

# BENEFITS Newsletter

San Ramon Valley Unified School District

A Publication of the Benefits Study Committee

Suzi Reynolds, Editor - Retired



May, 2009

## Benefits Study Committee

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## Phone Numbers/Web Sites

Blue Shield PPO

(800) 334-9849

[www.blueshieldca.com](http://www.blueshieldca.com)

Blue Shield HMO

(800) 424-6521

Kaiser – Pleasanton

(925) 847-5000

[www.kp.org](http://www.kp.org)

Kaiser – Walnut Creek

(925) 295-4000

Delta Dental

(888) 355-8227

[www.deltadental.com](http://www.deltadental.com)

Vision Service

(800) 877-7195

[www.vsp.com](http://www.vsp.com)

Flexible Benefits

(800) 567-0043

[www.flexamerica.com](http://www.flexamerica.com)

Mental Health (EAP)

(888)267-8126

[www.lifeworks.com](http://www.lifeworks.com)

SRVUSD Benefits Office

(925) 552-2913 or

(925) 552-5014

[dcarlson@srvusd.net](mailto:dcarlson@srvusd.net)

[sswindell@srvusd.net](mailto:sswindell@srvusd.net)

## ANNOUNCING A NEW FACE IN THE BENEFITS OFFICE

Diane Carlson is looking forward to working with you in her new capacity as the new Benefits Analyst. She can be reached at (925) 552-2913 or email her at [dcarlson@srvusd.net](mailto:dcarlson@srvusd.net).

### WELCOME DIANE!



## FLEX ACCOUNT UPDATE

Employees, who enrolled in the 2009-10 Flexible Spending Account Program, will receive a Welcome Packet and a new Flex Debit card from our new Flex Plan Administrator **Outsource One**. The debit card allows plan participants to pay for eligible expenses at the point of sale or service and automatically deducts the expense from their flexible spending account. With the debit card, you avoid the hassle of submitting claim forms and waiting for a reimbursement check. For questions about your flexible spending account, please contact **Outsource One at (877) 491-5979 or on the web at [www.outsourceone.com](http://www.outsourceone.com)**.

### Use It or Lose It!

**If you are a current Pay Flex Plan participant (2008-09 plan year), you must “use” your Flex dollars by June 30, 2009. Otherwise what is not used is automatically forfeited and cannot be reimbursed! Remember...there is a 90-day grace period for submitting claims after June 30, 2009. For direct access to your account call Payflex at 1(800)284-4885 or on the web at [www.mypayflex.com](http://www.mypayflex.com).**

## PLAN AHEAD FOR YOUR RETIREMENT!

When you retire, and if you are eligible for post retirement benefits through the District, you may continue in the same district health plan selected as an active employee.

**At retirement, you may participate only in those benefits IN EFFECT immediately prior to your retirement. If you are planning to retire, you should change to the health plan you want to participate in as a retiree. The change must be made during the Open Enrollment prior to your retirement.** This means, employees enrolled in the Cash Back in Lieu of Medical program, must change from the Cash Back program to a medical plan during the Open Enrollment prior to their planned retirement date. **Changes to benefits are not permitted by the insurance carriers outside of open enrollment.**

Contact the Benefits Office at 552-2913 if you are planning to retire in the near future and need clarification and/or want more information about SRVUSD's post retirement benefits program.

## STUDENT CERTIFICATION

To be eligible for medical, dental, or vision coverage, Unmarried children aged 19-25 must be enrolled full time in college. Twelve (12) units are considered full time for undergraduate and six (6) units are full time for graduate students. Student Certification Forms are sent out annually 90-days prior to your child's birthday. The completed forms must be received in the Benefits Office prior to your child's birthday in order to maintain benefits eligibility. You will also receive forms directly from Kaiser and Blue Shield. Those forms must be completed and returned directly to Kaiser or Blue Shield.

**PLEASE NOTE:** It is your responsibility to contact the Benefits Office when your student no longer meets the eligibility criteria. Unfortunately, there is no "grace" period when a child graduates. They are no longer eligible.

For questions regarding Student Certification contact Sandi Swindell at [sswindell@srvusd.net](mailto:sswindell@srvusd.net) or call (925) 552-5014.

## YEAR END REMINDERS!!!

- ❖ Benefits continue through August 31, 2009 for employees who are less than 12 months and who complete their full work year.
- ❖ Eleven (11) month employees, who pay a prorated share of their monthly benefits premium deduction, will have a double deduction taken in June to cover their share of the benefits premium through August 31, 2009.
- ❖ Part time ten (10) and eleven (11) month employees who have insufficient salary to cover the double deduction will be billed for their prorated share of the benefits premium.
- ❖ Cash Back in Lieu of Medical Benefits Program participants who do not receive a paycheck in July and/or August will receive a cash back check during non-duty months.
- ❖ If you are retiring at the end of this school year, be sure to contact the Benefits Office to make your post retirement benefits election!
- ❖ Have you moved, plan to move or changed your phone number? Do not forget to notify Human Resources. In addition, Kaiser and Blue Shield members should call them directly to report a change of address.
- ❖ **Remember**, SRVUSD employees are responsible for notifying the Benefits Office when changes occur in family situations affecting insurance coverage (i.e., marriage, divorce, birth or adoption, overage dependents, domestic partners, etc.) **New family members must be added within 30-days of eligibility! Proof of eligibility – marriage, birth, adoption, domestic partnership must be provided.**

## OPEN ENROLLMENT

The annual open enrollment for Kaiser, Blue Shield or Cash Back in lieu of Medical program will take place October 1, 2009 through October 30, 2009. (Remember, there is no annual Open Enrollment for dental, vision or life insurance.) Open Enrollment changes are effective on January 1, 2010.

The annual Open Enrollment Benefits Fair is tentatively scheduled for Wednesday, October 14, 2009 from 3:30 pm to 5:30 pm at the Education Center in Board Rooms A & B.

Updated information and rates will be available and distributed to employees in the Fall.

## MEDICARE A & B FOR WORKING EMPLOYEES

Employees and dependents who are aging into Medicare (age 65) and who are currently working and covered under Kaiser or Blue Shield with SRVUSD should **NOT** enroll in Medicare A & B **until you, the SRVUSD employee, retires and enrolls in post-retirement benefits.** Contact the Benefits Office at (925) 552-2913 or e-mail [dcarlson@srvusd.net](mailto:dcarlson@srvusd.net) if you have additional questions or need clarification.

## HAVE YOU HEARD ABOUT SRVUSD'S EMPLOYEE ASSISTANCE PROGRAM (EAP)?

The EAP is a confidential free service provided by the District and is designed to help you manage life's challenges. The following are some of the services available to SRVUSD employees and dependents:

- **Clinical Counseling** (Marriage/Family Issues, Alcohol/Drug Dependency, Stress/Anxiety, Depression, Grief and Loss Counseling).
- **Work & Life Services** (Childcare/Eldercare Assistance Financial Services, Legal Services, Identity Theft Recovery Services).

To access EAP services, call 1 (888) 267-8126 or go on line to [LifeWorks.com](http://LifeWorks.com). You will need the following:

**User ID: srvusd (lower case)**  
**Password: eap**

## ATTENTION CalPERS MEMBERS

For members within five years of retirement, CalPERS is offering a "Planning Your Retirement Class".

In the class you will learn:

- How your retirement benefit is calculated
- The steps you need to take prior to retiring
- The retirement application process

To enroll in a class near you:

- Go online to my CalPERS (Login ID and Password are required)
- Call toll free at (888) 225-7377