

# IRVINE UNIFIED SCHOOL DISTRICT

## EMPLOYEE BENEFIT HANDBOOK



RISK MANAGEMENT & INSURANCE DEPARTMENT

JANUARY 1, 2020 – DECEMBER 31, 2020

Revised: April 17, 2020

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# Irvine Unified School District – Employee Benefits

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The Risk Management & Insurance Department is part of the Business Services Division responsible for administering employee health benefits and the flexible spending plans. This handbook outlines eligibility for health benefits, processes for making changes and any applicable costs. If you need additional information, please contact the Risk Management / Insurance Department.

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## INTRODUCTION

### **BENEFIT COVERAGE OPTIONS:**

The benefit coverage plans provided to eligible Irvine Unified School District employees offer options to meet the specific needs of each employee and their family.

Irvine Unified School District offers Blue Shield PPO or HMO as the medical insurance carrier. In addition, eligible employees may select Delta Dental PPO Insurance, VSP Signature Vision Plan or Medical Eye Services (MES Vision) Plan and Lincoln Financial Basic Life, Accidental Death & Dismemberment Insurance. Additional coverage includes Long Term Disability Insurance and the optional Supplemental Life Program. Employees may enroll their eligible dependent(s)/domestic partner in the Blue Shield PPO or HMO plan, Delta Dental PPO, and/or Vision Insurance.

### **DISTRICT CONTRIBUTION:**

Irvine Unified School District provides an *annual* contribution of **\$11,015** for each employee that is eligible to receive health benefits. The contribution covers **100%** of the cost of medical, dental and vision insurance for all eligible employees.

### **EMPLOYEE CONTRIBUTION:**

Coverage to the *employee only* is provided at no cost. Employees may cover eligible dependent(s)/domestic partner under the District plan with a payroll contribution made on a 10-month payroll cycle.

Medical, Dental and Vision benefits are extended to dependents of eligible employees and include a payroll deduction made on a **10-month payroll cycle**. Employee contributions will be made on a *pre-tax* basis unless otherwise noted and authorized by employee. (*A tax advisor should be consulted in order to determine if the post-tax option is appropriate for the employee’s specific situation*).

<b>Employee + 1 Spouse/Child/ Domestic Partner</b>	<b>Employee + Family (2 or more)</b>
Medical Insurance \$250/month	Medical Insurance \$300/month
Dental Insurance \$25/month	Dental Insurance \$55/month
Vision Insurance \$9/month	Vision Insurance \$21/month

Note: Employees who enroll dependent(s) in vision coverage are not eligible to switch to another vision provider or drop vision coverage unless they have been enrolled consecutively for 2 years.

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## **BENEFIT ELIGIBILITY**

### **FOR EMPLOYEE:**

You are eligible for all health benefits when you meet certain work hour requirements.

**Certificated Employees:** Eligible when hired and contracted to work 50% or more. Benefits begin *on the date of hire*.

**Classified Administrators/ Classified Confidential Employees:** Eligible when hired to work 30 hours or more per week. Benefits begin *on the date of hire*.

**Classified Employees – CSEA members, Administrative Assistants to Principals, Occupational Therapists and Physical Therapists:** Eligible when hired to work 30 hours or more per week. Benefits begin on the 61<sup>st</sup> day of employment, after a 60 day waiting period from the date of hire.

**Classified Supervisors:** Eligible when hired to work more than 20 hours or more per week. Benefits begin on the 61<sup>st</sup> day of employment, after a 60 day waiting period from the date of hire.

**Exception:** The 60-day waiting period does **not** apply to those permanent part-time Classified employees promoted to benefit eligible Classified positions. Benefits will begin *on the full time hire date*.

**In order to be covered, employees must enroll in the benefit plans within 30 days of their initial eligibility date. Failure to enroll within the 30-day time limit may result in coverage being denied until the next open enrollment date.**

## **FOR DEPENDENTS:**

An eligible Dependent for Medical Coverage is defined as follows:

- An employee's lawful spouse/domestic partner;
- An employee's biological child up to the age of 26;
- An employee's step-child from marriage to the biological parent of child up to age 26;
- An employee's legally adopted child up to age 26;
- An employee's child from a court appointed guardianship up to age 26;
- A child for whom a Qualified Medical Support Order has been issued up to age 26.

An eligible Dependent for Dental and Vision Coverage is defined as follows:

- An employee's lawful spouse/domestic partner;
- An employee's biological child up to the age of 24 when child is enrolled as a full time student, (12 or more units) beginning at age 19;
- An employee's step-child from marriage to the biological parent of child up to age 24 –when step-child is enrolled as a full time student, (12 or more units) beginning at age 19;
- An employee's legally adopted child up to age 24; when child is enrolled as a full time student, (12 or more units) beginning at age 19;
- An employee's child from a court appointed guardianship up to age 24; when child is enrolled as a full time student, (12 or more units) beginning at age 19;
- A child for whom a Qualified Medical Support Order has been issued up to age 24; when child is enrolled as a full time student, (12 or more units) beginning at age 19.

In order for coverage to become effective, any new dependent spouse, domestic partner or child, *must be* enrolled in the benefit plans within 30 days of their becoming an eligible dependent.

If dependent coverage is not elected at the time of the employee's enrollment in the plan, or a new dependent is not reported within 30 days after they become an eligible dependent, coverage may be delayed until the next open enrollment period.

At no time may a dependent be enrolled in benefit plans that the employee is not enrolled in.

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## **PROOF OF DEPENDENT ELIGIBILITY**

- **To add a Spouse/Domestic Partner** - A copy of the Marriage Certificate or Declaration/Affidavit of Domestic Partnership *is required*.

- **To add Dependent(s)** – A copy of the birth certificate or court documentation establishing adoption or legal guardianship *is required*. (Verification of birth may initially be provided by submitting a non-certified proof of birth known as the hospital birth record. Social security numbers may be submitted at a later time).

**PLEASE NOTE:**

Individuals who do not meet the plan definition of a covered dependent are not eligible to enroll in medical, dental and vision plans regardless of whether they are related to you (e.g. ex-spouse, legally separated spouse, parents, brothers, sisters).

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## **COVERAGE FOR DISABLED DEPENDENTS**

Dependent children enrolled in the medical plan who would normally lose their eligibility due to age, but who are physically or mentally disabled, may have their eligibility extended by written application within 30 days of the date the dependent child reaches age 26. To qualify for this extension, the physically or mentally disabled dependent child must be incapable of self-sustaining employment and be chiefly dependent upon the employee for support and maintenance. A Declaration of Disability for Over Age Dependent Child must be submitted within 30 days after the date the dependent child lost eligibility.

### **DOMESTIC PARTNERSHIP:**

Domestic Partnership is defined by California Law and recognized by the Irvine Unified School District. This law affects rights guaranteed to Domestic Partners with respect to their health plans. An employee's *registered* Domestic Partner receives benefits equal to that of an employee's spouse.

A Domestic Partnership is established when persons meeting the criteria specified by California Family Code Section 297 file a Declaration of Domestic Partnership.

The criterion is as follows:

1. Neither person is married to someone else or is a member of another domestic partnership with someone else that has not been terminated, dissolved, or adjudged a nullity.
2. The two persons are not related by blood in a way that would prevent them from being married to each other in this state.
3. Both persons are at least 18 years of age, except as provided in California Family Code § 297.1.
4. Both persons are capable of consenting to the domestic partnership.

## CHILDREN OF DOMESTIC PARTNERS

For Medical Coverage, an eligible Dependent Child is defined as your Domestic Partner's:

- Biological child up to age 26.
- Step-child up to age 26.
- Legally adopted child up to age 26.
- Child from a court appointed guardianship up to age 26.

For Dental and Vision Coverage, an eligible Dependent Child is defined as your Domestic Partner's:

- Biological child up to the age of 24 when child is enrolled as a full time student, (12 or more units);
- Step-child up to the age of 24 when child is enrolled as a full time student, (12 or more units);
- Legally adopted child up to the age of 24 when child is enrolled as a full time student, (12 or more units);
- Child from a court appointed guardianship up to the age of 24 when child is enrolled as a full time student, (12 or more units); or
- A child for whom a Qualified Medical Support Order has been issued up to the age of 24, when child is enrolled as a full time student, (12 or more units).

### TIMELINES & EMPLOYEE CONTRIBUTIONS

An employee must enroll his/her Domestic Partner and their Domestic Partner's eligible children within 30 days after the date the Affidavit of Domestic Partnership has been filed.

Irvine Unified School District will make the same premium contribution for your Domestic Partner and any eligible children of your Domestic Partner as for a legally married spouse and eligible children.

Pursuant to IRS regulations, Irvine Unified School District is obligated to report the employee premium contribution for Domestic Partners and Domestic Partner's children as taxable income on the employee's W-2. In addition, IUSD will withhold any applicable taxes from the employee's paycheck.

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### QUALIFYING EVENT – CHANGE IN FAMILY STATUS

Changes may be made to your insurance election *outside of Open Enrollment*, when a **Life Event – Change in Family Status** has occurred.

(Please note that changes must be submitted online at [www.benefitbridge.com/irvineusd](http://www.benefitbridge.com/irvineusd) within 30 days of the life event. Upload all required documents into BenefitBridge).



## **DEFINITION OF A QUALIFYING EVENT – CHANGE IN FAMILY STATUS**

Qualifying Events are strictly defined by the Internal Revenue Service as:

- ◆ Your marriage, domestic partnership, divorce, or legal separation,
- ◆ Birth, adoption or legal guardianship of a child,
- ◆ Death of a spouse, domestic partner or dependent child or,
- ◆ A change in the employment status that results in loss of medical coverage of the employee, spouse, domestic partner or dependent child. For example, the termination or commencement of employment or change in eligibility for benefits such as going from full time to part time status.

## **BENEFITBRIDGE-EMPLOYEE ONLINE ENROLLMENT SYSTEM**

Employees submit enrollment and changes online at [www.benefitbridge.com/irvineusd](http://www.benefitbridge.com/irvineusd) . *Please refer to pages 21 and 22 for detailed enrollment information.*

## MEDICAL BENEFITS

The Irvine Unified School District offers two medical plans - Blue Shield PPO Plan and Blue Shield HMO Plan. Both plans provide comprehensive coverage, including physician care and prescription drug plans. The differences between the plans include the network of physicians and hospitals and the out of pocket amounts paid for medical services.

**Blue Shield of California PPO** – Calendar year deductibles and co-insurance and /or copayments apply. Employees and covered dependents may access physicians and hospitals of their choice. However, it is the responsibility of the employee to verify whether physicians and hospitals of their choice are in-network or out-of-network. Higher copays and coinsurance apply for out-of-network services.

**Blue Shield of California Access + HMO** – Services are offered with no calendar year deductible and minimal copayments. HMOs manage healthcare to ensure physicians and/or hospitals selected are in-network providers and/or facilities. With the HMO plan, you and your covered dependents will select your own Personal Physician from the Blue Shield HMO Directory who will coordinate your medical care.

### Hearing Aid Coverage

HMO and PPO plans will pay up to 50% of the cost of hearing aids up to \$2,000. *Does not apply to Calendar Year Medical Deductible or Calendar Year Out-of-Pocket Maximum.*

For complete Medical and Prescription Plan Summaries, please visit: <https://intranet.iusd.org/business/insurance/>

### PRESCRIPTION DRUG BENEFIT:

**Express Scripts** offers Prescription Drug Coverage for PPO and HMO plans. Employees enrolled in the Blue Shield medical HMO or PPO plans will automatically be enrolled in Prescription Drug Coverage.

**Express Scripts** offers the convenience of home delivery for medicines taken on a regular basis. Register at Express-Scripts.com to sign up for home delivery, refill and renew prescriptions, track prescriptions, view claims and manage account setting and payment methods. Members have the option of obtaining up to a 90-day supply per prescription for covered maintenance drugs with free standard shipping.

Manage your medicines anywhere and anytime. Go to [express-scripts.com](https://www.express-scripts.com), select **Register Now** or download the **Express Scripts Mobile App** for free from your mobile device's app store and select **Register Now**.

Refer to the Express Scripts plan summary for specific coverage details.

## CHIROPRACTIC BENEFITS

The **Blue Shield PPO Plan** Chiropractic care coverage allows up to a benefit maximum of 30 visits per member per Calendar Year.

Employee/Member Copayment	
Preferred/In-Network Provider	Non-Preferred/Out of Network Provider
\$20 per visit – not subject to calendar year deductible	50%

The **Blue Shield Access + HMO Plan** Chiropractic care coverage allows up to a benefit maximum of 30 visits per member per Calendar Year. Employees and their covered dependents may self-refer to a network of more than 3,000 licensed chiropractors. Benefits are provided through a contract with *American Specialty Health Plans of California, Inc. (ASH Plans)*. To access a provider, call 800-678-9133 and provide ASH with your First Name, Last Name, and Blue Shield ID number.

Employee/Member Copayment	
Preferred/In-Network Provider	Non-Preferred/Out of Network Provider
\$20 per visit – not subject to calendar year deductible	No Coverage

## COVERAGE IDENTIFICATION

**Blue Shield** will mail (2) ID cards.

- PPO ID cards do not list dependents.
- HMO ID cards list all covered dependents on the back side.
- Additional cards can be printed online at [www.blueshieldca.com](http://www.blueshieldca.com).

### **Delta Dental**

- Services are accessed by informing the dentist of the type of dental coverage the employee has. No ID card is required to receive services. [www.DeltaDentalins.com](http://www.DeltaDentalins.com).

**Express Scripts** will mail ID cards.

- Display a copy of your ID card anytime if you have the Express Scripts mobile app. Additional information on [www.express-scripts.com](http://www.express-scripts.com).

### **MES Vision**

- Services are accessed by informing the doctor of the type of vision coverage the employee has or printing an ID card directly from the MES website at [www.MESVision.com](http://www.MESVision.com).

### **VSP Vision**

- Services are accessed by informing the doctor of the type of vision coverage the employee has. No ID card is required to receive services. <https://vsp.com/>

### **Discovery Benefits - (FSA Provider)**

- Information is accessed by calling 866-451-3399 or visiting the Discovery Benefits website at [www.DiscoveryBenefits.com](http://www.DiscoveryBenefits.com).

## DENTAL BENEFITS

Irvine Unified School District provides PPO dental benefits through Delta Dental of California, the nation’s largest, most experienced dental benefits system in California. Delta provides employees and their covered dependents with a wide choice of participating general dentists and specialists. Please note you will receive the highest plan benefit if treated by a *Preferred/In-Network* Provider. Please visit [www.deltadentalins.com](http://www.deltadentalins.com) for provider selection.

Employee/Member Deductible	
Preferred/In-Network Provider	Non-Preferred/Out of Network Provider
<i>\$50 per person, \$150 per family, per calendar year.</i>	<i>\$50 per person, \$150 per family, per calendar year.</i>
Annual Maximum	
<i>\$1,750 per person in –network per calendar year</i>	<i>\$1,750 per person out-of–network per calendar year</i>

Fees are based on PPO fees for **in-network dentists** and the maximum plan allowance (MPA) for out-of-network dentists. Reimbursement is paid on Delta Dental contract allowances and not necessarily each dentist’s actual fees.

For a complete Dental Plan Summary, please visit: <https://intranet.iusd.org/business/insurance/>

## VISION BENEFITS

Irvine Unified School District provides vision benefit coverage for Employees and their eligible Dependents.

**MES Vision Plan** is designed to provide members with access to qualified eye care professionals and coverage for a comprehensive vision examination and material (eyeglasses or contact lenses). Employees who select MES vision coverage have access to over 16,000 participating providers including Ophthalmologists, Optometrists and Opticians/Optical Chain locations. Members will get the most benefit and have lower out of pocket costs when seen by a MES doctor. To find a MES doctor, visit [www.MESVision.com](http://www.MESVision.com).

**VSP Signature Vision Service Plan** PPO offers a vision plan with a wide variety of over 22,000 network doctors located throughout the nation.

Members may visit Costco for exam and material needs, which includes a \$70 frame allowance.

The plan is designed to provide members with quality eye care and overall wellness with a WellVision Exam from a VSP doctor. Members will get the most benefit and have lower out of pocket costs when seen by a VSP doctor. To find a VSP doctor, visit [www.vsp.com](http://www.vsp.com).

For complete Vision Plan Summaries, please visit: <https://intranet.iusd.org/business/insurance/>



## LINCOLN FINANCIAL GROUP

The Irvine Unified School District has partnered with Lincoln Financial Group and offers to all full time active classified employees working 30 or more hours per week and all 50% plus contract certificated employees with term life and accidental death and dismemberment insurance in the amount of \$50,000. As this is part of the core insurance benefit package, eligible employees are not required to contribute toward the cost of this Basic Insurance.

Employees must complete the Basic Life and AD&D Lincoln Financial Group Beneficiary Form and submit the signed original form to the Risk Management & Insurance Department within 30 days from the date of hire. However, at any time, a Beneficiary Form may be updated and submitted to the Risk Management & Insurance Department.

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### Group Life Insurance (Basic Life and AD&D)

#### Summary of Benefits

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<b>Life Benefit</b>	Employee
Amount	\$50,000
Guarantee Issuance	\$50,000
<b>AD&amp;D Benefit</b>	Employee
Amount	\$50,000
Guarantee Issuance	\$50,000
<b>Benefit Reduction</b>	Employee
Benefits <i>will</i> reduce	35% at age 65
	Benefits <i>will</i> terminate upon retirement





## LINCOLN FINANCIAL GROUP

An additional part of the Employee Benefit package includes Long Term Disability coverage. Eligible employees are not required to contribute toward the cost of this Basic Insurance.

### **Long Term Disability: Benefit Highlight**

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#### **Employee – All Active Benefit Eligible Certificated Employees with *less than 5 years of service***

Maximum Monthly Benefit Amount: 66.67% of salary *up to* \$5,000 per month  
Maximum Benefit Duration: Social Security Normal Retirement or later of Age 65  
Own Occupation Period: 24 Months  
Elimination Period: **110 days** is the number of days you must be disabled prior to collecting benefits.

#### **Employee – All Active Benefit Eligible Certificated Employees with *more than 5 years of service***

Maximum Monthly Benefit Amount: 66.67% of salary *up to* \$5,000 per month  
Maximum Benefit Duration: 12 Months  
Elimination Period: **110 days** is the number of days you must be disabled prior to collecting benefits.

#### **Employee – All Active Benefit Eligible Classified Employees**

Maximum Monthly Benefit Amount: 66.67% of salary *up to* \$5,000 per month  
Maximum Benefit Duration: Social Security Normal Retirement or later of Age 65  
Elimination Period: **112 days** is the number of days you must be disabled prior to collecting benefits.

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Additional information and explanation of terms relating to the Long Term Disability coverage including but not limited to, *Pre-Existing Condition, Waiver of Premium, Survivor Income Benefit, Employee Connect<sup>SM</sup>, Progressive Income Benefit and Benefit Limitations* can be found on the District's Intranet page at <https://intranet.iusd.org/business/insurance/> or by visiting [www.LincolnFinancial.com](http://www.LincolnFinancial.com).



## LINCOLN FINANCIAL GROUP

The Irvine Unified School District also offers **Voluntary** Life Insurance to its benefit eligible employees and their immediate families for purchase. In addition, **Long Term Disability** Insurance may be purchased for the benefit eligible employee.

Employees must complete the initial Lincoln Financial Group Enrollment/Beneficiary Form and submit the signed original form to the Risk Management & Insurance Department within 30 days from the date of hire. However, at any time, a Beneficiary Form may be updated and submitted to the Risk Management & Insurance Department.

### **Voluntary Life Insurance: Summary of Benefits**

#### **Employee**

- ✓ Choice of \$10,000 increments, not to exceed 5 times your annual salary, Employees age 70 and older - maximum benefit is \$50,000.
- ✓ Benefit Amounts: \$10,000 - \$500,000
- ✓ Guaranteed Issuance: \$300,000 or 3 times annual salary *under* age 70. **None at age 75 +.**
- ✓ Benefit Reduction: **35%** at age 65, **additional 25%** at age 70, **additional 15%** at age 75.
- ✓ Benefit Termination: Retirement **or** age 80; whichever occurs *first*.

#### **Spouse/Domestic Partner**

- ✓ Choice of \$5,000 increments, benefit amount not to exceed 50% of employee elected amount.
- ✓ Benefit Amounts: \$5,000 - \$250,000
- ✓ Guaranteed Issuance: \$30,000 when spouse/domestic partner is *under* age 60. **None** when spouse/domestic partner is *over* age 60.
- ✓ Benefit Reduction: **35%** when spouse is age 65.
- ✓ Benefit Termination: When spouse is age 70.

#### **Dependent Child**

- ✓ \$250 Child ages 14 days to 6 months (prior enrollment required).
- ✓ Choice of \$2,500, \$5,000, \$7,500 or \$10,000 increments for children age 6 months – 19 years, (to age 24 when child is a *full time* student). \*Newborn children to age 14 days are *not eligible* for a benefit.
- ✓ Benefit Amounts: \$2,500 - \$10,000
- ✓ Guaranteed Issuance: \$10,000

## FLEXIBLE SPENDING ACCOUNTS

A Flexible Spending Account (FSA) is a benefit that Irvine Unified School District provides along with Discovery Benefits that allows employees to pay for certain IRS approved healthcare and dependent daycare expenses with *pre-tax* money. This program is also referred to as the Section 125 Plan.

A Flexible Spending Account (FSA) is advantageous if personal expenses can be identified as an eligible tax deferral under the IRS Section 125 Code. Employees enrolled in this program will not pay any Federal, Social Security, and in most cases state or local taxes on the funds allocated into this plan. The amount of individual savings will be dependent on federal, state and local tax brackets of the employee.

Only employees eligible to receive District benefits can participate in a FSA plan. If consideration is made to enroll in this program, it is recommended that a tax accountant and/or financial planner be consulted prior to doing so.

Employees participating in the FSA program will be charged a \$4.90/monthly (tenthly) administration fee. This fee is automatically deducted from the employee's paycheck.

### HOW THE PLANS WORK:

Both the Health Care Account and Dependent Care Account work like a personal expense account. A portion of the employee's salary based on maximum annual deferral limits is set aside before taxes. The money is used to pay certain childcare, medical, dental or vision expenses not covered by insurance, including out-of-pocket prescription drugs and many prescribed over-the-counter medicines. Health Benefit premiums/contributions are *not* eligible for reimbursement with the Health Care Account.

Payroll Deductions are made in equal amounts totaling the annual deferral amount on a **tenthly payroll cycle on a pre-tax basis**. (Please note there are limits on the amounts that can be deferred).

### 12 MONTH ANNUAL DEFERRAL LIMITS:

#### JANUARY 1, 2020 – DECEMBER 31, 2020

Health Care Account (Out of Pocket)	
Maximum	\$2,700
Dependent Care Account (Daycare)	
Maximum	\$5,000
Maximum (if tax filing separately)	\$2,500

With careful planning, a FSA can significantly reduce personal taxes thereby *increasing* take-home pay.

### THE REIMBURSEMENT PROCESS:

Healthcare accounts are prefunded and the enrolled employee is eligible to receive reimbursement up to the elected annual contribution from the start of the plan year. (The funds that are reimbursed will be recovered as deductions continue to be taken from each paycheck throughout the plan year.)

Dependent Care accounts **are not** pre-funded so enrolled employees will only receive reimbursement up to the year-to-date contributions made from their payroll deductions.



An enrolled employee may pay with their prepaid Discovery Benefits debit card at the time the expense is incurred or pay the provider out-of-pocket and submit a manual claim reimbursement form by U.S. Mail, online, via email or through Discovery Benefits' toll-free facsimile telephone number to receive a reimbursement.

### **FSA REIMBURSEMENT RULES:**

To obtain reimbursement through the FSA plan(s), a manual claim reimbursement form must be completed with *all* itemized receipts from the service provider attached. Cancelled checks, bankcard/credit card receipts and credit card statement are **not** acceptable forms of documentation.

The receipt must come from a third party and include the following information:

#### **Health Care Account**

- For whom service was incurred
- Date of the service
- Description of service or item purchased
- Name of provider or merchant
- Amount of service (after insurance, if applicable)
- Prescription drug name or number

#### **Dependent Care Account**

- Date(s) of the service
- Amount of service
- Name of child care provider

The employee is responsible for paying charges incurred by the provider, *unless* the prepaid Discovery Benefits debit card is used.

#### **IMPORTANT:**

*Always save receipts, regardless of the method of payment.*

*If verification has not been received by Discovery Benefits and processed within 72 days after the debit card transaction, the debit card will be deactivated and placed in a temporary hold status.*

*Employees are required to pay back the plan account if the expenses do not meet IRS guidelines.*

### **FSA CLAIM FILING DEADLINES**

Expenses must be incurred during the plan year. Claims for medical and/or dependent care reimbursements *must* be submitted no later than 180 days *after* the plan year ends.

#### **12 MONTH PLAN YEAR**

JANUARY 1, 2020 – DECEMBER 31, 2020

LAST DATE TO FILE: JUNE 28, 2021

**IMPORTANT: Plan participants may rollover unused funds into the subsequent plan year (\$50 minimum up to a \$500 maximum).**

**OTHER IMPORTANT GUIDELINES:**

- IRS regulations do not allow money to be transferred from Health Care FSAs to Dependent Care FSAs or vice versa.
- Reimbursement for these types of expenditures cannot come from any other source.

For additional information please contact *Discovery Benefits* at: 866-451-3399 or <https://intranet.iusd.org/business/insurance/>

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## **COBRA - CONTINUATION OF COVERAGE**

Employees and their families will be afforded the opportunity for a temporary extension of health benefit coverage when they are no longer eligible to receive benefits. The Consolidated Omnibus Budget Reconciliation Act (COBRA) requires group plans to offer the option to continue the same health benefits coverage that the employee and/or dependents received while eligible and at their own expense. For current rates, please visit the Risk Management/Insurance Department website at: <https://intranet.iusd.org/business/insurance/>

If the extension of coverage is not elected under COBRA, the employee's coverage will terminate on the appropriate end date. Generally, coverage will terminate at the end of the month following loss of eligibility.

Employees may elect to continue coverage for themselves and/or their covered dependents at their own expense for up to eighteen (18) months if coverage ends due to either:

- A reduction in the number of hours worked
- Termination of employment

The spouse of a benefited employee has the right to continue coverage for up to thirty-six (36) months if coverage would or will end due to either:

- Divorce or legal separation
- Death of spouse

In the case of a dependent child of an eligible employee, he or she has the right to continue coverage up to thirty-six (36) months if coverage ends due to:

- Dependent ceases to be eligible to receive benefits under the plan,
- Parent's divorce or legal separation,
- Death of a parent

COBRA extension of coverage cannot exceed a total amount of up to 36 months. Premium payments must be paid retroactively for the period between the termination date and the date the extended coverage is elected not to exceed 45 days from the date the coverage was lost. Subsequent monthly premiums are due

on or before the first of the month. If the premium is not received within 30 days of the due date, the coverage will be terminated as of the due date.

Administration of COBRA payments will be processed through Discovery Benefits. Please visit their website, [www.DiscoveryBenefits.com](http://www.DiscoveryBenefits.com) for more information.

### **MARKETPLACE COVERAGE - AN ALTERNATIVE TO COBRA**

Beginning January 1, 2014, it became federal law for individuals to have minimum essential health coverage or be subject to penalty.

The Marketplace is intended to help individuals meet the requirement for medical coverage by providing another place to purchase the coverage. By law, coverage cannot be denied or dropped due to a pre-existing condition or if a person should become sick. Many policies now provide preventative services, such as immunizations and mammography and many other cancer screenings, with no out of pocket costs. Financial assistance may also be available.

The Marketplace can help evaluate coverage options, including eligibility for coverage and its cost. Please visit: [www.healthcare.gov](http://www.healthcare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace.

## RETIREE ELIGIBILITY

Retirees are eligible for District paid medical, dental, and vision benefits, until age 65, when certain requirements are satisfied. Retirement is a separation from employment. Therefore, the District will offer at the time of retirement the choice between District-paid benefits or one-time offer of COBRA benefits.

**Certificated Employees:** Eligible when retired after reaching age 55, provided employee served a minimum of fifteen (15) full time or equivalent years (last five (5) years to be consecutive) in the District and ITA bargaining unit prior to retirement (refer to ITA contract).

**Classified Employees:** Eligible when retired after reaching age 55, provided employee served a minimum of ten (10) consecutive years with the District prior to retirement (refer to CSEA contract).

**Classified Supervisors:** Eligible when retired after reaching age 55, provided employee served a minimum of ten (10) consecutive years with the District prior to retirement (refer to ISA contract).

## DEPENDENT ELIGIBILITY

A dependent of a retiree is eligible for medical, dental and vision benefits only during the initial (retirement) enrollment period provided the dependent was on the employee's medical, dental and vision plans at time of retirement. Dependent premiums are the responsibility of the retiree and are payable monthly. Failure to pay the premium within 30 days from the date due will result in the dependent being dropped from the medical, dental, and/or vision plans. Dependents are not eligible to reenroll once dropped from medical, dental and vision plans.

An eligible Dependent for **Medical Coverage** is defined as follows:

- A retiree's lawful spouse/domestic partner;
- A retiree's biological child up to the age of 26;
- A retiree's step-child from marriage to the biological parent of child up to age 26;
- A retiree's legally adopted child up to age 26;
- A retiree's child from a court appointed guardianship up to age 26;
- A child for whom a Qualified Medical Support Order has been issued up to age 26;

An eligible Dependent for **Dental and Vision Coverage** is defined as follows:

- A retiree's lawful spouse/domestic partner;
- A retiree's biological child up to age 24, when child is enrolled as a full time student, (12 or more units) beginning at age 19;
- A retiree's step-child from marriage to the biological parent of child up to age 24, when step-child is enrolled as a full time student, (12 or more units) beginning at age 19;
- A retiree's legally adopted child up to age 24, when child is enrolled as a full time student, (12 or more units) beginning at age 19;

- A retiree's child from a court appointed guardianship up to age 24, when child is enrolled as a full time student, (12 or more units) beginning at age 19;
- A child for whom a Qualified Medical Support Order has been issued up to age 24.

# USEFUL REFERENCE AND CONTACT INFORMATION

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## MEDICAL PLANS:

### Blue Shield of CA - PPO

Shield Concierge	1-855-599-2657
Mental Health Services	1-855-256-9404
Teladoc	1-800-Teladoc (835-2362)
Nurse Help 24/7	1-877-304-0504
Appeals/Grievances	1-855-256-9404
Website	<a href="http://www.BlueShieldCA.com">www.BlueShieldCA.com</a>
Express Scripts	1-877-748-0703
Express Scripts Website	<a href="http://www.express-scripts.com">www.express-scripts.com</a>

### Blue Shield of CA - HMO

Member Services	1-855-256-9404
Mental Health Service Administrator (MHSA)	1-877-263-9952
Chiropractic Services –American Specialty Health Network	1-800-678-9133
Teladoc	1-800-Teladoc (835-2362)
Nurse Help 24/7	1-877-304-0504
Website	<a href="http://www.BlueShieldCA.com">www.BlueShieldCA.com</a>
Express Scripts	1-877-748-0703
Express Scripts Website	<a href="http://www.express-scripts.com">www.express-scripts.com</a>

## DENTAL PLAN:

### Delta Dental

Customer Service	1-866-499-3001
Website	<a href="http://www.DeltaDentalins.com">www.DeltaDentalins.com</a>

## VISION PLANS

### Medical Eye Services (MES)

Customer Service	1-800-877-6372
Website	<a href="http://www.MESVision.com">www.MESVision.com</a>

### Vision Service Plan (VSP)

Customer Service	1-800-877-7195
Website	<a href="http://www.vsp.com">www.vsp.com</a>

## FLEXIBLE SPENDING PLANS:

### Discovery Benefits

Customer Service	1-866-451-3399
Facsimile	1-866-451-3245
Website	<a href="http://www.DiscoveryBenefits.com">www.DiscoveryBenefits.com</a>

## COBRA CONTINUATION COVERAGE:

### Discovery Benefits

Customer Service	1-866-451-3399
Facsimile	1-866-451-3245
Website	<a href="http://www.DiscoveryBenefits.com">www.DiscoveryBenefits.com</a>

# USEFUL REFERENCE AND CONTACT INFORMATION

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## **BASIC LIFE & VOLUNTARY INSURANCE PLANS:**

### **Lincoln Financial Group**

Customer Service

1-800-423-2765

Facsimile

1-877-573-6177

## **LONG TERM DISABILITY INSURANCE PLAN:**

### **Lincoln Financial Group**

Customer Service

1-800-423-2765

Facsimile

1-877-573-6177

## **DOMESTIC PARTNERSHIP**

### **California State Domestic Partner Registry**

General Information (Regional Office – Los Angeles)

1-213-897-3062

General Information (Sacramento)

1-916-653-3984

Website

<http://www.sos.ca.gov/dpreistry/>

## **RETIREMENT SYSTEMS**

### **California State Teachers Retirement System**

Member Services

1-800-228-5453

Facsimile

1-916-414-5040

Website

[www.calstrs.com](http://www.calstrs.com)

### **California Public Employees' Retirement System**

Customer Contact Center

1-888-225-7377

Facsimile

1-800-959-6545

Website

[www.calpers.ca.gov/](http://www.calpers.ca.gov/)

## **GOVERNMENT AGENCIES**

### **Social Security Administration**

Information

1-800-772-1213

Website

[www.ssa.gov/](http://www.ssa.gov/)

### **Medicare**

Information

1-800-633-4227 (800.Medicare)

Website

[www.medicare.gov/](http://www.medicare.gov/)

## Irvine Unified School District Online Benefits Enrollment Made Easy with *BenefitBridge*!

### Need Help?

For all questions related to your benefits, please email [Insurance@iusd.org](mailto:Insurance@iusd.org), contact Linda Garcia at (949) 936-5044 or Laura Horning at (949) 936-5267. For BenefitBridge technical assistance *only*, please contact BenefitBridge Customer Care at 800.814.1862; Mon – Fri, 8:00 AM – 5:00 PM, PST or email [benefitbridge@keenan.com](mailto:benefitbridge@keenan.com).

### Here’s what you can do on BenefitBridge:

- Enroll in Benefits
- Compare Plan Options
- Upload Required Documents
- Available 24/7 via the Internet
- Message Center
- Resource Center

### Registration and Login

- Need to create login credentials?
  - In the **address bar**, type [www.benefitbridge.com/irvineusd](http://www.benefitbridge.com/irvineusd)
  - (**Not** in the Bing, Google, Yahoo search engine field)
  - Click the **Enter** key

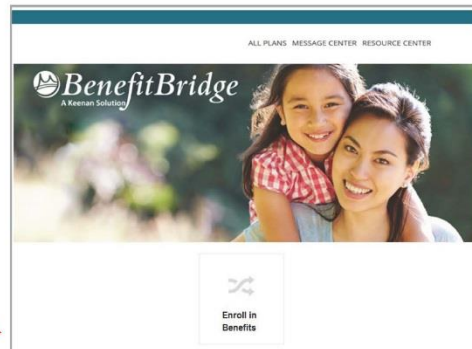


- Please add your email address during the registration process to receive an email confirmation of your enrollment approval.
- Then, follow the instructions below to register:

<b>STEP 1</b> →	Select “ <b>Register</b> ” to <b>Create an Account</b>	<b>STEP 2</b> →	Create a <b>Username and Password</b>	<b>STEP 3</b> →	Select “ <b>Continue</b> ” to access <b>BenefitBridge</b>
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### Enrolling in Benefits

Access your enrollment via the **Enroll in Benefits** button





Irvine Unified School District Life Event Online Benefits Enrollment is easy with *BenefitBridge*!

**Need Help?**

For all questions related to your benefits, please email [Insurance@iusd.org](mailto:Insurance@iusd.org), contact Linda Garcia at (949)936-5044 or Laura Horning at (949) 936-5267.

For BenefitBridge technical assistance *only*, please contact BenefitBridge Customer Care at 800.814.1862; Mon – Fri, 8:00 AM – 5:00 PM, PST or email [benefitbridge@keenan.com](mailto:benefitbridge@keenan.com).

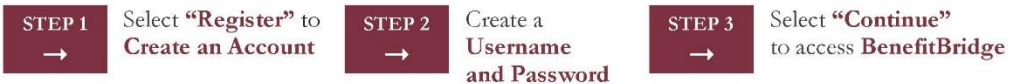
**Here’s what you can do on BenefitBridge:**

- View Current Plan Year Benefits
- Update Beneficiary Information
- Add or Remove Dependents Due to Life Event (Due within 30 days of life event date)
- Upload Required Documents
- Compare Plan Options
- Update Email Address
- Resource Center
- Message Center
- Available 24/7 via the Internet

**Registration and Login**

- Already have login credentials? Login to **BenefitBridge** at [www.benefitbridge.com/irvineusd](http://www.benefitbridge.com/irvineusd)
- Forgot your username or password? Click on “Forgot Username/Password?”
- Please add or update your email address to receive an email confirmation of your enrollment approval.
- Need to create login credentials?

- In the **address bar**, type [www.benefitbridge.com/irvineusd](http://www.benefitbridge.com/irvineusd) (Not in the Bing, Google, Yahoo search engine field)
- Click the **Enter** key, then follow the instructions below to register:



**Enrolling in Benefits**

Access your Life Event Enrollment via the **Make Changes to My Benefits** button





**IRVINE UNIFIED  
SCHOOL DISTRICT**