

**PALOMARPOWERED**



## Palomar Community College District OPEN ENROLLMENT PRESENTATION Plan Year: 2023 – 2024

Individuals requiring sign-language Interpreters, real-time captioners, or other accommodations should contact the Benefits Department at (760) 744-1150, et. 3053 or [benefits@palomar.edu](mailto:benefits@palomar.edu) two weeks in advance of the event or five days in advance for a workshop. Visit the Human Resource Services Benefits for the online Interpreting/Captioning Request Form or access it here [Accessibility Services – Human Resource Services \(palomar.edu\)](https://www.palomar.edu/human-resources-services/interpreting-captioning)

# Added Wellness Benefits through SISC

Kaiser Member Benefits	Anthem Member Benefits
Kaiser <u>Your Care Your Way</u>	<u>Anthem Membership Discounts</u> (HMO & PPO)
Kaiser <u>Wellness Coaching</u>	<u>MD Live</u> virtual care med/behavioral (HMO & PPO)
Kaiser <u>Total Health Assessment</u>	<u>Vida Health Coaching</u> (HMO & PPO)
Kaiser <u>Telehealth</u>	Anthem <u>Active &amp; Fit</u>
Kaiser <u>Active &amp; Fit</u>	<u>MyStrength</u> through the EAP (HMO & PPO)
Kaiser <u>MyStrength</u> through the EAP	<u>Teledoc</u> Expert Second Opinion/Advice (HMO&PPO)
Kaiser <u>Teledoc Expert Second Opinion/Advice</u>	<u>Hinge Health</u> (PPO only)
	<u>Maven Maternity Benefit</u> (PPO only)
	<u>Cancer Diagnosis Benefit</u> (PPO only)

# Action Needed

## Benefit Changes Needed:

View and enroll online at

<http://www.ebenefits.com/palomar> (Select “Register Now!” data was reset)

- Select “enroll now”
- View current benefits in the “shopping cart”
- Update the coverage/information you wish to change
- Review your elections in the “shopping cart”
- Respond to Terms & Conditions and click “Submit Enrollment”
- A selection confirmation will display (print and/or save)



## No Benefit Changes:

**No action is required** during Open Enrollment

**Flexible Spending Account participants must re-enroll each year with an American Fidelity representative**





# Voya Life Plans

PCCD provides full-time eligible employees an \$80,000 Basic Term Life and AD&D coverage through VOYA at no cost to you.

Supplemental Life and AD&D coverages are also available for employees and their family members and offered through VOYA. The supplemental benefits are **100% employee paid** through payroll deductions.

## **EMPLOYEE/SPOUSE LIFE ONLY RATE INFORMATION**

The rate is based on the employee's age on October 1 of every year and will automatically increase when you advance into the next age bracket. Spouse rates are based on the age of the employee.

## **Evidence of insurability (EOI)**

AD&D supplemental plans never require EOI. New enrollees must answer health questions for any amount of coverage requested. Current enrollees may increase employee coverage by \$10,000 at annual enrollment without EOI; larger amounts require EOI. Child coverage may be elected or increased to the plan maximum of \$10,000 without EOI. All other enrollments require EOI with the exception of newly eligible employees.

VOYA offers the following value added benefit to their participants:

- Funeral Services & Online Will Preparation: 800-913-8318 (refer to group number 706540)
- Emergency Travel Assistance Services: 800-859-2821 (refer to contract number 17372020)

*The District offers 10thly deduction option for the Supplemental Life/AD&D plans, so make sure you plan appropriately*

# UNUM Long Term Care Buy-up

The district provides a basic long term care policy for full-time employees. This plan will pay for care in an in-network basic facility, up to \$1,000 per month for a maximum of 2 years.

**Long Term Care Buy-up Policies can be purchased to cover family members, or enhance the coverage provided by the district.**

- 100% of the buy-up premiums are paid for by the employee through payroll deduction
- An enrollment form and evidence of insurability (EOI) form must be completed for each person
- These policies can be maintained after employment with the district ends
- The employee must contact UNUM directly to obtain additional details
- Email [benefits@palomar.edu](mailto:benefits@palomar.edu) for enrollment and EOI forms

# Flexible spending account (FSA)

## Highlights

### Lower your taxable income by using a FSA

Pre-tax program for medical and dependent care expenses that is provided through **American Fidelity**

**Medical expenses:** you can contribute up to \$2,850 per year

- Set aside pre-tax dollars for healthcare-related expenses not covered by your health plan.
- Eligible medical expenses include deductibles, coinsurance, copays, dental care, vision care, etc.

**Dependent care expenses:** you can contribute up to \$5,000 per year

**You MUST re-enroll each year by:**

- Scheduling an online virtual enrollment appointment

*The District offers 10thly deduction option for the FSA plans, so make sure you plan appropriately*

# Hyatt Legal (MetLife Legal)

Life is filled with moments where you might need legal help. From exciting moments like buying a home, to less exciting ones like getting a speeding ticket, Hyatt Legal makes legal help for life's big moments affordable.

Hyatt Legal Plans, gives you access to a nationwide network of more than 2,500 law firms whose members (plan attorneys) will provide complete representation on a **variety** of legal matters, including: Selling, purchasing, or refinancing a home. Wills, living trusts, name changes, and premarital agreements.

Hyatt Legal is **100% employee paid** through payroll deductions.

10thly cost is \$23.40

# Limited Benefit Accident Only Insurance



24-Hour Coverage



Sport-Related  
Injury



Wellness Benefit



Over 25  
Treatments Covered

[americanfidelity.com/info/accident](https://americanfidelity.com/info/accident)

This product may contain limitations, exclusions, and waiting periods.

**This product is inappropriate for people who are eligible for Medicaid coverage.** Wellness not available in all states.



# Limited Benefit Cancer Insurance



Transportation and  
Lodging Expenses



Multiple Coverage  
Options



Diagnostic and  
Prevention Testing



More than 25  
Benefits

[americanfidelity.com/info/cancer](https://americanfidelity.com/info/cancer)

This product may contain limitations, exclusions, and waiting periods.  
**This product is inappropriate for people who are eligible for Medicaid coverage.**

# Disability Income Insurance



Guaranteed Issue



Custom Coverage Options



Return-to-Work Benefit



Employee Assistance Program

[americanfidelity.com/info/disability](https://americanfidelity.com/info/disability)

This product may contain limitations, exclusions, and waiting periods.

# Limited Benefit Critical Illness Insurance



Simplified  
Underwriting



Health  
Screening



Lump Sum Benefit



Recurrent  
Diagnosis Benefit

[americanfidelity.com/info/critical-illness](https://americanfidelity.com/info/critical-illness)

This product may contain limitations, exclusions, and waiting periods.  
**This product is inappropriate for people who are eligible for Medicaid coverage.**

# Life Insurance Options



- AF™ Term Life Insurance
- AF™ Whole Life Insurance
- Universal Life Insurance

[americanfidelity.com/info/life](https://americanfidelity.com/info/life)

**AF™ Whole Life Insurance and AF™ Term Life Insurance:** This product may contain limitations, exclusions, and waiting periods. Not generally qualified benefits under Section 125 Plans.

**Universal Life Insurance:** This product may contain limitations, exclusions, and waiting periods. Not generally qualified benefits under Section 125 Plans. After the guaranteed period, the premiums may change. Underwritten by Texas Life Insurance Company. Not affiliated with American Fidelity Assurance Company.

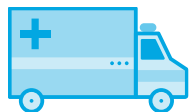


# Get help with expenses health insurance doesn't cover

## Product features

- Individual policies are **guaranteed renewable**.
- Benefits on individual policies are **paid directly to policyholders**, unless otherwise assigned.
- Coverage is **portable**.
- Historical **rate stability**.





## Accident

Accidents happen. When a covered accident happens to you, our accident insurance policy pays you cash benefits (unless assigned) to help with the unexpected medical and everyday expenses that can begin to add up almost immediately.



## Critical illness

Serious illnesses such as a heart attack or stroke can have an impact on your financial health. Aflac's Lump Sum Critical Illness insurance can help provide peace of mind if you experience a covered health event.



## Hospital Indemnity

Even a quick trip to the emergency room can result in costly medical bills that health insurance may not cover leaving you with out-of-pocket expenses. That's where Aflac can help.



## Cancer/ Specified-disease

Coverage when you really need it. Our Cancer Protection Assurance insurance policies help cover innovative treatments with benefits that care for you as a whole person. Learn how Aflac benefits can help.



## Short-term disability

Illnesses or injuries that keep you from working make it difficult to pay your bills. If you experience a covered disability, Aflac's short-term disability coverage helps provide you with a source of income that can allow you to focus on getting better, instead of on your finances.







## Ready to take the next step to protect your future?

**Aflac uses Everwell™ to accept applications over the phone & online. Please schedule a 1 on 1 session with your agent after today's meeting.**

Your agent will be available by phone or virtual appointment to answer questions & help you complete the steps to apply for the Aflac insurance policies you choose.



# Getting paid is as easy as 1-2-3 with Aflac

- 1** Visit [aflac.com/myaflac](https://aflac.com/myaflac) or download the **MyAflac mobile app** to register and log in to your account. If you choose not to register, you can file a claim as a guest.
- 2** **Enroll in claims direct deposit<sup>1</sup>** and file an online claim to get paid quickly.
- 3** **File your claim** online at [aflac.com/myaflac](https://aflac.com/myaflac) or on the **MyAflac mobile app**. You may file up to 20 claims within a 24-hour period, and submit claims as far back as 10 years.

Track the status of your claim in the My Claims section on the **MyAflac<sup>SM</sup> mobile app** or at [aflac.com/myaflac](https://aflac.com/myaflac).

Not sure what you need to file your claim?  
Go to [aflac.com/myresources](https://aflac.com/myresources) to find out.



## Need help filling claims?



# Thank you

**Jill Krenkler**

**760-473-8023**

**[jill\\_krenkler@us.aflac.com](mailto:jill_krenkler@us.aflac.com)**



**Aflac**®



## Next Steps and Contacts



# Next Steps

## Open Enrollment Information

You will enroll online with the eBenefits information below during the month of August. The effective date of your selection will be October 1st. Your username and login for the eBenefits online platform will reset effective August 1, 2023.

**No paper forms for this Open Enrollment, all changes must be made online in the eBenefits system.**

All Domestic Partnerships are required to be registered with the state.

### To enroll via eBenefits secure portal:

Go to <https://www2.palomar.edu/pages/hr/employees/openenrollment/> Scroll down to “eBenefits Online Benefit Election Portal”

- Click on the Create a NEW login for this year link
- You will be asked for your last name, date of birth and last four of your social security number
- Follow the system prompts to create a username and password
- If you are having any problems login to the system, contact Ebenefits at (866) 203-8051 Monday through Friday from 4 am – 7 pm or Saturday from 5 am – 12 PM PST

# Next Steps (continued)

## Additional Information

Emails will be sent to employees during August with open enrollment information, links, and vendor information.

Update your address by completing the [digital address/name change form](#)

Review materials and resources on the Palomar [Open Enrollment webpage](#)



# In-Person & Zoom Benefit Meeting Dates

Open Enrollment Zoom Link: <https://palomar-edu.zoom.us/j/91601698750>

Dates	Times
Monday, August 1, 2023	Open Enrollment Start
Thursday, August 17, 2023	Benefits Drop-in Hours (LRC-308) 9am – 4pm
Thursday, August 17, 2023	eBenefits Portal Presentation (LRC-308) 10am
Thursday, August 17, 2023	eBenefits Portal Presentation (LRC-308) 2pm
Wednesday, August 30, 2023	Benefits Drop-in Hours (LRC room TBD) 9am – 4pm
Thursday, August 31, 2023	Open Enrollment Closes

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Questions?

Please direct questions regarding employee  
benefits to:

[benefits@palomar.edu](mailto:benefits@palomar.edu)

# Resources

## **Palomar Community College District Benefit Department**

Wendy Corbin (760) 744.1150 x-2889 email: wcorbin@palomar.edu  
Veronica Sadowski (760) 744.1150 x-3053 email: vsadowski@palomar.edu

## **Anthem Blue Cross of California**

HMO Customer Service (800) 227.3771  
PPO Customer Service (800) 288.2539  
Costco Mail Order (800) 607.6861  
Specialty Pharmacy - Navitus (855) 847.3553  
[www.anthem.com/ca](http://www.anthem.com/ca)  
[www.navitus.com](http://www.navitus.com)

## **Kaiser California**

Customer Service (800) 464.4000  
Mail Order Pharmacy (866) 523.6059  
[www.kp.org](http://www.kp.org)

## **EyeMed Vision**

Customer Service (866) 939.3633  
[www.eyemed.com](http://www.eyemed.com)

## **Delta Dental PPO**

Delta Dental PPO (866) 499.3001  
[www.deltadentains.com](http://www.deltadentains.com)

## **DeltaCare Dental HMO**

Customer Service (800) 422.4234  
[www.deltadentalins.com](http://www.deltadentalins.com)

## **Employee Assistance Program**

Customer Service (800) 999.7222  
[www.anthemead.com](http://www.anthemead.com)

## **Voya Life & Disability**

Life and AD&D (888) 238.4840  
Long Term Disability (888) 305.0602  
Travel Assistance (800) 659.2821  
Funeral Planning & Concierge Services (800) 913.8318