



2025-2026 Benefit Guide

East Side Union High School District
Group Benefit Program

Welcome

At East Side Union High School District we recognize the important role our employees play in providing quality education in our community.

The District provides benefit-eligible employees with a competitive and comprehensive benefits package designed to meet your needs and those of your family. See Benefits Coordinator for application.

This guide provides an overview of the District's benefits program, including a summary of each type of coverage. Since this guide is a summary only, please refer to the website, <https://c2mb.ajg.com/ESUHSD/home>, for individual contract, or plan description for additional information.

Because the selection of your benefits is important, we encourage you to carefully review the information in this guide.

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This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.



Benefits Overview

For more information about our benefits, please visit our website at <https://c2mb.ajg.com/ESUHSD/home>. Our Benefits include:

- Medical (Kaiser HMO, Aetna HMO or Aetna PPO)
- Dental (Delta PPO)
- Voluntary Benefits (Aetna)
- Vision (VSP)
- Employee Assistance Program (Unum)
- \$40,000 Life Insurance Policy (Unum)

Who is Eligible?

Employees hired after **the first of the month will be eligible for benefits as of the first of the following month.** Certificated employees working 3 periods or more per day (0.6 FTE) and Classified employees working 5 hour per day (.623 FTE) or more are entitled to 100% paid medical, dental, vision benefits; in addition to an employee assistance program and a life insurance policy. Pro-rated benefits are available to members that work part-time according to their prospective union contract. You must enroll within 30 days of your hire date or the date you become benefit eligible.

Note: Employees of ESUHSD whose spouse/domestic partner is also a district employee, are not entitled to coverage as a subscriber and a dependent on any of our medical plans. In lieu of the "double coverage", these employees will receive an HRA benefit. (See Benefit Coordinator for details.)

Eligible dependents and required verification of eligibility:

- All Dependents (dependents must reside in the United States)
 - Social Security Number & Date of Birth for all eligible dependents and beneficiaries
- Spouse/Domestic Partner (who are NOT in the armed forces)
 - W2 regarding imputed income
 - Marriage Certificate
 - Certificate of Domestic Partnership or completion of District's Domestic Partner Agreement Packet
- Children (medical until age 26) (vision ages 19-25 if full time student) (dental until age 25)
 - Birth Certificates
 - Legal Adoption Decree or Court signed and sealed Legal Guardianship papers
 - Student Certification (required for vision for dependent age 19-25)

- **Exception:** Children who are physically or mentally incapable of self-support, as determined by the child's physician, may continue on your coverage beyond the normal age limit, if the child has been a continuous dependent listed on the plan, the disability continues and the child remains unmarried. In order to qualify, documentation must be filed with a medical carrier prior to the child reaching the limiting age. Contact the Benefits Office for medical carrier required forms to be completed by the child's physician.

Making Changes to Your Benefit Elections

What's New

- **Reminder: If and when you need a Tuberculosis test under any medical plan, please confirm with the medical provider it's covered under a preventative measure.**
- **Medimpact is the new prescription benefit administrator for our PPO plan. All PPO members will be issued new ID cards.**

Open Enrollment

You may make changes to your insurance benefits once per year in May during the District's annual open enrollment period with changes effective July 1 of each year. All selected coverages are in general effective for a full plan year (July 1 through June 30), unless you have a change in status or terminate employment. Such changes are subject to any bargaining agreements or applicable law.

Life Events:

Allowable enrollment change outside of our Annual Open Enrollment Period (Must be within 30 days of event).

- Newly eligible employees (i.e., FTE changes, returning from leave of absence)
- Newly eligible dependents (i.e., marriage, birth, adoption or placement for adoption, legal guardianship)
- When an employee or a dependent does not enroll for the district medical coverage because he/she has other coverage, IRS rules permit enrollment at times other than Open Enrollment when loss of the other coverage occurs, provided the loss of coverage is through no fault of the dependent
- You will have 31 days to drop a dependent due to loss of dependent status (i.e., divorce, dissolution of domestic partnership, loss of guardianship, dependent moved out of United States, join the armed forces)



Medical Benefits Overview

East Side Union High School District provides employees with three medical plans from which to choose:

- Kaiser HMO
- Aetna HMO
- ESUHSD Preferred Provider Organization (PPO) on the Aetna PPO Network

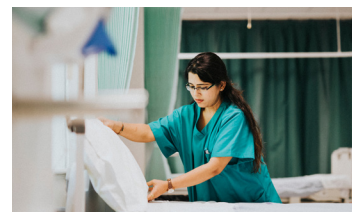
All of the District's medical plan options are designed to provide you with cost-effective, comprehensive coverage. While each plan covers most of the same services, the provider networks, and your out-of-pocket medical expenses vary due to the type of services you receive.

The self-funded PPO plan, administered by Aetna, allows you to access covered medical services from any provider you wish, however you must pay attention to whether the provider/facility is 'In-Network' or 'Out-of-Network'. Plan reimbursement for 'Out-of-Network' services will be lower, meaning more out-of-pocket expense and out-of-network balance billing.

The Kaiser Permanente HMO plan requires you to use their providers and facilities (except for emergencies).

The table below provides a comparison of highlights between the three plans. For further details, please refer to the vendor plan descriptions or contact the vendor directly.

Reminder: If and when you need a Tuberculosis test under any medical plan, please confirm with the medical provider it's covered under a preventative measure



	HMO Plans		East Side Self-Funded PPO Plan	
	Kaiser	Aetna HMO	In-Network	Out-of-Network
	www.aetna.com/docfind – Aetna HMO or Aetna Choice POS II (Open Access)			
Calendar Year Deductible	None	None	\$100/individual \$300/family	\$100/individual \$300/family
Coinsurance	100%	100%	90%	80%
Out-of-Pocket Maximum Non-Classified Employees	\$1,500/individual \$3,000/family	\$1,500/individual \$3,000/family	\$1,000/individual \$2,000/family	\$1,000/individual \$2,000/family
Out of Pocket Maximum- Classified Employees Only	\$1,500/individual \$3,000/family	\$800/individual \$1,600/family	\$500/individual	\$1,000/individual
Lifetime Plan Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Hospitalization				
Room and Board	100%	100%	90%	80%
X-Ray and Lab	100%	100%	90%	80%
Emergency Room	\$50 copay; waived if admitted	\$50 copay; waived if admitted	90%	90%
Mental Health Services	Inpatient: 100% Outpatient: \$20 copay	Inpatient: 100% Outpatient: \$20 copay	Inpatient: 90% Outpatient: \$20 copay	Inpatient: 80% Outpatient: 80%
Substance Abuse Services	Inpatient: 100% (detoxification only) Outpatient: \$20 copay	Inpatient: 100% Outpatient: \$20 copay	Inpatient: 90% Outpatient: \$20 copay	Inpatient: 80% Outpatient: 80%
Physician Services				
Office Visits	\$20 copay	\$20 copay	\$20 copay	80%
Well Baby Care	100% (up to age 2)	100% (up to age 2)	100% (up to age 2)	80%
Immunizations	100%	100%	100%	80%
Adult Routine Exams	100%	100%	100%	80%
Maternity Care	100%	100%	90%	80%
Chiropractic Care Provided through American Specialty	\$15 copay (30 visits/calendar year)	\$5 copay (40 visits/calendar year)	80% (25 visits/year)	80% (25 visits/year)
Acupuncture	Not covered	\$15 copay	Maximum plan pays \$35 per visit (\$350 max/calendar year)	
Home Healthcare/Private Nursing	100% (100 visits/calendar year)	\$20 copay (120 visits/calendar year)	80% (100 visits/calendar year)	
Skilled Nursing Facilities	100% (100 days/calendar year)	100% (100 days/benefit period)	100% for the first 10 days, then 80% (lifetime maximum of 180 days)	
Physical, Occupational and Speech Therapy	\$20 copay	\$20 copay	80% after deductible	
Prescription Drugs				
Rx Out-of-Pocket Maximum Non-Classified Employees	N/A	N/A	\$500 individual, \$1,000/family	
Rx Out-of-Pocket Maximum Classified Employees	N/A	N/A	\$4,500/individual, \$9,000/family	
Generic	\$15 copay (30 day supply)	\$15 copay (30 day supply)	\$15 copay (34-90 day supply)	
Brand	\$30 copay (30 day supply)	\$30 copay (30 day supply)	\$30 copay (34-90 day supply)	
Mail Order	Generic: \$30 copay Brand: \$60 copay (90 day supply)	Generic: \$15 copay Brand: \$30 copay (90 day supply)	Generic: \$15 copay (90 day supply) Brand: \$30 copay (90 day supply)	

Dental Benefits

Administered by Delta Dental



You will pay less out of your pocket if you use dentists who are contracted with Delta Dental. **If you choose to use out-of-network dentists, you will pay the percentage listed below based on the usual and customary charge (UCR) plus the balance for fees above the UCR.**

You may access provider information at www.deltadentalins.com. The site is available 24/7 and allows you to search for providers and filter your search results to find the best provider for you.

Delta Dental: East Side Self-Funded PPO Plan	
Maximum Annual Benefit	\$2,000/person
Calendar Year Deductible	None
	September 1st through August 31st
Preventative* - oral examinations, fluoride treatment, space maintainers, specialist consultation	70% - 100% 70% 1st year, increases 10% each consecutive year to a max of 100%. If there is a break in service, the coinsurance goes back to 70%
Basic - oral surgery (extractions), fillings, root canals, periodontal (gum) treatment, sealants	70% - 100% 70% 1st year, increases 10% each consecutive year to a max of 100%
Crowns, Jackets, Cast Restorations	70% - 100% 70% 1st year, increases 10% each consecutive year to a max of 100%
Prosthodontic Benefits -bridges, partial dentures, full dentures	Classified and Management & Administration/Confidential Employees: 70% of contract allowance Certificated & Adult Education Employees: 50% of contract allowance
Orthodontic Benefits - for dependent children to age 25	50%, subject to a \$1,000 lifetime maximum/person
Dental Accident Benefits	100% of Delta dentist's allowed fee separate (\$1,000 maximum per person, per calendar year)

*Three cleanings per year in-network, two per year out-of-network

Note: Delta Dental percentage of coinsurance/employee is tracked on a calendar year basis.

**When choosing a dentist,
you receive a higher level
of discounts if you select
an in-network dentist**



Vision Benefits

Administered by VSP

East Side Union High School District recognizes that Vision care is an important part of overall health, and offers coverage from Vision Service Plan (VSP). The plan covers yearly eye exams, lenses, lens enhancements, and contacts, but frames are covered every 24 months. You can see any provider you wish, but will receive greater discounts when using a VSP provider.

You may access provider information at www.vsp.com. The site is available 24/7 and allows you to search for providers and filter your search results to find the best provider for you.



Vision Service Plan		
	In-Network	Out-of-Network
Copay	\$15	\$15
Exam every 12 months	100% after copay	Up to \$45 after copay
Lenses every 12 months		
Single	100% after copay	Up to \$30 after copay
Bi-Focal	100% after copay	Up to \$50 after copay
Tri-Focal	100% after copay	Up to \$65 after copay
Lenticular	100% after copay	Up to \$100 after copay
Frames once every 24 months	Up to \$120 after copay	Up to \$70 after copay
Contact lenses in lieu of frames/glasses every 12 months		
Visually necessary*	75% of U&C after copay	Up to \$210 after copay
Elective	Up to \$150 plus 15% discount off of cost of contact lens exam, fitting and evaluation	Up to \$105

* Visually necessary contacts require pre-approval from VSP

Life Insurance and AD&D Benefits

Administered by Unum

East Side Union High School District provides active eligible employees with Life and Accidental Death & Dismemberment (AD&D) Insurance Coverage through Unum Life Insurance Company. There is no cost to you for Basic Life Insurance.

In addition to the Basic Life and AD&D coverage, the District also offers Voluntary Term Life & AD&D Coverage through Unum. You may elect anywhere from \$10,000 up to the lesser of five times your salary or \$500,000 in \$10,000 increments. Spousal and dependent coverage is also available under the Voluntary Life and AD&D Plan.

When you enroll in Life Insurance, you will need to designate one or more beneficiaries.

Basic Life/AD&D Plan	
Basic Life	\$40,000
Accidental Death & Dismemberment	Same as life insurance benefit
Repatriation Benefit	Not to exceed the lesser of \$5,000 or 10% of the life benefit
Seat Belt Benefit	\$25,000
Airbag Benefit	\$5,000
Age Reduction Formula	Benefit reduces by 33% at age 70, and up to 50% of the original amount at age 75
Employer Contribution	100%

Voluntary Term Life/AD&D	
Employee Coverage	Up to 5 times salary in increments of \$10,000 up to \$500,000
Spouse Coverage*	Up to 100% of employee amount in increments of \$10,000 up to \$500,000
Child Coverage*	Up to 100% of employee amount in increments of \$2,000 up to \$10,000

In order to purchase Life and AD&D coverage for your spouse and/or child, you must purchase Life and AD&D coverage for yourself.

Employee Assistance Program (EAP)

Administered by Unum

East Side Union High School District provides free confidential services to help employees and their eligible dependents address life and work issues through the Unum Employee Assistance Program (EAP). Health Advocate provides 24/7 phone access to Master's-level staff clinicians for information, assessment, action planning, crisis intervention assistance, short-term resolutions, and referrals.

Consultations can fall in to any of the following categories:

- Emotional Wellbeing
- Financial Services
- Personal or Work Relationships
- Addiction and Recovery
- Resources for Child and Eldercare
- Legal Services

Employee Assistance Program (EAP) Unum

Unum offers a comprehensive EAP service, with an extensive network. Clinicians, consultants and trainers all work together to help employees manage emotional health, family and work-related challenges.

Employee and dependents of East Side Union High School District are eligible for three visits per six month period.

For more information, call **800.854.1446** or visit www.unum.com/lifebalance.

Cost Sharing – Medical, Dental, Vision

For those who qualify, East Side Union High School District pays 100% of the monthly premium for medical, dental and vision for the employee and qualified dependents.

See the charts below to determine the value of your benefits based on your job classification.

Classified Employees					
	Kaiser	Aetna HMO	Aetna PPO	Delta Dental	VSP
Employee Only	\$1,093.96	\$1,356.05	\$1,174.58	\$59.46	\$10.77
Employee +1	\$2,187.91	\$2,847.78	\$2,349.16	\$112.96	\$21.51
Employee + Family	\$3,095.89	\$4,068.16	\$3,817.37	\$193.23	\$34.63

2025-2026 Monthly Benefit Cost, 100% Paid by East Side Union High School District

Certificated Employees					
	Kaiser	Aetna HMO	Aetna PPO	Delta Dental	VSP
Employee Only	\$1,059.87	\$1,344.70	\$1,160.36	\$59.46	\$10.77
Employee +1	\$2,119.73	\$2,823.88	\$2,320.70	\$112.96	\$21.51
Employee + Family	\$2,999.42	\$4,034.09	\$3,771.17	\$193.23	\$34.63

2025-2026 Monthly Benefit Cost, 100% Paid by East Side Union High School District

Administrative, Management and Confidential Employees					
	Kaiser	Aetna HMO	Aetna PPO	Delta Dental	VSP
Employee Only	\$1,059.87	\$1,344.70	\$1,160.36	\$49.50	\$10.77
Employee +1	\$2,119.73	\$2,823.88	\$2,320.70	\$94.03	\$21.51
Employee + Family	\$2,999.42	\$4,034.09	\$3,771.17	\$156.06	\$34.63

2025-2026 Monthly Benefit Cost, 100% Paid by East Side Union High School District

Adult Education Teachers					
	Kaiser	Aetna HMO	Aetna PPO	Delta Dental	VSP
Employee Only	\$933.95	\$1,344.70	\$1,160.36	\$59.46	\$10.77
Employee +1	\$1,867.89	\$2,823.88	\$2,320.70	\$112.96	\$21.51
Employee + Family	\$2,643.06	\$4,034.09	\$3,771.17	\$193.23	\$34.63

2025-2026 Monthly Benefit Cost, 100% Paid by East Side Union High School District



**East Side Union High School District
3 - Tier Rates for PART-TIME Employees
July 1, 2025- June 30, 2026**

CLASSIFIED employees working less than 5 hours or less than .625 FTE

KAISER - Classified Group# 855	Employee Paid	Employer Paid	Total Premium
Employee Only	\$546.98	\$546.98	\$1,093.96
Employee + 1	\$1,093.96	\$1,093.96	\$2,187.91
Employee + Family	\$1,547.95	\$1,547.95	\$3,095.89
AETNA HMO - Classified Group# 142540	Employee Paid	Employer Paid	Total Premium
Employee Only	\$678.03	\$678.03	\$1,356.05
Employee + 1	\$1,423.89	\$1,423.89	\$2,847.78
Employee + Family	\$2,034.08	\$2,034.08	\$4,068.16
AETNA PPO - Classified Group# 108423	Employee Paid	Employer Paid	Total Premium
Employee Only	\$587.29	\$587.29	\$1,174.58
Employee + 1	\$1,174.58	\$1,174.58	\$2,349.16
Employee + Family	\$1,908.69	\$1,908.69	\$3,817.37

CERTIFICATED employees working less than 3 periods or less than .6 FTE

KAISER - Certificated Group# 24040	Employee Paid	Employer Paid	Total Premium
Employee Only	\$529.94	\$529.94	\$1,059.87
Employee + 1	\$1,059.87	\$1,059.87	\$2,119.73
Employee + Family	\$1,499.71	\$1,499.71	\$2,999.42
AETNA HMO - Certificated Group# 142540	Employee Paid	Employer Paid	Total Premium
Employee Only	\$672.35	\$672.35	\$1,344.70
Employee + 1	\$1,411.94	\$1,411.94	\$2,823.88
Employee + Family	\$2,017.05	\$2,017.05	\$4,034.09
AETNA PPO - Certificated Group# 108423	Employee Paid	Employer Paid	Total Premium
Employee Only	\$580.18	\$580.18	\$1,160.36
Employee + 1	\$1,160.35	\$1,160.35	\$2,320.70
Employee + Family	\$1,885.59	\$1,885.59	\$3,771.17

CLASSIFIED and CERTIFICATED Part-Time Employees

DELTA DENTAL Classified - Group# 6585-00004 Certificated - Group# 6178-00004	Employee Paid	Employer Paid	Total Premium
Employee Only	\$29.73	\$29.73	\$59.46
Employee + 1	\$56.48	\$56.48	\$112.96
Employee + Family	\$96.61	\$96.62	\$193.23
VSP Vision - Group# 12077044	Employee Paid	Employer Paid	Total Premium
Employee Only	\$5.38	\$5.39	\$10.77
Employee + 1	\$10.75	\$10.76	\$21.51
Employee + Family	\$17.31	\$17.32	\$34.63
UNUM LIFE & AD&D (\$40,0000 policy)	Employee Paid	Employer Paid	Total Premium
Employee Only	\$3.60	\$3.60	\$7.20

*Note: In order avoid an interruption in benefits during the summer months, you will have the option to have a double deduction for the last two pay warrants of the school year or to pay your part of the contributions with a personal check or money order payable to ESUHSD.

East Side Union High School District 3 - Tier Rates for ADULT EDUCATION Employees July 1, 2025- June 30, 2026						
KAISER HMO Group# 24200-0000	Employee Contribution	100% Employer Contribution	33% Employee Contribution	67% Employer Contribution	50% Employee Contribution	50% Employer Contribution
Employee Only	\$-	\$933.95	\$308.20	\$625.75	\$466.98	\$466.98
Employee + 1	\$-	\$1,867.89	\$616.40	\$1,251.49	\$933.95	\$933.95
Employee + Family	\$-	\$2,643.06	\$872.21	\$1,770.85	\$1,321.53	\$1,321.53
AETNA HMO Group# 142540-10-002	Employee Contribution	100% Employer Contribution	33% Employee Contribution	67% Employer Contribution	50% Employee Contribution	50% Employer Contribution
Employee Only	\$-	\$1,344.70	\$443.75	\$900.95	\$672.35	\$672.35
Employee + 1	\$-	\$2,823.88	\$931.88	\$1,892.00	\$1,411.94	\$1,411.94
Employee + Family	\$-	\$4,034.09	\$1,331.25	\$2,702.84	\$2,017.05	\$2,017.05
AETNA PPO Group# 108423-10-002	Employee Contribution	100% Employer Contribution	33% Employee Contribution	67% Employer Contribution	50% Employee Contribution	50% Employer Contribution
Employee Only	\$-	\$1,160.36	\$382.92	\$777.44	\$580.18	\$580.18
Employee + 1	\$-	\$2,320.70	\$765.83	\$1,554.87	\$1,160.35	\$1,160.35
Employee + Family	\$-	\$3,771.17	\$1,244.49	\$2,526.68	\$1,885.59	\$1,885.59
DELTA DENTAL Group# 6178-00005	Employee Contribution	100% Employer Contribution	33% Employee Contribution	67% Employer Contribution	50% Employee Contribution	50% Employer Contribution
Employee Only	\$-	\$59.46	\$19.62	\$39.84	\$29.73	\$29.73
Employee + 1	\$-	\$112.96	\$37.28	\$75.68	\$56.48	\$56.48
Employee + Family	\$-	\$193.23	\$63.77	\$129.46	\$96.61	\$96.62
VSP VISION Group# 12077044	Employee Contribution	100% Employer Contribution	33% Employee Contribution	67% Employer Contribution	50% Employee Contribution	50% Employer Contribution
Employee Only	\$-	\$10.77	\$3.55	\$7.22	\$5.38	\$5.39
Employee + 1	\$-	\$21.51	\$7.10	\$14.41	\$10.75	\$10.76
Employee + Family	\$-	\$34.63	\$11.43	\$23.20	\$17.31	\$17.32
Employee ONLY UNUM LIFE & AD&D Group# 145452	Employee Contribution	Employer Contribution				
100% qualified	\$-	\$7.20				
67% qualified	\$2.38	\$4.82				
50% qualified	\$3.60	\$3.60				
UNUM Voluntary Life & AD&D	Employee Contribution					
10 month employee	various					
12 month employee	various					

An employee who teaches a minimum of 15 hours per week for 13 consecutive weeks, exclusive of summer school and substituting, shall be entitled to benefits according to the AFT Collective Bargaining Agreement. Please refer to your contract for further details.

Teaching Hours Per Week	FTE Equivalent	Employee Contribution	Employer Contribution
15 - 19	50%	50%	50%
20 - 24	67%	33%	67%
25+	100%	0%	100%

*Note: In order to avoid an interruption in benefits during the summer months, you will have the option to have a double deduction for the last two pay warrants of the school year or to pay your part of the contributions with a personal check or money order payable to ESUHSU.

Flexible Spending Accounts

Administered by American Fidelity

East Side Union High School District offers employees two flexible spending accounts (FSAs) through American Fidelity Assurance Company – Healthcare and Dependent Care – that allow you to use pre-tax dollars to pay for certain health and dependent care expenses. You can participate in one or both of the accounts. Each year, you decide how much to contribute on a pre-tax basis. The annual amount you elect is deducted from your paycheck in equal amounts each pay period. As you incur eligible expenses during the year, you can request reimbursement with your untaxed money from the appropriate account.

Healthcare Flexible Spending Account (FSA)

The Healthcare Flexible Spending Account allows you to pay for certain Healthcare expenses that are not covered or only partially covered by your Healthcare plans (medical, dental, vision and prescription drug). Examples of eligible expenses include, but are not limited to, copays for office visits and prescription drugs, coinsurance, deductibles, and fees for acupuncture, chiropractic care, laser eye surgery and orthodontia.

Eligible expenses can be incurred by you, or any of your eligible dependents. You can contribute up to \$3,300 per year to the Healthcare Flexible Spending Account. You can rollover up to \$660 of your unused balance into the next plan year.

Refer to the American Fidelity website, www.americanfidelity.com for a complete list of eligible expenses and for details about the rollover provision.

Dependent Care Flexible Spending Account (FSA)

The Dependent Care Spending Account is designed for people who need dependent care so that they can work. You are eligible to participate if you are single or married. However, if you are married, your spouse must either work, go to school full-time or be unable to care for your eligible dependents due to a disability in order for you to use the Dependent Care Spending Account.

Dependent care can be for your children, spouse or parents. Dependents must live with you and be claimed as a dependent on your federal income tax return. The most you can contribute per year to the Dependent Care Spending Account is \$5,000 per IRS household.

Important IRS Rules

1. Plan carefully! Any FSA money that has not been used by the following school year will be forfeited. This is sometimes known as the “Use It or Lose It” rule.
2. You cannot change or stop your FSA contributions during the year unless you terminate employment.
3. Money cannot be transferred between accounts. For example, you cannot use your Dependent Care FSA to reimburse yourself for Healthcare expenses and vice versa.



Voluntary Benefits through Aetna

Accident Plan

Aetna's Accident plan pays members cash directly to help cover out-of-pocket costs, such as deductibles or coinsurance, day care, utility bills or whatever else they need as a result of a covered accident.

Accidents happen when you least expect them. But an Aetna Accident Plan helps you be more financially prepared whether the accident happens on or off the job. The plan pays cash benefits when you or a covered family member have an accident on or after the coverage effective date.

ACCIDENT PLAN BENEFITS

An Aetna Accident Plan helps you stay on top of your bills. It pays benefits for these accidental injuries, and more:

- Initial & follow-up care
- Hospital stay & surgical care
- Dislocations & fractures
- Burns
- Concussions
- Paralysis
- Accidental death & dismemberment
- Organized sports**
- **\$75** health screening

Coverage Level Monthly Premium		
	Low Plan	High Plan
Employee Only	\$9.16	\$13.69
Employee + Spouse	\$18.32	\$27.39
Employee + Child (ren)	\$19.23	\$28.76
Family	\$28.40	\$42.46

Critical Illness Plan

Critical Illness Insurance through Aetna provides a cash benefit to help pay for both medical expenses not covered by your medical plan as well as day-to-day expenses that may start to add up – like rent, mortgage, car payments, etc. – while you are ill. With Voluntary Critical Illness Coverage, if you are diagnosed with a covered illness, you get a lump-sum cash benefit, even if you receive other insurance benefits.

CRITICAL ILLNESS PLAN BENEFITS

An Aetna Critical Illness Plan helps ease some financial worries. It pays benefits for these diagnoses, conditions, and more:

- Heart attack & stroke
- Major organ failure
- Invasive & non-invasive cancers
- Crohn's disease
- Type 1 diabetes
- Childhood illnesses
- Infectious diseases (including coronavirus**)
- **\$75** health screening

Critical Illness rates will vary based on your age and the amount of coverage you elect. Please see your benefit summary for a full rate table.

Hospital Indemnity Plan

Hospital Indemnity benefits can help pay for costs that can come with a hospital stay. Benefits are paid if the covered person is admitted and confined in the hospital for treatment of a covered accident, injury, or illness. Hospital Indemnity Insurance complements your medical plan, by paying in addition to what your health plan may or may not cover. Guarantee Issue coverage with no health questions asked and no pre-existing condition limitation.

HOSPITAL INDEMNITY PLAN BENEFITS

An Aetna Hospital Indemnity Plan can help if you have a hospital stay. It pays benefits for the following situations:

- Hospital admission
- Newborn hospital admission
- Daily hospital stays — ICU/non-ICU
- Rehabilitation, mental disorder, & substance abuse stays
- Newborn daily hospital stay
- Observation care (one day per plan year)
- **\$50** health screening

Coverage Level Monthly Premium		
	Low Plan	High Plan
Employee Only	\$13.98	\$21.90
Employee + Spouse	\$27.27	\$49.52
Employee + Child (ren)	\$26.81	\$36.64
Family	\$42.11	\$61.16

Aetna Information

1. Download the My Aetna Supplemental app or visit https://www.aetnaresource.com/p/East-Side-Union-HS-District_SHP?cid=eml_pr_9117_qr. Or you can scan this QR code.
2. If you're an Aetna® medical member, you can access the site using single sign-on from [Aetna.com](https://www.aetna.com). Register with your Member ID or Social Security number. Use your personal email address so you continue to receive valuable claim reminders even if you leave your company.

It's easy to file a claim

If you also have Aetna medical insurance, our system retrieves the medical information needed to process your claim. That's less paperwork for you.

Don't have Aetna Medical? No problem. Simply upload a picture or PDF of your medical bills. You can also print and mail a paper claim form to Aetna Voluntary Plans. If you're eligible for benefits, we'll send cash directly to you by check or direct deposit. It's fast and easy.



Additional Voluntary Benefits

In addition to the Voluntary Life/AD&D and Flexible Spending Account programs highlighted on the previous pages, East Side Union High School District offers additional voluntary/optional benefits to you and your eligible dependents. These optional supplemental plans are designed to complement the ESUHSD medical and disability plans with premium payments through convenience payroll deduction.

Enrollment is only available during the annual Open Enrollment period, or during your New Hire window.

Voluntary Benefits from American Fidelity Assurance Company

Available Benefits:

- Section 125 FSA and Dependent Day Care Accounts
- Disability Income Insurance
- Life Insurance
- 403(b) Annuities

Contact American Fidelity Assurance Company at **800.365.8306** or **916.683.8306** or www.americanfidelity.com.

Voluntary Term Life and AD&D from Unum

All eligible employees working at least 30 hours or more, qualify to purchase additional coverage up to 5 times your annual salary to a maximum of \$200,000 for yourself, \$50,000 for your spouse/domestic partner and \$10,000 for your eligible children. For questions, contact Unum Customer Service at **800.421.0344** or www.Unum.com.

Planning for Retirement with TSA Consulting Group

A 403(b)/457(b) plan can supplement your pension. Most pension plans, even when combined with Social Security benefits, may not provide enough to make it through retirement, especially with growing healthcare costs.

TSA Consulting Group is the Third Party Administrator for the ESUHSD 403(b) and 457 Plans. To inquire about approved vendors for ESUHSD, FAQ, Forms or to access a financial retirement calculator, please visit www.tsacg.com/individual/plan-sponsor/california/east-side-union-high-school-district/.

Legal Shield/Identity Theft

Legal insurance helps you address everyday situations like dealing with traffic tickets, resolving warranty issues or buying a home. Legal Shield has you covered.

Legal Shield also monitors your identity from every angle and ensures everything connected to you is safe. You will receive an immediate notice in an identity theft emergency. Legal Shield is available 24 hours a day, 365 days a year. Visit www.legalshield.com/info/esuhsd for more information.

Commuter Benefits by the P&A Group

The Commuter Benefit enables you to use pre-tax deductions to pay for work-related parking or transit expenses. The money you elect to withhold for commuter is credited to a debit card which you can use to pay for our parking and/or transit costs.

Santa Clara County Federal Credit Union

www.sccfcu.org

Tickets at Work

Access exclusive savings on movie tickets, theme parks, hotel, tours, Broadway & Vegas shows, and more. For more information, please visit Ticketsatwork.com, Company code: ESUHSDSV.

Pet Care Voluntary Benefits

With the ASPCA® Pet Health Insurance program, you can choose the care you want when your pet is hurt or sick and take comfort in knowing they have coverage.

Exam Fees, Diagnostics, and Treatments

- Accidents
- Hereditary Conditions
- Dental Disease
- Illnesses
- Behavioral Issues
- Cancer



Customizable Options

- **Annual Limit** - from \$3,000 to unlimited.
- **Reimbursement Percentage** - 90%, 80%, or 70% of your covered vet bill.
- **Deductible** - select \$100, \$250, or \$500. You'll only need to satisfy it once per 12-month policy period.
- **Add Preventive Care Coverage** - Get reimbursed scheduled amounts for things that protect your pet from getting sick, like vaccines, dental cleanings, and screenings for a little more per month.
- **Select Accident-Only Coverage** - If you're just looking to have some cushion when your pet gets hurt, you can choose coverage that only includes care for accidents.

Simple to Use

Just pay your vet bill, submit claims, and get reimbursed! You're free to visit any licensed vet, specialist, or emergency clinic in the US or Canada, and you can choose to receive reimbursement by direct deposit or mail.

We work hard to make our customers' user experience as simple and smooth as possible. For your convenience, our online member center is available 24/7 from any device. You can go there to submit and track claims, update your contact and billing information, find resources about our coverage and services, view your policy, and add new pets to your account.

Save with your discount!

Get your customized quote and enroll today! www.aspcapetinsurance.com/ESUHSD

Priority code: EB24ESUHSD

1.877.343.5314.

ASPCA Pet Health Insurance Pets and Dependents, Too.

Visit www.aspcapetinsurance.com/ESUHSD and save with your discount!

Contact Information

If you have specific questions about a benefit plan, please contact the administrator listed below, or your local Human Resources department.

Benefit	Administrator	Phone	Website/Email	Group #
Medical	Kaiser	800.464.4000	www.kaiserpermanente.org	Classified Employees: #855
				Adult Education Employees: #24200
				Certificated and Management & Administration/Confidential Employees: #24040
Medical	Aetna Self-funded PPO & HMO	888.290.8037	https://www.aetnaresource.com/p/ESUHSD	PPO group #108423 HMO group #142540
Rx Administration	MedImpact	Rx Benefits for BIN BIN 009893: (800) 361-4542 (TTY dial 711) Birdi Mail Order Pharmacy: (855) 247 - 3479 (TTY dial 711) Specialty by Birdi: (833) 564-0799 (TTY dial 711)	Rx Benefits for BIN: care@medimpact.com member portal :https://www.elixirsolutions. com/contactus/ Birdi Mail Order Pharmacy: patientcare@ birdirx.com Specialty by Birdi: specialtybybirdiohio@ birdirx.com	
Voluntary Benefits	Aetna	800.607.3366	Download the My Aetna Supplemental app or visit MyAetnaSupplemental.com.	246840
Chiropractic Care	American Specialty	For Kaiser Members: 100.678.9133 (TTY 711) For Aetna Members 888.290.8037	For Kaiser Members: ashlink.com/ash/kp For Aetna Members www.aetna.com	
Dental	Delta Dental PPO	866.499.3001	www.deltadentalins.com	Classified Employees: #6585
				Certificated, Adult Education, and Admin/Confidential Employees: #6178
				Management Employees: #6592
Voluntary Vision	Vision Service Plan (VSP)	800.877.7195	www.vsp.com	#12077044
Life and AD&D	Unum	800.421.0344	www.unum.com	Basic Life and AD&D #145452
				Voluntary Term Life and AD&D #145453
Disability Income Insurance	American Fidelity	800.365.8306	www.americanfidelity.com	N/A
Tax Savings Benefit Flexible Spending Account	American Fidelity (FSA)	800.365.8306	www.americanfidelity.com	N/A
Pet Insurance	ASPCA	877.343.5314	www.aspcapetinsurance.com/ESUHSD	Priority code: EB24ESUHSD
Employee Assistance Program (EAP)	Unum (EAP)	800.854.1446	www.unum.com/lifebalance	#ESUHSD
Benefits Coordinator	Jorge Ferreira		https://c2mb.ajg.com/ESUHSD/home	N/A

This brochure provides highlights of the benefits provided at the East Side Union High School District effective July 1, 2025. If there are any discrepancies between this summary and the plan contracts, the plan contracts will prevail.

Additional Information

Your Payment Responsibility – Non-PPO Providers

The amount the plan pays for covered services provided by non-network providers is based on a maximum allowable amount for the specific service rendered. Although your plan stipulates an out-of-pocket maximum for out-of-network services, please note the maximum allowed amount for an eligible procedure may not be equal to amount charged by your out-of-network provider. Your out-of-network provider may bill you for the difference between the amount charged and the maximum allowed amount. This is called balance billing and the amount billed to you can be substantial. The out-of-pocket maximum outlined in your policy will not include amounts in excess of the allowable charge and other non-covered expenses as defined by your plan. The maximum reimbursable amount for non-network providers can be based on a number of schedules such as a percentage of reasonable and customary or a percentage of Medicare. Contact your claims payer or insurer for more information. The plan document or carrier's master policy is the controlling document, and this Benefit Highlight does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual plan language.

Notice of Special Enrollment Rights

If you are declining enrollment for yourself or any of your dependents because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan (if you or your dependents lose eligibility for that other coverage). However, you must request enrollment within 30 days after other coverage ends. In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption. We urge you to notify us as soon as possible, including before the effective date of the event. To request special enrollment or obtain more information, contact the Human Resources Department.

Notice Regarding the Newborns' Act

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours). If you would like more information, please visit www.dol.gov/EBSA.

Notice of Women's Health and Cancer Rights Act (WHCRA)

Our medical plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all states of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema.

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for

- All stages of reconstruction of the breast on which the mastectomy was performed,
- Surgery and reconstruction of the other breast to produce a symmetrical appearance,
- Prostheses, and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. Please review the plan option you elected to determine the actual deductible and coinsurance provisions. Contact the Human Resources Department for more information.

HIPAA Special Enrollment Notice

Our records show that you are eligible to participate in the Health Plan.

A federal law called HIPAA requires that we notify you about an important provision in the plan: If you acquire a new dependent, or if you decline coverage under this plan for an eligible dependent while other coverage is in effect, and later lose the other coverage for certain qualifying reasons, you have a right to enroll them in the plan under its "special enrollment provision".

Loss of Other Coverage (Excluding Medicaid or a State Children's Health Insurance Program). If you decline enrollment for an eligible dependent (including your spouse) while other health insurance or group health plan coverage is in effect, you may be able to enroll your dependents in this plan if they lose eligibility for the other coverage (or if the employer stops contributing toward your dependents' other coverage). However, you must request enrollment within 30 days after your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

Loss of Coverage for Medicaid or a State Children's Health Insurance Program. If you decline enrollment for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll your dependents in this plan if they lose eligibility for the other coverage. However, you must request enrollment within 60 days after your dependents' coverage ends under Medicaid or a state children's health insurance program.

New Dependent by Marriage, Birth, Adoption, or Placement for Adoption. If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll your new dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Eligibility for Medicaid or a State Children's Health Insurance Program. If your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, you may be able to enroll your dependents in this plan. However, you must request enrollment within 60 days after your dependents' determination of eligibility for such assistance. To request special enrollment or to obtain more information about the plan's special enrollment provisions, contact the Human Resources Department.

Summary of Benefits and Coverage

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare across plans. The SBCs are available from Human Resources.

Continuation Of Coverage Rights

Your group health plan may contain certain options to continue your and or your dependent's health benefits following termination of coverage. These continuation options may include federal COBRA rights, conversion rights, and/or state mandated continuation rights. Commencing January 1, 2014, State and Federal Marketplace exchanges can also provide medical coverage with no health questions plus you may be eligible to qualify for a subsidy to make the coverage affordable to you. Additionally, your group life insurance certificates or booklets may also include and describe certain continuation options that may be available to you. Please examine your options carefully before declining this coverage. You should be aware that companies selling individual health insurance typically require a review of your medical history that could result in a higher premium or you could be denied coverage entirely.

Notice Of Availability Of Privacy Practices

Our company provides health care benefits and related benefits to eligible employees and their eligible dependents. By so doing, it may create, receive, use, and maintain health information about plan participants which is protected by federal law (protected health information or PHI). The Health Insurance Portability and Accountability Act (HIPAA) requires health plan(s) to provide plan participants and others with a notice of the plan's privacy practices with regard to the health information it creates and maintains in the course of providing benefits (Notice of Privacy Practices). This Notice of Privacy Practices describes the ways the plan uses and discloses PHI. To obtain a copy of the plan's Notice of Privacy Practices, you should contact the member services department for your health coverage. Their contact information is located on your ID card the notice is generally available on their respective websites. Additionally, you may contact our Human Resources department.

More Information

More information about your rights can be found in your Summary Plan Description, insurance certificates or booklets, as well as any required notices that are sent to you separately regarding these rights. If you would like more information about any of these notices, please contact the Human Resources Department.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a state listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are **not** currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **877.KIDS.NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **866.444.EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2024. Contact your state for more information on eligibility.

ALABAMA – Medicaid
http://myalhipp.com 855.692.5447
ALASKA – Medicaid
The AK Health Insurance Premium Payment Program http://myakhipp.com/ 866.251.4861 CustomerService@MyAKHIPP.com Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx
ARKANSAS – Medicaid
http://myarhipp.com 855.MyARHIPP (855.692.7447)
CALIFORNIA – Medicaid
Health Insurance Premium Payment (HIPP) Program http://dhcs.ca.gov/hipp 916.445.8322 Fax: 916.440.5676 Email: hipp@dhcs.ca.gov
COLORADO – Medicaid and CHIP
Health First Colorado (Colorado's Medicaid Program) https://www.healthfirstcolorado.com Member Contact Center: 800.221.3943 State Relay 711 Child Health Plan Plus (CHP+) https://www.colorado.gov/pacific/hcpf/child-health-plan-plus Customer Service: 800.359.1991 State Relay 711 Health Insurance Buy-In Program (HIBI) https://www.mycohibi.com/ HIBI Customer Service: 855.692.6442
FLORIDA – Medicaid
www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html 877.357.3268
GEORGIA – Medicaid
GA HIPP Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp 678.564.1162, Press 1 GA CHIPRA Website: https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra 678.564.1162, Press 2

INDIANA – Medicaid
Health Insurance Premium Payment Program Family and Social Services Administration http://www.in.gov/fssa/dfr/ 800.403.0864 All other Medicaid https://www.in.gov/medicaid/ 800.457.4584
IOWA – Medicaid and CHIP (Hawki)
Medicaid: https://hhs.iowa.gov/programs/welcome-iowa-medicaid 800.338.8366 Hawki: https://hhs.iowa.gov/programs/welcome-iowa-medicaid/iowa-health-link/hawki 800.257.8563 HIPP: https://hhs.iowa.gov/programs/welcome-iowa-medicaid/fee-service/hipp 888.346.9562
KANSAS – Medicaid
https://www.kancare.ks.gov/ 800.792.4884 HIPP Phone: 800.967.4660
KENTUCKY – Medicaid
Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP): https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx 855.459.6328 KIHIPPPROGRAM@ky.gov KCHIP: https://kynect.ky.gov 877.524.4718 Medicaid: https://chfs.ky.gov/agencies/dms
LOUISIANA – Medicaid
www.medicaid.la.gov or www.ldh.la.gov/lahipp 888.342.6207 (Medicaid hotline) or 855.618.5488 (LaHIPP)
MAINE – Medicaid
Enrollment: https://www.mymaineconnection.gov/benefits/s/?language=en_US 800.442.6003 TTY: Maine relay 711 Private Health Insurance Premium: https://www.maine.gov/dhhs/ofc/applications-forms 800.977.6740 TTY: Maine relay 711

MASSACHUSETTS – Medicaid and CHIP
https://www.mass.gov/masshealth/pa 800.862.4840 TTY: 711 Email: masspremassistance@accenture.com
MINNESOTA – Medicaid
https://mn.gov/dhs/health-care-coverage/ 800.657.3672
MISSOURI – Medicaid
http://www.dss.mo.gov/mhd/participants/pages/hipp.htm 573.751.2005
MONTANA – Medicaid
http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP 800.694.3084 Email: HSHIPPProgram@mt.gov
NEBRASKA – Medicaid
http://www.ACCESSNebraska.ne.gov Phone: 855.632.7633 Lincoln: 402.473.7000 Omaha: 402.595.1178
NEVADA – Medicaid
http://dhcfp.nv.gov 800.992.0900
NEW HAMPSHIRE – Medicaid
https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program 603.271.5218 Toll free number for the HIPP program: 800.852.3345, ext. 15218 Email: DHHS.ThirdPartyLiabi@dhhs.nh.gov
NEW JERSEY – Medicaid and CHIP
Medicaid: http://www.state.nj.us/humanservices/dmahs/clients/medicaid 800.356.1561 CHIP: http://www.njfamilycare.org/index.html 800.701.0710 (TTY: 711) Premium Assistance: 609.631.2392
NEW YORK – Medicaid
https://www.health.ny.gov/health_care/medicaid/ 800.541.2831
NORTH CAROLINA – Medicaid
https://dma.ncdhhs.gov 919.855.4100
NORTH DAKOTA – Medicaid
https://www.hhs.nd.gov/healthcare 844.854.4825
OKLAHOMA – Medicaid and CHIP
http://www.insureoklahoma.org 888.365.3742
OREGON – Medicaid and CHIP
http://healthcare.oregon.gov/Pages/index.aspx 800.699.9075

PENNSYLVANIA – Medicaid and CHIP
https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html 800.692.7462 CHIP Website: https://www.dhs.pa.gov/CHIP/Pages/CHIP.aspx CHIP Phone: 800.986.KIDS (5437)
RHODE ISLAND – Medicaid and CHIP
http://www.eohhs.ri.gov 855.697.4347 or 401.462.0311 (Direct Rlte Share Line)
SOUTH CAROLINA – Medicaid
http://www.scdhhs.gov 888.549.0820
SOUTH DAKOTA – Medicaid
http://dss.sd.gov 888.828.0059
TEXAS – Medicaid
https://www.hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program 800.440.0493
UTAH – Medicaid and CHIP
Utah's Premium Partnership for Health Insurance (UPP) https://medicaid.utah.gov/upp/ Email: upp@utah.gov 888.222.2542 Adult Expansion: https://medicaid.utah.gov/expansion/ Utah Medicaid Buyout Program: https://medicaid.utah.gov/buyout-program/ CHIP: https://chip.utah.gov/
VERMONT – Medicaid
https://dvha.vermont.gov/members/medicaid/hipp-program 800.250.8427
VIRGINIA – Medicaid and CHIP
https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs Medicaid and Chip: 800.432.5924
WASHINGTON – Medicaid
https://www.hca.wa.gov/ 800.562.3022
WEST VIRGINIA – Medicaid and CHIP
https://dhhr.wv.gov/bms/ or http://mywvhipp.com/ Medicaid: 304.558.1700 CHIP Toll-free: 855.MyWVHIPP (855.699.8447)
WISCONSIN – Medicaid and CHIP
https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm 800.362.3002
WYOMING – Medicaid
https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/ 800.251.1269

To see if any other states have added a premium assistance program since July 31, 2024, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
866.444.EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
877.267.2323, Menu Option 4, Ext. 61565

OMB Control Number 1210-0137 (expires 1/31/2026)

PRA Disclosure Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebbsa.opr@dol.gov and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2025)

Marketplace Notice

Health Insurance Marketplace Coverage Options and Your Health Coverage

PART A: General Information

Even if you are offered health coverage through your employment, you may have other coverage options through the Health Insurance Marketplace ("Marketplace"). To assist you as you evaluate options for you and your family, this notice provides some basic information about the Health Insurance Marketplace and health coverage offered through your employment.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options in your geographic area.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium and other out-of-pocket costs, but only if your employer does not offer coverage, or offers coverage that is not considered affordable for you and doesn't meet certain minimum value standards (discussed below). The savings that you're eligible for depends on your household income. You may also be eligible for a tax credit that lowers your costs.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that is considered affordable for you and meets certain minimum value standards, you will not be eligible for a tax credit, or advance payment of the tax credit, for your Marketplace coverage and may wish to enroll in your employment-based health plan. However, you may be eligible for a tax credit, and advance payments of the credit that lowers your monthly premium, or a reduction in certain cost-sharing, if your employer does not offer coverage to you at all or does not offer coverage that is considered affordable for you or meet minimum value standards. If your share of the premium cost of all plans offered to you through your employment is more than 9.12%¹ of your annual household income, or if the coverage through your employment does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit, and advance payment of the credit, if you do not enroll in the employment-based health coverage. For family members of the employee, coverage is considered affordable if the employee's cost of premiums for the lowest-cost plan that would cover all family members does not exceed 9.12% of the employee's household income.^{1,2}

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered through your employment, then you may lose access to whatever the employer contributes to the employment-based coverage. Also, this employer contribution - as well as your employee contribution to employment-based coverage - is generally excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis. In addition, note that if the health coverage offered through your employment does not meet the affordability or minimum value standards, but you accept that coverage anyway, you will not be eligible for a tax credit. You should consider all of these factors in determining whether to purchase a health plan through the Marketplace.

When Can I Enroll in Health Insurance Coverage through the Marketplace?

You can enroll in a Marketplace health insurance plan during the annual Marketplace Open Enrollment Period. Open Enrollment varies by state but generally starts November 1 and continues through at least December 15.

Outside the annual Open Enrollment Period, you can sign up for health insurance if you qualify for a Special Enrollment Period. In general, you qualify for a Special Enrollment Period if you've had certain qualifying life events, such as getting married, having a baby, adopting a child, or losing eligibility for other health coverage. Depending on your Special Enrollment Period type, you may have 60 days before or 60 days following the qualifying life event to enroll in a Marketplace plan.

¹ Indexed annually; see <https://www.irs.gov/pub/irs-drop/rp-22-34.pdf> for 2023.

² An employer-sponsored or other employment-based health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs. For purposes of eligibility for the premium tax credit, to meet the "minimum value standard," the health plan must also provide substantial coverage of both inpatient hospital services and physician services.

There is also a Marketplace Special Enrollment Period for individuals and their families who lose eligibility for Medicaid or Children's Health Insurance Program (CHIP) coverage on or after March 31, 2023, through July 31, 2024. Since the onset of the nationwide COVID-19 public health emergency, state Medicaid and CHIP agencies generally have not terminated the enrollment of any Medicaid or CHIP beneficiary who was enrolled on or after March 18, 2020, through March 31, 2023. As state Medicaid and CHIP agencies resume regular eligibility and enrollment practices, many individuals may no longer be eligible for Medicaid or CHIP coverage starting as early as March 31, 2023. The U.S. Department of Health and Human Services **is offering a temporary Marketplace Special Enrollment period to allow these individuals to enroll in Marketplace coverage.**

Marketplace-eligible individuals who live in states served by [HealthCare.gov](https://www.healthcare.gov) and either submit a new application or update an existing application on [HealthCare.gov](https://www.healthcare.gov) between March 31, 2023 and July 31, 2024, and attest to a termination date of Medicaid or CHIP coverage within the same time period, are eligible for a 60-day Special Enrollment Period. **That means that if you lose Medicaid or CHIP coverage between March 31, 2023, and July 31, 2024, you may be able to enroll in Marketplace coverage within 60 days of when you lost Medicaid or CHIP coverage.** In addition, if you or your family members are enrolled in Medicaid or CHIP coverage, it is important to make sure that your contact information is up to date to make sure you get any information about changes to your eligibility. To learn more, visit [HealthCare.gov](https://www.healthcare.gov) or call the Marketplace Call Center at **800.318.2596**. TTY users can call **855.889.4325**.

What about Alternatives to Marketplace Health Insurance Coverage?

If you or your family are eligible for coverage in an employment-based health plan (such as an employer-sponsored health plan), you or your family may also be eligible for a Special Enrollment Period to enroll in that health plan in certain circumstances, including if you or your dependents were enrolled in Medicaid or CHIP coverage and lost that coverage. Generally, you have 60 days after the loss of Medicaid or CHIP coverage to enroll in an employment-based health plan, but if you and your family lost eligibility for Medicaid or CHIP coverage between March 31, 2023 and July 10, 2023, you can request this special enrollment in the employment-based health plan through September 8, 2023. Confirm the deadline with your employer or your employment-based health plan.

Alternatively, you can enroll in Medicaid or CHIP coverage at any time by filling out an application through the Marketplace or applying directly through your state Medicaid agency.

Visit <https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/> for more details.

How Can I Get More Information?

For more information about your coverage offered through your employment, please check your health plan's summary plan description or contact Jorge Ferreira at ferreiraj@esuhdsd.org

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](https://www.healthcare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name East Side Union High School District		4. Employer Identification Number (EIN) 94-2864814	
5. Employer address 830 N Capitol Ave.		6. Employer phone number	
7. City San Jose	8. State CA	9. ZIP code 95133	
10. Who can we contact about employee health coverage at this job? The Benefits Department			
11. Phone number (if different from above)		12. Email address ferreiraj@esuhsd.org	

Here is some basic information about health coverage offered by this employer:

■ As your employer, we offer a health plan to:

☒ All employees. Eligible employees are: Certificated employees working 3 periods or more per day (0.6 FTE) and Classified employees working 5 hour per day (.623 FTE)

☐ Some employees. Eligible employees are:

■ With respect to dependents:

☒ We do offer coverage. Eligible dependents are: All Dependents (dependents must reside in the United States), Children (medical until age 26) (vision ages 19-25 if full time student) (dental until age 25), Spouse/Domestic Partner (who are NOT in the armed forces)

☐ We do not offer coverage.

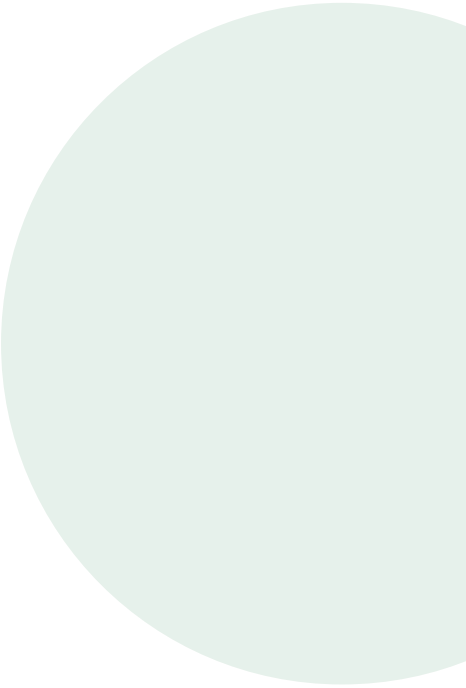

☒ If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

**Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.



Notes



Notes



Notes



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