

Capistrano Unified School District
2023 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 Employee Benefits through CSBT/VEBA. It provides all the tools you need to enroll in, change or term benefits. Please review carefully.

1. The rates for 2023 have increased so please review the enclosed rates before making your plan selection.
2. If you would like to keep all of 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, enroll or term benefits, you will need to do this through "MyCUSD" Instructions are enclosed.
4. Employees adding dependents must submit acceptable documentation prior to January 1, 2023. Check the district insurance website for list of acceptable documents. Please see back of notice for information on enrolling dependents that do not qualify.
5. If you have a flexible spending account or childcare with American Fidelity, these will not rollover. You will need to go into the American Fidelity website to make your election for 2023. Please refer to the enclosed flyer. There will be no one-on-one meetings with an AF representative.
6. There will be in-person and virtual Open Enrollment informational meetings (see dates below).
7. Check the district insurance website to review your plan choices/plan comparison chart and detailed Summary of Benefits.
<https://www.capousd.org/subsites/Insurance/>
8. 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/>
9. Check the district insurance website to find an HMO Delta Dental dentist. <https://www.capousd.org/subsites/Insurance/>

2023 Product 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 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.
 - **American Fidelity Flexible Spending** has increased to \$2850
- For more information on your VEBA benefits, go to the MyVEBA portal at myveba.org.

Important Dates:

Date	Time	Event & Location
October 17, 2022	N/A	Open Enrollment Starts (online through "MyCUSD")
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
November 4, 2022	11:59 p.m.	Open Enrollment Deadline Last Day to Enroll Online
January 1, 2023	N/A	Effective Date of New Plans