

Health Benefits Memo: 2022/2023 Open Enrollment and FAQ's

To: **First Name Last Name**
Current Health Plan: Health Plan
Current Dental Plan: Dental Plan

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Open Enrollment is your opportunity to review your current benefit elections to ensure that your health insurance continues to meet the needs of you and your family. This is the only time during the year that changes can be made to your plan elections without the occurrence of a “life changing” event.

Please refer to the district’s website under Staff when considering your health benefit options: www.coastusd.org/staff/health-and-benefits. You will find new **Plan Summary Comparisons**, **Current Cost Information** as well as, **New Plan Elections Forms** listed under your employee group: Certificated, Classified, or Confidential & Management.

If you do nothing you will remain on the same plans at the new rates.

If you want to change any of your current health plans – please complete and return a **New Cost Election Form** (found online) by June 30, 2022. To add or delete dependents from your plans please contact me for additional documents. **No changes will be allowed after the June 30th deadline.**

Frequently Asked Questions (FAQs):

1. **When is Open Enrollment?**

The Open Enrollment period will be held from Monday, May 30th through Thursday, June 30th. The deadline to submit changes to the district office is Thursday, June 30, 2022 by 4:00 pm. Elections made during Open Enrollment will become effective October 1, 2022 and your portion of premiums will be deducted from your pay monthly, beginning September 30, 2022.

2. **What’s new this year?**

- **2022-2023 Medical Plan costs have increased on average as follows:**

Certificated	+ 4.67%
Classified	+ 6.59%
Confidential / Management	+ 5.08%

- **2022-2023 Delta Dental plans are remaining the same with no change to the plan benefits.**
- **2022-2023 Vision Service Plans are remaining the same with no change to the plan benefits.**

Employer Contributions will remain the same.

The Coast Unified School District will contribute the following amounts towards your monthly premiums:

Classified Employee Tiered Rates	Monthly Contributions Classified -10 month	Monthly Contributions Classified -12 month
Employee Only	\$832.80	\$694.00
Employee + One	\$1,108.20	\$923.50
Employee + Family	\$1,554.40	\$1,295.33

Certificated Employee	Monthly Contributions Certificated -10 month	Monthly Contributions Certificated -12 month
One Composite Rate	\$923.68	\$769.73

Confidential & Management	Monthly Contributions Conf/Mgmt -10 month	Monthly Contributions Conf/Mgmt -12 month
One Composite Rate	\$934.18	\$778.48

Principals		Monthly Contributions Principals -12 month
One Composite Rate		\$813.90

3. Are my Monthly Contributions and Payments 10 month or 12 months?

If you work 12 months each year you are a 12 pay. If you work less than 12 months per year, you are a 10 pay.

4. What if I work part time?

If you have a regular assignment of more than 5 hours the District contribution to your benefits will be pro-rated accordingly. If you work 5 hours or less, the District will not contribute toward benefits.

5. What do I do if I want to make changes?

Go to: www.coastusd.org/staff/health-and-benefits.

- Complete a *New Plan Election Form* appropriate for your group (Certificated, Classified, or Confidential & Management).
- To add or delete dependents from your plans please contact me for additional documents.

All *New Plan Election Forms* **must** be submitted by Thursday, June 30th at 4:00 pm.

6. What do I do if I don't want to make any changes?

Nothing. If you are satisfied with your health coverage and do not want to make any changes, do nothing and you will remain on the same plans at the new rates.