



## Health Insurance Plan Offerings Effective October 1, 2024

Below you will find the new monthly employee payroll deductions effective October 1, 2024. *The new employee payroll deductions will begin with the September 30, 2024, paycheck which covers benefits for the month of October.*

### Medical Plans and their monthly employee payroll deductions

- ASCIP 90/70 PPO Medical Plan - \$376.61 per month
- ASCIP High Deductible Health Plan (HDHP) - Plan A Medical Plan - \$0
- Kaiser Permanente High HMO Medical Plan - \$426.28
- Kaiser Permanente Low DHMO Medical Plan - \$123.82
- Kaiser Permanente HDHP HMO Medical Plan - \$0

*\*Employees can elect to have their monthly employee payroll deduction taken out pre-tax as allowed through the Internal Revenue Code (IRC) Section 125 plan with American Fidelity.*

### The following health plans are paid for the by District

- Ameritas PPO Dental Plan
- VSP Vision Plan
- Voya Life and AD&D Insurance Plan
- Employee Assistance Program (EAP)

### The following benefit is voluntary at employee cost

Voluntary Long-Term Disability Insurance – premium varies; based on age and salary

## PPO Medical Plans

We are excited to announce effective October 1, 2024, the District will be offering two new PPO medical plans through the ASCIP JPA; the two plans are the ASCIP 90/70 PPO medical plan and ASCIP High Deductible Plan A medical plan. These plans are comparable to the previous plans under the EdCare JPA. Both plans use the Anthem Blue Cross provider network.

These plans have added value programs such as:

- MDLive which allows members to consult a licensed doctor by video visit or over the phone. There is a \$10 copay.
- Free generic medications at Costco. *For the HDHP Plan A, copays and free generics at Costco apply only after the deductible is met.*
- Anthem Employee Assistance Program
- Enhanced Cancer Benefit - free and voluntary program which enables members to obtain expert care and support from City of Hope, a National Cancer Institute designated Center of Excellence. *For HDHP Plan A, this benefit is subject to the deductible.*

To learn about the new PPO Plan options, including added value benefits, plan on attending a formal informational meeting.

For more plan design information, including benefit summaries, please visit the Resource Center in BenefitBridge or the 2024 Open Enrollment Website at [www.scccd.edu/openenrollment](http://www.scccd.edu/openenrollment).

**If you are enrolled in the Modern Care or Bronze PPO medical plan, you are required to make a new medical plan election in BenefitBridge during the annual open enrollment period, no later than 4:30 PM on August 30, 2024.**

### HMO Medical Plans

The District will continue to offer the Kaiser HMO medical plans – Kaiser High Traditional HMO Plan, Kaiser Low Deductible HMO Plan – with no benefit changes.

In addition, a new Kaiser HSA-Qualified High Deductible HMO medical plan will be offered effective October 1, 2024.

For more plan design information, including benefit summaries, please visit the Resource Center in BenefitBridge or the 2024 Open Enrollment Website at [www.scccd.edu/openenrollment](http://www.scccd.edu/openenrollment).

### Dental Plan

With the move to the new ASCIP JPA, our dental plan benefits will remain the same; however, we will have a new group ID number. **All enrolled members will receive a new dental ID card on/around October 1, 2024.**

A benefit summary can be accessed through the Resource Center in BenefitBridge or the 2024 Open Enrollment Website at [www.scccd.edu/openenrollment](http://www.scccd.edu/openenrollment).

### Vision Plan

With the move to the new ASCIP JPA, our vision plan benefits will remain the same with an enhancement to the frame and contact allowances, please reference the benefit summary for more details. Effective October 1, 2024, we will have a new group ID number. **All enrolled members will receive a new vision ID card on/around October 1, 2024.**

A benefit summary can be accessed through the Resource Center in BenefitBridge or the 2024 Open Enrollment Website at [www.scccd.edu/openenrollment](http://www.scccd.edu/openenrollment).

### Group Life and AD&D Insurance

The District will continue to offer the VOYA Life and Accidental Death and Dismemberment (AD&D) Insurance to all benefit-eligible employees. There are no changes to benefits.

A benefit summary can be accessed through the Resource Center in BenefitBridge or the 2024 Open Enrollment Website at [www.scccd.edu/openenrollment](http://www.scccd.edu/openenrollment).

### Employee Assistance Program (EAP)

The District will continue to offer the SimpleEAP (formerly Halcyon EAP) Employee Assistance Program to all benefit-eligible employees and members of their household. There are no changes to benefits.

A benefit summary can be accessed through the Resource Center in BenefitBridge or the 2024 Open Enrollment Website at [www.scccd.edu/openenrollment](http://www.scccd.edu/openenrollment).

## Voluntary Long-Term Disability Insurance

All employees hired on/after September 1, 2013, have the option to enroll in the voluntary long-term disability plan (LTD) at cost. If you did not enroll upon initial hire, open enrollment is the one-time of year you can elect to apply for the coverage.

If you wish to apply for voluntary long-term disability insurance, please follow the steps below:

1. Make the voluntary long-term disability election in BenefitBridge by 4:30 PM on August 30, 2024.
2. Print and complete the Evidence of Insurability (EOI) form (available when you elect the benefit in BenefitBridge).
3. Send the completed EOI form directly to ReliaStar/VOYA by fax or mail to VOYA no later than August 30, 2024. Please keep a copy of the EOI submitted and submission confirmation for your records and as proof of submission.
  - a. It is your responsibility to ensure Reliastar/VOYA receives this form.
  - b. ReliaStar/VOYA will review your EOI form and may request additional information from you directly.
  - c. Upon completing their review, ReliaStar/VOYA will notify you, as well as the District, if you are approved or denied for the voluntary LTD coverage.
  - d. Should you be approved, the benefits and payroll deductions will become effective the first of the following month from date of approval. If you do not notice the premium payroll deduction on your paycheck, please reach out to the benefit department via email at [benefits@scccd.edu](mailto:benefits@scccd.edu) as soon as possible.

To find out more information about the plan, including a benefit summary, please visit the Resource Center in BenefitBridge or the 2024 Open Enrollment Website at [www.scccd.edu/openenrollment](http://www.scccd.edu/openenrollment).

## Trustmark Universal Life Insurance with Long Term Care Rider

We are pleased to announce a new voluntary benefit, Trustmark Universal Life Events and Universal Life program. Both are unique life insurance options that provide not only permanent life insurance coverage, but also peace of mind later in life with their Long-Term Care riders. If Long-Term Care assistance is needed, the plan pays out 4% of the policy's death benefit for 25 months to assist covering the cost of long-term care facilities. These plans also have a Death Benefit Restoration rider which restores the full death benefit, even if you utilize the Long-Term Care rider.

We are able to offer this plan this year on a Guaranteed Issue basis to our benefit-eligible employees up to \$100,000 meaning you will not have to go through medical underwriting questions to qualify. With the rise in the cost of Long-Term Care assistance over the years, we are excited to offer this program to provide financial assistance later in life.

To learn more about the Trustmark Universal Life Insurance with Long Term Care Rider, please attend an informational zoom meeting:

- August 8, 2024, from 10 AM – 11 AM  
Register here: <https://scccd.zoom.us/meeting/register/tZcqc-mqpjgiGtEl70lpyNz4iClak88a1611>

- August 20, 2024, from 9 AM – 10 AM.

Register here:

<https://scccd.zoom.us/meeting/register/tZMocu6trT0sHdda7IAfV93hemCXvCNHUICa>

To start the enrollment process, elect enrollment in BenefitBridge where you will be prompted to meet with a Benefit Counselor to complete the enrollment process. You can also find an enrollment flyer with a QR Code to start your enrollment on the 2024 open enrollment website at

[www.scccd.edu/openenrollment](http://www.scccd.edu/openenrollment).

### Section 125 Flexible Spending Accounts (FSA)

To enroll in a Flexible Spending Account for the upcoming plan year, you will need to meet with an American Fidelity representative during the annual open enrollment period.

There are two types of accounts, the Healthcare FSA and the Dependent Care FSA.

- The Healthcare FSA lets you set aside money, pre-taxed, for eligible healthcare expenses. The annual health care expense account maximum is \$3,200.
- The Dependent care FSA lets you reimburse yourself with pre-tax money for expenses associated with dependent care for your eligible children. The annual dependent care maximum amount will remain at \$5,000.

To learn more about flexible spending accounts, please visit American Fidelity's open enrollment website at <https://enroll.americanfidelity.com/B969BE34> .

### *FSA Appointments*

**American Fidelity will be hosting virtual and in person appointments this year. To view their appointment schedule, please visit the 2024 Open Enrollment Website at [www.scccd.edu/openenrollment](http://www.scccd.edu/openenrollment).**

To schedule your appointment to enroll or re-enroll in an FSA plan, please visit the American Fidelity Enrollment website at <https://enroll.americanfidelity.com/B969BE34> or call (559) 230-2107 to schedule your appointment. Appointments fill up quickly so schedule your appointment early. If you wait until the last day to call and schedule an appointment, there may not be appointments available.

As a reminder, flexible spending accounts do not automatically renew, so if you wish to set one up for plan year 2024-2025, you must meet with American Fidelity during this year's FSA open enrollment period.

### Voluntary Benefit Products

Employees can sign up for voluntary benefit products such as additional life insurance, accident insurance, cancer insurance and more. Please contact the individual vendor below to get information about the products, pricing, and to elect coverage.

- **American Fidelity** – [Click here](#) or call (559) 230-2107 to review available products and to schedule an appointment with an American Fidelity representative.

- **AFLAC** – [Click here](#) to review available products and to schedule an appointment with an AFLAC representative.

**ALFAC will host an AFLAC Voluntary Benefits Zoom Meeting on August 5, 2024, at 10 AM. If you wish to learn more about available products, [please register for this event by clicking here.](#)**

## Meetings

### *Formal Informational Meetings*

District Human Resources staff and our broker, Keenan, will conduct two (2) formal informational meetings virtually via Zoom. At these meetings, there will be a PowerPoint presentation along with a general Q&A session. The first meeting will be recorded and available upon request.

- 7/30/2024, from 10 :00 AM – 11:30 AM  
Zoom link: <https://scccd.zoom.us/j/84703316718?pwd=L67TSr1bAc0renFRtN6tk0e7gTFI7O.1>
- 8/15/2024, from 10:00 AM – 11:30 AM  
Zoom link: <https://scccd.zoom.us/j/83883575725?pwd=vDXvHQnu5HXADWVsBVDE36ujERpmWx.1>

### *On-Campus Open Enrollment Office Hours*

The Human Resources benefits staff will be on each campus for open enrollment office hours. This time will be for employees who have questions relating to open enrollment and/or their individual health benefits. We will have laptops available to assist employees with accessing their BenefitBridge account.

- 7/30/2024, 2:00 PM – 6:00 PM at Fresno City College, Room SO-212
- 7/31/2024, 8:00 AM – 12:00 PM at Reedley College, Room BUS-49
- 8/5/2024, 8:00 AM – 12:00 PM at Clovis Community College, Room AC1-145
- 8/5/2024, 2:00 PM – 5:00 PM at Madera Community College, Room AV1-239
- 8/6/2024, 2:00 PM – 4:00 PM at District Office, 1<sup>st</sup> Floor Conference Room.
- 8/16/2024, 8:00 AM – 5:00 PM at Fresno City College, Room SO-212
- 8/19/2024, 8:00 AM – 11:00 AM at FCC West Fresno Campus, Room WFC-A127
- 8/19/2024, 1:00 PM – 5:00 PM at CCC Herndon Campus, Building B, Room 301
- 8/20/2024, 8:00 AM – 5:00 PM at Reedley College, Room LRC-104
- 8/21/2024, 8:00 AM – 5:00 PM at Madera Community College, Room AV1-101D
- 8/22/2024, 8:00 AM – 5:00 PM at Clovis Community College, Room AC1-145
- 8/23/2024, 8:00 AM – 12:00 PM at District Office, 1<sup>st</sup> Floor Conference Room

### *Virtual Drop-In Meetings*

The Human Resources benefits staff will hold virtual drop-in meetings. Drop in anytime during the event time to get assistance with open enrollment. No formal presentations will be presented at these virtual meetings.

- 8/13/2024, from 2:00 PM – 3:30 PM  
Zoom Link: <https://scccd.zoom.us/j/83738438057?pwd=9izoA22ElrmSIL5JUKbONg2Z4gWEmv.1>

- 8/14/2024, from 9:00 AM – 10:30 AM  
Zoom Link: <https://scccd.zoom.us/j/82586635961?pwd=8jjdrtXeR8TA1Wk2mdPct1ULOP5IzT.1>
- 8/26/2024, from 12:00 PM – 2:00 PM  
Zoom Link: <https://scccd.zoom.us/j/88419193559?pwd=IhA4q73r3pSLEiBBE9pZqc7dVD7POn.1>
- 8/27/2024, from 1:00 PM – 3:30 PM  
Zoom Link: <https://scccd.zoom.us/j/88031523073?pwd=L1Sd76oAgdHlhvCj5M8fTJsASNFAi6.1>
- 8/28/2024, from 9:00 AM – 11:00 AM  
Zoom Link: <https://scccd.zoom.us/j/82354470890?pwd=PE311XdXPcLRgdEflDcWQs2dkbpieF.1>
- 8/29/2024, from 12:00 PM – 2:00 PM  
Zoom Link: <https://scccd.zoom.us/j/87097423236?pwd=zBfMYLN645PsICFlqEX5xKz4vrzwdN.1>

## Documents Required to Enroll (Add) an Eligible Dependent

If you are adding an eligible dependent to your health insurance plans, the following documents must be uploaded into BenefitBridge at the same time you submit your enrollment changes. If you do not submit the required documents to support the eligibility, the enrollment will be denied, and you will need to resubmit your open enrollment changes with the required documentation. All enrollment changes with supporting documentation must be submitted by August 30, 2024, by 4:30pm.

### Legally Married Spouse

1. Prior year's Federal Tax Form that shows the couple was married (financial information may be blocked out).
2. Copy of the legal certified marriage certificate
3. Copy of the Spouse's social security card

### Registered Domestic Partner (RDP)

1. Copy of the Certificate of Registered Domestic Partnership issued by State of California
2. Copy of RDP's social security card

### Biological Child(ren) up to age 26

1. Copy of the legal certified birth certificate(s)
2. Copy of the child's social security card

### Step(child)ren up to age 26

1. Copy of the legal certified birth certificate(s) naming the current legally, married spouse or RDP as the child's biological parent
2. Copy of the child's social security card

### Adopted Child(ren) up to age 26

1. Copy of the legal birth certificate(s)
2. Copy of the legal adoption documentation
3. Copy of the child's social security card

### Legal Guardianship up to age 18

1. Copy of the legal certified birth certificate(s)
2. Copy of legal US Court documentation establishing guardianship
3. Copy of the child's social security card

## Next steps

1. Visit the 2024 Open Enrollment website at <http://www.scccd.edu/openenrollment>.
2. Review the document titled “2024 Open Enrollment Steps”, which can be found on the 2024 Open Enrollment website at <http://www.scccd.edu/openenrollment>. This document will help guide you through the steps you should take during the annual open enrollment period.
3. Review the 2024-2025 Employee Health Benefits Guide, which can be found on the 2024 Open Enrollment website at <http://www.scccd.edu/openenrollment> and the BenefitBridge Resource Center.
4. Review the frequently asked questions document, which can be found on the 2024 Open Enrollment website at <http://www.scccd.edu/openenrollment>.
5. Attend a meeting to get assistance and to have your specific questions answered.
6. If you will be adding an eligible dependent to your health plans, gather the required supporting dependent eligibility documents (see the 2024-2025 Employee Health Benefits Guide for a listing of required supporting documents).
7. Log into [BenefitBridge](#) and review your elections and make changes, as needed, no later than 4:30 PM on August 30, 2024.
8. If you would like to get information about the Trustmark Universal Life Insurance with Long Term Care Benefit, attend an informational meeting and schedule a meeting with Trustmark to discuss Universal Life Insurance with Long Term Care Rider. You can also find an enrollment flyer with a QR Code to start your enrollment on the 2024 open enrollment website at [www.scccd.edu/openenrollment](http://www.scccd.edu/openenrollment).
9. If you wish to enroll/re-enroll in a flexible spending account for the upcoming plan year, October 1, 2024 through September 30, 2025, [click here to make an appointment with American Fidelity](#).
10. If you wish to enroll in a voluntary benefit product such as short-term disability, hospital indemnity insurance, cancer insurance, etc., make an appointment with either AFLAC or American Fidelity.

## Questions

If you have any questions or need assistance, please attend a meeting, contact us via e-mail [benefits@scccd.edu](mailto:benefits@scccd.edu) or by phone at (559) 243-7100. Please allow 24-48 hours for a response.