

Capistrano Unified School District
2023 Retirees
w/ Dental Only 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.

- Please review the rates for 2023, please note that Delta Dental PPO has increased. If you utilize Bill Pay through your bank, please make the necessary adjustments.**
- 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.
- 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/>
- Enrolling in Medical or Dental is not an option if you do not currently have this benefit.**
- There will be in-person and virtual Open Enrollment meetings (see dates below).
- Check the district insurance website to review your plan choices/plan comparison chart and detailed Summary of Benefits. <https://www.capousd.org/subsites/Insurance/>
- 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/>
- 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
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.	IN PERSON MEETING - 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