



MT. DIABLO UNIFIED SCHOOL DISTRICT  
Office of General Counsel  
**Benefits Office**  
(925) 682-8000 x 4152  
Fax: (925) 680-2505  
[benefits@mdusd.org](mailto:benefits@mdusd.org)

**BLUE SHIELD & KAISER  
PRESENTATION**

Blue Shield **Net Value** now  
available in Contra Costa  
County!

**October 17, 2011  
4:30 – 6:30 p.m.  
Willow Creek Center**

2-hour presentation with  
a Q&A Session  
No reservation required  
Begins promptly at 4:30

October 3, 2011

**TO:** All Mt. Diablo Unified School District Benefit-Eligible Employees

**RE:** Medical Benefits – Open Enrollment Period

The annual Open Enrollment period for medical benefits is scheduled for Monday, October 10, 2011 through Friday, November 4, 2011. All changes and new enrollments will become effective January 1, 2012.

There is **NO open enrollment for dental and vision** and any changes you make are for medical coverage only. Dental and Vision coverage is a District-paid benefit for all benefit-eligible employees. There is no cost to the employee for this coverage. Dependents who were not enrolled when you first became a benefit-eligible employee are eligible to be enrolled on the first day of the month after they become your dependents, (i.e. marriage, birth, adoption) or if any of your dependents lose other coverage. In the event of a marriage or dependents losing other coverage, you have 60 days from the event date to enroll your dependent(s). In the event of a birth or adoption, you have 60 days from the event date to enroll your child to be covered effective the first of the month following the event date. If you do not enroll your child within the 60-day period, you may enroll your child before the child turns 4 years old. However, in that instance, coverage will become effective the following year on January 1<sup>st</sup> (i.e. your child is 3 years old and you complete the form on March 15, 2012, coverage is effective 1/1/13). If you do not enroll your dependent(s) within these guideline dates, you will not be allowed to enroll them in the future.

No dependent in the military service is eligible. In the event of death, divorce, joining military service, or termination of domestic partnership, you must drop your dependent within 30 days or you could be responsible for charges incurred after the event date.

**IF YOU ARE NOT MAKING ANY CHANGES TO YOUR MEDICAL COVERAGE, YOU DO NOT NEED TO COMPLETE THE FORM.**

Rates for medical plans change each year. Please refer to the enclosed rate sheet for medical plan premium amounts for 2012 and any benefit changes. Open Enrollment is the time to change medical plans. **This is the only time you may change your medical plan unless you move.** You may enroll in a medical plan at any time during the year but there is a mandatory 90-day waiting period with benefits beginning the first day of the month following the 90-day waiting period.

We have enclosed a Medical Open Enrollment form for your convenience. The enclosed rate sheet is in accordance with your bargaining unit and your work year. Therefore, your rate sheet may be different than another employee's rate sheet.

The Open Enrollment procedure is as follows:

1. **Complete the form** if you want to change medical plans, add dependents, or enroll for the first time. Please be sure to complete the entire form. All sections must be completed as appropriate. Incomplete forms will be returned unprocessed. With only one District employee processing the paperwork for over

3,000 benefit-eligible employees, we need your assistance to make this procedure a success. As a reminder, your employee ID number is listed on your paystub and is a 5-digit number—this number needs to be included on the form.

2. **Send your completed form** to MDUSD, Benefits Office, 1936 Carlotta Drive, Concord, CA 94519 or Benefits Office, Dent Center (if using the “pony”). Be sure to send a copy of your most recent tax return listing any dependents you are adding. Due to the **confidentiality of your personal information**, please send in a sealed envelope marked **confidential**. If you do not have dependents listed on your tax return, you **must** bring the **original** marriage certificate, **original** domestic partnership documentation or **original** birth certificate (children) for **each dependent** to the Benefits Office. Do not send original documents. We are required to make copies of the originals in our office. The only copied documentation we are allowed to accept are tax returns. A date stamped **copy will be sent to you in the pony in a confidential, sealed envelope** upon receipt and acceptance of your completed form.
3. We **CANNOT ACCEPT OPEN ENROLLMENT FORMS AFTER NOVEMBER 4**. Therefore, we strongly suggest that if you are sending your form, do it **no later** than Friday, October 28, to allow return receipt of a date stamped copy from the Benefits Office to confirm acceptance of your form. **Please do not call to verify receipt of your form**. We are unable to return phone calls verifying receipt of forms. You may hand deliver your paperwork any time during Open Enrollment and we will provide you with a date stamped copy for your records. It is **your responsibility** to ensure your Open Enrollment form is received in the Benefits Office by November 4, 2011.

You may cancel coverage or drop dependents at any time. You **NEVER** need to wait until Open Enrollment to drop dependents or cancel coverage. Spouses and domestic partners must be added to your plan within 60 days of the date of marriage or registering as domestic partners. New dependents (birth/adoption) must be added within 30 days of the date of birth/adoption. Dissolution of marriage or partnership must be reported immediately because coverage ends the last day of the month in which the dissolution is finalized. **Please be reminded that failure to immediately report a change in dependent coverage status (i.e. marriage, divorce, birth, death, etc.) may result in additional costs to you or a delay in coverage.** Do **not** wait for Open Enrollment to report these changes.

#### **American Fidelity and IRS Section 125 Plan**

The District’s IRS Section 125 plan allows for an employee to participate in “pre” and “post” tax plans. The District’s plan is administered by American Fidelity Assurance Company. American Fidelity will be conducting the Section 125 open enrollment from November 14 through December 13, 2011. **If you are currently enrolled in a medical reimbursement plan or a dependent child care plan and you wish to continue this plan for 2012, you MUST meet with American Fidelity to re-enroll. Re-enrollment is *NOT* automatic.** American Fidelity will visit every site during the open enrollment period. Enclosed is a list of dates and times when American Fidelity will visit your site. Appointments are made with the office staff at your site. If you **miss an appointment at your site**, you may call another site to schedule an appointment. **Do not** call the Benefits Office to make an appointment.

If you need additional information about the plans, you may request publications from CalPERS by returning the postcard, by October 14, 2011, that was enclosed in your CalPERS packet or you may visit CalPERS at **www.calpers.ca.gov** to view the information on-line. The District only receives a limited number of publications to distribute to new employees or employees not currently enrolled in a health plan.

**REMEMBER—YOU DO NOT NEED TO COMPLETE ANY FORMS DURING OPEN ENROLLMENT IF YOU WANT YOUR MEDICAL PLAN TO REMAIN AS IS.**

For your information, the Benefits Office is open Monday – Friday from 8 a.m. to 4 p.m. As part of work-year reduction, the **Benefits Office will be closed on Friday, October 14**. If you have any questions regarding Open Enrollment, please email **benefits@mdusd.org** or call the Benefits Office at 682-8000, ext. 4152. During Open Enrollment, it may take several days to return your call or respond to your email. However, you will receive a quicker response using email. We appreciate your patience.