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2023 VEBA Open Enrollment

1 message

Jessie Lee <jlee@hbcasd.us>

Wed, Oct 19, 2022 at 5:07 PM

To: vebabenefitgroup@hbcasd.us

Cc: Jenny Delgado <jdelgado@hbcasd.us>, Jolene Miller <jmiller@hbcasd.us>, Payroll/Benefits <payrollbenefits@hbcasd.us>

Good afternoon!

This message is sent on behalf of Jenny Delgado, Assistant Superintendent, Administrative Services.

The annual Huntington Beach City School District open enrollment for teachers will begin soon. This year's open enrollment will be from October 24, 2022 through November 4, 2022. **It is important that all employees complete their enrollment through AFenroll®.** Please review the attached open enrollment packet.

This year you have two ways to enroll: Self-Enroll online or Virtual_Appointment. When you log in [afenroll](#), you may select Self-Enroll or initiate a virtual appointment.

Thank you!

Jessie Lee

Lead Payroll & Benefits Technician

Huntington Beach City School District

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2023 VEBA Open Enrollment Packet.pdf

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Date: October 19, 2022

To: Teachers

From: Jenny Delgado, Assistant Superintendent, Administrative Services

Subject: IMPORTANT UPDATES – Huntington Beach City School District Benefits Open Enrollment

The annual Huntington Beach City School District open enrollment for teachers will begin soon. This year’s enrollment will be from October 24, 2022 through November 4, 2022. **It is important that all employees complete their enrollment through AFenroll®.**

Our vision insurance carrier switched from **MES** to **EyeMed** effective October 1, 2022. You will see EyeMed selection while you go through the online enrollment. Click [here](#) for detailed information regarding EyeMed vision plan.

Virtual

Meet with your account manager from anywhere, on any device. You can complete your enrollment virtually, ask questions, and confirm your benefit selections.

Self-Enroll

With AFenroll®, you can enroll through American Fidelity’s secure online system that is accessible from any desktop browser. The site contains educational American Fidelity benefit videos to answer any questions on these voluntary benefits. **Self-enroll will be available starting October 24, 2022 through November 4, 2022. Please contact Enrollment Solutions at 866-455-0453 for any technical issues and someone will help you through the process.**

Appointment Details

American Fidelity representatives will be available for online virtual appointments on various dates and times. Please visit americanfidelity.com/pages/huntington-beach-city-schools or call the Southern California branch office at 800-365-9180 to schedule an appointment time that works best for you.

Your individual appointment with American Fidelity may range between 30-45 minutes depending on information discussed and any questions you may have. *There is no obligation to purchase supplemental insurance from American Fidelity.*

Please note: If you intend to add any dependents to your coverage, including spouse and/or children, you will need to make a one-on-one appointment with an American Fidelity representative. Please refer to the list of necessary documents you will need to bring to your appointment. **In addition to providing social security numbers for all dependents,** review this chart to determine the documents you will be required to bring to your appointment.

Spouse	Domestic Partner	Birth Child	Stepchild(ren)	Adopted, foster, legal guardianship
IRS 1040	State Registry or Domestic Partner Affidavit	Original birth certificate	Original birth certificate showing name of spouse listed on tax return	Legal guardianship papers issued through the courts

Huntington Beach City School District
Thank you for your cooperation!



FREQUENTLY ASKED QUESTIONS

Q: What enrollment options are available?

A: There are two enrollment options available:

Virtual Guided Meetings: The one-on-one guided virtual enrollment allows you to meet individually with an American Fidelity account manager from anywhere, on any device. You can complete your enrollment virtually, ask questions, and confirm your benefit selections.

Online Self-Enrollment: Through AFenroll®, you can enroll through our secure online system that is accessible from any desktop browser. The site contains educational American Fidelity benefit videos to answer any questions on these voluntary benefits. Self-Enrollment will be available starting 10/24/2022 through 11/04/2022.

Q: Do I need to meet with American Fidelity during the enrollment?

A: If you need to sign-up for a Flexible Spending Account (FSA or Dependent Daycare), enroll in supplemental benefits, and/or make changes to your benefits you will continue to complete your enrollment through AFenroll®; however, you may choose to meet virtually with a representative or complete through self-enroll online.

Q: When will appointments be available with American Fidelity?

A: The enrollment will begin October 24, 2022 and continue through November 4, 2022. American Fidelity representatives will be available on various dates and times to make enrollment as convenient as possible. To schedule an appointment, visit enroll.americanfidelity.com/A624DA82

Q: What will be covered during the meeting with American Fidelity?

A: American Fidelity will review pre-tax options, including Flexible Spending Accounts. You must re-enroll every year to continue utilizing your Flexible Spending Account and/or Dependent Daycare Account.

Q: Will I have the option to find out more about additional supplemental benefits?

A: Yes, you'll be able to learn more about benefit options that could be important to you and your family such as disability insurance, life insurance, annuities, and accident protection. *There is no obligation to purchase supplemental insurance from American Fidelity.*



ENROLL ON YOUR SCHEDULE

With AFenroll, you can learn about your available benefits and enroll anytime, anywhere. It also provides benefits overview videos and FAQs to help you select the coverage that meets your individual needs.





Your enrollment dates:

October 24, 2022- November 4, 2022

Get Started

- 1 Visit afenroll.com/enroll**
Compatible browsers: Safari, Edge, and Chrome.
- 2 Enter your User ID:**
This is your Social Security Number (SSN).
- 3 Enter your PIN:**
This is the last four digits of your SSN and last two digits of your birth year.
- 4 Two-Factor Authentication**
American Fidelity has implemented two-factor authentication to add an extra layer of security to your enrollment experience. You will be prompted to select either an email address or a mobile phone number to receive a verification code. Once that code is received, you will input it into the prompt in AFenroll to verify your account.
- 5 Click the Log in button**

Tips

-  **Things to Know:**
Social Security numbers and dates of birth are required for all employees and their dependents.
-  **Choose Benefits:**
Review your benefits options to help ensure you have the proper coverage and opt out of those you do not need.
-  **Make Changes:**
Log in to AFenroll to make changes at any time during your enrollment period. **Before you log out, you must re-confirm with your PIN or your enrollment will not be valid.**
-  **Print/Save Benefit Confirmation:**
Sign your Benefit Confirmation/Deduction Authorization Form using your PIN as your electronic signature.

Preparation is Key

We know your time is valuable, so make sure to review this important information before your enrollment.

Benefits Education

- Watch for group meeting announcements
- Reach out to your American Fidelity account manager

What You Need

- Driver's license
- Bank account information (if signing up for direct deposit)
- Spouse and children's dates of birth and SSNs
- Beneficiary information (and, if a trust, the full name and date of trust)

Important Items to Review

- Beneficiaries/Dependents
- Available benefits options, including plans you may keep even if you change jobs or retire

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Watch a Tutorial
americanfidelity.com/howtoenroll

**HUNTINGTON BEACH CITY SCHOOL DISTRICT
2023 Health and Welfare Benefit Selection Sheet
HBETA EMPLOYEES**

VEBA

The District's Health and Welfare Plans are listed below. Please indicate your choice of coverage on this form.

<u>MEDICAL PLAN (must select one)</u>	<u>Monthly Premium Tenthly</u>	<u>District Contributes Tenthly</u>	<u>Employee Contributes by Payroll Deduction Tenthly Jan 1st to Dec 31st</u>	<u>Employee Selection</u>
VEBA - UNITED HEALTHCARE - PPO				
Employee Only	\$1,750.00	\$889.50	\$860.50	_____
Employee Plus One Dependent	\$3,478.00	\$1,334.25	\$2,143.75	_____
Employee Plus Two or More Dependents	\$4,894.00	\$1,779.00	\$3,115.00	_____
VEBA - UNITED HEALTHCARE - HMO				
Employee Only	\$879.00	\$879.00	\$0.00	_____
Employee Plus One Dependent	\$1,737.00	\$1,334.25	\$402.75	_____
Employee Plus Two or More Dependents	\$2,438.00	\$1,779.00	\$659.00	_____
KAISER - HMO				
Employee Only	\$900.00	\$889.50	\$10.50	_____
Employee Plus One Dependent	\$1,780.00	\$1,334.25	\$445.75	_____
Employee Plus Two or More Dependents	\$2,510.00	\$1,779.00	\$731.00	_____
<u>DENTAL PLAN - DELTA DENTAL</u>				
Employee and Family	\$115.19	\$115.19	\$0.00	_____ X _____
<u>VISION PLAN - EYEMED</u>				
Employee and Family	\$16.80	\$16.80	\$0.00	_____ X _____
<u>LONG TERM DISABILITY - RELIANCE STANDARD</u>				
Employee Only (salary cap calculated)	\$1-\$14	\$1-\$14	\$0.00	_____ X _____
<u>LIFE INSURANCE - RELIANCE STANDARD</u>				
Employee Only	\$8.50	\$8.50	\$0.00	_____ X _____
<u>ID THEFT - SELMAN & CO.</u>				
<i>Delta Dental Additional Benefit</i>	\$9.60	\$0.00	\$9.60	_____
TOTAL PAYROLL DEDUCTIONS			\$	_____

Open Enrollment is from October 24, 2022 to November 4, 2022

1. To access the online enrollment site, go to: www.afenroll.com/enroll
2. Enter your User ID: *this is your Social Security Number (SSN).*
3. *Type in your PIN (password) = Last 4 digits of SSN + last 2 of your birth year*
(example: 123-45-6789 & year 1974, you would type 678974)
4. Two-Factor Authentication please see the self-Service Instructions attached.
5. Click the **Log in** button

Once in the site:

- 1) Review your "Contact" information. If changes are necessary, contact HBCSD HR Dept. for form to update
- 2) Review your "Beneficiary" information. If changes are necessary, update AFenroll during Open Enrollment
- 3) Complete your Open Enrollment selections, make changes where necessary or confirm to leave the same
- 4) In order to complete your enrollment, sign using the same PIN/password you used to log on.
- 5) Print a copy for your records.

Huntington Beach City Schools

Service Frequency	Current 12/12/24	EyeMed 12/12/24	OON Reimbursement
<i>Any available at PLUS Providers</i> Exam with dilation	N/A \$10 copay	\$0 copay at PLUS Providers \$0 copay	Up to \$40
Retinal Imaging	N/A	Up to \$39	Not covered
Frame <i>Any available frame at PLUS Providers</i> Retail allowance Wholesale allowance	N/A \$130 allowance \$88.83 allowance	\$180 allowance, 20% off balance \$130 allowance, 20% off balance \$91 allowance	Up to \$91 Up to \$91
Standard plastic lenses SV, Bi, Tri Standard progressive Premium progressives (Tier 1 – 4)	\$0 copay \$0 copay \$89.50 allowance	\$0 copay \$0 copay \$85, \$95, \$110, \$175 copay	Up to \$30, \$50, \$70 Up to \$50 Up to \$50
Lens options UV treatment Tint Standard scratch coating Polycarbonate (adults) Polycarbonate (kids <19) Standard AR Premium AR (Tier 1 -3) Photochromic Other	20% off retail 20% off retail 20% off retail 20% off retail \$85 allowance 20% off retail 20% off retail 20% off retail 20% off retail	\$15 copay \$15 copay \$15 copay \$40 copay \$0 copay \$45 copay \$57, \$68, \$85 copay \$75 copay 20% off retail	Not covered Not covered Not covered Not covered Up to \$20 Up to \$23 Not covered Not covered Not covered
Contact lens fit & follow-up (In lieu of lenses) Standard Premium	N/A N/A	Up to \$40 10% off retail price	Not covered Not covered
Contact lenses Conventional Disposable Medically necessary	\$105 allowance (includes fit, follow up & materials) \$105 allowance (includes fit, follow up & materials) Paid in full	\$130 allowance, 15% off balance \$130 allowance Paid in full	Up to \$91 Up to \$91 Up to \$300

With Eye360, wellness and savings are in sight



INTRODUCING EYE360

A first of its kind product in the vision care industry, Eye360¹ provides enhanced benefits when members visit a PLUS Provider—a select group of providers in the EyeMed network. Eye360 focuses on health, simplicity and savings. Best of all, the perks are built into the vision plan. That means no promo codes or paperwork required.

SEEING SAVINGS

With Eye360, members receive \$0 copay eye exams and an additional \$50 frame allowance at PLUS Providers—on top of their base plan's benefits. And when combined with other offers and discounts, it adds up to truly eye-opening savings.

CHOICE OF PROVIDERS

With over 4,000 PLUS Providers nationwide, including independent, retail and online options, members will find plenty of locations nearby.

VISION CARE IS HEALTHCARE

An annual eye exam not only helps uncover vision correction needs, it can sometimes be the first to detect signs of serious health conditions, such as diabetes, high blood pressure, high cholesterol² and eye diseases like glaucoma and cataracts.³ With Eye360, \$0 annual eye exams help encourage employees to be proactive with their holistic healthcare.

Help employees see, save and live better with Eye360—
Contact your EyeMed rep or visit eyemed.com

Eye360 offers:

- \$0 copay eye exams
- Additional \$50 frame allowance
- A streamlined experience—no coupons, no promo codes



Find nearby PLUS Providers
on our Provider Locator
Just look for the PLUS

¹ Member access to PLUS Providers is only available in conjunction with the Eye360 product and is not available in all states

² "See the full picture of your health with an annual comprehensive eye exam"; American Optometric Association; aoa.org; accessed Nov 2020.

³ "Avoid Vision Loss By Catching Conditions Early"; yoursightmatters.com; accessed April 2020.

Fully insured plans are underwritten by: Fidelity Security Life Insurance Company, Kansas City, MO 64111

Got questions? We've got answers.

How do I use my benefits?

Simply find a doctor, schedule an appointment and receive services. We'll handle all the paperwork, when you visit an in-network provider.

Can I view my EyeMed benefits online?

Yes, you can view your benefits and do a lot more on our secure Member Web – such as print an ID card, check the status of a claim, locate a provider and download an Explanation of Benefits.

Want on-the-go access?

Download our mobile app (App Store or Google Play) to get the same features, plus the ability to save a vision prescription and set an eye exam reminder.

How do I submit a claim?

We take care of all of the paperwork when you visit an in-network provider.

If you see an out-of-network provider AND you have out-of-network benefits as part of your vision benefits package, you'll need to pay at the time of service and complete a claim form to send to us for reimbursement. Be sure to include an itemized paid receipt with your name.

Will I get an ID card? How do I order replacements or extra cards?

Yes, we provide 2 ID cards in the subscriber's name, but you aren't required to have it at the time of service. If you lose your card or need extras for your family, you can print a replacement by creating an account at eyemed.com or downloading the EyeMed Members App (App Store or Google Play) to pull up a digital version anytime, anywhere.

How do I find an eye doctor in your network?

Simply visit our enhanced provider search on eyemed.com or the mobile app to choose from thousands of in-network providers. You can filter your search by your frame preferences, hours of operation and much more – and then even schedule your appointment.*

Does EyeMed offer any additional discounts?

We sure do! At participating in-network providers, members can receive 40% off additional complete pairs of glasses or 20% off a partial pair (lenses only or frames only). You can also receive 20% off non-prescription sunglasses and accessories. If that's not enough, you can create an account at eyemed.com and login anytime to view special offers.

Don't like wearing glasses or contacts? We also offer discounts on LASIK laser vision correction. To find a LASIK provider, visit eyemedlasik.com or call 877-5laser6.

I don't see any or all of my dependents on Member Web. Why?

Due to privacy guidelines, we only show family members who are under the age of 18 under the subscriber. Anyone 18 or older will need to register for his or her own account.

*At select in-network providers



eye
Med



Does EyeMed sell individual insurance plans?

Yes, visit <http://individual.eyemed.com> to see if an individual plan is offered in your state.

Can I use my benefits online?

Absolutely! You can use your in-network benefits to purchase contact lenses and eyewear online at:



lenscrafters.com



targetoptical.com



ray-ban.com/eyemed



glasses.com



contactsdirect.com

If I have an FSA, can I apply funds to out-of-pocket costs after my EyeMed benefit is applied?

Yes. You can use your Flexible Spending Account (FSA) to pay for a variety of health-related out-of-pocket expenses, including those associated with supplementary benefits like vision benefits. Money from the FSA can be applied toward the eye exam copay, out-of-pocket costs for prescription glasses or contact lenses (including upgrades), and supplies such as contact lens solution. Employees can even use FSA funds for LASIK surgery. Vision care out-of-pocket costs are also eligible for Health Savings Account (HSA) reimbursement, although these expenses do not count toward your annual deductible.

I don't wear glasses and can see fine. Why do I need an eye exam?

Getting an eye exam is not just about corrective vision – it's about your health. An eye exam can detect eye health problems like glaucoma or cataracts, as well as help identify signs of diseases that impact your whole body, such as high blood pressure, diabetes and high cholesterol – just to name a few.

To learn more about vision wellness, visit eyesiteonwellness.com.

At what age should my child first visit the eye doctor?

The American Optometric Association recommends that your child should have his or her first eye exam with an optometrist or ophthalmologist between 6 months of age and 1 year.¹ The doctor may check for nearsightedness, farsightedness, astigmatism, amblyopia (or "lazy eye"), proper eye movement and eye alignment, how the eye reacts to light and darkness, and other eye health problems. They also recommend that your child's next eye exam should take place sometime between the ages of 3 and 5, and then every year after that. During these exams, the doctor will conduct a comprehensive eye exam as well as vision screening tests. To learn more about your child's vision, visit eyesiteonwellness.com.

My child gets a vision screening at school. Is there still a need for an eye exam?

A vision screening does not take the place of an eye exam. Generally, they check a child's ability to see far away and check for color blindness, but a comprehensive eye exam evaluates the entire structure of the eye and also allow the doctor to view nerves and blood vessels, providing a glimpse into a child's overall health. Eye doctors may also check for farsightedness, which is more common in younger children.²

How often should I get an eye exam?

As with any type of ongoing health care, annual eye exams are a good rule of thumb unless otherwise directed by your doctor. To learn more about eye exams, visit eyesiteonwellness.com.

Can I get the same care at a retail provider as I can at an independent doctor?

All optometrists, regardless of the setting of their practice, must meet the same state licensing and credentialing requirements. In addition, due to the finite number of optometry schools in the United States, optometrists are trained consistently regardless of the practice model they eventually choose.



¹ American Optometric Association, "Infant Vision: Birth to 24 Months of Age", 2010, <https://www.aoa.org/patients-and-public/good-vision-throughout-life/childrens-vision/infant-vision-birth-to-24-months-of-age>

² All About Vision, "Vision Problems of Preschool Children," Oct. 26, 2017, <http://www.allaboutvision.com/parents/preschool.htm>

EXPERIENCE MORE: EVERYDAY ACCESS

HOW TO: see an easy road ahead



USING YOUR EYEMED BENEFITS

It's official – you received your EyeMed Welcome Kit. Time to get the eyewear you love! But how does it work? Even if you're a vision benefits rookie, the process is a snap. Tailor-made for paperwork-phobes and freedom fans.



1. KNOW THE BENEFITS

Your Welcome Kit spells out all the great stuff that's covered. All the savings opportunities. All the choices you have. It's a pretty fun read.



2. CHOOSE A DOC

You're probably surrounded by in-network doctors: thousands of independent providers, popular retail stores and even online options. Find your ideal fit on eyemed.com or on the EyeMed Members App.



3. SET A DATE

Just call your eye doctor for an appointment. Even better, some let you schedule online with our Provider Locator. If you need weekend or evening hours, you'll find plenty of those, too.



4. COME ON IN

As an EyeMed member, it's easy to get your eye exam and get on with your day. No claim to file. No hassles. We take it from here.



5. FIND YOUR PERFECTION

Have fun picking out your favorite frames or contacts. Browse loads of designer brands; you decide which price point works best for you. With EyeMed, there's more in the store to adore.

* At select in-network providers

SEE THE GOOD STUFF

Register on eyemed.com or grab the member app (App Store or Google Play) now.

