

Health Benefit Update/Enrollment Info, August 11, 2015

by David Chen, MVTA Bargaining Team, MVTA Health Benefits Chair

Info for MVTA members and Retirees:

The adjusted cap for Health Benefits is \$6,115 for the year.

For members/employees it is \$611.50 for the ten months of September to June.

For ERHB Retirees it is \$509.58 monthly/annual. ERHB=Early Retirement Health Benefit

Most 2016 rates for Medical(CalPERS) have increased. A couple of the plans have decreased, check the rate sheet carefully. The plans remain the same. No major changes.

The 2015 rates continue for September to November.

The 2016 rates begin with December to June.

These rates will be effective on December 31(members)/January 1(retirees).

The coverage is for January 1 to December 31.

Most of the rates for Dental(Delta/ASCIP), Vision(VSP/ASCIP), and Life(ING/ASCIP) Plans have not changed.

for Dental(Delta/ASCIP), Vision(VSP/ASCIP), Life(ING/ASCIP), continuing members, no enrollment forms needed.

These rates will be effective on the September 30(members/retirees).

The coverage is for October 1 to September 30.

Members/employees with NO changes, you do not need to attend the Health Benefit Enrollment according Geri Payne, Health Benefits Coordinator.

If a member/employee chooses AFLAC for IRS Section 125, flexible spending account for Unreimbursed Medical and/or Childcare Deduction, the member/employee must meet with an AFLAC counselor.

Enrollment for all MVTA members:

All Members/Employees must be enrolled for Medical or demonstrate proof of alternative enrollment in another Medical plan elsewhere.

If changing plans or a new employee to the district, new enrollment forms/benefit selection sheet need to be completed

Enrollment Dates of Medical(CalPERS), Dental(Delta/ASCIP), Vision(VSP/ASCIP), and Life(ING/ASCIP) Plans are all on the same schedule.

Wed. Aug 19 (8:30am-4:00pm),

Friday Aug 21 (10:00am-4:00pm), and

Tues. Aug 25 (1:00-4:00pm)

All info is posted on the MVSD website and the CalPERS website:

MVSD: <http://www.mtviewschools.com>

go to Divisions, Personnel Services, Forms, Health Benefits
all info is listed there.

CalPERS: <https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates>

go to 2015 Rates, Public Agency or School Member and Retirees

or 2016 Rates, Public Agency or School Member and Retirees

and there is additional info on the page for all medical providers of CalPERS

Continuing employees will stay with the same plans for the calendar year. The enrollment for Medical(CalPERS) is for the calendar year coverage (January 1 to December 31, 2016).

Changes will be effective for the 2016 year. New employees will start coverage as soon as possible.

Enrollment for all Retirees:

All retirees that are currently receiving Early Retirement Health Benefits Contribution (see Article XXIII) toward their Health Benefits will maintain their current status. CalPERS will be contacting the retiree and will bill the retiree for Medical Health Benefits directly from the retiree's STRS check. Retirees will be billed at a Monthly/12 month rate. MVSD will reimburse you for the Contribution the retiree is eligible for. Dental and Vision Health Benefits will be billed or adjusted by MVSD.

All rate sheet and info will be sent by CalPERS to ERHB retirees directly. Follow the given information by CalPERS.

Retirees must use their residential zip code for their rates.

Medical Health Benefits will be enrolled through CalPERS. A packet will be in the mail late August. Open Enrollment will be September 14 to October 9.

Retirees can make changes to their Medical plans through CalPERS. Some info may change, read your CalPERS mailer carefully.

-Call CalPERS at 888-225-7377

-Go to their website: my.calpers.ca.gov

-By requesting a change in writing and mailing the request to:

Members Account Management Services
P.O. Box 942715,
Sacramento, CA 94229-2715

The enrollment for Medical/CalPERS is for the standard calendar year coverage (January 1 to December 31, 2016).

New retirees eligible for Early Retirement Health Benefit should check with Geri Payne to verify transition of info.

Enrollment for Dental(Delta/ASCIP), and Vision(VSP/ASCIP) Plans are on the same schedule with current MVSD employees.

Wed. Aug 19 (8:30am-4:00pm), Friday Aug 21 (10:00am-4:00pm), and Tues. Aug 25 (1:00-4:00pm)

Dental and Vision info is posted on the MVSD website: <http://www.mtviewschools.com>

MVSD is scheduled to mail info to retirees ASAP. **All retirees should complete a benefit selection sheet** and return it to MVSD. If you have any questions contact Geri Payne at 626-652-4066 or gpayne@mtview.k12.ca.us

MVTA members and Retirees:

Go to CalPERS website to look up info for Health Plans and Evidence of Coverages that are available.

AFLAC for Members

Enrollment for Unreimbursed Medical and Dependent Daycare under IRS Section 125 is necessary every year. To find out more info and how it can help save a few pre-tax dollars, go talk with an AFLAC counselor/agent on the open enrollment dates.

AFLAC also has additional Supplemental Insurance plans that are available. These plans are beyond your health benefits cap/support. A member pays for these from their paycheck.

It is recommended that all MVTA members and retirees read all Plan Information in order to make an informed decision.

All rates listed by CalPERS are on a 12 month basis, not 10 month. This is for the ERHB retiree.

For Member/Employees, see the MVSD 10 month rate sheet.

Call your doctor to see if they take the specific plan you are interested in.

If you need help or info contact MVSD office,

Geri Payne, 626-652-4066,

gpayne@mtview.k12.ca.us

or David Chen, Baker School phone: 652-4700 x6741, or email: dchen@mountainviewta.org