



Human Resources

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IMPORTANT OPEN ENROLLMENT INFORMATION

TO: SECC Benefit-Eligible Employee

FROM: Giselle Garcia, Benefits Specialist

RE: Open Enrollment & Important Open Enrollment Dates on Medical Plans

DATE: September 6, 2023

This letter is to provide you with information on Open Enrollment for 2024. Open Enrollment is the period where employees can make a change to healthcare coverage, open a Flexible Spending account, or choose to purchase one of the insurances that SECC offers. We encourage all benefit-eligible employees to use Open Enrollment as an opportunity to review and make any changes for the year ahead. Changes selected during Open Enrollment will become effective **January 1, 2024**. We are also introducing a new product, Pet Insurance, through Pets Best.

Renewal of Healthcare Plans

SECC has renewed healthcare plans with Adventist Risk Management-**Ascend to Wholeness** (ARM) and **Kaiser**. SECC has also renewed dental coverage with **Delta Dental**. For your review and information all Open Enrollment information, including a schedule of benefits for both Adventist Risk Management and Kaiser healthcare plans can be accessed on the HR website at <https://seccadventist.org/human-resources/>. This website has the necessary information and forms to change health care plans, add dependents, drop dependents, etc. Employees can download the forms for completion and fax them to Human Resources at 951-509-2392.

Benefits to Review During Open Enrollment

MEDICAL BENEFITS:

Adventist Risk Management – Ascend to Wholeness (ARM)

ARM is a self-funded PPO plan that provides access to Aetna PPO providers. The plan is PPO only and they offer two plans: Accelerate and Access. Make sure to review the Plan Comparison found on the HR website.

IMPORTANT ENROLLMENT DATE INFORMATION

Current ARM members **MUST** go to www.ascendtowholeness.org to complete Open Enrollment for 2024. This year the Open Enrollment for ARM will take place **September 25 to October 16, 2023**. Failure to enroll within the specified dates **will result in no ARM coverage in 2024**. Current Accelerate members that did not obtain the point requirements by July 31, 2023, will **not have the option of the Accelerate plan in 2024**. Members that met their points requirement received notification by email from ARM.

Employees who are not currently members but want to choose coverage through ARM for 2024 must download the enrollment form from <https://seccadventist.org/human-resources/> and fax completed form to 951-509-2395.

There is no plan change to the ARM plan for 2024. Below is the general coverage information for ARM:

	<u>Accelerate Plan</u>	<u>Access Plan</u>
Deductible	\$350/individual	\$700/individual
Co-insurance (after deductible)	20%	20%
Office Visit	\$25	\$50
Prescription G/B/N (Generic/Brand/Nonformulary)	\$10/\$20/\$40	\$10/\$50/\$100

This ARM plan requires a monthly Employee Contribution (See Employee Contributions for 2024).

Employee only	\$ 75
Employee + 1	\$150
Employee + 2+	\$225

Limits on spouse coverage

Kaiser

Kaiser is an HMO, integrated healthcare delivery system which provides and coordinates the entire scope of care for members.

Employees who are not currently members but want to choose coverage through Kaiser for 2024 must download the enrollment form from <https://seccadventist.org/human-resources/> and fax the completed form to 951-509-2395. Open Enrollment for Kaiser is from October 1 through November 30, 2023.

There are no plan changes to the Kaiser plan for 2024. Below is the general coverage information for Kaiser:

\$0 Deductible
\$20 Co-pay Office Visit
\$250 Co-pay Inpatient Hospital Admit (copay reimbursable through HCAP)
\$100 Co-pay Emergency Room (\$50 of \$100 copay reimbursable through HCAP)
Prescription Drug Benefit G/B: \$15/\$30 for a 30-day supply or Mail Order \$30/\$60 for 90-day supply

The Kaiser plan requires a monthly Employee Contribution (See Employee Contributions for 2024)

Employee only	\$30
Employee + 1	\$60
Employee + 2+	\$90

Limits on Spouse coverage

Buy-in Monthly Premiums to SECC Health Care Plans

***For Full-time Teachers and Conference Funded Employees**

Please note that buy-in options are intended for spouses of employees whose earnings exceed the annual cap: \$52,662.39 in the Inland Empire, or \$59,987.79 in Orange County or San Diego County. If your spouse's post-tax income exceeds these limits, purchasing medical coverage is required. – If your medical plan covers two or more children, your spouse can access medical coverage at no extra cost. After your child turns 25 and only one child remains on the plan, your spouse's income will factor in.

***For Full-time Locally Funded Employees**

Medical coverage is provided only for full-time employees who are funded through the local church or school budgets. If you fall within this classification, you can purchase coverage for spouse (regardless of earnings) and/or dependents according to the cost breakdown below:

To purchase SECC Health Care Plans for ineligible spouses and/or dependents the cost is as follows for 2024:

	Kaiser	HCAP	Delta Dental	Total
Plus + 1	\$ 829.34	\$43.14	\$ 46.09	\$ 918.57
Plus + 2+	\$1,420.72	\$77.55	\$106.78	\$1,605.05
	ARM	HCAP	Delta Dental	Total
Plus + 1	\$ 928.24	\$43.14	\$ 46.09	\$1,016.47
Plus + 2+	\$1,678.13	\$77.55	\$106.78	\$1,862.46

DENTAL COVERAGE:

Delta Dental

Dental and orthodontic coverage will remain with Delta Dental. The annual dental benefit is \$3,000.00 maximum benefit per plan year, per covered family member. In addition, two prophylaxis per year, per person, are covered at 100%.

Delta Dental has three levels of providers: **PPO, Premier, and Out of Network**. Your dentist needs to be a Delta Dental provider for you to have coverage under the SECC plan. This plan follows the current NAD HCAP payment schedule for all dental providers. We recommend that you register at www.deltadentalins.com and to find a network dentist, check your eligibility, benefits, view claims paid, review your dental treatment plan and cost. Employees can also access the mobile optimized site or download the app on a smartphone.

HEALTH CARE ASSISTANCE PLAN (HCAP)

Vision:

HCAP will cover and process vision care benefits which are for refraction and eyewear. If the issue is eye infection, then the medical plan would cover that. There is a LASIK benefit with HCAP.

Carve-outs:

Carve-outs are benefits that are not covered through the SECC Kaiser plan and are covered by the ARM plan. SECC has opted to cover them through the HCAP self-funded plan. Carve-outs benefits that SECC funds are: Orthotics, Infertility treatment, and Acupuncture.

Vision and carve-out benefits are processed and paid by the SECC Human Resources Department. All vision receipts and carve-out receipts must be submitted to the Human Resources Department, using the HCAP Reimbursement form which can be found on the HR website <https://seccadventist.org/human-resources/>

OPT-OUT FROM SECC HEALTH PLANS:

Opt-Out of SECC Health Care Plans

Employees who decide to decline ALL SECC healthcare plans during open enrollment will be entitled to receive a monthly amount of \$150. To qualify, documentation of alternative medical coverage is mandatory. Employees who opt to decline medical/mental health insurance while retaining HCAP and Delta Dental coverage will not qualify for the \$150 monthly benefit, and no employee contribution will be deducted. It's important to note that eligibility will not apply if your medical plan is Medi-Cal-based.

Should employees decide to waive enrollment in the SECC healthcare plan, they are required to fill out an Opt Out form. This form can be easily accessed and downloaded from the HR website, specifically under the Employee Health Benefits section. The completed forms should be submitted to the Human Resources Department no later than November 30, 2023. For your convenience, completed forms can also be submitted via fax to 951-509-2395.

FLEXIBLE SPENDING (FSA)

Flexible Spending Accounts (FSA)

A flexible spending account (FSA) allows the employee to use pre-tax dollars to pay for eligible health care or dependent care expenses for the employee, spouse, and/or dependents.

Employees that are currently participating with FSA **MUST** re-enroll for continuation in 2024. If you would like to participate in an FSA program you can download a form at <https://seccadventist.org/human-resources/>.

- a) Medical FSA annual maximum is \$3,050 and max carryover is \$610
- b) Dependent Care FSA annual maximum is \$5,000 and no carryover

RETIREMENT

Empower – Adventist Retirement Plan

As of 2015, Adventist Retirement Plan is managed by Empower Retirement. Any changes to your contribution must be made on the Empower Retirement website or app. *The employer can no longer submit any changes to your elections.* There are many powerful tools available to you on the Empower website or you can call 800-701-8255 Monday through Friday from 9:00 am to 8:00 pm Eastern Time for assistance.

Auto Escalation:

Each year the employee personal contributions that are being attributed to Empower, will automatically increase by 1% percent, each year with the first paycheck each July, until personal contributions reach 15%. Employees who do not wish to have an increased deferral must make the change on-line with Empower. Remember, the contribution auto increase feature will raise your personal retirement contribution amount by **1% in July each year** until you reach 15%, unless you make a different deferral election each year.

Beneficiary Designation

It is recommended to review and/or update your Beneficiary information. To do so, log into your account at www.empowermyretirement.com and click on the Adventist Retirement Plan which is listed below your account balance. Another window opens and on the left is your Account Information, click on Beneficiaries. We recommend you print a copy for your records.

Throughout the year we anticipate an Empower Representative to be available for individual appointments on a quarterly basis at one of the SECC locations. When those dates become available, Human Resources will send an email to SECC employees.

SUPPLEMENTAL LIFE:

Benefit eligible full-time and part-time employees may apply for Supplemental Group Term Life Insurance. For more information about coverage options and premiums go to the VOYA Life Insurance tab in the HR Employee Resources section.

Open Enrollment is a good time to review your life insurance Beneficiary Designation.

AFLAC: Accident, Cancer, Critical Illness, Disability, Hospital

AFLAC's benefits open enrollment takes place September 1, 2023 – December 15, 2023. This is your opportunity to investigate AFLAC products and choose something that is right for you and your family or to make changes to your benefit elections for the 2024 plan year. Depending on the plan, AFLAC products offer a wellness benefit each year, with proof of wellness appointments (ie: yearly physical). The link below has information on the AFLAC plans where you can explore the benefits. You can also schedule a time with our AFLAC representative, Clifton Stewart, to review a current or potential plan. <https://www.aflacrollment.com/SouthEasternConferenceoftheSeventhDayAdventists/0JTA90221799>. The cost for AFLAC products are paid through payroll deduction.

PETS BEST: Pet insurance

This year, SECC has collaborated with the North American Division to introduce pet insurance at a reduced cost. Through Pets Best, two medical plans are available: Essential Wellness at \$16 a month and Best Wellness at \$25 a month. Notably, Pets Best handles member billing directly, allowing you the flexibility to enroll at your convenience.

Log on to the website for more information <https://www.petsbest.com/lp/north-american-division-of-sda?CI=NADSDAPET>

FAQ's

Until What Age Are My Children Covered for Medical Benefits?

The comprehensive Health Care Reform law enacted in March 2010, the law provides employees who are enrolled in one of the SECC group medical plans are eligible to cover their adult children under the group plan until the day the child turns 26 years old. Adult children do not have to be dependents to be covered. If your adult child becomes eligible through another plan, **they must be taken off the SECC plan**. To remove a family member from a SECC plan a Change Form must be submitted.

Until What Age Are My Children Covered For Dental and HCAP?

For this coverage, **adult children must be dependents to be covered**. Coverage is available until the end of the month in which the child turns 24. Example: If they are born on March 12, they are covered until March 31. Enrollment in school is no longer a requirement for this coverage.

Where Can I Access the Forms I Need?

You can find additional information including a schedule of benefits for both Adventist Risk Management and Kaiser healthcare plans as well as necessary forms on the HR website at <https://seccadventist.org/human-resources/>

What Else Should I Do?

It is extremely important to make sure you review your beneficiaries are current for both VOYA basic life and Empower Retirement. Please refer to the VOYA and Empower Sections for additional information.

What Important Deadlines Should I Remember?

All enrollment forms for plan changes and opt-out forms must be completed and submitted to the SECC HR Department by **October 16, 2023 for Adventist Risk Management election;**
November 30, 2023 for Kaiser election;
December 31, 2023 for Flexible Spending Account.

If I Want To Continue My Current Medical Plan, What Do I Do?

If you have Kaiser - You will not have to re-enroll or complete any paperwork unless you need to update your contact information or add/remove dependents. If you do need to make a change please submit an Enrollment/Change form that can be found on the HR website, here's the link: [Kaiser Enrollment-Change Form \(seccadventist.org\)](#).

If you have ARM – All current ARM members **MUST** go to www.ascendtowholeness.org to complete Open Enrollment online no later than October 16, 2023. Failure to enroll within the specified dates will result in no coverage in 2024 with ARM. You can update your contact information or add/remove dependents online or you can submit a Change Request Form found on the HR website, here's the link: [ATW-ChangeRequestForm.pdf \(seccadventist.org\)](#)

If you want to move from Kaiser coverage to ARM - You must download the Enrollment Form from the HR website and fax to 951-509-2395 by October 16, 2023. The Enrollment Form can be found on the HR website, here's the link: [2020-OE Application.pdf \(seccadventist.org\)](#)

If you want to move from ARM coverage to Kaiser - You must download the enrollment form from the HR website and fax to 951-509-2395 by November 30, 2023. The Enrollment/Change form can be found on the HR website, here's the link: [Kaiser Enrollment-Change Form \(seccadventist.org\)](#).

Who Should I call If I Have Any Questions?

The Human Resources Office will be happy to assist you in making a change and providing information to you. Should you have any questions please contact Giselle Garcia at 951-509-2352 or email Giselle.garcia@seccsda.org.