



Retirees 65 & Better Health Benefit Open Enrollment Notice

**NOTE: 2022 Mandatory Requirements for Continued Enrollment
PLEASE READ CAREFULLY**

Opt-In Enrollment

You must return your completed Open Enrollment form by August 31, 2022.
If your form is not returned, your benefits will end September 30, 2022.

Billing Administrator: WEX

Be sure to watch your mail for a set of 12-month coupons for payment. You may also choose to set-up ACH (Auto debit). Contact WEX Tel. 866-451-3399.

What's New?

- No major changes to plan benefits
- Premium changes:
 - ⇒ CIGNA Medical OAP Medicare Expand – 6.9% increase
 - ⇒ KAISER Medical Senior Advantage – 5.2% decrease for those enrolled in Medicare A&B
 - ⇒ SCAN Health Care – no change
 - ⇒ CIGNA Dental HMO – no change
 - ⇒ CIGNA Dental PPO – 5% decrease

2022 Forms & Info

- Review premium rate table for 2022-23 on back of this notice
- If interested, booklet and more info available at www.nmusd.us/benefits
Go to “Health Benefits for Retirees”
- To change your address or to cancel your plans, you must contact NMUSD Benefits, not WEX
- Complete and sign your Open Enrollment form with your Spouses Medicare number if applicable
- Return Open Enrollment Form to NMUSD Benefits Management by August 31, 2022 (pre-addressed envelope included)

Contacts

- **NMUSD Benefits**
Address: Newport-Mesa USD
Benefits Management
2985 Bear Street
Costa Mesa, CA 92626
Email: benefitsmanagement@nmusd.us
Tel: 714-424-5010
- **SCAN**
877-791-7226
scanhealthplan.com
scanhealthplan.com/newport-mesa
- **Cigna**
800-244-6224
cigna.com
web.nmusd.us/cignawellness
cigna.com/nmusd
- **Kaiser**
800-464-4000
kp.org
web.nmusd.us/kaiserwellness
my.kp.org/nmusd

NEWPORT-MESA UNIFIED SCHOOL DISTRICT
65 AND BETTER RATE SHEET
ALL RATES EFFECTIVE October 1, 2022
Pending Board Approval

MEDICAL PLANS:

- Rates are for Retirees over 65 and spouses OVER 65
- Retiree and spouse are responsible for paying their Medicare Part B premium to Social Security
- *Part B Medicare premium is NOT included in the rates listed below*

OPTION ONE

Cigna OAP Expand / Coordination of Benefits (PPO like plan)

	Single	Two-Party
Must show Medicare card indicating enrollment in Parts A & B	788.54	1,629.60

Due to State Legislations in Texas, Missouri and Oklahoma may have different rates.

Contact Benefits for more information

OPTION TWO

Kaiser Senior Advantage / Medicare Advantage Program (managed care plan)

	Single	Two-Party
Must show Medicare card indicating enrollment in Parts A & B	175.08	350.29

OPTIONS THREE & FOUR

SCAN / Medicare Advantage Program (managed care plans) – BASIC & ENHANCED

	Single	Two-Party
Basic Must show Medicare card indicating enrollment in Parts A & B	195.13	390.26
Enhanced Must show Medicare card indicating enrollment in Parts A & B	342.47	684.94

For Spouse or Dependent under the age of 65, without Medicare, add the following rate to rates above:

Single Kaiser (HMO)	600.40
Single Cigna Select (HMO)	782.79
Single Cigna Network (HMO)	916.76
Single Cigna Open Access Plus (OAP)	1,054.33

Medical Premium Examples:

Retiree has Medicare A & B	788.54	Cigna OAP 65+	195.13	SCAN Basic
Spouse is under 65 with no Medicare	<u>1,054.33</u>	Cigna OAP	<u>600.40</u>	Kaiser
	1,842.87		795.53	

For Additional Rates and Combinations NOT shown - Contact NMUSD Benefits Department

DENTAL PLANS:

	Single	Two-Party	Family
CIGNA Dental Care – HMO	28.34	47.65	82.06
CIGNA Dental Care – PPO	54.57	100.18	145.78

Make premium payments to: WEX Health Inc, PO Box 2079, Omaha, NE 68103-2079