

Capistrano Unified School District
2022 Benefits



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

This year, Open Enrollment will look and be different than in years past. There is a new online enrollment platform to enroll, change or term benefits for 2022.

1. **If you would like to keep all of your current Health Benefits and have no changes, there is nothing you need to do.** Your 2021 Health Benefits will roll over. If you have Dependent Care or FSA, these will not roll over. You will need to go into the American Fidelity website to make your FSA and Dependent Care election for 2022. **In addition, there have been several plan enhancements and rate changes for 2022. Please read the enclosed information carefully.**
 2. There will be no in-person Informational Meetings or one-on-one meetings with an AF representative this year. There are virtual resources available to you, including virtual meetings (see dates below) and a new Open Enrollment virtual platform. Flyers will be made available to you with details.
- 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.
 - Employees who do not want to make any changes will need to do nothing, their 2021 Health Benefit Elections will roll over. **Dependent Care or FSA will not roll over.** Use the American Fidelity Enrollment tool. Instructions enclosed.
 - Employees adding dependents must submit acceptable documentation prior to January 1, 2022. Please see back of notice for information on enrolling dependents that do not qualify.**

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. If you have Dependent Care or FSA, these will not roll over. You will need to go into the American Fidelity website to make your FSA and Dependent Care election for 2022. A new online enrollment platform will be available to you to enroll in, change or term benefits for 2022. Instructions enclosed.

What's Changing

- Rates
- New Online Enrollment Platform for 2022. See enclosed documents to learn more.
- 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. Dependent Care and FSA will not 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.