



# DESERT SANDS UNIFIED SCHOOL DISTRICT

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## 2023-2024 DSUSD Open Enrollment FAQs

<u>Question</u>	<u>Answer</u>
When is open enrollment for medical, dental, vision and voluntary plans? (excluding UNUM)	July 26 <sup>th</sup> – August 23 <sup>rd</sup>
What is the effective date for open enrollment changes?	October 1, 2023
What plans can I enroll in or make changes to during this open enrollment?	Through our new health benefit platform Optavise: <ul style="list-style-type: none"> <li>➤ Medical, Dental, Vision</li> <li>➤ MetLife Voluntary Term Life</li> <li>➤ MetLife Accidental Death &amp; Dismemberment</li> <li>➤ MetLife Legal</li> <li>➤ HSA Salary Reduction Agreement</li> </ul> Through American Fidelity in a virtual or in-person appointment: <ul style="list-style-type: none"> <li>➤ American Fidelity Plans</li> <li>➤ Texas Life Plans</li> </ul>
If I'm not making any changes, do I have to do anything?	If you choose not to go through the enrollment process, be sure to look at the Risk Management Open Enrollment site for health premiums as they change each open enrollment.  <u>All Benefit-Eligible Employees:</u> It is recommended, not required, that you complete the "Self-enroll" process through Optavise, our new health benefit platform: <a href="http://www.mybensite.com/desertsands">www.mybensite.com/desertsands</a>
Will there be virtual or in-person Open Enrollment meetings?	<u>*DSUSD Benefit Plans*</u> <ul style="list-style-type: none"> <li>➤ Please visit our <a href="#">Risk Management website</a> for in-person and virtual enrollment sessions dates and times</li> <li>➤ Self-enroll at home: <a href="http://www.mybensite.com/desertsands">www.mybensite.com/desertsands</a></li> </ul> <u>*American Fidelity and Texas Life Plans*</u> <ul style="list-style-type: none"> <li>➤ In-person or virtual appointments: <a href="http://www.americanfidelity.com/dsusd">http://www.americanfidelity.com/dsusd</a></li> </ul>
How do I create a new member login for Optavise?	To Create an Account, go to <a href="http://www.mybensite.com/desertsands">www.mybensite.com/desertsands</a> : Verify employee last name, date of birth and last 4 digits of your social security number. Email: An email address will be required. This will be your username. Password: Create and confirm your password to complete registration.
Do I have to enroll in medical, dental and vision benefits?	Yes, SISC requires all employees who work 90% or more of the full-time equivalent to be enrolled in a medical plan through DSUSD. However, you may decline if you provide proof of Medi-Cal, Tricare, Medicare Parts A&B, or Covered CA. Again, proof is required and other conditions may apply.
How can I update my beneficiaries on voluntary plans?	Please choose/add your beneficiaries as you go through the new health benefit platform Optavise: <a href="http://www.mybensite.com/desertsands">www.mybensite.com/desertsands</a> .

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<b><u>Question</u></b>	<b><u>Answer</u></b>
I would like to add or remove a spouse, domestic partner, child, stepchild, legal guardianship or adopted child. How do I do this?	You may do this during your Open Enrollment by logging on to: <a href="http://www.mybensite.com/desertsands">www.mybensite.com/desertsands</a>
How do I look up the Primary Physician Code (PCP) for my open enrollment meeting?	Please go to: <a href="http://www.anthem.com/ca/sisc/find-care/">www.anthem.com/ca/sisc/find-care/</a>
I understand that there are two Anthem HMO 10 plan options and one might cost me less monthly. How do I enroll?	<ul style="list-style-type: none"> <li>• First, please check to see if your Primary Physician and Medical Group is on the Anthem HMO “Select” Network at <a href="https://www.anthem.com/ca/sisc/find-care/">https://www.anthem.com/ca/sisc/find-care/</a></li> <li>• If so, please log onto <a href="http://www.mybensite.com/desertsands">www.mybensite.com/desertsands</a> to make the change. The monthly premium is less, but your coverage does not change at all. If your Primary/Medical Group is not in the “Select” Network (only in the “Full” Network) you will want to remain on the Anthem HMO 10 Full Network Plan.</li> </ul>
I’m Certificated and having surgery prior to 10/1/23. I’m changing plans this open enrollment. Should I wait until I’m with the new plan?	Medically speaking, please schedule the surgery when you and your Provider decide is best for your health. Both Anthem and Kaiser do have Transition of Care processes. Please see these guidelines on the Risk Management website or email Risk to inquire <a href="mailto:healthbenefits@desertsands.us">healthbenefits@desertsands.us</a>
I’m Certificated or Management and have the TSA. Can I keep it?	Yes. Please complete the TSA form (found on the Risk Management Open Enrollment site) and provide proof of medical coverage to Risk. <a href="https://www.dsusd.us/departments/business_services/risk_management/open_enrollment">https://www.dsusd.us/departments/business_services/risk_management/open_enrollment</a>
If my spouse or domestic partner is also on Medical benefits through DSUSD, is the rate different?	Yes, if you cover each other on your medical plans: <ul style="list-style-type: none"> <li>• Please look on the Risk Management Open Enrollment site at the Married Couples Discount Rate Sheet for each of your classifications.</li> </ul> Please email Risk at <a href="mailto:healthbenefits@desertsands.us">healthbenefits@desertsands.us</a> so that we adjust your rate.
If my spouse or domestic partner works for another District and is on a SISC composite rate plan, is the rate different?	Yes, if you cover each other on your medical plans: <ul style="list-style-type: none"> <li>• Please look on the Risk Management Open Enrollment site at the Married Couples Discount Rate Sheet for your classification.</li> <li>• Please email Risk at <a href="mailto:healthbenefits@desertsands.us">healthbenefits@desertsands.us</a> so that we adjust your rate. The following groups do have the SISC composite rate and qualify for the discount: <ul style="list-style-type: none"> <li>○ CVUSD Certificated, Management &amp; Confidential employees</li> <li>○ College of the Desert employees</li> </ul> </li> <li>• PSUSD Certificated, Management &amp; Confidential employees</li> </ul>
What if I am changing medical plans and am on medication now that is expiring or has no refills?	<b>Kaiser and Anthem Blue Cross Members:</b> We strongly recommend that you refill your medications as close to 9/30/23 as possible so that you have plenty for October. Also, check to see if you need your current Provider to give you more refills.
I am on the Anthem HSA plan and would like to contribute funds from my payroll into my HSA Health Equity Account. How do I do this?	Complete the 2023-2024 HSA Salary Reduction Agreement form found on the Risk Management Open Enrollment site at: <a href="https://www.dsusd.us/departments/business_services/risk_management/open_enrollment">https://www.dsusd.us/departments/business_services/risk_management/open_enrollment</a>
What is the Risk Management Open Enrollment site link?	<a href="https://www.dsusd.us/departments/business_services/risk_management/open_enrollment">https://www.dsusd.us/departments/business_services/risk_management/open_enrollment</a>
How do I reach Risk Management?	Questions on Health Benefits: <a href="mailto:healthbenefits@desertsands.us">healthbenefits@desertsands.us</a> Active Employee (last name A-J): Julie Schmid, <a href="mailto:julie.schmid@desertsands.us">julie.schmid@desertsands.us</a> Active Employee (last name K-Z): Fabiola Felix, <a href="mailto:fabiola.felix@desertsands.us">fabiola.felix@desertsands.us</a> Retirees: Jennifer (Jennie) Gillies, <a href="mailto:jennifer.gillies@desertsands.us">jennifer.gillies@desertsands.us</a>

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