



Redlands Unified School District Insurance Committee

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Open Enrollment FAQs

1. My 20 year old is already on a plan; does she need a birth certificate? *No, you will need to show state-issued birth certificates or proof of adoption for adult children who had dropped from the plan and are brought back into the plan or added for the first time.*
2. “Married Reimbursement” (for two RUSD employees married/domestic partner to each other) – Is it dental and/or eye expenses reimbursable or just medical expenses? *Just medical expenses.*
3. If “married/domestic partner” couples (two RUSD employees married to each other) choose different plans what reimbursement pool would be used? *There would be no reimbursement pool. The district would, however, contribute \$5,547.96 towards the cost of the second plan. The balance of the cost of the second plan would be the responsibility of the employee.*

If both spouses are enrolled under one plan, there would be no cost and no reimbursement pool for Anthem PPO, no cost and a reimbursement pool of \$2,705.28 for Anthem HMO2, no cost and a reimbursement pool of \$4,472.04 for Anthem HMO1, and no cost and a reimbursement pool of \$5,547.96 for Kaiser.

4. For the Anthem Blue Cross PPO plan, do they still cover chiropractic? *Yes, it would be part of the 80/20 split.*
5. Will there be a mid-year offering of the Section 125 Plan pre-taxed employee premium contribution? *Yes, if this is your first time for out-of-pocket costs, you may elect to pre-tax your cost of the premium. If you are already having your premium deducted it will be updated with the new amount, effective in October. Medical reimbursement elections (the flex account, FSA) cannot be changed mid-year.*
6. If I have an Anthem Blue Cross contribution coming out of my check now and am switching to the Kaiser plan, will the Section 125 deduction stop? *Yes, when your deduction for your Anthem Blue Cross contribution ends in June, the portion of your Section 125 for that contribution will stop.*
7. Will Anthem Blue Cross Plan 1/Beaver HMO cover Beaver Advantage? *Yes*
8. In the handouts, it lists Anthem Blue Cross common providers. Is this all of them? *No, these are just the more popular ones. You can check with the Benefits*

Office or go online to Anthem Blue Cross at www.anthem.com/ca to check for other covered providers.

9. If I have a current specialist that is not part of Kaiser and I sign up for the Kaiser plan, would I still be able to have covered services and/or procedures using my old specialist? *No. Your previous doctor would need to forward your medical records to Kaiser and they would take over your medical treatment using their specialists.*
10. My spouse uses Redlands Yucaipa Medical Group and I use Beaver, are they both run by Beaver? *No, Epic Management manages both groups but they are separate medical groups.*
11. Can we opt out of the life insurance portion or the eye services portion to lower the cost? *No, full-time employees cannot opt out of any portion of the benefits package. Part-time employees can opt out, however, this will not change their portion of the cost of the premium.*
12. How does the Kaiser vision benefit work at Kaiser Redlands? *Your benefit covers an eye exam only. You can have the exam and get a copy of your prescription. If you get your glasses/contacts through Kaiser you would need to pay for them and submit a claim to MES (Medical Eye Services) to get reimbursed for the amount that the MES plan covers for the glasses/contacts. You could also take your Kaiser prescription to a covered MES provider to purchase your glasses/contacts.*
13. What happens when both a parent and dependant (i.e. mother and daughter) work for the school district? Do they both get their own plan or will they be handled the same as our married couples? *Each would have their own plan. Contract negotiations only included "married couples" as it pertains to health coverage.*
14. How will dependents that live out of state access insurance? *If the parent is with Anthem Blue Cross and there are HMO providers in that state, they can participate in Anthem's Away From Home program which will allow them to choose a provider and access services like an HMO plan. If the dependent is in an area with no Anthem HMO providers, they will have emergency room coverage only***. Kaiser dependents out of state will have emergency room coverage only. California dependents that are in an area with HMO providers will have access to that provider if the parent is on HMO2 plan only. If they are in an area with no HMO providers, they will have emergency room coverage only unless the family is enrolled in the PPO plan.*

****Contact the Anthem Blue Cross Guest Membership Program at (800) 827-6422 to verify availability in the area where your dependent lives.*