

Annual Benefits Online Open Enrollment is May 9 to June 1, 2022

Mt. San Jacinto Community College recognizes your health and welfare benefits are an important part of your employment package. We provide high quality benefits at a reasonable cost, and you can choose from a menu of plans to meet your individual and family needs. Since you have some choices to make, it is important to understand the various programs available to you and the process for enrollment. Please review this information carefully.

What Open Enrollment Means

During the open enrollment period, you and/or your eligible dependents have the opportunity to enroll in medical, dental, vision and voluntary plan coverage, or make changes to your existing coverage.

This year will be a **“CHANGES ONLY” OPEN ENROLLMENT** for all benefit eligible employees. This means, all current plan selections from the prior year will be carried over to 2022-2023 plan year, unless the employee would like to make elections for any of the following reasons:

- Enroll or make changes to a plan
- Add or delete dependents
- Enroll in Voluntary Benefits
- Increase or decrease your Voluntary Life and AD&D plans
- Update your beneficiary(ies)
- Enroll/Re-enroll in the American Fidelity Flexible Spending Account (FSA)

Qualifying Life Events

Once the open enrollment deadline is past, your choices are binding until the next open enrollment period. Mid-year cancellation and/or plan changes are not permitted unless you experience a qualifying life event. Completed enrollment forms and documentation of qualifying life events will be required within 31 days of the event. A list of possible qualifying life events and supporting documentation include:

- Marriage – Copy of a certified marriage certificate
- Divorce – Copy of the legal divorce decree
- Newly Eligible Dependent Child(ren) Up to Age 26 – Birth certificate or adoption certificate
- Disabled Dependent Children (age 26 and over) – See Benefits Office for required filing
- Loss of Coverage for a Spouse – Letter from the spouse’s insurance provider stating you and any dependents are no longer covered by their insurance plan



How to Enroll and/or Make Changes

All benefit eligible employees should log into our online benefits portal **BenefitBridge** at www.benefitbridge.com/msjc during this time to verify your personal information and make any changes if necessary. Make your benefit elections for the upcoming plan year if you wish to change plans and add/delete any dependents. All benefit changes/elections will be effective July 1, 2022. A flyer on how to navigate **BenefitBridge** is included in this enrollment package.

More specific benefit information can be found by logging into **BenefitBridge under Resource Center (Library)**:

1. Log in to **BenefitBridge**; from the **BenefitBridge** home page:
2. Click on the More tab
3. Click on Resource Center
4. Click on the Benefits Information tab
5. Click on any document name to view the contents of the document.

If you need help working the online enrollment portal, you should call the **BenefitBridge** Customer Service hotline at (800) 814-1862 Monday – Friday 8:00 am to 5:00 pm. All benefits related questions should be directed to the District Benefits Office at (951) 405-1981 or (951) 487-3155, or Keenan at (951) 715-0190, ext. 1168 or 1171. We will all work together to ensure you are getting the help you need.

Virtual Health Fair (Powered by AIRBO)

Please be sure to visit the Virtual Health Fair! The Virtual Health Fair was such a hit last year, we are pleased to bring the fair to your home once again. Airbo is an interactive, cloud-based platform which delivers information on your benefits. You will also have an opportunity to earn prizes from the vendors and carriers by visiting each of the virtual tiles/booths. More information on how to access the Virtual Health Fair will be coming soon.

Scheduled Benefits Informational Meetings

In addition, we will be providing Zoom presentations reviewing the benefit options on the following dates.

Date	Time	Topic	Click on ZOOM Registration Link
Monday, May 2, 2022	10am – 11am	Benefits 101	Register Here
Thursday, May 5, 2022	3pm – 4pm	Benefits 101	Register Here
Thursday, May 12, 2022	3:30pm – 4pm	CompleteCare	Register Here
Monday, May 16, 2022	2pm – 3pm	HRA/Medicare 101	Register Here



REEP Highlights

Once again, the REEP JPA has been hard at work, acting to implement plans and benefit enhancements designed to provide you more options, and to reduce overall costs. The **medical, dental and vision** plans available to our employees are provided through the REEP JPA. Below is a brief description of some benefit enhancements and a review of the value-added benefits being provided to us by REEP for the coming plan year.

Anthem Blue Cross Medical – No Change

Kaiser Permanente Medical – No Change

Anthem Dental – No Change

Delta Dental – No Change

EyeMed (Formerly MES Vision) – NEW BENEFIT ENHANCEMENTS

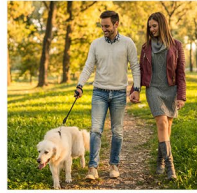
EyeMed recently acquired MES Vision. As a result, all membership is transitioning over to the EyeMed plans and benefits effective July 1, 2022. REEP members will see the following impacts to their benefit plan:

Preserving core plan features:

• Copays • Allowances • Benefit frequency • 2-pair benefits, if applicable • Costco and Walmart will continue to be in-network options for members

Enhanced benefits include:

- Eye360 with \$0 eye exam and up to \$50 extra frame allowance at PLUS Providers
- Fixed pricing for progressive lens tiers, anti-reflective coatings
- 40% off additional, complete pair purchases
- Ability to purchase frame and contacts in the same benefit year
- And exclusive special offers which can be combined with member benefits for greater savings



Talkspace – No Change

Talkspace is a new way to seek mental health support through text and web messaging. This popular benefit is *in addition* to the mental health benefits provided under your Anthem or Kaiser plan, and *in addition* to the Anthem Employee Assistance Plan (EAP). With Talkspace, you can choose your therapist from a list of recommended, licensed providers and receive support day and night from the convenience of your device (iOS, Android, and Web). This benefit is available to you and your family members age 13 and over. Talkspace provides unlimited text and voice messaging at no copayment with a personal therapist immediately after registration. Therapists engage daily, 5 days per week, which often includes weekends.

READY TO GET STARTED? Visit: www.talkspace.com/reep and when prompted, enter the Group Name: Mt. San Jacinto Community College

Employee Assistance Program (EAP) for ALL Anthem Blue Cross, Kaiser & Non-benefit Eligible Employees – No Change

IN ADDITION TO TALKSPACE,

The EAP is provided through Anthem Blue Cross to **all employees** of the district and all immediate family members living in your household, **even if you are a Kaiser member or not eligible for benefits**. Note: The Anthem EAP benefits are **separate** from the mental health and substance abuse benefits and provide a maximum of five (5) face-to-face counseling visits for all employees, even if you are not eligible for health benefits through the district. In addition, the Anthem EAP covers all immediate family members living in your household.

If you are an Anthem Blue Cross member, the phone number to access this benefit will be listed on your Anthem ID card. All other employees can call the toll-free number 800-999-7222 or visit the website at www.AnthemEAP.com, Login REEP

- This program also provides REEP members access to the Learn to Live program. This program has a wealth of resources you can take advantage of:

A wealth of resources at your fingertips



Personalized, one-on-one coaching

Team up with an experienced coach who can provide support and encouragement by email, text, or phone.



Build a support team

Add friends or family members as "Teammates." They can help you stay motivated and accountable while you work through programs.



Practice mindfulness on the go

Receive weekly text messages filled with positivity, quick tips, and exercises to improve your mood.



Live and on-demand webinars

Learn how to improve mental well-being with useful tips and advice from experts.



BridgeHealth Surgery Care for Anthem PPO/HSA/MVP Members – No Change

This program incentivizes the use of Centers of Excellence for elective surgeries such as cardiac, general, joint replacement, orthopedic, spinal, women’s health, etc. If PPO/HSA/MVP members are referred for surgery, you can contact BridgeHealth to be guided to facilities and providers who are performing in the top 25% for that specific surgery.

- If you opt to use the BridgeHealth program for your surgery, PPO/MVP members will have your deductible and coinsurance waived. HSA members will be subject to the deductible; however, your coinsurance will be waived, and you will receive a “care allowance” as follows:
 - HSA 1500 Care Allowance: \$1,500
- If traveling to a facility over 100 miles away, travel expenses are covered for the member and a companion to travel with you (includes airfare, lodging, incidentals)
- Members can call and receive a second opinion at no charge, and can decide not to move forward if you would rather pursue a different course of action (This is a great benefit of the program)
- Members must call to begin the process, there is no outreach
- Bundled contracts cover all costs from pre-op to post-op. Note this includes anesthesiology, so this removes the surprise bill that comes from non-contracted anesthesiologists.

REEP Wellness Program – Omada Health NEW WHOLE PERSON CARE FOR ALL REEP MEMBERS – Benefit Enhancements

REEP has renewed the Omada Health wellness program services for 2022-2023. Omada Health program is focused on diabetes/hypertension and weight management and is offered to REEP employees enrolled in either Anthem or Kaiser Permanente who qualify to participate. The goal of this program is to help REEP members:

- Lose weight (and keep it off) with small, sustainable lifestyle changes
- Build strategies for healthy eating, activity, sleep and stress management
- Reduce the risk of developing type 2 diabetes, heart disease and stroke
- Hypertension Specialized Coaching
- Best in class musculoskeletal program
- Expert Physical Therapists anytime, anywhere

The Omada Health program and **Whole Person Care** provides qualifying REEP members with the following:

- A dedicated, professional health coach provides participants with proactive, real-time support and motivation throughout the entire program
- Rigorous scientific data analysis – in real-time – is used to determine exactly how to deliver the right personalized interventions, at the right time, to each individual participant
- Participants are matched into online peer groups for encouragement and healthy competition



- Participants learn how to eat healthier, increase activity levels, and overcome challenges through fun games and interactive lessons
- Connected scale, web and mobile apps track weight, activity and food

TruHearing Discount Program – No Change

REEP provides the TruHearing Discount Program to provide all REEP members access to hearing aids at a far reduced price. REEP members can shop state of the art hearing aid technology at a savings between 30% to 60% off. Call TruHearing at 844-524-3976 Monday through Friday, 8am – 8pm, For TTY, dial 711.

Colonial Medical Bridge – No Change

REEP is very pleased to announce Colonial will be offering the Medical Bridge plan once again this year. There are four (4) Medical Bridge plans do choose from which could help pay for out-of-pocket medical expenses, such as deductibles, co-payments and other expenses, and will also reimburse you for some preventive screenings. You can view the details of the available plans and/or elect to enroll in a Medical Bridge plan online through **BenefitBridge**.

Identify TheftProtector – No Change

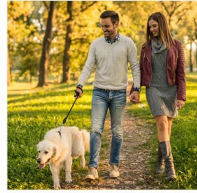
REEP is offering the most comprehensive and affordable identity fraud and resolution service available today. For just \$12.00 tenthly you can protect your entire family against identity theft and fraud. Information on this valuable benefit option is available on **BenefitBridge**.

MetLife Legal – No Change

For \$22.20 tenthly, you, your spouse and dependents get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms, when using a network attorney for a covered matter. You can choose one from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost. You can enroll in this plan on **BenefitBridge**.

UNUM Long Term Care – No Change

Long Term Care plans are available through UNUM at group rates. Additional information, rates and enrollment can be found by logging into the following website: <http://unuminfo.com/REEP/index.aspx>



Additional Voluntary Benefits

MetLife Voluntary Life Insurance – No Change

Voluntary Life Insurance is available through MetLife. This plan is designed to help provide financial support and stability to your family should you pass away. During Open Enrollment, you may elect additional life insurance or increase your existing coverage for yourself and your eligible dependents. If you're enrolling in life coverage, you may apply for spousal life coverage up to 100% of your amount of coverage, not to exceed \$500,000 or 5 times the employee's annual salary. The coverage must be in increments of \$10,000.

If you're enrolling in life coverage, you may also apply for supplemental life coverage for your child(ren) to a maximum of \$10,000.

Election of additional life insurance will require the completion of a MetLife Statement of Health (SOH) form. You will be prompted, as you are completing your online enrollment on **BenefitBridge**, to download the form. The completed SOH form should be returned to the Benefits Office to forward to MetLife for approval.

Please Note: When applying, if you do not complete the required Statement of Health Form (SOH), you and/or your dependents will not be approved and will not be enrolled in Voluntary Life insurance coverage.

- If a husband and wife are both eligible employees, the following options are available: a) you may each be insured as an employee, or b) one may be insured as an employee and insure the other as a spouse. Children may be covered by either the husband or the wife, but not both.

MetLife Voluntary Accidental Death & Dismemberment (AD&D) Insurance – No Change

Accidental Death & Dismemberment (AD&D) insurance provides an extra layer of protection if you die or become dismembered in an accident. You can also purchase Voluntary AD&D for your eligible dependents such as your spouse and child(ren).

You may elect this insurance or increase your current benefit, not to exceed 10 times your annual income, at an affordable cost. Should you decide you do not wish to purchase additional Voluntary AD&D coverage, you are encouraged to still name a beneficiary as you will be provided with a "no cost" \$2,000 benefit as long as you enroll online for the basic \$2,000 no cost benefit.

- If a husband and wife are both eligible employees, the following options are available: a) you may each be insured as an employee, or b) one may be insured as an employee and insure the other as a spouse. Children may be covered by either the husband or the wife, but not both.

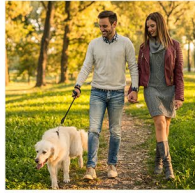


IMPORTANT: Flexible Spending Accounts (FSA)

Medical FSA and Dependent Care FSA will require you to complete your enrollment for the new plan year – **even if you are electing the same dollar amount, you must re-enroll in the FSA each year.** To do this, you will need to schedule a phone visit with an American Fidelity representative. There are two (2) ways you can schedule your appointment. While making your plan selections on *BenefitBridge*, you will be given the option to click on a link to schedule your American Fidelity appointment online, or you can contact American Fidelity at 800-365-9180 ext. 0.

Important Reminders

1. Governmental regulations require all employees carry medical insurance. Therefore, any employee who declines Mt. San Jacinto Community College's group medical insurance plan each year **MUST** denote on *BenefitBridge* that you are waiving medical insurance, electing not to enroll in the plan(s) offered by the district.
2. Qualifying events allow you to make changes to your benefits during the plan year rather than waiting for the next annual open enrollment period. If you experience a special enrollment circumstance or change in family status such as birth of a child, marriage or divorce, please contact the Benefits Office to discuss. It is important to note, you must make this change within 30 days of the qualifying event.
3. Once you make your plan elections, you cannot change to a different plan until the next open enrollment period without a qualifying event. A loss or change of provider is not considered a qualifying event.
4. If your physician is no longer an eligible provider for the plan you have chosen, you must choose a new participating provider, or the carrier will select one on your behalf.
5. Eligible dependents include your spouse, registered domestic partner, and your children up to their 26th birthday (or your dependent child(ren) of any age who is totally disabled prior to age 26). This includes natural children, step-children, adopted children and children for whom you are a court appointed guardian. This also includes any child for whom you are required to provide coverage under a Qualified Medical Child Support Order (QMCSO).
6. All employees enrolled in one of the Voluntary Life or Voluntary AD&D plans should log on to *BenefitBridge* and update your beneficiary information to ensure your designated beneficiary(ies) is/are current.
7. You must remain enrolled in your selected plan until July 1, 2023. Changes to other health plans or insurance carriers are not allowed outside open enrollment.



What Should I Do Next?

Log on to *BenefitBridge* at www.benefitbridge.com/msjc to elect the plans of your choice, update your beneficiary(ies) on the life plan(s), and verify your elections are accurate. A flyer on how to navigate *BenefitBridge* is included in this enrollment packet.

If you have questions, please contact the District Benefits Office at 951-405-1981 or 951-487-3155, or Keenan & Associates at 800-654-8347 ext. 1168 or 1171.