

Capistrano Unified School District 2022 COBRA



Thank you for your continued commitment as a valued member of California Schools Benefits Trust (CSBT). Your 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 2022 COBRA Benefits through CSBT/VEBA. It provides all the tools you need to ensure a smooth transition to your benefits. Please review carefully.

1. There will be no in-person Informational Meetings this year. There are virtual resources available to you, including virtual meetings (see dates below). Flyers will be made available to you with details.
 2. **If you would like to keep all of your current benefits and have no changes, there is nothing you need to do.** Your 2021 benefits will roll over and you do not have to submit any paperwork. **In addition, there have been several plan enhancements and rate changes for 2022. Please read the enclosed information carefully.**
- Review the information in this flyer. Review the attached comparison chart, changes overview and associated rates.
 - Your plan choices are:
 - UnitedHealthcare SignatureValue (UHC) Alliance HMO (Low Option or HMO 10)
 - UnitedHealthcare (UHC) Harmony HMO 10
 - UnitedHealthcare (UHC) Journey Harmony HMO
 - UnitedHealthcare (UHC) Performance HMO — Network 2 (This plan is available to current enrollees only).
 - UHC/UMR Select Plus PPO Plan
 - Kaiser HMO (Kaiser \$15 or Kaiser \$25/\$40 Low Option)
 - Cigna Select HMO
 - Delta Dental (DHMO or PPO)
 - Vision Service Plan
 - Check the Capistrano District Insurance website periodically for the latest information on your health benefits. You can also find the **detailed summary of benefits** for each plan on this site along with How to Find a UHC or Cigna Primary Care Doctor or How to Find an HMO Dentist: insurance-capousd-ca.schoolloop.com.
 - Make note of important enrollment deadlines below.
 - If you are not making changes, you do not need to submit any paperwork.**
 - If you are making changes in plan selection or address, complete the appropriate Enrollment/Change Form(s) located on the District Insurance website.**
 - If you are adding dependents, you must submit acceptable documentation prior to January 1, 2022. Please see back of notice for information on enrolling dependents that do not qualify.**

Important note: All enrollment forms must be received in the District Insurance Office no later than November 5, 2021.

Important Dates:

Date	Time	Event & Location
October 18, 2021	N/A	Open Enrollment Starts (online site opens)
October 20, 2021	4:30 - 6:30 p.m.	Virtual Zoom Meeting with VEBA representatives and carriers. See attached flyer for details.
October 28, 2021	4:30 - 6:30 p.m.	Virtual Zoom Meeting with VEBA representatives and carriers. See attached flyer for details.
November 2, 2021	4:30 - 6:30 p.m.	Virtual Zoom Meeting with VEBA representatives and carriers. See attached flyer for details.
November 5, 2021	11:59 p.m.	Open Enrollment Deadline Last Day to Enroll Online
January 1, 2022	N/A	Effective Date of New Plans

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Here is an overview of 2022 plan enhancements. Please read carefully along with the enclosed documents to see if you want to make a new benefit selection.

If you would like to keep all of your current benefits and have no changes, there is nothing you need to do. Your 2021 benefits will roll over and you do not have to submit any paperwork.

What's Changing

- Rates
- Free Virtual Care for UHC Journey and Harmony Members
- UHC Harmony Network Expansion in Southern California
- New Carrum Surgery Benefit for PPO Members
- Employees not making changes to Health Benefits do not need to do anything, their 2021 elections will roll over.

Rates

2022 Rates Enclosed. The rates for 2022 have increased so please be sure to review the enclosed rates before making your plan selection.

2022 Product Enhancements

Free UHC Virtual Care. Effective January 1, 2022, virtual appointments are available to UHC Journey and Harmony members for \$0 copay/no cost share. Various cost share applies for all other VEBA plans. You will also have an additional vendor to choose. Optum will be added as a 4th vendor alongside Doctor on Demand, AmWell and Teladoc for all phone and video virtual appointments. To learn more or get started, visit UHC.com/virtualvisits.

Harmony Network Expansion. Beginning January 1, 2022, the Harmony network in Southern California will expand to include MemorialCare Medical Group and Beaver Medical Group. Other providers in Harmony include OptumCare and Monarch. To find a provider near you, visit csveba.welcometouhc.com.

New Carrum Health Covered Benefit. Carrum Health is a premium surgery benefit for PPO members that makes it easier and less expensive to get world class care. Your surgery costs are covered when using a surgeon within Carrum Health's program, as well as travel expenses. Covered surgeries include orthopedic/musculoskeletal procedures and cardiac surgeries. Beginning January 1, 2022, bariatric surgery will also be covered. Learn more at Carrum.me/CSVEBA or call **888-855-7806**.

For more information on your VEBA benefits, go to the MyVEBA portal at myveba.org.