



KEYES UNION SCHOOL DISTRICT
4801 LUCINDA AVE, KEYES, CA 95328, Phone: (209) 669-2921 Fax (209) 669-2923

HEALTH INSURANCE OPEN ENROLLMENT
May 23, 2018 through August 14, 2018

Please find attached the new combined insurance rates summary and election form for the period beginning October 01, 2018 through September 30, 2019. Rate changes will be in effect beginning with September, 2018 payroll.

Employees wishing to make a change must complete and return the Employee Benefit Selection Form by August 14, 2018 indicating the changes.

Please be sure you receive confirmation from me that I have received all the required paperwork before the deadline. All paperwork is due no later than August 14, 2018.

If I do not receive a response by the deadline, you will automatically renew in your current plans at the new rate.

You are only eligible to make changes or elect coverage during this open enrollment period for an effective October 01, 2018. If you do not do so during this time, you will not be able to enroll or make changes until October 2019 unless you have a qualifying event.

Important Changes:

- All Medical plans had a slight increase in cost. Please see Selection sheet for new costs.
- Kaiser will be adding a Hearing Aid Benefit to all traditional Kaiser Plans. This is not available to Kaiser HSA compliant plans.
 - Benefit maximums * \$500 allowance per device, * 1 device per ear * 2 devices per 36 months
- **Kaiser Dual Coverage Coordination of Benefits:** Effective January 1, 2018, members covered by two or more Kaiser HSA plans may be impacted by a new process for coordinating benefits. This is a global Kaiser change and not specific to SISC. Kaiser has been in direct communication with impacted members.

SISC Value Added Services:

- **SISC Expert Medical Opinion Service,** SISC has obtained **Advance Medical** for this program. Members will have unlimited concierge access to a specialist as an additional benefit at no cost to the employee. Visit: <http://advance-medical.net/sisc/>
- **SISC Employee Assistance Program** All SISC Members may access free resources if they need help with personal concerns.—emotional, marital, financial, interpersonal, addiction and recovery, legal, stress and more. Phone 800-999-7222 or access via the internet at www.anthemead.com **Login Company Code: SISC** See Flyer
- **MDLIVE** includes behavioral health therapy and psychiatrist visits
 - MDLive provides members with on-demand access to board certified physicians by phone, online video or secure email for a \$5.00 co-pay. (In order to remain IRS compliant MDLive visits became subject to the deductible on the HSA plans. The full cost of a medical visit is \$40.00 and is applied to the member's deductible.) This does not affect any other SISC plan. . This feature is currently available to all SISC Blue Shield members. See Flyer
- **Solera4me Diabetes Prevention Program** for Blue Shield HMO and PPO members. It is a 16-week cutting edge program that can help members with prediabetes lose weight, adopt healthy habits and significantly reduce their risk of developing diabetes. It is available at no cost to members that qualify. For more information visit www.solera4me.com
- **Costco offers a \$0.00 co-pay for most generic prescriptions. (not available for Kaiser, HSA or individual Retiree plans)** See Flyer

If you would like to meet with me to discuss plan options and/or enroll please contact me to schedule an appointment. Please do not wait until the last minute.

Elizabeth Smiraglia
Payroll Technician
669-2921 ext 3604