



Important DSUSD Benefits Information 2018-2019

June 6, 2018

Medical, Dental & Vision Plans

The Open Enrollment process for medical, dental and vision plans begins August 13-September 14, 2018. Details will be announced shortly. Watch for further information on how you can enroll in medical, dental and vision plans for 2018-2019 effective October 1, 2018. Information will be mailed, emailed, and posted on the Risk website, www.dsusd.us/Risk.

Voluntary Plans

American Fidelity Assurance (AFA) - Open Enrollment for voluntary insurance plans offered by AFA is open during the month of May. To make an appointment with an AFA representative please call 1-800-523-1857 Ext 0. AFA's voluntary plans include disability, accident, cancer, critical care illness, and life insurance along with Section 125 plans for medical expenses and dependent care. All additions, changes and terminations for 2018-2019, must be submitted to AFA by May 31, 2018.

REEP MetLife Voluntary Plans - To enroll, make changes, or terminate your REEP MetLife Life or Accidental Death & Dismemberment policies, please contact Risk Management during the month of May 2018. All additions and changes for 2018-2019, must be submitted to Risk Management by May 31, 2018.

Other Voluntary Plans – To enroll, make changes, or terminate your MetLaw, formerly known as Hyatt Legal Plan, or UNUM Long Term Care plan, please contact Risk Management. All enrollments, changes or terminations for 2018-2019, must be submitted to Risk Management by May 31, 2018.

Open Enrollment Planning Tips:

- Update your mailing address. Benefits Guides will be mailed to all eligible employees and retirees.

- As of October 1, 2018, Palm Springs USD will no longer be participating in the CVT Trust. If you currently have a PPO premium rate discount due to your spouse being a PSUSD employee, please be sure to review the full PPO premium rates for 2018-2019. The discount will no longer apply.
- If you do not have current medical coverage through CVT and are eligible to enroll, be prepared to show proof of eligible dependents.
- Under the Patient Protection and Affordable Care Act (PPACA) your adult children can be enrolled in your group coverage until they turn 26 years of age, even if they have another offer of coverage through their employer. Under the PPACA, your adult child can join your plan whether they are married, living with you, in school or financially dependent on you. While your adult children can be enrolled, the health plan is not required to cover your child's spouse or children.

DOCUMENTATION REQUIREMENTS

To enroll dependents, the following documentation is required:

- Spouse – Proof of Marital Status – County Marriage License
- State Declaration of Domestic Partnership
- Children – Step Children – Adopted or Legal Guardians, birth to age 25 - Birth certificate OR Court-approved adoption papers (with signature or seal) or Adoption Placement Agreement and Petition for Adoption or legal guardianship papers
- Dependent children who would normally lose their eligibility because of age, but who are incapable of self-sustaining employment because of a physically or mentally disabling injury, illness, or condition, may be enrolled under the following conditions: (1) the child must be chiefly dependent upon the parent(s) for support and maintenance, and (2) the employee must submit a Physician's written certification of such disabling condition.

NOTE:

To remove a spouse – You will need the court filed divorce decree. Once divorced, you are required to notify Risk Management for removal of spouse/domestic partner from your coverage within 30 days of the event or you will be held liable 100% for any charges after date of the divorce.

- If you currently have a voluntary disability insurance plan, please consider reviewing the plan to see if your plan reflects your current annual wage.



6th Annual Health & Fitness Fair – An Apple a Day. . .

When: *September 13, 2018*
Time: 1:30 – 5:30 pm
Where: Desert Sands Unified School District – DEC North
Address: 47950 Dune Palms Drive, La Quinta

Please join us as we begin our trek towards fun, fitness, and a healthy lifestyle. Free lunch to the first 200 participants! Employee raffles! Fun! Meet your benefits providers! Free medical screenings! Free flu shots! More fun!

- Information Sessions – We will be holding benefits information sessions during the Health & Fitness Fair on September 13, 2018, between the hours of 1:30pm and 5:30pm. Watch for additional information.

- The Kaiser Van** will be here during the Health & Fitness Fair, An Apple a Day. . . On September 13, 2018, the Kaiser Van will be here providing medical screenings and free flu shots to **all medical** CVT plan participants. Watch for more details.

Upcoming Events

- Medical, dental & vision plan open enrollment will be held during the last part of the summer. Please update your mailing address today! Employee Benefits Guides will be mailed to your mailing addresses, posted on the Risk website, and will be available via email.