in late April or early May and is the one time each year you can make changes to your benefits without a qualifying event.

Qualifying Events

Make sure to notify our office right away if you have a qualifying event and need to make a change to your coverage.

These events include, but are not limited to, the birth or adoption of a baby or child, loss of other coverage, your eligibility for new coverage, a marriage, or a divorce. You have 30-days to make your changes.

Rules for Changes

Other than open enrollment, you can only make changes to your benefits if you have a qualified event or a "special enrollment". If you have a qualified event and are able to make changes to your benefits, you will be required to submit proof of that change or evidence of prior coverage.

There are four basic types of qualifying events. The following are examples, not a full list:

Loss of Health Coverage

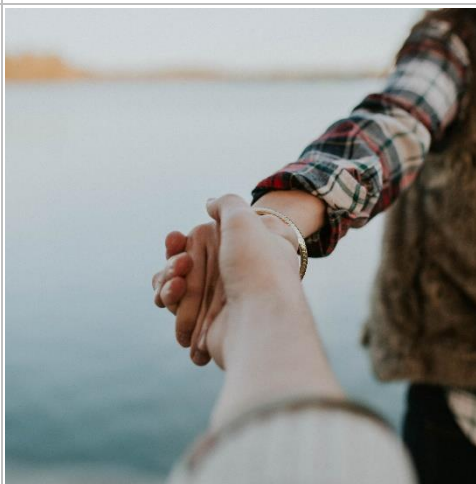
If you lose your current coverage, including job-based, individual, and/or a student plan

If you are no longer eligible for Medicare, Medicaid, or CHIP

Changes in Household

Like getting married or a divorce

When you turn 26 years and lose your coverage through your parent's plan



Having a baby or adoption a child
Experiencing a death in your family

Changes in Residence

If you move to different ZIP code or county that affects your access to network providers

Other Qualifying Events

Changes in your income that affect the coverage you qualify for

A change in eligibility for Medicare or Medicaid

A court order including a Qualified Medical Child Support Order (QMCSO)

Two rules apply to making changes to your benefits during the year:

1. Any change you make must be consistent with the change in status, *AND*
2. You must notify our office and make the change before or within *30-days* of the date the event occurs

You are responsible for notifying our office of your dependent(s) that become **INELIGIBLE** because of a divorce or becoming an overage dependent before or within 30-days of the event. Failure to do so may jeopardize your dependent's right to **COBRA**.

Coordination of Benefits

Available to married Certificated and Management benefits eligible employees only.

Coordinating Medical

How It Works

One of the married couple waives their benefits and their spouse covers them and their dependents.

The Incentive

No medical premium is paid by either employee. The medical cost is waived for both of you and SAUSD covers the cost.

Dual Coverage

How It Works

Both of the married couple enroll in their benefits. One spouse pays the higher medical rate, such as family or two-party, and the other spouse pays the single medical rate.

The Incentive

Co-payments and medical services are covered at 100%. If you are enrolled in the Blue Shield PPO, you have to meet both your medical and prescription deductibles before any services are covered at 100%.

Telephone Appointments

Available to all Blue Shield members, Heal™ and Teladoc™ let you see a doctor at a time and place that is best for you.

Heal™ is only available for Blue Shield PPO members in Los Angeles, Orange County, San Francisco, Oakland, Berkeley, San Diego, and the Peninsula to San Jose.

The cost for Heal™ is the same as your plan's co-pay and Teladoc™ has a \$5 co-pay for both HMO and PPO members.

Heal™
8 a.m. to 8 p.m. daily
Phone: 1-844-644-4325
getheal.com



Teladoc™
Phone: 1-800-835-2362
teladoc.com/bsc
Smartphone app also available

Kaiser members can get care from a doctor wherever they are. If you have a minor health condition or need a follow-up, you may be able to talk to a doctor by video or phone.

You need an in-person appointment and need to register on kp.org before you can receive a video or phone appointment.

Monday - Friday
7 a.m. to 7 p.m.
Phone: 1-800-954-8000



TELADOC™

Medical HMO Plans

Medical coverage provides you with benefits that keep you healthy like preventative care screenings and access to urgent care. It also provides important financial protection if you have a serious medical condition. The chart below shows the medical HMO plans offered to SAUSD employees.

	Blue Shield Trio A.C.O. H.M.O.		Blue Shield Access+ H.M.O.		Kaiser Permanente H.M.O.	
	Employees Hired Before or After 07/01/17	Employees Hired Before 07/01/17	Employees Hired After 07/01/17	Employees Hired Before 07/01/17	Employees Hired After 07/01/17	
Single (Employee Only)	\$12.24	\$63.00	\$187.49	\$40.78	\$79.76	
2 Party (Employee +1)	\$25.30	\$130.27	\$388.84	\$81.28	\$115.23	
Family (Employee +2 or more)	\$36.46	\$187.66	\$559.17	\$115.30	\$135.08	
Annual Deductible	None		None		None	
Annual Out-of-Pocket Max	\$2,000 per Individual \$4,000 per Family		\$2,000 per Individual \$4,000 per Family		\$1,500 per Individual \$3,000 per Family	
Lifetime Max	Unlimited		Unlimited		Unlimited	

Office Visits

Primary Provider	\$20 Co-pay	\$20 Co-pay	\$20 Co-pay
Specialist Office Visit	\$20 Co-pay <i>When you are referred by your primary provider</i>	\$20 Co-pay <i>When you are referred by your primary provider</i>	\$20 Co-pay
	\$20 Co-pay <i>When you self-refer within your Trio provider group</i>	\$30 Co-pay <i>When you self-refer within your Access+ provider group</i>	
Preventive Services	Plan Pays 100%	Plan Pays 100%	Plan Pays 100%
Chiropractic Care	\$10 <i>Up to 30 visits per year</i>	\$10 <i>Up to 30 visits per year</i>	Not Covered
Labs and X-Rays	Plan Pays 100%	Plan Pays 100%	Plan Pays 100%

Hospitalization

Inpatient	\$250 Co-pay	\$250 Co-pay	\$250 Co-pay
Outpatient Surgery	Plan pays 100%	Plan pays 100%	Plan pays 100%

Emergency Services

Urgent Care	\$20 Co-pay	\$20 Co-pay	\$20 Co-pay
Emergency Room	\$150 Co-pay <i>Waived if admitted</i>	\$150 Co-pay <i>Waived if admitted</i>	\$150 Co-pay <i>Waived if admitted</i>

If you enroll in a medical plan, you will receive prescription coverage. The following chart shows the prescription coverage offered with our medical HMO plans.

	Blue Shield Trio A.C.O. H.M.O. Express Scripts*	Blue Shield Access+ H.M.O. Express Scripts*	Kaiser Permanente H.M.O. Kaiser Pharmacy
Rx Deductible	\$150 per Individual <i>For a brand-name Rx</i>	\$150 per Individual <i>For a brand-name Rx</i>	None
Annual Out-of-Pocket Max	\$4,600 per Individual \$9,200 per Family	\$4,600 per Individual \$9,200 per Family	Combined with Medical

Pharmacy Co-pays

Generic	\$10 Co-pay	\$10 Co-pay	\$10 Co-pay
Preferred Brand-Name	\$25 Co-pay <i>After your brand-name Rx deductible of \$150 per Individual</i>	\$25 Co-pay <i>After your brand-name Rx deductible of \$150 per Individual</i>	\$20 Co-pay
Non-Preferred Brand-Name	\$40 Co-pay <i>After your brand-name Rx deductible of \$150 per Individual</i>	\$40 Co-pay <i>After your brand-name Rx deductible of \$150 per Individual</i>	N/A
Supply Limit	30 Days	30 Days	30 Days

Mail Order Co-pays

Mail Order	\$20 Co-pay	\$20 Co-pay	\$20 Co-pay
Preferred Brand-Name	\$50 Co-pay <i>After your brand-name Rx deductible of \$150 per Individual</i>	\$50 Co-pay <i>After your brand-name Rx deductible of \$150 per Individual</i>	\$40 Co-pay
Non-Preferred Brand-Name	\$80 Co-pay <i>After your brand-name Rx deductible of \$150 per Individual</i>	\$80 Co-pay <i>After your brand-name Rx deductible of \$150 per Individual</i>	N/A
Supply Limit	90 Days	90 Days	100 Days

***Express Scripts Advantage Plus Utilization Management Program**

This Express Scripts program uses strategies to help manage the high-cost and high-utilization of specialty and non-specialty medications.

Employees may be required to participate in the following programs when filling their prescriptions:

Drug Quantity Management
Drug quantity management is required for medications **prescribed, "as needed" for which the days of supply cannot be inferred from the prescription** (migraine medication, inhalers, creams, ointments).

Step-Therapy
Step-therapy is required for most non-specialty drugs, including therapies for diabetes, high blood pressure, depression, and ulcers.

Prior Authorization
Prior authorization is required for most specialty drugs.

Medical coverage provides you with benefits that keep you healthy like preventative care screenings and access to urgent care. It also provides important financial protection if you have a serious medical condition. The following chart shows the medical PPO plan offered to SAUSD employees.

Blue Shield Spectrum PPO

	Employees Hired Before 07/01/17	Employees Hired After 07/01/17
Single <small>(Employee Only)</small>	\$170.73	\$538.18
2 Party <small>(Employee +1)</small>	\$354.66	\$1,124.91
Family <small>(Employee +2 or more)</small>	\$509.33	\$1,608.94
	In-Network Coverage	Out-of-Network Coverage
Annual Deductible	\$300 per Individual \$600 per Family	\$600 per Individual \$1,200 per Family
Annual Out-of-Pocket Max	\$2,800 per Individual \$5,600 per Family	\$4,800 per Individual \$9,600 per Family
Lifetime Max	Unlimited	Unlimited

Office Visits

Primary Provider	\$20 Co-pay	Plan pays 60%*
Specialist Office Visit	\$20 Co-pay	Plan pays 60%*
Preventive Services	Plan Pays 100%	Not Covered
Chiropractic Care	Plan pays 80%* <small>Up to 50 visits per year</small>	Plan pays 80%* <small>Up to 50 visits per year</small>
Labs and X-Rays	Plan pays 80%*	Plan Pays 60%*

Hospitalization

Inpatient	Plan pays 80%*	Plan pays 60%*
Outpatient Surgery	Plan pays 80%*	Plan pays 60%*

Emergency Services

Urgent Care	\$20 Co-pay	Plan pays 60%*
Emergency Room	\$150 Co-pay + 20% <small>Waived if admitted</small>	\$150 Co-pay + 20% <small>Waived if admitted</small>

*AFTER DEDUCTIBLE

If you enroll in a medical plan, you will receive prescription coverage. The following chart outlines the prescription coverage offered with our medical PPO plan.

Blue Shield Spectrum PPO

Express Scripts*

	In-Network Coverage	Out-of-Network Coverage
Rx Deductible	\$150 per Individual <i>For a brand-name Rx</i>	\$150 per Individual <i>For a brand-name Rx</i>
Annual Out-of-Pocket Max	\$3,800 per Individual \$7,600 per Family	\$2,000 per Individual \$4,000 per Family

Pharmacy Co-pays

Generic	\$10 Co-pay	\$10 Co-pay
Preferred Brand-Name	\$25 Co-pay ¹ <i>After your brand-name Rx deductible of \$150 per Individual</i>	\$25 Co-pay ¹ <i>After your brand-name Rx deductible of \$150 per Individual</i>
Non-Preferred Brand-Name	\$40 Co-pay ¹ <i>After your brand-name Rx deductible of \$150 per Individual</i>	\$40 Co-pay ¹ <i>After your brand-name Rx deductible of \$150 per Individual</i>
Supply Limit	30 Days	30 Days

Mail Order Co-pays

Mail Order	\$20 Co-pay	Not Covered
Preferred Brand-Name	\$50 Co-pay ¹ <i>After your brand-name Rx deductible of \$150 per Individual</i>	Not Covered
Non-Preferred Brand-Name	\$80 Co-pay ¹ <i>After your brand-name Rx deductible of \$150 per Individual</i>	Not Covered
Supply Limit	90 Days	Not Applicable

¹AFTER DEDUCTIBLE

*Express Scripts Advantage Plus Utilization Management Program

This Express Scripts program uses strategies to help manage the high-cost and high-utilization of specialty and non-specialty medications.

Employees may be required to participate in the following programs when filling their prescriptions:

Drug Quantity Management

Drug quantity management is required for medications prescribed, **"as needed" for which** the days of supply cannot be inferred from the prescription (migraine medication, inhalers, creams, ointments).

Step-Therapy

Step-therapy is required for most non-specialty drugs, including therapies for diabetes, high blood pressure, depression, and ulcers.

Prior Authorization

Prior authorization is required for most specialty drugs.

SAUSD gives you a choice of two DPPO plans. When you enroll in a Delta Dental DPPO plan, you have the choice of visiting any dentist you chose, including in-network providers, non-network premier providers, and out-of-network providers. Members receive the highest level of benefits when they visit a preferred provider.

Contact Delta Dental at 1-866-499-3001 or visit their website at www.deltadentalins.com to find a provider near you.

	Delta Dental Network DPPO		Delta Dental Incentive DPPO	
	Employees Hired Before or After 07/01/17		Employees Hired Before or After 07/01/17	
Single (Employee Only)	\$0.00		\$0.00	
2 Party (Employee +1)	\$97.31		\$129.12	
Family (Employee +2 or more)	\$152.33		\$197.94	
	Preferred Provider	Premier Provider	Preferred Provider	Premier Provider
Annual Deductible	None	None	None	\$25 per Individual \$75 per Family <i>Waived for diagnostic and preventative services</i>
Annual Plan Max	\$2,000 per Individual	\$1,200 per Individual	\$2,000 per Individual	\$1,500 per Individual
Waiting Period	None	None	None	None
Diagnostic and Preventative	Plan pays 100%	Plan pays 50%	Plan pays 70-100%	Plan pays 70-100%

Basic Services

Fillings	Plan pays 100%	Plan pays 50%	Plan pays 70-100%	Plan pays 70-100% <i>After deductible</i>
Root Canals	Plan pays 100%	Plan pays 50%	Plan pays 70-100%	Plan pays 70-100% <i>After deductible</i>
Diagnostic and Preventative	Plan pays 100%	Plan pays 50%	Plan pays 70-100%	Plan pays 70-100% <i>After deductible</i>

Major Services

Prosthodontics	Plan pays 50%	Plan pays 50%	Plan pays 50%	Plan pays 50% <i>After deductible</i>
Other Major Services	Plan pays 100%	Plan pays 50%	Plan pays 70-100%	Plan pays 70-100% <i>After deductible</i>

Orthodontia Services

Orthodontia	Plan pays 50%	Plan pays 50%	Plan pays 50%	Plan pays 50%
Lifetime Max	\$1,000	\$1,000	\$500	\$500
Dependents	Covered	Covered	Covered	Covered

The Incentive plan pays 70% for diagnostics, preventative, basic and major services for the first year. This percentage increases by 10% each year to a max of 100% as long as you use the coverage at least once a year. If you do not use the plan at least once during the year, your percentage will remain at the level attained the previous year.

Delta Care is a dental HMO plan and automatically assigns you and your dependents a dentist when you enroll. You can always change your dentist by calling Delta Care and letting them know the office you prefer within their Delta Care network.

Delta Care USA D.H.M.O.

	Employees Hired Before or After 07/01/17
Single <small>(Employee Only)</small>	\$0.00
2 Party <small>(Employee +1)</small>	\$0.00
Family <small>(Employee +2 or more)</small>	\$0.00
Annual Deductible	None
Annual Plan Max	Unlimited
Waiting Period	None
Diagnostic and Preventative	\$0-\$45 Co-pay then the plan pays 100%
Basic Services	
Fillings	Plan pays 100%
Root Canals	Plan pays 100%
Diagnostic and Preventative	Plan pays 100%
Major Services	
Prosthodontics	N/A
Other Major Services	\$0-\$195 Co-pay than the plan pays 100%
Orthodontia Services	
Orthodontia	\$1,700-\$1,900 Co-pay
Lifetime Max	Unlimited
Dependents	Covered

Co-pays vary by the type of services you receive. To receive a list of their fee schedule, you should contact Delta Care at 1-800-422-4234 and request a copy of the **plan's contract**.

V.S.P.

12

Vision Coverage

Routine vision exams are important, not only for correcting vision but because they can detect other serious health conditions.

All SAUSD employees and family members enrolled in our medical plans will receive vision benefits from VSP.

	In-Network Coverage	Out-of-Network Coverage
Office Visit	\$15 Co-pay <i>Then the plan pays 100%</i>	Plan pays up to \$45
Frequency	Event 12 months	Every 12 months

Eyeglass Lenses

Single Vision Lens	Plan pays 100% of basic lens	Plan pays up to \$30
Bifocal Lens	Plan pays 100% of basic lens	Plan pays up to \$50
Trifocal Lens	Plan pays 100% of basic lens	Plan pays up to \$65
Frequency	Every 12 months	Every 12 months

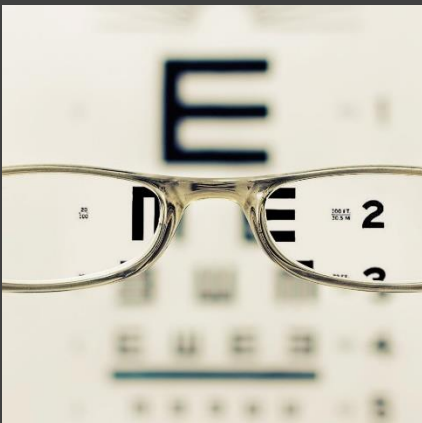
Frames

Benefit	Plan pays up to \$130 <i>On select frames</i>	Plan pays up to \$70
	Plan pays up to \$150 <i>On featured frames</i>	
Frequency	Every 24 months	Every 24 months

Contacts

Benefit	Plan pays up to \$130 <i>With up to \$60 co-pay for fitting and evaluation</i>	Plan pays up to \$105
Frequency	Every 12 months	Every 12 months

Visit vsp.com to find a V.S.P. provider near you.



If you have loved ones who depend on your income for support, having life and accidental death insurance can help protect your **family's financial** security.

All District employees are enrolled in the voluntary, no-cost, basic life insurance program provided by The Standard.

Basic life insurance pays your beneficiary a lump sum if you pass away. The cost of coverage is paid in-full by the District.

Basic Life Insurance Coverage Amount

\$40,000

BENEFICIARY REMINDER:

Make sure that you have named a beneficiary for your life insurance benefit by completing our life insurance beneficiary form.

Basic Life Insurance Coverage

14

Rates

The following tables summarize the amounts our employees pay for their health insurance coverage.

Rates are effective July 01, 2019 through June 30, 2020

Your contributions for health insurance are deducted on a month-to-month basis, are pre-tax, and calculated each pay period effectively lowering your tax liability.

Kaiser rates include medical, pharmacy, and VSP vision coverage.

Blue Shield rates include medical, Express Scripts pharmacy and VSP vision coverage.

Certificated employees hired after July 1, 2017 pay their contracted percentage for the lowest costing medical HMO for two consecutive years. After the two years, they pay the lower hired before July 1, 2017 rates.

For more information about contracted percentages, you should refer to the SAEA contract.

Medical Rates for Employees Hired **BEFORE** July 01, 2017

Kaiser HMO	Single <small>Employee Only</small>	2 Party <small>Employee +1</small>	Family <small>Employee +2 or more</small>
Total Plan Cost	\$679.72	\$1,354.74	\$1,921.64
District Pays	\$638.94	\$1,273.46	\$1,806.34
You Pay	\$40.78	\$81.28	\$115.30

Blue Shield Trio HMO	Single <small>Employee Only</small>	2 Party <small>Employee +1</small>	Family <small>Employee +2 or more</small>
Total Plan Cost	\$612.20	\$1,264.81	\$1,823.02
District Pays	\$599.96	\$1,239.51	\$1,786.56
You Pay	\$12.24	\$25.30	\$36.46

Blue Shield Access+ HMO	Single <small>Employee Only</small>	2 Party <small>Employee +1</small>	Family <small>Employee +2 or more</small>
Total Plan Cost	\$787.45	\$1,628.35	\$2,345.73
District Pays	\$724.45	\$1,498.08	\$2,158.07
You Pay	\$63.00	\$130.27	\$187.66

Blue Shield PPO	Single <small>Employee Only</small>	2 Party <small>Employee +1</small>	Family <small>Employee +2 or more</small>
Total Plan Cost	\$1,138.14	\$2,364.42	\$3,395.50
District Pays	\$967.41	\$2,009.76	\$2,886.17
You Pay	\$170.73	\$354.66	\$509.33

Dental

Delta Care DHMO	Single <small>Employee Only</small>	2 Party <small>Employee +1</small>	Family <small>Employee +2 or more</small>
Total Plan Cost	\$20.70	\$34.18	\$50.51
District Pays	\$20.70	\$34.18	\$50.51
You Pay	\$0.00	\$0.00	\$0.00

Delta Incentive PPO	Single <small>Employee Only</small>	2 Party <small>Employee +1</small>	Family <small>Employee +2 or more</small>
Total Plan Cost	\$68.72	\$191.03	\$259.85
District Pays	\$68.72	\$61.91	\$61.91
You Pay	\$0.00	\$129.12	\$197.94

Rates

Rates are effective
July 01, 2019
through
June 30, 2020

**Kaiser
HMO**

	Single Employee Only	2 Party Employee +1	Family Employee +2 or more
Total Plan Cost	\$679.72	\$1,354.74	\$1,921.64
District Pays	\$599.96	\$1,239.51	\$1,786.56
You Pay	\$79.76	\$115.23	\$135.08

**Blue Shield
Trio HMO**

	Single Employee Only	2 Party Employee +1	Family Employee +2 or more
Total Plan Cost	\$612.20	\$1,264.81	\$1,823.02
District Pays	\$599.96	\$1,239.51	\$1,786.56
You Pay	\$12.24	\$25.30	\$36.47

**Blue Shield
Access+
HMO**

	Single Employee Only	2 Party Employee +1	Family Employee +2 or more
Total Plan Cost	\$787.45	\$1,628.35	\$2,345.73
District Pays	\$599.96	\$1,239.51	\$1,786.56
You Pay	\$187.49	\$388.84	\$559.17

**Blue Shield
PPO**

	Single Employee Only	2 Party Employee +1	Family Employee +2 or more
Total Plan Cost	\$1,138.14	\$2,364.42	\$3,395.50
District Pays	\$599.96	\$1,239.51	\$1,786.56
You Pay	\$538.18	\$1,124.91	\$1,608.94

**Delta
Network
PPO**

	Single Employee Only	2 Party Employee +1	Family Employee +2 or more
Total Plan Cost	\$54.97	\$152.82	\$207.84
District Pays	\$54.97	\$55.51	\$55.51
You Pay	\$0.00	\$97.31	\$152.33

Kaiser rates include medical, pharmacy, and VSP vision coverage.

Blue Shield rates include medical, Express Scripts pharmacy and VSP vision coverage.

Certificated employees hired after July 1, 2017 pay their contracted percentage for the lowest costing medical HMO for two consecutive years.

After the two years, they pay the lower hired before July 1, 2017 rates.

For more information about contracted percentages, you should refer to the SAEA contract.

Flexible Spending Accounts

SAUSD offers a great way to save money over the course of the year with flexible spending accounts. These accounts allow you to put aside a portion of your salary, on a pre-tax basis, into reimbursement accounts. You can use the money in these accounts to pay for eligible medical and dental expenses.

Plan carefully when you enroll in flexible spending accounts. You can carry over \$500 into the next year, but will forfeit any unused money over the \$500 at the end the plan year.



Flexible spending accounts are offered through

Healthcare Spending Account

This account will reimburse you with pre-tax dollars for healthcare expenses not reimbursed under your **family's healthcare plans.**

The maximum you may contribute to this account is \$2,700 per plan year. **SAUSD's plan year begins** July 01 and ends on June 30 each year.

Flex Debit Card for Unreimbursed Medical Expenses

The flex debit card looks and works just like a credit/debit card.

When you pay an allowable expense, such as a doctor visit or trip to the pharmacy, you can use this card and avoid having to wait for reimbursement checks.

Contact an American Fidelity for details.

American Fidelity

Phone: 1-800-365-9180

www.americanfidelity.com

Dependent Care Spending Account

This account will reimburse you with pre-tax dollars for daycare expenses for your children and other qualified dependents.

The maximum you may contribute to this account is \$5,000 per plan year. SAUSD's plan year begins July 01 and ends on June 30 each year.

Qualified dependents for this account include:

Your Children

Under the age of 13 who you have primary custody of and,

Other Dependents

Of any age who are physically or mentally unable to care for themselves and who qualify.



Note: You may use the federal childcare tax credit and the dependent care spending account however, your federal credit will be offset by any amount deferred into the dependent care plan.

FSA Online Store

The FSA store offers a large selection of products you can purchase with your flex debit card. It takes the guesswork out of what is and what is not reimbursable by FSA. The FSA store allows you to:

- Use your flex card, or any major credit card, to purchase FSA eligible products
- Purchase over-the-counter products by uploading your prescription, and
- Order eligible products at your convenience and have them delivered to your doorstep

If you can use your flex card on the online FSA Store, you do not have to submit any receipts since; the IRS approves of all of the items on the FSA store.

Visit www.fsastore.com to start shopping.

Voluntary Benefits

During open enrollment, or your initial enrollment, you should consider the voluntary benefits available and decide if you want to make changes to your current elections.

These benefits include the following insurances:

Accident Insurance

Available through American Fidelity; accident insurance pays benefits directly to you helping you cover any unpaid medical expenses due to a covered accident.

There are over 30 plan benefits available and coverage may extend to you family.

Cancer Insurance

Available through American Fidelity and Washington National cancer insurance helps ease the impact on your finances should you or a family member be diagnosed with Cancer.

Benefit payments are made directly to you to pay for expenses like co-payments, hospital stays, and house and car payments.

Disability Insurance

Available through American Fidelity and The Standard, disability insurance protects your income if you do not work due a covered injury or sickness.

It provides steady benefits to cover expenses by covering a percentage of your gross monthly earnings.

Voluntary Life Insurance

Available through American Fidelity and The Standard, voluntary life insurance provides peace of mind knowing it will help take care of your family after you are gone.

Ensuring your family is financially protected in the event of a loss is an important way of caring for their needs.

You pay the full cost of these benefits and enroll directly through the following insurance providers:

American Fidelity

www.americanfidelity.com
1-800-365-9180

American Fidelity plans include:

Accident
Cancer
Disability
Life

The Standard

www.standard.com
1-800-522-0406

The Standard plans include:

Disability
Life

Washington National

www.washingtonnational.com
1-888-754-3406

Washington National plans include:

Cancer

If you want to enroll in any of these voluntary benefits, you should contact the providers directly for information about how to enroll.

Employee Assistance Programs (EAP)

It is the District's goal to offer employees and their families programs, resources, and activities to support and encourage healthy lifestyles. These resources include relational, nutritional, physical, and emotional wellbeing.

Blue Shield Life

Referrals 24/7

Because we want our employees to have a well-balanced life, Blue Shield members will receive EAP benefits through Blue Shield's Life Referral 24/7 program.

This program provides referrals to professional counselors for up to three free face-to-face confidential visits every 6-months and live 60-minute telephone consultations.

You can access this program 24 hours, 365 days to help you resolve emotional, health, family, and work issues.

This benefit is included in your Blue Shield medical plan and is available to all household members.

Life Referrals 24/7
1-800-985-2405

Kaiser Behavioral

Health

Kaiser takes care of the whole you. Your personal physician coordinates your care with a mental health specialist, or team, that can diagnose mental health issues that affect your health and well-being.

Depending on your needs, you can choose from a wide range of services: call or email your doctor, make non-urgent appointments online, call to make an appointment for therapy and other counseling services, talk to an advice nurse, speak with a wellness coach or enroll to take a class.

Behavioral Health Hotline
1-800-900-3277

Wellness Coaching
1-866-402-4320

Wellness Resources

Throughout the year, SAUSD collaborates with various wellness vendors such as, Gemini Timing for the 5k walk, Feet First and their Amazing Race, and HealthyWage and their team challenges.

Visit the Employee Wellness website at www.sausd.us/healthieru for more resources.

Kaiser Members

Visit www.kp.org to access information on living healthy, managing conditions and diseases, and to obtain information about natural medicines and remedies.

Kaiser also offers customized plans for healthier living, classes, and various specialty health services. Visit www.kp.org/choosehealthy for more information about available services.

Blue Shield Members

Visit www.blueshieldca.com/sausd to access a hospital comparison tool, symptom checker, condition management information and resources, along with information specific to your health.

Blue Shield also offers discounts on Weight Watchers and gym memberships.

Register with Blue Shield online for additional wellness resources.

Medical/General Terms

Allowable Charge

The most an in-network provider can charge you for an office visit or service.

Balancing Billing

Non-network providers are allowed to charge you more **than the plan's** allowable charge. This is called balance billing.

Coinsurance

The cost between you and the insurance company. Coinsurance is always a percentage totaling 100%. For example, if the plan pays 70%, you are responsible for 30% of the cost.

Copay

The fee you pay to a provider at the time of service.

Deductible

The amount you have to pay out-of-pocket for expenses before the insurance company will cover any benefits costs for the year (except for preventative care and other services where the deductible is waived).

Explanation of Benefits (EOB)

The statement you receive from the insurance carrier that explains how much the provider billed, how much the plan paid (if any), and how much you owe (if any). In general, you should not pay a bill from your provider (except copays) until you have received and reviewed your EOB.

Family Deductible

The maximum dollar amount any one family will pay out in individual deductibles in a year.

Individual Deductible

The dollar amount a member must pay each year before the plan will pay benefits for covered services.

In-Network

Services received from providers (doctors, hospitals, etc.) who are part of your **health plan's network**. In-network services generally cost you less than out-of-network services.

Out-of-Network

Services received from your providers (doctors, hospitals, etc.) who are not a part of your health **plan's network**. Out-of-network services generally cost more than in-network services. With some plans, such as HMOs and EPOs, out-of-network services are not covered.

Out-of-Pocket

Healthcare costs you pay using your own money, whether from your bank account, credit card, health reimbursement account (HRA), health savings account (HSA), or flexible spending account (FSA).

Out-of-Pocket Maximum

The most you would pay out-of-pocket for covered services in a year. Once you reach your out-of-pocket maximum, the plan covers 100% of eligible expenses.

Preventative Care

A routine exam, usually yearly, that may include a physical exam, immunizations, and test for certain health conditions.

Prescription Terms

Brand Name Drug

A drug sold under its trademarked name. A generic version of the drug may be available.

Generic Drug

A drug that has the same active ingredients as a brand name drug, but is sold under a different name. Generics only become available after the patent expires on a brand name drug. For example, Tylenol is a brand name pain reliever commonly sold under its generic name Acetaminophen.

Dispense as Written (DAW)

A prescription that does not allow for substitution of an equivalent generic or similar brand drug.

Maintenance Medications

Medications taken on a regular basis for an ongoing condition such as high cholesterol, high blood pressure, asthma, etc. Oral contraceptives are also considered a maintenance medication.

Non-Preferred Brand Drug

A brand name drug for which alternatives are available from **either the plan's preferred brand** drug or generic drug list. There is generally a higher copayment for non-preferred brand drugs.

Preferred Brand Drug

A brand name drug that the plan has selected for its preferred drug list. Preferred drugs are generally chosen based on a combination of clinical effectiveness and cost.

Specialty Pharmacy

Provides special drugs for complex conditions such as multiple sclerosis, cancer, and HIV/AIDS billing.

Step Therapy

The practice of starting to treat a medical condition with the most cost effective and safest drug therapy and progressing to other costlier or risky therapy, only if necessary.

Dental Terms

Basic Services

Generally includes coverage for fillings and oral surgery.

Diagnostic and Preventative Services

Generally, includes routine cleanings, oral exams, x-rays, sealants, and fluoride treatments

Endodontics

Commonly known as root canal therapy.

Implants

An artificial tooth root that is surgically placed into your jaw to hold a replacement tooth or bridge. Many dental plans do not cover implants.

Major Services

Generally, includes restorative dental work such as crowns, bridges, dentures, inlays, and onlays.

Orthodontia

Some dental plans offer orthodontia services for children (and sometimes adults too) to treat alignments of the teeth. Orthodontia services are typically limited to a lifetime maximum.

Periodontics

Diagnosis and treatment of gum disease.

Pre-Treatment Estimate

An estimate of how much the plan will pay for treatment. A pre-treatment estimate is not a guarantee of payments.

Current Health Plan Notices

We must provide these notices to our plan participants on an annual basis and are available on our website at www.sausd.us/benefits.

These notices include:

Medicare Part D Notice

This notice describes options to access prescription drug coverage for Medicare eligible individuals.

Women's Health and Cancer Rights Act

This notice describes available benefits to those that will or have undergone a mastectomy.

Newborn's and Mother's Health Protection Act

This notice describes the right of mothers and newborns to stay in the hospital 48-96 hours after delivery.

HIPAA Notice of Special Enrollment Rights

This notice describes when you can enroll yourself and/or dependents in health coverage outside of open enrollment.

Notice of Choice of Providers

This notice notifies you about the plan's requirement that you name a primary care physician (PCP).

Children's Health Insurance Program Reauthorization Act (CHIPRA)

This notice describes the availability of premium assistance for Medicaid eligible dependents.

Current Plan Documents

These important documents for our health plans, and retirement plan, are available on our website at www.sausd.us/benefits.

These documents include:

Summary Plan Descriptions (SPD)

This document is the legal document for describing benefits provided under our plan, as well as plan rights and obligations to participants and beneficiaries. The SPD for each of our plans outlined in this brochure are available at www.sausd.us/benefits.

Summary of Benefits and Coverage (SBC)

We are required to provide the following documents by the Affordable Care Act (ACA) it presents benefit plan features in a standardized format. The following SBCs are available on our website at www.sausd.us/benefits.

Kaiser Permanente HMO

Blue Shield Trio ACO HMO

Blue Shield Access+ HMO

Blue Shield Spectrum PPO

Paper copies of these documents and notices are available as requested. If you would like a paper copy, contact our office at 1-714-558-5686 or benefits@sausd.us.

Statement of Material Modifications

This brochure constitutes a summary of material modifications (SMM) to the Santa Ana Unified School District benefits plan. This brochure does not supplement and/or replace certain information in the SPD. Retain it for future reference along with your SPD. Please share these materials with your covered dependents.

Provider Directory

A

American Fidelity

1-800-365-9180

www.americanfidelity.com

Assistance with your flexible spending accounts.

Also for assistance with your supplemental insurances including accident, cancer, disability, and voluntary life.

American Specialty Health

1-800-848-3555

ashcompanies.com

Chiropractic services for all Blue Shield members.

B

Blue Shield 65 Plus

1-800-393-6130

www.blueshieldca.com/sausd

Medical and pharmacy provider for 65 Plus members.

Blue Shield of California

1-855-747-5800 [Trio]

1-800-393-6130 [Access+ & PPO]

www.blueshieldca.com/sausd

Medical provider for all Blue Shield members.

Blue Shield Heal

1-844-644-4325 [8 a.m. to 8 p.m.]

getheal.com

Telephone appointments for Blue Shield PPO members only.

Blue Shield Mental Health

1-877-263-9952

www.blueshieldca.com/sausd

Mental health services for all Blue Shield members.

Blue Shield Teladoc

1-800-835-2362

member.teladoc.com/bsc

Phone or video consultations for Blue Shield members, except 65 Plus.

C

CSEA

1-714-532-3766

www.csea.com/web

Employee union for eligible Classified personnel.

D

Delta Dental

1-866-499-3001

www.deltadentalins.com

Dental provider for Incentive and Network DPPO members.

Delta Care USA DHMO

1-800-422-4234

www.deltadentalins.com

Dental provider for Delta Care members.

E

Express Scripts

1-877-474-1136

express-scripts.com

Pharmacy provider for Blue Shield members, except 65 Plus.

K

Kaiser Permanente

1-833-KP4CARE (574-2273)

kp.org

Medical, pharmacy, and mental health provider for all Kaiser members.

L

Life Referrals 24/7

1-800-985-2405

www.blueshieldca.com/sausd

Employee assistance program for all Blue Shield members.

P

PERS

1-888-225-7377

www.calpers.ca.gov

Employee retirement system for Classified personnel.

S

SAEA

1-714-542-6758

santaanaeducators.com

Employee union for eligible Certificated personnel.

Schools First

Federal Credit Union

1-714-258-4000

www.schoolsfirstfcu.org

Third-party administrator for additional retirement accounts.

STRS

1-800-228-5453

www.calstrs.com

Assistance with your supplemental disability and life insurance.

V

VSP

1-800-877-7195

vsp.com

Vision provider for all SAUSD health plan members.

W

Washington National

1-888-754-3406

www.washingtonnational.com

Assistance with your supplemental cancer insurance.