



Benefits Department
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August 28, 2024

To: Stockton Unified School District Employees

From: Rawlen Davis, Sr., Director of Risk Management & Insurance

THE ANNUAL OPEN ENROLLMENT FOR HEALTH BENEFITS & AMERICAN FIDELITY PRODUCTS WILL BE HELD FROM SEPTEMBER 23, 2024 THROUGH OCTOBER 11, 2024.

Open enrollment is an annual event and an opportunity for eligible employees to enroll, make plan changes, or modify dependent coverage in the District's benefit plans. Your present 2024 plan elections will remain in place through December 31, 2024. Open enrollment for health benefits and American Fidelity plan changes will be held during the same enrollment period. The District's annual health plan changes and costs are effective January 1, 2025. Please note that benefits are pre-paid; thus, any health deduction or cash in lieu amount changes will occur on the December 30, 2024 pay warrant.

2025 BENEFIT PLAN RATES

Due to the continued rise in costs for medical and pharmacy services, CalPERS health premiums for 2025 have increased. The increase in CalPERS health premiums will have an impact on the employee health contribution rates for some of the medical plans in the 2025 plan year.

During the open enrollment period, employees will have the option to choose to have their 2025 health premium withheld as a pre-tax payroll deduction. Pre-tax payroll deductions are deducted from an employee's paycheck before any taxes are withheld, which reduces an employee's taxable pay income.

2025 Benefit plan rates are available on the District's website under the Benefits Department
<https://www.stocktonusd.net/Page/18537>

ONLINE ENROLLMENT PROCESS

Open enrollment elections and modifications can be made during:

SUSD'S VIRTUAL OPEN ENROLLMENT PERIOD - SEPTEMBER 23, 2024 THROUGH OCTOBER 11, 2024

All benefit change requests will be submitted online through the [AFenroll Benefit Enrollment Site](#) **starting September 23, 2024**. This online enrollment process will allow you to view available benefit plans, submit your benefit changes and receive confirmation of your new benefit selections for 2025.

Employees who are not making changes to their benefit plans, or are remaining on the Cash In Lieu plan from 2024, DO NOT have to go through the online enrollment process.

However, those employees that wish to continue participating, or begin participating in either the Section 125 Health Flexible Spending Account (FSA) or Dependent Day Care Account, **MUST make an election through the online enrollment process for 2025 (these particular Section 125 plans **do not** continue automatically).*

The last day for open enrollment is Friday, October 11, 2024. You may re-enter the enrollment site to make benefit changes at any time during the 3-week enrollment period. Be sure to complete the online enrollment process all the way through to receive confirmation of your submission(s). The last online enrollment submission received by October 11, 2024, will be the 2025 benefit plan changes that are processed. **No enrollment submissions will be accepted after October 11, 2024.**

2025 CHANGES TO HEALTH PLAN OPTIONS

- **Anthem Del Norte EPO health plan will no longer be offered by CalPERS starting 1/1/2025.**
- **PERS Gold PPO health plan – Blue Shield of California (currently Anthem)** will be the new insurance carrier and administrator for this plan. There are no changes to copays, coinsurance or deductibles with this transition to Blue Shield.
- **PERS Platinum PPO health plan – Blue Shield of California (currently Anthem)** will be the new insurance carrier and administrator for this plan. There are no changes to copays, coinsurance or deductibles with this transition to Blue Shield.
- **Benefit Design Changes for CalPERS health plans**
 - New **Doula Benefit services** for all pregnant and postpartum members.
 - New **Travel Benefit** for medically necessary care.
- **There are no co-pay, co-insurance or deductible changes to existing health plans for the 2025 plan year.** Please visit <https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/annual-health-plan-changes> for more information on the benefit plan changes for 2025.

OPEN ENROLLMENT ONLINE BENEFIT SITE

Online Benefit Site will not be accessible until Monday, September 23, 2024

AFenroll Online Enrollment Instructions:

- Visit the AFenroll online enrollment site www.afenroll.com/enroll using Chrome, Safari or Edge as the internet browser
- At the login screen, the **USER ID** is your full Social Security Number (SSN) with no spaces or dashes. The **PIN** is the last 4-digits of your SSN and 8-digit date of birth: XXXXMMDDYYYY (For example: SSN 123-23-1234 **and** birth date 01/01/1980, your PIN would be 123401011980)
*The PIN is updated for each open enrollment, so **DO NOT USE LAST YEAR'S PIN INFORMATION**
- Follow the screen prompts that will guide you through the enrollment process to submit your benefit changes
- Be sure to enter your electronic drawn signature at the bottom of the Benefit Verification/Deduction Confirmation page to successfully submit your benefit changes
- You can print the confirmation of your benefit changes on the 'Sign/Submit Complete' screen by scrolling down to the completed forms link at the bottom of the page

Dependent Verification Documents: If adding new dependents, all dependent verification documents (ex. marriage/domestic partner certificates, birth certificates, SSN cards, income tax forms) must be provided to the Benefits Department after your online enrollment submission via the secure link.

Do not email any supporting documentation, a secure link will be provided for transmittal.

To request a secure link to upload your verification documents, please request by emailing:

AFES-NorCal@americanfidelity.com

HEALTH PLAN ELIGIBILITY BY ZIP CODE

Some health plans are only available in certain counties. Your home or work zip code will determine which CalPERS health plans you can enroll in. Please visit <https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/zip-search> to search for available health plans in your area.

CASH IN LIEU PROGRAM

Employees, who are currently enrolled in Cash In Lieu, **do not have to re-enroll.** Unless you would like to enroll in a medical plan during this open enrollment period, your status as a participant in the Cash In Lieu Program will continue for the 2025 benefit plan year. **The Cash In Lieu amounts are changing for the 2025 benefit plan year.** You can view the 2025 Cash In Lieu rates for each bargaining group on the District's website under the Benefits Department <https://www.stocktonusd.net/Page/18537>

New Cash In Lieu Enrollments: If waiving SUSD medical coverage and enrolling in Cash In Lieu, you need to provide proof that you will have other health coverage on 01/01/2025. A letter from the employer or insurance carrier that confirms you will be enrolled in health coverage on 01/01/2025 is sufficient. The proof of coverage document can be uploaded securely. **Do not email any supporting documentation, a secure link will be provided for transmittal.**

For a secure link, please request by emailing: AFES-NorCal@americanfidelity.com

Employees eligible for Cash In Lieu, can also enroll in the District's Dental and Vision plans with no payroll cost, unless the employee waives the right to these benefits.

AMERICAN FIDELITY

Employees who participated in a Section 125 plan (Health and/or Dependent Care Flexible Spending Account) in 2024, will need to **re-enroll** to keep participating in the plan for 2025. These particular Section 125 plans **do not** continue automatically for the next plan year.

Employees will also be able to view, enroll and make changes to the Voluntary Insurance Products (Section 125 Flex plans, Disability, Life, Cancer and Accident) offered through American Fidelity.

If you have any questions, please contact the **Benefits Department at 209-933-7026** or send an email to benefits@stocktonusd.net

You may also visit the District's website at <https://www.stocktonusd.net/Page/18537> for a summary of the 2025 Benefit Plans and Rates, as well as Health Plan Customer Service Numbers.

Assistance in other languages is available to review the health plan summaries, such as copays and coverage information by contacting the medical insurance carriers below.

Plans	Request for Other Languages
Blue Shield - HMO & PERS PPO	1-866-346-7198
Anthem HMO	1-855-839-4524
Kaiser	1-800-464-4000
United HealthCare	1-800-624-8822
Western Health	1-888-563-2250

Regards,



Rawlen Davis, Sr.
Director of Risk Management & Insurance
Stockton Unified School District

Cc: Human Resources
Payroll Department
All Bargaining Unit Leadership

Enclosure:
• AFenroll Flyer