

Capistrano Unified School District  
2023 Retirees  
w/ Medical Benefits



Thank you for your continued commitment as a valued member of California Schools Benefits Trust (CSBT). Capistrano Unified School District, in partnership with CSBT, has joined with VEBA to purchase and administer your district health benefits. As a result of this partnership, you receive high-quality benefits and care at the lowest possible cost.

The following information describes what you need to do to receive your 2023 Retiree Benefits through CSBT/VEBA. Please review carefully.

1. **Please review the rates for 2023, they can be found on the District Insurance website**  
<https://www.capousd.org/subsites/Insurance/>
2. If you like to keep all your current health benefits and have no changes, there is nothing you need to do. Your 2022 health benefit elections will roll over.
3. If you are looking to make changes in plan selection or address, complete the Enrollment/Change form located on the District Insurance website <https://www.capousd.org/subsites/Insurance/>
4. **Enrolling in Medical or Dental is not an option if you do not currently have this benefit.**
5. There will be in-person and virtual Open Enrollment meetings (see dates below).
6. Check the district insurance website to review your plan choices/plan comparison chart and detailed Summary of Benefits.  
<https://www.capousd.org/subsites/Insurance/>
7. Check the district insurance website on how to find an HMO primary care doctor for UHC and Cigna plans.  
<https://www.capousd.org/subsites/Insurance/>
8. Check the district insurance website to find an HMO Delta Dental Dentist  
<https://www.capousd.org/subsites/Insurance/>

**Enhancements:**

- **Urgent Care Copay for UHC HMO Plans** - PCP copay for urgent visits both within and outside of your assigned medical group's service area will align with your plans copay.
- **Express Scripts Benefit (UHC Members) - Waived Copay Program** - Preferred generic cholesterol medication will have no copay through the Smart90 retail program or Home Delivery.
- **Express Scripts Prescription Drug List (PDL) - Formulary Change (UHC Members)** - will be moving the National Preferred Formulary. Any members impacted by this change will receive a letter from Express Scripts around November 1st and also around around December 1st to inform them of the change.
- **VSP is Now VSP Vision Care** - This is simply a name change with no impacts to benefits. They will now include Essential Medical Eye Care.

**Important Dates:**

Date	Time	Event & Location
<b>October 17, 2022</b>	N/A	<b>Open Enrollment Starts</b>
October 18, 2022	4:30 - 6:30 p.m.	Virtual Zoom Meeting with VEBA representatives and carriers. check the District Insurance website for links to Virtual Meeting
October 26, 2022	4:30 - 6:30 p.m.	Virtual Zoom Meeting with VEBA representatives and carriers. check the District Insurance website for links to Virtual Meeting
November 2, 2022	4:30 - 6:30 p.m.	IN PERSON MEETING - DISTRICT OFFICE BOARD ROOM
<b>November 4, 2022</b>	11:59 p.m.	<b>Last Day to Submit Enrollment Forms</b>
<b>January 1, 2023</b>	N/A	<b>Effective Date of New Plans</b>