JEFFERSON UNION HIGH SCHOOL DISTRICT Administrative Offices

IMPORTANT NOTICE NEW OPEN ENROLLMENT PERIOD

The 2024 Open Enrollment Period will run from November 1 thru November 9, 2023

New coverage becomes effective January 1, 2024

Employees wishing to make changes in their coverage during open enrollment will use <u>Benefit Bridge online enrollment</u> during the open enrollment period. All changes must be completed by the close of business at <u>5:00 p.m. on November</u> 9, 2023 to be processed.

JUHSD Offers Five Health Benefit Options

These are the same five options from last year, no changes to the number of plans offered.

- Kaiser two plan choices High Plan (higher cost/higher coverage) or Low Plan (lower cost/lower coverage)
- United Health Care two plan choices PPO or HMO
- Sutter one HMO choice

Changes for 2024

For 2024 health care providers raised premium rates by 18-19.7% across all plans. Based on the district budget and negotiations with AFT, the increase will be managed with a combination of plan changes and sharing costs between the district and employees*:

- **Kaiser High** the district will cover all increases to premiums and the coverage will be changed to include higher copays for emergency room visits (\$100 per visit), hospital stays (\$250 per stay), and brand name or specialty prescriptions (\$20).
- Kaiser Low the district will cover all increases to premiums and no change in coverage
- **UHC & Sutter** the district will cover up to the new district Kaiser contribution, the remaining increase will be added to the employee portion of premiums and no change in coverage

The new employee costs for premiums are outlined on the "Employee Contribution" document attached.

Detailed Information – The Resources section of the Benefit Bridge platform provides information to allow for comparison the available health plans as well as the forms that need to be completed to request a change. You can also access this detailed information on the Districts website (www.juhsd.net) under Departments, Human Resources and scroll down to Employee Health Benefits.

Other optional benefits available are

- Vision coverage through VSP if you want to enroll or change your coverage, you will do this through Benefit Bridge during this open enrollment time
- Participation in our Flexible Spending Program with American Fidelity this open enrollment will be held in early December more information to come

<u>Open Enrollment</u> is a chance for employees to switch plans, add coverage, or add or remove dependents. Changes outside of this window of time are only allowable if you experience a major life event (birth, marriage, etc.) People needing no changes do not need to do anything.

If you have questions or need a paper enrollment form, please contact the Benefits Technician: Michelle Warren, mwarren@jeffersonunion.net 650-550-7966.

^{*}pending Board approval