

FAQ Frequently Asked Questions

How do I change my address on my insurance?

The address for your health benefits is the same address the District has in the system for you. To make a change go to <u>www.nmusd.us</u> and click STAFF in the menu bar and click Human Resources. Scroll to the bottom of the page and click **Address Change Form**. Complete the form and click submit. The information will go to HR, Payroll and Benefits Management.

How can I print a temporary Medical Insurance ID card?

<u>Cigna</u>: Go to <u>www.mycigna.com</u>. Register if you are not already registered. Login and click on ID cards in upper right of screen. You can request a permanent card or print a temporary ID card. <u>Kaiser:</u> Go to <u>www.kp.org</u>. Register if you are not already registered. Login and click on ID card help at the bottom of the page. Then click on 'Who is this for?' at the bottom of the page.

How can I change my primary care doctor?

<u>Cigna:</u> Go to <u>www.mycigna.com</u>. Register if you are not already registered. Login, locate 'My Primary Care Provider' click on Change. Search by Doctor Type, Name, Reason, or location. <u>Kaiser:</u> Go to <u>www.kp.org</u>. Register if you are not already registered. Login, click on 'My Health', locate 'Find doctors and locations' at bottom right of page. Enter California - Southern Region, Enter search terms by Hospital, Doctor's Name, Medical Specialty, or other keywords and click 'Search'

I got married. How can I add my new spouse to my health benefits?

Getting married is a qualifying event to add your spouse outside of the Open Enrollment period as long as you do so within 30 days of the marriage. Go to <u>www.nmusd.us/mybenefits</u> and login with your district user name and password. Complete the information requested, enter your email address and click submit. Look for the second submit button to verify. Send the required documentation to Benefits Management.

How can I add my new baby to my plans?

Your baby will be automatically covered the first 30 days of life. Add the baby to your plan within those 30 days. Go to <u>www.nmusd.us/mybenefits</u> and login with your district user name and password. Complete the information required, enter your email address and click submit. Look for the second submit button to verify. Send required documentation to Benefits Management.

I am now divorced. Must I remove my spouse from my coverage?

When your divorce is final, your former spouse is no longer eligible as your dependent on the plans. You must notify Benefits Management. Go to <u>www.nmusd.us/mybenefits</u> and login with your district user name and password. Click the button to delete your spouse, enter your email address and click submit. Complete the information required, enter your email address and click submit. Look for the second submit button to verify. Then send a copy of the first page of your Dissolution of Marriage (showing the final date) to Benefits Management. Your former spouse will be notified of his/her rights for continuance under Federal COBRA laws. You may wish to also update your life insurance beneficiary. Forms available at <u>www.nmusd.us/benefits</u>.

I want to update my life insurance beneficiary. Can I do that online?

Go to <u>www.nmusd.us/benefits</u> and look under METLIFE BENEFITS and click MetLife Life Insurance Beneficiary Designation Form. This form is for Basic and Optional Life. If you prefer to have separate beneficiaries for different plans complete 2 separate forms. Complete the form(s) print, sign with live ink signature and return to Benefits Management.

I'm not sure which plans I enrolled in. Do I have HMO or PPO dental?

You can easily see the plan choices and dependents enrolled by going to <u>www.nmusd.us/mybenefits</u> and logging in with your login with your district user name and password. Review the plans listed.

I want to verify my medical plan coverage under the Cigna or Kaiser plan. Where can I find information?

You can find information on the Health Benefits page of the District website at <u>www.nmusd.us/benefits</u>. Cigna and Kaiser have created a micro sites especially for Newport-Mesa USD at <u>www.cigna.com/nmusd</u> or <u>my.kp.org/nmusd</u>. Click NMUSD Benefits to see the benefit summary grid or the evidence of coverage on the plan. You can also call Cigna Customer Service at 1-800-244-6224 or Kaiser at 1-800-464-4000.

I want a new PPO dentist. Where do I find a list?

Research PPO dentists at <u>www.cigna.com</u>. You can also go to <u>www.mycigna.com</u> and register. This allows you to login and view your coverage and your claims. You can also use the cost estimator and research dentists.

I've been declining one or more of my NMUSD health benefits because I was covered elsewhere, but now I've lost my other coverage. Can I enroll in the District plans now?

Loss of other coverage is a life qualifying event allowing you to enroll outside of the Open Enrollment period as long as you do so within 30 days of that loss. Contact Benefits Management at extension 5010 for assistance. You will need to provide proof of that loss. If also enrolling dependents, you will need to provide a copy of your certified marriage certificate for spouse, certificate of registration for domestic partner and birth certificates for children.

I got married and have changed my name. How do I update my insurance?

Contact Human Resources to change your name in the employee records. They will need to see your new social security card showing the new name. Once Human Resources has changed your name in the system, your insurance will automatically be changed as well.

Where do I find a list of VSP optometrists and ophthalmologists?

Research VSP in-network providers at <u>www.vsp.com</u>. You can also register at this site allowing you to login and view your specific benefits.

How do I get a new dental card?

If you are enrolled on the PPO dental plan, call Benefits Management at ext. 5010 and ask that one be sent to you. If you are enrolled on the HMO dental plan, call CIGNA Dental directly at 1-800-367-1037.

When can I change my HMO primary care dentist?

You may change your HMO dental office at any time. Research HMO dental offices at <u>www.cigna.com</u>. When you are ready to change, call CIGNA at 1-800-367-1037. They will make it effective the first of the following month.

I'm enrolled in HMO dental. Can I change to PPO dental?

You may change plans only during Open Enrollment.

I have received a notice that I will not return in the fall. When do my health benefits end?

As long as you are in paid status on the last day of school, your benefits will continue through September 30th.

My employment with NMUSD will term during the year. When do my health benefits end? Your benefits will term at the end of the month of your last day in paid status.