

**Capistrano Unified School District
2023 COBRA Participants
w/ Dental and Vision Benefits**



Insurance Dept.



If you are looking to make changes in plan selection or address , complete the Enrollment/Changes form located on the CUSD Insurance website <https://www.capousd.org/subsites/Insurance/>

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 COBRA Benefits through CSBT/VEBA. It provides all the tools you need to ensure a smooth transition to your benefits. Please review carefully.

1. **Please review the rates for 2023. Please note that Delta Dental PPO rates have increased, please make any necessary adjustments with your bank.**
2. If you would like to keep all of your current benefits and have no changes, there is nothing you need to do. Your 2022 health benefits 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. If you are planning to add dependents, you 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 enrolling dependents that due not qualify. 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/>
5. There will be in-person and virtual Open Enrollment informational meetings (see dates below)
6. Check the district insurance website to review your plan choices/plan comparison and detailed Summary of Benefits. 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/>
7. Check the district Insurance website on how to find an HMO primary care doctor for UHC and Cigna Plans. 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/>
8. Check the district insurance website to find an HMO Delta Dental dentist If you are looking to make changes in plan selection or address, <https://www.capousd.org/subsites/Insurance/>.

2023 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.

Important Dates:

Date	Time	Event & Location
October 17, 2022	N/A	Open Enrollment Starts
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.	Virtual Zoom Meeting with VEBA representatives and carriers. District Office Board Room
November 4, 2022	11:59 p.m.	Last Day to Submit Enrollment Forms
January 1, 2023	N/A	Effective Date of New Plans