



# BENEFITS ENROLLMENT GUIDE

Plan Year: January 1 – December 31, 2023

San Joaquin Valley College, Inc.

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## INTRODUCTION

San Joaquin Valley College, Inc. (SJVCi) strives to provide you and your family with a comprehensive and valuable benefits package. This enrollment guide provides information to aid you in maximizing your benefits. It outlines the health and wellness benefits SJVCI offers, so you can identify which offerings are best for you and your family.

Open enrollment is the period each year when you can make changes to your benefits. Elections you make during open enrollment will become effective on January 1, 2023 through December 31, 2023.

### Who is eligible?

If you work an average of 30 or more hours a week, you are eligible to enroll in the benefits outlined in this guide. In addition, the following family members are eligible for medical, dental, and vision coverage: Legal Spouse, Domestic Partner, and Children to age 26 (regardless of student status.)

### What action must I take?

All eligible employees must access bSwift to review current elections and re-enroll in the Flexible Spending Account (FSA) if applicable, by November 18, 2022.

**We recommend that you review this guide in its entirety to make informed decisions about your benefits.** If you wish to make changes follow the steps in the remainder in the guide to do so.

### When to enroll

Open enrollment begins on November 1st and runs through November 18th. The benefits you choose during open enrollment are effective January 1, 2023 through December 31, 2023.

### How to enroll

The first step is to review your current benefits. Verify all your personal information and make any necessary changes.

Once all of your information is up to date, you may keep your benefit elections the same or make changes. The decisions you make during open enrollment may have a significant impact on your life and finances, so it is important to weigh your options carefully.

### What if I miss open enrollment?

Unless you experience a qualifying event, you cannot make changes to your benefits outside of the open enrollment period. Examples of qualifying events include:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child, or other qualified dependent
- Change in residence
- Change in employment status or a change in coverage under another employer-sponsored plan

## What's New for the 2023 Plan Year?

- Medical: No changes to Medical carrier or plan designs!
- Vision: Changing from MESVision to EyeMed with no changes to benefits.
- Life, Accidental Death and Dismemberment (AD&D), Voluntary Life and AD&D, Disability, Employee Assistance Program, and Leave Management will be moving to Sun Life Financial.
  - There will be a one-time enrollment opportunity if you haven't previously elected Voluntary Life or Voluntary LTD. You may now elect without evidence of insurability.
  - Spouses can still elect up to 50% of the employee's elected amount but the maximum amount is going up to \$50,000 from \$30,000.
  - Rates will be slightly lower.

## MEDICAL AND PHARMACY

Our medical plans are through UMR, a United HealthCare company. Below is a comparison of our current health benefits.

### MEDICAL:

In-network benefits:

COVERAGE	PPO 500	PPO 2000	HSA 2500
Deductible (Individual/Family)	\$500/\$1,000	\$2,000/\$4,000	\$2,500/\$5,000 (No one member will have more than \$2,800 per individual if enrolled as family.)
Calendar Out-of-Pocket Maximum (Individual/Family)  Includes medical and pharmacy deductible, coinsurance, copays, and cost share.	\$6,000/\$12,000	\$7,000/\$14,000	\$5,000/\$10,000 (No one member will have more than \$5,000 per individual if enrolled as family.)
Preventive Care	Covered in Full	Covered in Full	Covered in Full
Office Visits (Primary and Specialists)	\$35 Copay (Deductible Waived)	\$35 Copay (Deductible Waived)	Deductible, then 20%
Office Visits (Teladoc/Retail Health)	\$0/\$20 Copay (Deductible Waived)	\$0/\$20 Copay (Deductible Waived)	Deductible, then 20%
Hospital Stay	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%
Outpatient Surgery	Deductible, then \$125/Surgery + 20%	Deductible, then \$125/Surgery + 20%	Deductible, then 20%

COVERAGE	PPO 500	PPO 2000	HSA 2500
Emergency Room	Deductible then \$100/Visit + 20%	Deductible, then \$100/Visit + 20%	Deductible, then 20%
Urgent Care	\$35 Copay (Deductible Waived)	\$35 Copay (Deductible Waived)	Deductible, then 20%
Lab Work	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%
X-ray	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%
MRI and CT scans	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%
Acupuncture and Chiropractic	\$25 Copay, 12 Visits per year (after Deductible)	\$25 Copay, 12 Visits per year (After Deductible)	Deductible, then 20%

All plans utilize a UHC Network.

- United Healthcare Select Plus (for California Residents).
- United Healthcare Choice Plus Network (outside of California.)

Things to keep in mind while using an out of network provider:

- Out of network costs are higher. There is a separate out of network deductible and out-of-pocket maximum with higher coinsurance.
- You will be charged for anything that is over the contracted in network rate. This is referred to as balance billing.

To find a provider:

- [www.umar.com](http://www.umar.com) and select **Find a Provider**.
- Then enter UnitedHealthcare Select Plus (for California residents) or UnitedHealthcare Choice Plus (outside of California) and start your search.

**PHARMACY – THROUGH OPTUM**

COVERAGE	PPO 500	PPO 2000	HSA 2500
<b>Pharmacy - Non-Maintenance - 30- Day Supply</b>			
Generic (Tier 1)	\$10 Copay	\$10 Copay	Deductible, then 20%
Brand Deductible	\$150	\$150	Medical Deductible
Preferred Brand (Tier 2)	\$20 Copay	\$20 Copay	Deductible, then 20%
Non-Preferred Brand (Tier 3)	\$35 Copay	\$35 Copay	Deductible, then 20%
Specialty	30% to \$150 Max	30% to \$150 Max.	Deductible, then 20%
Mail order (Home Delivery)	2 copays/ 90 day supply	2 copays/ 90 day supply	Deductible, then 20%
<b>Pharmacy – Maintenance Drugs - 90 Day Supply at Walgreens or through Home Delivery</b>			
Generic (Tier 1)	\$20 Copay	\$20 Copay	Deductible, then 20%
Brand Deductible	\$150	\$150	Medical Deductible
Preferred Brand (Tier 2)	\$40 Copay	\$40 Copay	Deductible, then 20%
Non-Preferred Brand (Tier 3)	\$70 Copay	\$70 Copay	Deductible, then 20%
<b>Pharmacy – Maintenance Drugs - 90 Day Supply at other retailer</b>			
Generic (Tier 1)	\$60 Copay	\$60 Copay	Deductible, then 30%
Brand Deductible	\$150	\$150	Medical Deductible
Preferred Brand (Tier 2)	\$120 Copay	\$120 Copay	Deductible, then 30%
Non-Preferred Brand (Tier 3)	\$210 Copay	\$210 Copay	Deductible, then 30%

To sign up for Home Delivery: Go to bSwift, or you can register at [optumrx.com](http://optumrx.com)

If you choose a Walgreens pharmacy, show your ID card or register at [Walgreens.com](http://Walgreens.com). A Walgreens app is also available.

**YOUR COST IN 2023: MEDICAL/RX/VISION**

Cost per paycheck:

	PPO 500/RX/Vision		PPO 2000/RX/Vision		HSA 2500/RX/Vision	
	Wellness	Non-Wellness	Wellness	Non-Wellness	Wellness	Non-Wellness
Employee Only	\$129	\$175	\$70	\$116	\$37	\$83
Employee + Spouse	\$305	\$351	\$223	\$269	\$150	\$196
Employee + Children	\$306	\$352	\$206	\$252	\$131	\$177
Employee + Family	\$432	\$478	\$319	\$365	\$217	\$263

To receive Wellness discount, you must complete the requirements below:

- Complete a biometric screening by February 28, 2023.
- Complete a Health Risk Assessment (HRA) through Elite Wellness by February 28, 2023.
- Attend and participate in an SJVCi Open Enrollment presentation.
- Complete all enrollment tasks through bSwift by November 18, 2022.

If you do not meet the above requirements, you will pay an additional \$1,200 / year.



## VISION INSURANCE

Our vision insurance is embedded in each our medical plans at no additional cost. You cannot enroll in vision coverage without being enrolled in medical insurance.

MESVision coverage is moving to EyeMed. The benefits are not changing. NEW: You will have an additional \$50 paid if you use a EyeMed “PLUS Provider” for frames.

The policy covers routine eye exams and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses.

All members will be mailed a welcome packet along with two ID cards and a benefit summary. **Just like before, if you use an EyeMed provider they will be able to submit the claim on your behalf. If you go out of network, you will need to pay out of pocket and submit a claim to EyeMed for reimbursement.**

- Benefits: (In Network)
  - Eye Exam: One every 12 months – Covered in Full
  - Lenses: One Pair every 12 months – Covered in Full after materials copay.
  - Frames: One frame every 12 months – Up to a max. of \$150.
    - Additional \$50 available if you use a “PLUS Provider”
  - Contact Lenses: One pair every 12 months – Allowance up to \$150.
  - \$15 Materials Copay

Out of network benefits – see schedule on summary.

To find a provider:

- Go to <https://www.eyemed.com>
- Click on “Find an eye doctor”
- Select “Insight Network” under the network drop-down menu

## DENTAL INSURANCE

No changes to the dental provider, coverage, or rates!

To find a Guardian provider go to <https://www.guardiananytime.com/fpapp/FPWeb/search>

Be sure to select a Guardian Preferred Dentist to avoid balance billing. If your current provider is not in network, remember the plan design will be the same.

Plan Pays Calendar Year	PPO Network Provider	Non-Network Coverage based on the UCR amount at the 90 <sup>th</sup> percentile
Deductible (waived for preventive)	\$50	\$50
Annual Maximum	\$1,500	\$1,500
Preventive	100%	100%
Basic	80%	80%
Major	50%	50%
Orthodontia (Child and Adult)	50% to \$1,000	50% to \$1,000

**Cost per paycheck:**

	Buy Up - Dental Plan with Ortho
Employee Only	\$13.85
Employee + 1	\$27.69
Employee + 2 or more	\$45.00

## Introducing our new carrier partner – Sun Life

San Joaquin Valley College, Inc. (SJVCi) is transitioning all Life, AD&D, Voluntary Life and AD&D, Disability, EAP, and Leave Management to Sun Life Financial for a January 1, 2023 effective date.

SJVCi will continue to provide the same plan designs only the carrier will be different. You will also have an opportunity to make changes this open enrollment for a January 1, 2023, effective date.

### BASIC LIFE INSURANCE

We provide all full-time employees at least \$15,000 of group life and accidental death and dismemberment (AD&D) insurance. Employees are not responsible for paying monthly premiums.

### VOLUNTARY LIFE INSURANCE

Your Voluntary Life enrollments will transfer to Sun Life, so you do not need to re-enroll. However, you will notice a slight reduction premiums. Current elections for Voluntary Life will transfer with no requirement for another Evidence of Insurability.

Sun Life is providing a one-time open enrollment which means you can elect this benefit if you previously waived. You can also increase elections up to the guaranteed issue amount or apply for more than that amount with evidence of insurability if applicable.

### DISABILITY INCOME BENEFITS

Your Short-Term Disability will also transition to Sun Life. Employees in states without state disability qualify for this benefit. Short-Term Disability insurance is provided at no cost to you—meaning you have no out of pocket premium costs.

We also offer to all full-time employees Long-Term Disability. If you are currently enrolled, your coverage will transition to Sun Life. If you elect coverage outside of initial eligibility, evidence of insurability must be provided.

- Monthly benefit of 60% of monthly salary to a maximum benefit of \$7,000.
- Coverage begins after 90 days of disability.
- Duration to Social Security Normal Retirement Age.

### LEAVE MANAGEMENT

SJVCi will partner with Sun Life Absence Management Solutions to manage employee leaves of absence and to manage accommodations that you may need due to a qualifying medical condition.

Any leave of absence type that you may be eligible for will run simultaneously, where permitted by law. This may include Federal, State, local, and / or company leaves of absence.

### EMPLOYEE ASSISTANCE PROGRAM (EAP)

SunLife's EAP services are offered through Guidance Resources. This program offers confidential resources to consult whenever and wherever you need them. Services include:

- Work-Life Solutions
- Financial Resources
- Online Support
- Help for New Parents
- Legal Guidance
- Free Online Will Preparation

The toll-free number gives you direct, 24/7 access to a Guidance Consultant, who will answer your questions and, if needed, refer you to a counselor or other resources.

Online: [guidanceresources.com](https://guidanceresources.com)

App: GuidanceNow<sup>SM</sup>

Web ID: EAPBusiness

Log on to connect directly with a Guidance Consultant about your issue or to consult articles, podcasts, videos and other helpful tools.

## ONLINE SERVICES FOR MEMBERS

With a Sun Life account, you can manage the benefits you have with Sun Life online, on your schedule. This is a mobile friendly site as well. What can you do in your Sun Life account?

- View/print policy booklets
- Submit short-term disability, long-term disability, and absence claims as well as upload claims documents
- View life, short-term disability, long-term disability, absence, and accident claims status as well as payment information
- Access helpful Employee Assistance Program (EAP) resources
- Apply for Evidence of Insurability (EOI) for Life, STD, and LTD

Easy registration - create an account today! [www.sunlife.com/createaccount](https://www.sunlife.com/createaccount) Or to register by phone, call 800-247-6875.

## FLEXIBLE SPENDING ACCOUNTS

Paying for healthcare can be costly. We offer a flexible spending account (FSA) to help manage healthcare expenses.

**Employees electing HSA plan are not eligible for the Medical FSA.**

### What are the Benefits of an FSA?

There are several benefits of using an FSA, such as:

**It saves you money.** Allows you to put aside money tax-free that can be used for qualified medical expenses.

**It is a tax-saver.** Since your taxable income is decreased by your contributions, you will pay less in taxes.

**It is flexible.** You can use your FSA funds at any time during the plan year, even if it is the beginning of the year.

### What is Dependent Care FSA?

Dependent Care FSAs allow you to contribute pre-tax dollars to qualified dependent care. The maximum amount you may contribute each calendar year is \$5,000 (or \$2,500 if married and filing separately).

**If you do not use the funds in your FSA, you lose them.** You should only contribute the amount of money you expect to pay out of pocket that year.

### How Do I Enroll?

FSA Enrollment must be performed through bswift during open enrollment. Even if you signed up last year, you must re-enroll for 2023. **You are ineligible to participate in the medical FSA, if you are enrolled on the HSA 2500.**

### FSA Case Study

FSAs provide you with an important tax advantage that can help you pay for healthcare expenses on a pre-tax basis. Due to the personal tax savings you incur, your disposable income will increase. The example that follows illustrates how an FSA can save money.

Bob and Jane's live in Texas and have a combined annual gross income of \$45,000. They are married and file their income taxes jointly. Since Bob and Jane expect to spend \$3,000 in eligible medical expenses in the next plan year, they decide to direct a total of \$2,000 (the maximum allowed amount per individual, for that taxable year) into their FSAs. The table demonstrates their savings.

	Without FSA	With FSA
Gross income	\$45,000	\$45,000
FSA contributions	\$0	(-\$2,000)
Gross income	\$45,000	\$43,000
Estimated taxes	(-\$5,532)	(-\$4,999)
After-tax earnings	\$39,468	\$38,001
Eligible out-of-pocket expenses	(-\$3,000)	(-\$1000)
Remaining spendable income	\$36,468)	\$37,001
Disposable income increase	--	\$533

## HEALTH SAVINGS ACCOUNTS

If you enroll in the HSA 2500 plan, you will be automatically enrolled in a Health Savings Account (HSA). HSAs are a great way to save money and budget for qualified medical expenses. HSAs are tax-advantaged savings accounts that accompany high deductible health plans (HDHPs).

### What are the Benefits of an HSA?

There are many benefits of using an HSA, such as:

**It saves you money.** HDHPs have lower monthly premiums, meaning less money is being taken out of your paycheck.

**It is portable.** The money in your HSA is carried over from year to year and is yours to keep, even if you leave the company.

**It is a tax-saver.** HSA contributions are made with pre-tax dollars. Since your taxable income is decreased by your contributions, you will pay less in taxes. If participating in the HSA you cannot contribute to and medical FSA.

The maximum amount that you can contribute to an HSA in 2023 is \$3,850 for individual coverage and \$7,750 for family coverage. Additionally, if you are age 55 or older, you may make an additional “catch-up” contribution of \$1,000. You may change your contribution amount at any time throughout the year if you do not exceed the annual maximum.

SJVCI will contribute per month:

- **Single:** \$41.67 per month/\$500 annually
- **Family:** \$83.33 per pay month/\$1000 annually

SJVCI will also contribute an additional one-time upfront contribution of:

- **Single:** \$200 annually, the first month enrolled
- **Family:** \$400 annually, the first month enrolled

### HSA Case study

Justin is a healthy 28-year-old single man who contributes \$1,000 each year to his HSA. His plan’s annual deductible is \$2,500 for individual coverage. Here is a look at the first two years of Justin’s HSA plan, assuming the use of in-network providers. (This example only includes HSA contribution amounts and does not reflect any investment earnings.)

Year 1	
HSA Balance	\$1,000
Total Expenses:	
- Prescription drugs: \$150	(-\$150)
HSA Rollover to Year 2	\$850
Since Justin did not spend all of his HSA dollars, he did not need to pay any additional amounts out-of-pocket this year.	



Year 2	
HSA Balance	\$1,850
Total Expenses:	
- Office visits: \$100	
- Prescription drugs: \$200	(-\$300)
- Preventive care services: \$0 (covered by insurance)	
HSA Rollover to Year 3	\$1,550
Once again, since Justin did not spend all of his HSA dollars, he did not need to pay any additional amounts out-of-pocket this year.	

## EMPLOYEE SUPPORT FUND

The Employee Support Fund (“ESF” or “Fund”) ESF is a financial assistance program that provides approved applicants with funds raised by SJVCI’s ownership and employees to help with unexpected financial hardships incurred by SJVCI’s employees and their families. SJVCI employees have been awarded over \$30,000 in financial grants since May of 2020 for personal hardships and qualified disasters. The ESF is administered by America’s Charities, which is a 501(c)(3) tax-exempt public charity, making all donations tax-deductible and all grants made from the ESF tax-free.

### How You Can Help

The ESF is employee funded. The ESF receives no funding from SJVCI. Accordingly, your help is needed to sustain and continue the ESF as a viable resource to fellow colleagues and their families. During open enrollment, you may elect to contribute to the ESF by enrolling in payroll deductions or electing to make a one-time contribution through payroll. Every dollar makes a difference.

#### *Contributing to the ESF*

If you contributed to the ESF this year, your contributions will cease after the last pay period of 2022. To continue supporting the ESF in 2023, you must re-enroll in payroll deductions.

## WELLNESS PROGRAM

We care about health and well-being of our employees. That is why San Joaquin Valley College, Inc. has partnered with Elite Wellness to bring the employees of SJVCI additional resources.

To receive wellness discounts employees must complete all of the requirements below:

1. Complete a biometric screening by February 28, 2023.
2. Complete a Health Risk Assessment (HRA) through Elite Wellness by February 28, 2023.
3. Attend and participate in an SJVCI Open Enrollment presentation.
4. Complete all enrollment tasks through bSwift by November 18th.

**If you do not meet the above requirements, you will pay an additional \$1,200 / year.**

Employees have access to:

- Health Awareness Screenings
- Health Coaching
- Wellness Portal
- Health & Wellness education
- Health Seminars & Wellness Challenges
- Risk Analysis Services

## MATERNITY CARE

Maternity Care provides information and support to women considering having a child, prenatal education, guidance to those expecting, and high-risk pregnancy identification to help expectant mothers carry their babies to term.

To self-enroll visit [umr.com](http://umr.com) and you will be asked to complete a comprehensive assessment with a UMR CARE nurse.

Members can enroll at any point during pregnancy or if planning for pregnancy.

Members who enroll during their first or second trimester and successfully complete the program are eligible to receive a \$25 gift card.

## REAL APPEAL

This program through UMR supports weight loss with an evidence-based approach.

Member receives small actionable changes with engaging, inspiring content. With a customized plan, members will receive ongoing coaching support.

This plan supports those with:

- $\geq 30$  BMI
- $\geq 25$  to  $\leq 29.9$  BMI with qualifying co-morbidity
  - Diabetes, dyslipidemia, high blood pressure, pre-diabetes, tobacco user
- $\geq 23$  to  $\leq 29.9$  BMI with no co-morbidity