



# EMPLOYEE 2025 BENEFITS GUIDE

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**Click this icon in your benefits guide to watch a video explaining the associated topic.**

If you (and/or your dependents) have Medicare or you will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage.

Please see page 53 for more details.

This is a brief summary of the benefits available under Cuesta College's plans. In the event of a discrepancy between this summary and the Plan Document, the Plan Document will prevail.

# Introduction



## Our Commitment

Our greatest asset, and the key to our success, is our employees. You make the difference for the people we care for and the community we serve. That's why we've designed a benefits program to make a difference for you and your family.

Health insurance is one of the most critical benefits offered by San Luis Obispo County Community College District. A major illness or injury could be financially devastating without adequate insurance. Even the cost of treatment of minor conditions can be prohibitive. With this in mind, our benefit program is designed exclusively to meet the health care needs of you and your family.

Depending on where you live, your personal preference regarding physician choice and type of health care environment you prefer, you may choose the plan that is most suitable for you and your family members.

The benefit choices you make when you and your dependent(s) enroll will remain in place unless you experience a change in family status (e.g., marriage, divorce, or legal separation, birth, adoption, death or

spousal change). If you need to change your coverage before the next enrollment period due to one of these occurrences, you must contact the Human Resources Office within 30 days of your family status change.

You can make any changes during the annual Open Enrollment period that occurs in Fall.

During this Open Enrollment period, if you are a benefit eligible employee, you may enroll or change your medical, dental and/or vision plans, as well as add any eligible dependents not previously enrolled under your coverage.

### Your dependents are defined as:

- Your spouse (the person who you are legally married to under state law, including a same-sex spouse)
- Your registered domestic partner
- Your child, a child of your spouse or domestic partner, up to age 26; **or**
- Your legally adopted/foster child to age 26.

## How to Enroll

Cuesta College is providing every employee with an opportunity to understand their employee benefits, ask questions unique to their situation, and enroll in benefits.

## Online Enrollment on BenefitBridge

Self enroll at [www.benefitbridge.com/sloccd](http://www.benefitbridge.com/sloccd)

You have the ability to make changes via BenefitBridge during the 2026 Open Enrollment that will be held in the fall of 2025.



## San Luis Obispo Community College District Online Benefits Enrollment is easy with BenefitBridge!



### Need Help?

For all questions related to your benefits, please contact your employer's benefits administrator. For BenefitBridge technical assistance **only**, please contact BenefitBridge Customer Care at [800-814-1862](tel:800-814-1862); Mon – Fri, 8:00 a.m. – 5:00 p.m., PST or email [benefitbridge@keenan.com](mailto:benefitbridge@keenan.com).

### Here's what you can do on BenefitBridge:

- View Current Plan Year Benefits
- Compare Plan Options
- Enroll in Benefits
- Resource Center: Health Insurance Basics, Medicare, Glossary, Media Resources
- Add or Remove Dependents/Beneficiaries
- Message Center
- Update My Account Info
- Available 24/7 via the Internet

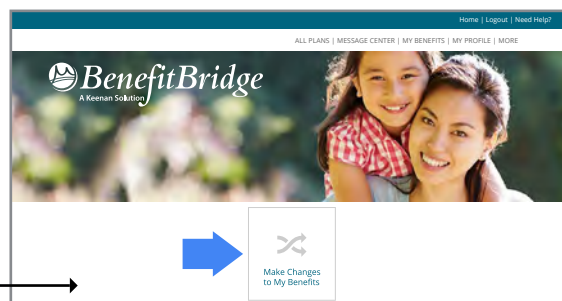
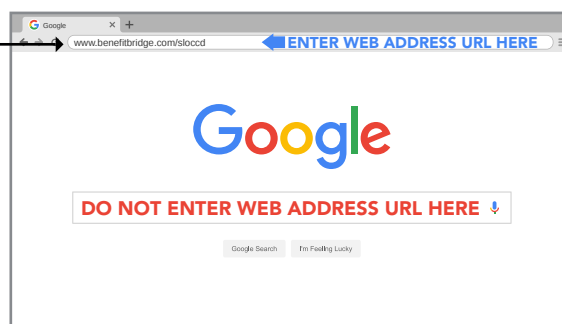
## Registration and Login

### Already have login credentials?

1. Login to **BenefitBridge** at [www.benefitbridge.com/slocdd](http://www.benefitbridge.com/slocdd)
2. Forgot your Username or Password? Click on **"Forgot Username/Password?"**
3. Please add or update your email address to receive an email confirmation of your enrollment approval.

### Need to create login credentials?

1. In the **address bar**, type [www.benefitbridge.com/slocdd](http://www.benefitbridge.com/slocdd) (Not in the Google, Yahoo, Bing, etc. search engine field)
2. Click the **Enter** key, then follow the instructions below to register:
  - **STEP 1:**  
Select **"Register"** to **Create an Account**
    - You will need to create an account using your first and last names as they appear on your payroll statement.
  - **STEP 2:**  
Create a **Username** and **Password**
  - **STEP 3:**  
Select a picture, as instructed
  - **STEP 4:**  
Select **"Continue"** to access **BenefitBridge**



## Enrolling in Benefits

Access your enrollment via the **"Make Changes to My Benefits"** button

For BenefitBridge technical assistance only, please contact BenefitBridge Customer Care at

**[800-814-1862](tel:800-814-1862)**

Monday – Friday, 8:00 AM - 5:00 PM, PST or email [benefitbridge@keenan.com](mailto:benefitbridge@keenan.com).

# 2025 Premium Rates and Fringe Amounts



## Classified

- Full-Time Classified Enrolled with Employee only coverage will receive up to \$742.00 per month\*
- Full-Time Classified Enrolled with Employee + 1 Coverage will receive up to \$790.00 per month\*
- Full-Time Classified Enrolled with Family Coverage will receive up to \$913.00 per month\*
- Part-Time Classified (50%-74%) Enrolled with Employee only coverage will receive up to \$371.00 per month\*
- Part-Time Classified (50%-74%) Enrolled with Employee + 1 coverage will receive up to \$395.00 per month\*
- Part-Time Classified (50%-74%) Enrolled with Family coverage will receive up to \$456.50 per month\*

\* subject to change - please visit <https://www.cuesta.edu/about/depts/benefits-insurance/fringe.html> for updated information

## Management

- Full-Time Management Enrolled with Employee only coverage will receive \$764.00 per month\*
- Full-Time Management Enrolled with Employee + 1 coverage will receive \$975.00 per month\*
- Full-Time Management Enrolled with Family coverage will receive \$1,300.00 per month\*
- Part-Time Management (50%-74%) Enrolled with Employee only coverage will receive \$382.00 per month\*
- Part-Time Management (50%-74%) Enrolled with Employee + 1 coverage will receive \$487.50 per month\*
- Part-Time Management (50%-74%) Enrolled with Family coverage will receive \$612.50 per month\*

\* subject to change - please visit <https://www.cuesta.edu/about/depts/benefits-insurance/fringe.html> for updated information

## Monthly Premiums for 2025

| Classified/Management/Confidential                  | Employee        | Employee + 1        | Family        |
|-----------------------------------------------------|-----------------|---------------------|---------------|
| <b>*Classified Fringe</b>                           | \$742.00        | \$790.00            | \$913.00      |
| <b>*Management/Confidential Fringe</b>              | \$764.00        | \$975.00            | \$1,300.00    |
| <b>Plan Year 1/1/2025 to 12/31/2025</b>             |                 |                     |               |
| • Blue Shield (PPO) Plan A - \$25                   | \$1,373.00      | \$2,743.00          | \$3,564.00    |
| • Blue Shield (PPO) Plan C - \$40                   | \$1,016.00      | \$2,032.00          | \$2,641.00    |
| • Blue Shield (PPO) Plan E - \$60                   | \$819.00        | \$1,635.00          | \$2,126.00    |
| • PPO Select Plan F                                 | \$818.00        | \$1,627.00          | \$2,114.00    |
| <b>All Staff</b>                                    | <b>Employee</b> | <b>Employee + 1</b> | <b>Family</b> |
| <b>*Dental Plans</b> (Two year commitment required) |                 |                     |               |
| • Delta Dental - Group #6736-0001 Plan A            | \$53.83         | \$95.72             | \$138.25      |
| • Delta Dental - Group #6736-0003 Plan B            | \$60.15         | \$106.93            | \$154.50      |
| • Delta Dental - Group #6736-01001 Plan C           | \$68.36         | \$121.57            | \$175.03      |
| • Delta Dental - Group #6736-01003 Plan D           | \$76.38         | \$135.80            | \$196.18      |
| <b>Vision - Group #30071230</b>                     | \$11.37         | \$18.48             | \$29.30       |

\* Fringe contribution is based on level of medical enrollment \*For 50-74% positions you will receive half of the below fringe contributions

The information described on this page is only intended to be a summary of benefits. It does not describe or include all benefit provisions, limitations, exclusions, or qualifications for coverage. Please review plan documents for full details. If there are any conflicts with information provided on this page, the Plan Documents will prevail.

# Opt Out Options



- All Classified employees who opt out, are entitled to receive up to the amount of \$225 per month which can be spent on the District's approved plans (Dental, Vision, AFA Policies, Health Savings Account, Flexible Spending Account, AFLAC Policies, Investments, Life Insurance and Accidental Death and Dismemberment). Any unused portion will be forfeited and returned to District.
- All Management employees who elect to opt out, are entitled to receive up to the amount of \$265 per month which can be spent on the District's approved plans (Dental, Vision, AFA Policies, Health Savings Account, Flexible Spending Account, AFLAC Policies, Investments, Life Insurance and Accidental Death and Dismemberment). Any unused portion will be forfeited and returned to District.



# MCSIG & Rx Plan Benefits



## Network: Blue Shield

MCSIG Customer Service, 800.287.1442 or 831.755.8055

Provider Search: [blueshieldca.com/mcsig](https://blueshieldca.com/mcsig)

|                                                                 | PPO \$25                 | PPO \$40                 | PPO \$60<br>High Deductible Health Plan<br>(Deductible must be met before any coverage) | PPO Select<br>(No Out of Network Coverage)                                                       |
|-----------------------------------------------------------------|--------------------------|--------------------------|-----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| <b>Deductibles</b><br>(Individual / Family)                     | \$1000 / \$2000          | \$1,650 / \$3,300        | \$6,000 Per member                                                                      | \$1,300 / \$2,600                                                                                |
| <b>Coinsurance</b>                                              |                          |                          |                                                                                         |                                                                                                  |
| • Network                                                       | 25%                      | 30%                      | 30%                                                                                     | 25%                                                                                              |
| • Out-Network                                                   | 40%                      | 50%                      | No out-of-network coverage                                                              | No out of network coverage. No coverage for Monterey County hospitals and their owned facilities |
| <b>Out-of-Pocket Coinsurance Maximums</b>                       |                          |                          |                                                                                         |                                                                                                  |
| • Single In-Network <sup>1</sup>                                | \$6,000                  | \$6,500                  | \$7,500                                                                                 | \$7,500                                                                                          |
| • Family In-Network <sup>1</sup>                                | \$12,000                 | \$13,000                 | Per person                                                                              | 2 x Individual                                                                                   |
| <b>Out-Network Coinsurance Maximums<sup>1</sup></b>             | \$7,000 / \$14,000       | \$13,000 / \$26,000      | No out-of-network coverage                                                              | No out-of-network coverage                                                                       |
| <b>Inpatient Hospital Coinsurance</b>                           |                          |                          |                                                                                         |                                                                                                  |
| • In-Network*                                                   | \$250 Admission plus 25% | \$250 Admission plus 30% | \$250/Admission plus 30%                                                                | 25%                                                                                              |
| • Out-Network*                                                  | \$250 Admission plus 40% | \$250 Admission plus 50% | No out-of-network coverage<br>Emergency Services Only                                   | No out-of-network coverage<br>Emergency Services Only                                            |
| <b>Separate Hospital ER Copay</b><br>(applies if non-emergency) | \$250 / visit plus 25%   | \$250 / visit plus 30%   | \$250 / Visit plus 30%                                                                  | \$500 / visit Plus 25%                                                                           |

Chart is for Comparison only; Plan Evidence of Coverage Document prevails

Copayments, Coinsurance and Deductibles apply toward out-of-pocket maximum

\* Subject to deductible

<sup>1</sup> Includes deductible

# MCSIG & Rx Plan Benefits (continued)



|                                                       | PPO \$25                                            | PPO \$40         | PPO \$60<br>High Deductible Health Plan<br>(Deductible must be met<br>before any coverage) | PPO Select<br>(No Out of Network Coverage) |
|-------------------------------------------------------|-----------------------------------------------------|------------------|--------------------------------------------------------------------------------------------|--------------------------------------------|
| Ground/Air Ambulance*                                 | 25% / 25%                                           | 30% / 30%        | 30% / 30%                                                                                  | 25% / 25%                                  |
| Physician Benefits                                    | In-Net/Out-Net                                      | In-Net/Out-Net   | In-Network                                                                                 | In-Network Only                            |
| • Surgery/Anesthesia*                                 | 25% / 40%                                           | 30% / 50%        | 30%                                                                                        | 25%                                        |
| • Surgery Benefit Management Program                  | 100% benefit when using BridgeHealth (888) 387-3909 |                  |                                                                                            |                                            |
| • Hospital Visits*                                    | 25% / 40%                                           | 30% / 50%        | 30%                                                                                        | 25%                                        |
| • Office Visits                                       | \$25 / 40%                                          | \$40 / 50%       | \$60                                                                                       | \$25                                       |
| • Specialist Visits                                   | \$40 / 40%                                          | \$60 / 50%       | \$70                                                                                       | \$40                                       |
| • Physical Exams                                      | 0% / 40%                                            | 0% / 50%         | 0%                                                                                         | 0%                                         |
| Chiropractic Care - CHPC.<br>com (in-network only)    | \$10 copay                                          |                  |                                                                                            |                                            |
| Mental Health/Substance Abuse                         | 25% / 40%                                           | 30% / 50%        | 30%                                                                                        | 25%                                        |
| Other Benefits                                        | In-Net/Out-Net                                      | In-Net/Out-Net   | In-Network                                                                                 | In-Network                                 |
| • Well Child Care                                     | 0% / 40%                                            | 0% / 50%         | 0%                                                                                         | 0%                                         |
| • Maternity Care*                                     | 25% / 40%                                           | 30% / 50%        | 30%                                                                                        | 25%                                        |
| • Skilled Nursing Facility*<br>(to 365 days/Lifetime) | 25%                                                 | 30% / 30%        | 30%                                                                                        | 25%                                        |
| • Outpatient Diagnostic<br>X-ray and Lab Work         | 25% / 40%                                           | 30% / 50%        | 30%                                                                                        | 25%                                        |
| • Acupuncture (Any Licensed<br>Acupuncturist)         | \$2,000 per year                                    | \$2,000 per year | \$2,000 per year                                                                           | \$2,000 per year                           |
| • Durable Medical Equipment*                          | 25% / 40%                                           | 30% / 50%        | 30%                                                                                        | 25%                                        |
| • Outpatient Rehab/Physical/<br>Occupational Therapy* | 25% / 40%                                           | 30% / 50%        | 30%                                                                                        | 25%                                        |

Chart is for Comparison only; Plan Evidence of Coverage Document prevails

Copayments, Coinsurance and Deductibles apply toward out-of-pocket maximum

\* Subject to deductible

# MCSIG & Rx Plan Benefits (continued)



|                                                                        | PPO \$25            | PPO \$40            | PPO \$60<br>High Deductible Health Plan<br>(Deductible must be met before any coverage) | PPO Select<br>(No Out of Network Coverage) |
|------------------------------------------------------------------------|---------------------|---------------------|-----------------------------------------------------------------------------------------|--------------------------------------------|
| <b>Prescription Drugs</b>                                              |                     |                     | Deductible must be met first                                                            |                                            |
| • Out-of-Pocket Coinsurance Max                                        |                     |                     |                                                                                         |                                            |
| – Single In-Network                                                    | \$1,800             | \$1,800             | \$1,800                                                                                 | \$1,800                                    |
| – Family In-Network                                                    | \$3,600             | \$3,600             | \$3,600                                                                                 | \$3,600                                    |
| <b>Mail - Generic/Preferred/Brand (Non-Formulary), 90 Day Supply</b>   | \$0 / \$50 / \$90   | \$0 / \$50 / \$90   | \$75                                                                                    | \$0 / \$50 / \$90                          |
| <b>Retail - Generic/Preferred/Brand (Non-Formulary), 30 Day Supply</b> | \$10 / \$25 / \$45  | \$10 / \$25 / \$45  | \$25-30 day / \$50-60 day                                                               | \$10 / \$25 / \$45                         |
| <b>Retail/Maint. - Gen./Pref./Brand (Non-Formulary), 30 Day Supply</b> | \$15 / \$40 / \$60  | \$15 / \$40 / \$60  | \$50                                                                                    | \$15 / \$40 / \$60                         |
| <b>Specialty, 30 Day Supply</b>                                        | \$25 / \$75 / \$125 | \$25 / \$75 / \$125 | \$225                                                                                   | \$25 / \$75 / \$125                        |

Chart is for Comparison only; Plan Evidence of Coverage Document prevails  
Copayments, Coinsurance and Deductibles apply toward out-of-pocket maximum

\* Subject to deductible



**CLICK HERE to watch a video on Preferred Provider Organizations (PPO)**



**CLICK HERE to watch a video on High Deductible Health Plans (HDHP)**



**CLICK HERE to watch a video on HDHP vs PPO**

# MCSIG & Rx Plan Benefits (continued)



## Municipalities, Colleges, Schools Insurance Group (MCSIG) Pharmacy Plan Summary

Express Scripts is the company chosen by MCSIG to administer your prescription benefit plan. Your Express Scripts pharmacy plan is designed to help you save money and get the best service for you, and your family's medication needs.

Express Scripts offers:

- a 24-hour, 365 days per year Customer Service Call Center; **(866) 321-9650**,
- a national network of over 70,000 contracted pharmacy stores,
- Classic Option only - Home Delivery of your medications through the Express Scripts Mail Service Pharmacy,
- Your personalized information web site; [www.express-scripts.com](http://www.express-scripts.com) or mobile app.

### Pharmacy Copayments

| PPO Select, 25, 40<br>Retail – 60 Day Supply | PPO 60<br>Retail – 60 Day Supply                  |
|----------------------------------------------|---------------------------------------------------|
| Generic - \$10.00                            | Generic - \$25.00 30 day, \$50 60 day             |
| Preferred Brand - \$25.00                    | Preferred Brand - \$25.00 30 day, \$50 60 day     |
| Non-Preferred Brand - \$45.00                | Non-Preferred Brand - \$25.00 30 day, \$50 60 day |
| Mail Service- 90 Day Supply                  | Mail Service – 90 Day Supply                      |
| Generic - \$0                                | Generic - \$75                                    |
| Preferred Brand - \$50.00                    | Preferred Brand - \$75.00                         |
| Non-Preferred Brand - \$90.00                | Non-Preferred Brand - \$75.00                     |

**\*\* PPO Select, 25 & 40 Specialty copays are: Generic \$25, Formulary Brand \$75 and Non Formulary Brand \$125, for PPO 60 they are \$225\*\***

**\*\*The Affordable Care Act (ACA)** ensures that everyone has access to certain categories of preventive care products, free of charge, to those who qualify. Examples include Aspirin, Contraceptives, Fluoride Supplements, Smoking Cessation, Fluoride, Folic Acid, Bowel Prep, and Vitamin D.

**\*\* Select Home Delivery – if member chooses to fill maintenance meds at retail after 2<sup>nd</sup> fill copays will increase to: Generic \$15, Formulary Brand \$40 and Non Formulary Brand \$60. \*\***

**Select Home Delivery Program–Incentive Choice:** This Home Delivery program will encourage you to consider where you purchase your maintenance medications. Your first two (2) fills at any retail pharmacy will be offered at the copay price offered above. After your second fill, your copay may increase. The program is designed to remind you of the benefits and potential savings through the Express Home Delivery pharmacy. You can call Express Scripts' **Member Choice Center at 877/603-1032** to review your options with a specialist; You can either transfer your prescriptions to Home Delivery, or continue filling your prescriptions at retail.

To learn more, you can go to [www.StartHomeDelivery.com](http://www.StartHomeDelivery.com) or contact Express Scripts Customer Service Call Center at the number above.

- **Safety:** Pharmacists check every prescription for accuracy and potential drug interactions.
- **Service:** Talk confidentially to a pharmacist 24 hours a day, every day.
- **Convenience:** Order refills easily by mail, phone or online.

**Using A Participating Retail Pharmacy:** Express Scripts has secured a large network of pharmacies contracted to accept discounted pricing. You can locate a network pharmacy by checking [www.express-scripts.com](http://www.express-scripts.com), or calling customer service. Using a network store translates to plan savings for you and Marshall Medical Center. Present your Express Scripts ID card to the pharmacist. The pharmacy will submit your prescription claim to Express Scripts for processing. Your applicable copayment will be shared with the pharmacy. Your pharmacist will collect your copayment when you pick up your prescription. ***If you use a Non-Participating pharmacy, you will need to pay the full cost of your medication and mail a copy of your receipt with a manual claim form to Express Scripts.*** Your reimbursement will be based on the allowed amount, not what you paid at the store.

# MCSIG & Rx Plan Benefits (continued)



**Accredo Exclusive Specialty Program:** If you use a specialty medication to treat a condition such as cancer, multiple sclerosis, or rheumatoid arthritis, you will need to begin using the Accredo specialty pharmacy after your 1st fill at a retail pharmacy. On the 2nd attempt to fill at a retail pharmacy your copay will be 100%. To avoid paying high cost, please call 1-800-803-2523 to get a new prescription through Accredo. Accredo offers a concierge service for Express Scripts patients including direct outreach to your doctor to collect your prescription, and phone access to nurses and pharmacists.

**Step Therapy:** For some of the more common conditions there are many drug choices available. The Express Scripts Step Therapy Program encourages cost-effective choices through a letter-based Prior Authorization process. First-line drugs are automatically allowed and include generic or preferred brand-name. Second-line products would include higher cost products, or non-preferred brand name medicine. If you attempt to purchase a second-line drug first, the purchase will be denied with a message to try a first-line alternative. Express Scripts will immediately send you a letter that outlines choices you can discuss with your doctor. *(In order to start a second line drug first, your physician would need to establish a medical necessity for that product and secure Prior Authorization through Express Scripts.)*

**Prior Authorization:** Prior Authorization is a program that helps you get the prescription drugs you need *with safety, savings and – most importantly – your good health in mind.* It helps you get the most from your healthcare dollars with *prescription drugs that work well for you and that are covered by your pharmacy benefit.* It also helps control the rising cost of prescription drugs for everyone in your plan. The program monitors certain prescription drugs to ensure that you are getting the appropriate drugs for your disease state. It works much like healthcare plans that approve certain medical procedures before they're done, to make sure you're getting tests you need: If you're prescribed a certain medication, that drug may need a "prior authorization." *It makes sure you're getting a cost-effective drug that works for you.* For instance, prior authorization ensures that covered drugs are used for treating medical problems rather than for other purposes.

Prior authorization will be required for certain medications. If you have questions on a particular drug, please contact Customer Service or visit [express-scripts.com](http://express-scripts.com) to perform a coverage check. Please have your doctor call Express Scripts at 1-800-753-2851 to go through a clinical review of your medication, if it is subject to prior authorization.

**Most prescription medications are covered by your plan. Excluded products are noted below.**

- All over-the-counter products & drugs, and OTC equivalents
- Depigmentation and Photo-Aged Skin products;- Renova, Avage, Vaniqa,
- Injectable cosmetic drugs; Botox, Myobloc
- Homeopathic products
- Yohimbine
- Alpha-1-Proteinase Inhibitor
- Durable medical equipment (DME)
- Infliximab (Std) Remicade
- Rituximab/Rituxan
- Abortifacients, IUDs, Contraceptive Implants, Devices and Injectables (Depo-provera)
- Fertility Agents
- Hair growth products, agents to treat hair loss
- Diagnostics testing products/solutions and Rx imaging products
- Medications that have been re-packaged, or meds prepared for unit doses
- Alefacept/Amevive
- Continuous Glucose monitors & kits

**Prescription Services On-Line**

Express Scripts offers a world class patient interactive web site. If you have a computer at home, or at work, you are welcome to log on, register and view the information available to you. [www.express-scripts.com](http://www.express-scripts.com). This web-site allows you to;

- locate pharmacies,
- pay your Mail Service co-insurance balance on-line,
- order Mail Service refills, check the status of your order, and make updates to your account,
- send email questions to a pharmacist on-line,
- review your choices and cost before going to the store, use the "**My Rx Choices**" tool to review your choices and coverage.

|                                                                           |                                                                                      |                                                                                                 |
|---------------------------------------------------------------------------|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|
| Express Scripts<br>Home Delivery Pharmacy<br>PO Box 66567<br>St Louis, Mo | Express Scripts Customer Service<br>(866) 321-9650<br>Open 24 hours, 365 days a year | Express Scripts Website<br><a href="http://www.express-scripts.com">www.express-scripts.com</a> |
|---------------------------------------------------------------------------|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|



Transcarent Health and Care Experience

## Relieve Pain from the Comfort of Home

An alternative to in-person physical therapy for back, joint and muscle pain



Are you suffering from chronic pain or loss of mobility? Virtual physical care is the answer. Far more than just convenient, our program is **proven to work better than in-person physical therapy** and can **reduce pain by as much as 70%** in just eight weeks. Skip scheduling appointments, travel and waiting in crowded waiting rooms.

### The Virtual Physical Care program that **costs you nothing**

You read that right—virtual physical care is available at **no cost** to Members and family members 18+ enrolled in a MCSIG medical plan.

Get started and claim  
your **free kit** by visiting:

<https://webapp.transcarent.ai/>

Wherever it hurts, **we can help—**



KNEE ELBOW ANKLE WRIST SPINE SHOULDER HIP NECK

LEARN MORE

OPEN & SCAN



(855) 586-2744 | [experience.transcarent.ai/mcsig](https://experience.transcarent.ai/mcsig)



Transparent Health and Care Experience

## The Transparent Health and Care Experience

One-stop access for all your health and care benefits.



### Surgery Care

When you need surgery, we help you get the best care for your procedure—best of all, MCSIG makes sure you pay little to nothing. Our Care Coordinators guide you through the surgery process so you can focus on your health and recovery.



### 24/7 Virtual Care Telehealth

We make connecting with a doctor as easy as texting a friend. Skip the wait and talk to a doctor when it works for you—in under 60 seconds. No pre-registration or appointment needed.



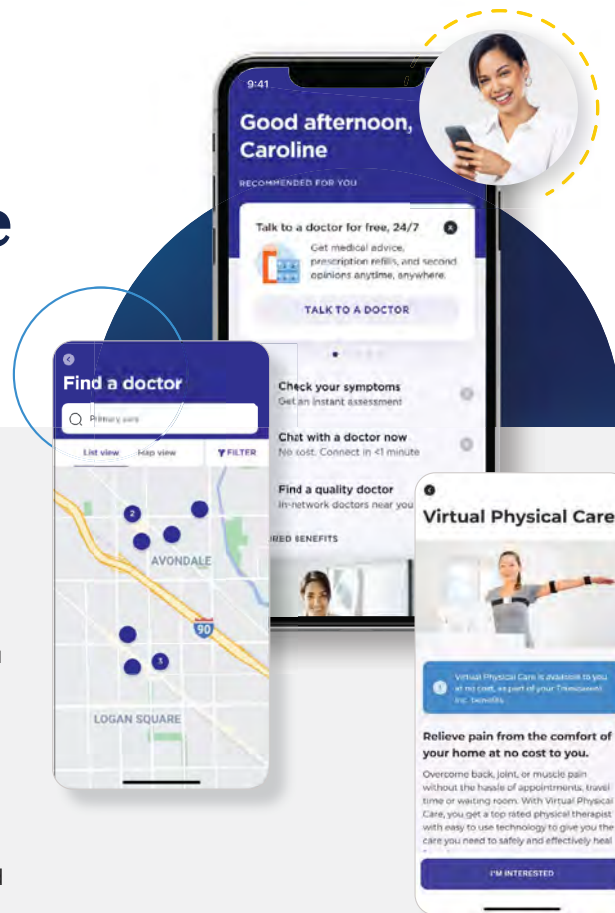
### Health Guides

When it comes to your health, sometimes you just want to talk to a person—the same person so you don't have to tell your story multiple times. Our Health Guides are here 24/7 to help you by phone, or log into chat.



### My Benefits

Access all your health and care benefits offered by MCSIG in one convenient place through the Transparent app.



### Provider Finder

Find a high-quality, in-network doctor near you using the convenient Provider Finder. View ratings from other patients, distance from you via map view, and what the provider offers (new patients, weekend availability, etc).



### Decision Support & Second Opinion

Make medical decisions with confidence and ensure you receive high-quality care. We can connect you with a team of expert doctors and nurses to help you understand medical conditions, learn about available treatment options and get a virtual second opinion.

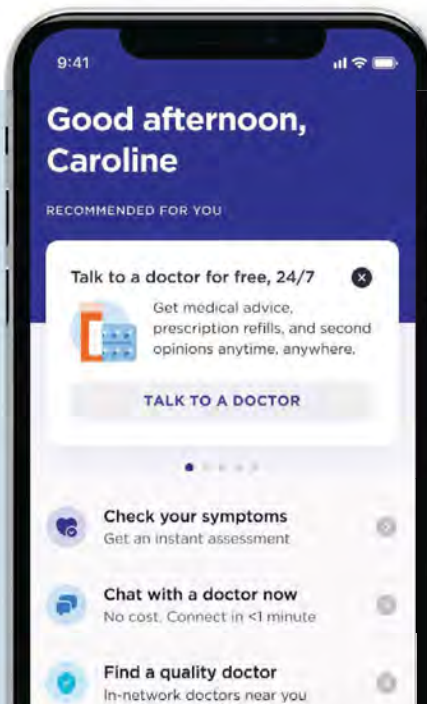


## Healthcare designed to empower you

On your terms, 24/7

**Transcarent makes it easy for you to access the care you need anytime, anywhere in the U.S. — all in one immersive experience.**

Transcarent provides high-quality, affordable care for a range of health and care needs, whether you need it for scrapes or surgery. And thanks to MCSIG, it's available as part of your current benefits!



### Manage your health and care all in one app

We recommend that you get started by connecting with your personal Health Guide inside the app. You can talk to your Health Guide about your health and care needs, ask questions about your benefits, get help finding and scheduling in-network care, and even get coaching to help you achieve your wellness goals. There's a comprehensive care experience waiting for you inside the app!



Scan the QR code to download the free Transcarent App today!

(855) 586-2744

[member.transcarent.com](https://member.transcarent.com)



## Access high-quality, affordable health and care when you need it



### Virtual Care

You have on-demand access to a care team of board-certified doctors and nurses for urgent and routine needs. Get high-quality care without the wait, 24/7, for you and your dependents, ages 2+. No referral or appointment needed.



### Virtual Physical Therapy

Get back to what you love by strengthening muscles and increasing your mobility with Sword Virtual Physical Therapy. A doctor referral is not required and there is no co-pay thanks to MCSIG! A licensed physical therapist will work with you virtually to design a personalized program that you can use for strengthening, ongoing maintenance or when you feel pain. You will receive sensors and a tablet pre-loaded with your customized therapy plan, so you can get the benefits of physical therapy outside of the doctor's office.



### Surgery Care

Access vetted, high-quality surgical teams that specialize in your condition with little to no out-of-pocket costs. A dedicated Care Coordinator guides you through every step of your surgery, bringing a new level of transparency to your care. Billing, scheduling, and logistics are made easier so you can focus on your health and recovery.

*Surgery exclusions: Emergency, pediatric (under age 13), cancer, cosmetic, dental, diagnostic, vision and transplant procedures are not available through Transcarent. Additional surgical exclusions may apply. Please contact Transcarent to confirm availability.*



### Expert Medical Opinion

Feel confident you're making the most informed decision about your diagnosis, treatment plan, or surgical recommendation. You can receive a second opinion from world-renowned specialists at The Clinic by Cleveland Clinic from the comfort of home. Receive personalized, one-on-one support and access to 3,500 expert physicians in 550+ subspecialties.



### Health Guides

When it comes to your health, sometimes you want to talk to a live person. Our Health Guides are here to help you and can provide benefit guidance, coaching, and appointment support by chat, in-app message, or phone.



### Provider Finder

Find a high-quality, in-network provider for in-person care. See providers near you, view their provider ratings, languages spoken, and conditions frequently treated.



### Symptom Checker

Check your symptoms virtually! Answer questions in the app to conveniently guide you to the appropriate care service.



### Transcarent App

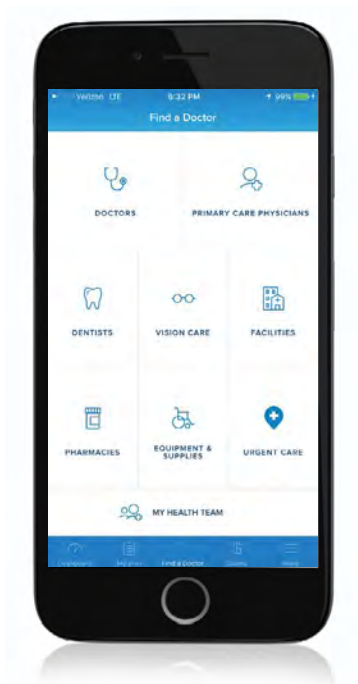
Access all your MCSIG health and care benefits, view your digital insurance cards, and get high-quality, affordable care - all in one convenient place through the Transcarent app!

# MCSIG & Rx Plan Benefits - 24/7 Access



Manage your health care anytime, anywhere  
from your phone, tablet, or computer

Get 24/7 access to your Blue Shield health plan information through our mobile app and website.



## It's easy to get started:

From your phone,  
download the  
Blue Shield of California  
mobile app on the  
[App Store](#)<sup>SM</sup> or  
[Google Play](#)<sup>TM</sup> and  
click register.



From your computer,  
register for your online  
account at  
[blueshieldca.com/  
register](https://blueshieldca.com/register).

## Once you register, you'll be able to:

- Find a doctor or urgent care center near you
- View or print your Blue Shield member ID card
- Check your deductible and copayment/  
coinsurance year-to-date totals
- View your claims
- Review your benefits information

Blue Shield of California is an independent member of the Blue Shield Association A47784-NO-HSA (3/18)

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Google Play and the Google Play logo are trademarks of Google LLC.

Blue Shield and the Shield symbol are registered trademarks of the BlueCross BlueShield Association, an association of independent Blue Cross and Blue Shield plans.

[blueshieldca.com](https://blueshieldca.com)



# MCSIG & Rx Plan Benefits - Express Scripts



*Your health plan recommends home delivery pharmacy services from Express Scripts.<sup>1</sup>*

## » Home delivery is easy, safe and convenient

Get up to a 90-day supply of your medicine for a single home delivery copayment by using home delivery for the prescriptions you take regularly. This valuable part of your prescription benefit includes free standard shipping.

### Get started

#### Let Us Help You



For transfers from a retail pharmacy, sign in at  
**Express-Scripts.com** or



Speak to a prescription benefits specialist  
**800.698.3757**  
(7:30 a.m. – 5 p.m., Central, Monday-Friday)

#### Do It Yourself



1. Complete a home delivery order form<sup>2</sup>
  2. Get a 90-day prescription from your doctor plus refills for up to one year (if applicable)
  3. Include your home delivery copayment (acceptable forms include credit/debit card, check or money order)<sup>3</sup>
  4. Mail your form and prescription to Express Scripts at the address on the form
- You can also have your doctor ePrescribe or fax your prescription.

Your medication will arrive by mail within 8 days of receipt of your initial prescription.

### Get refills

#### Choose Worry-Free Fills<sup>®</sup>

and we'll automatically refill for you.

**Order a refill online or by phone 24/7** when you have 30 days (or one month) of medication remaining so you don't run out.

Join the millions of Americans who already enjoy the safety and convenience of home delivery pharmacy services – from Express Scripts – to your door.

*If you have any questions about home delivery pharmacy services from Express Scripts or your prescription benefit, please call the number on your member ID card.*

<sup>1</sup> Includes services provided by the Medco Pharmacy<sup>®</sup> and the Express Scripts Pharmacy<sup>™</sup>.

<sup>2</sup> Visit Express-Scripts.com and click on "Forms" on the left-hand side of your computer screen or call the phone number on your member ID card to request a home delivery order form.

<sup>3</sup> Contact Express Scripts at the phone number on your member ID card if you don't know your home delivery copayment.

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## ACUPUNCTURE

### Benefits include



**\$2,000, per person**  
Per Year Coverage



All MCSIG PPO Medical Plans

**Use the Blue Shield Network for Greater Savings**

Find a participating Acupuncturist at:

[blueshieldca.com/mcsig](https://blueshieldca.com/mcsig)



**MCSIG Customer  
Service**

831-755-8055

800-287-1442





## Employee Assistance Program

### Professional support and guidance for everyday life

Life doesn't always go as planned. And while you can't always avoid the twists and turns, you can get help to keep moving forward.

We can help you and your family, those living at home, get professional support and guidance to make life a little easier. Our Employee Assistance Program (EAP) is available to you in addition to the benefits provided with your MetLife insurance coverage. This program provides you with easy-to-use services to help with the everyday challenges of life — at no additional cost to you.



#### Help is always at your fingertips.

Our mobile app makes it easy for you to access and personalize educational content important to you.

Search "LifeWorks" on iTunes App Store or Google Play. Log in with the user name: **metlifeeap** and password: **eap**

#### Expert advice for work, life, and your well-being

The program's experienced counselors provided through LifeWorks — one of the nation's premier providers of Employee Assistance Program services — can talk to you about anything going on in your life, including:

- **Family:** Going through a divorce, caring for an elderly family member, returning to work after having a baby
- **Work:** Job relocation, building relationships with co-workers and managers, navigating through reorganization
- **Money:** Budgeting, financial guidance, retirement planning, buying or selling a home, tax issues
- **Legal Services:** Issues relating to civil, personal and family law, financial matters, real estate and estate planning
- **Identity Theft Recovery:** ID theft prevention tips and help from a financial counselor if you are victimized
- **Health:** Coping with anxiety or depression, getting the proper amount of sleep, how to kick a bad habit like smoking
- **Everyday Life:** Moving and adjusting to a new community, grieving over the loss of a loved one, military family matters, training a new pet

#### Convenient and confidential help when you want it, how you want it

Your program includes up to 5 in person, phone or video consultations with licensed counselors for you and your eligible household members, per issue, per calendar year. You can call **1-888-319-7819** to speak with a counselor or schedule an appointment, 24/7/365.

When you call, just select "Employee Assistance Program" when prompted. You'll immediately be connected to a counselor.

If you're simply looking for information, the program offers easy to use educational tools and resources, online and through a mobile app. There is a chat feature so you can talk with a consultant to guide you to the information you are looking for or help you schedule an appointment with a counselor.

Log on to [metlifeeap.lifeworks.com](https://metlifeeap.lifeworks.com), user name: **metlifeeap** and password: **eap**



Navigating life together



## Answers to important questions

### Are Employee Assistance Program services confidential?

Yes. Any personal information provided to LifeWorks stays completely confidential.\*

### How do I get help?

Getting professional help is just a phone call away. Simply call 1-888-319-7819 to speak with a counselor or to schedule an in person, phone or video conference appointment. These services are available 24 hours a day, 7 days a week.

### When is the right time to call?

That's up to you. Counselors are here whenever you need them —whether you simply need to talk or want guidance on something you are going through.

### Is my Employee Assistance Program included with my MetLife coverage?

Yes. There is no cost to you because your employer pays for the services provided within our program. While we offer a broad range of services, there may be some assistance that's not included. You can still work with counselors for these services by arranging to pay for them directly.

### Does the program have any limitations?

While we offer a broad range of services, we may not cover all services you may need. Your Employee Assistance Program does not provide:

- Inpatient or outpatient treatment for any medically treated illness
- Prescription drugs
- Treatment or services for intellectual disability or autism
- Counseling services beyond the number of sessions covered or requiring longer term intervention
- Services by counselors who are not LifeWorks providers
- Counseling required by law or a court, or paid for by Workers' Compensation

## When you need some support, we're here to help.



### Phone

**1-888-319-7819**



### Web

**[metlifeeap.lifeworks.com](http://metlifeeap.lifeworks.com)**

**user name: [metlifeeap](#)  
and password: [eap](#)**



### Mobile App

**user name: [metlifeeap](#)  
and password: [eap](#)**

\*MetLife and LifeWorks abide by federal and state regulations regarding duty to warn of harm to self or others. In these instances, the consultant may have a duty to intervene and report a situation to the appropriate authority.

Some restrictions may apply to all of the above-mentioned services. Please contact your employer or MetLife for details.



Made available by:

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166  
OPT2/3 L0219512255[exp0220][All States][DC, GU, MP, PR, VI] © 2019 MetLife Services and Solutions, LLC

# MCSIG & Rx Plan Benefits - Brightline



## Get virtual behavioral health support for your family

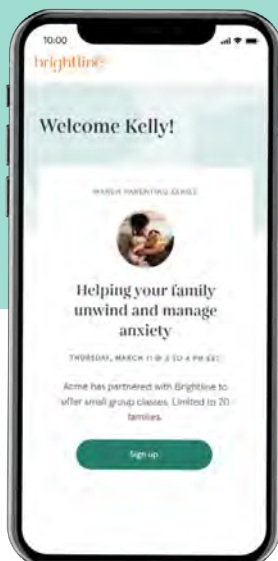
### Brightline's services — what's covered:

#### START HERE

##### Connect+

On-the-go access to personalized content, group classes, interactive exercises, and chat with coaches for tips and guidance

Available nationwide

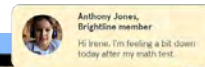
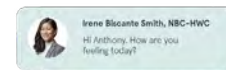


#### GET SUPPORT WHEN YOU NEED IT

##### Coaching

Programs to help tackle everyday common challenges with expert behavioral health coaches in as few as four sessions

Available nationwide



##### Care

Personalized behavior therapy, speech therapy, and medication evaluation & support from licensed Brightline clinicians

Available in select states and coming nationwide soon

Brightline's services are covered benefits via Blue Shield of California and your employer, for children covered as dependents on your benefits. We'll check your eligibility when you sign up. Deductibles and copays apply.

#### GET STARTED AT

[hellobrightline.com/MCSIG-access](https://hellobrightline.com/MCSIG-access)

**Questions?** Get in touch with Brightline Member Support  
888-224-7332    [care@hellobrightline.com](mailto:care@hellobrightline.com)

# MCSIG & Rx Plan Benefits - Brightline (continued)



## How to get started?

**1** Easily and quickly sign up at [hellobrightline.com/MCSIG-access](https://hellobrightline.com/MCSIG-access)

**2** Create an account and access Brightline Connect+

**3** Answer a few questions so we can get you the right care

**4** Schedule your first appointment with no wait list

## Why go with Brightline?

### NO MORE QUESTION MARKS

We get you answers and support at every step, from check-ins with your child's therapist to regular progress updates.

### THE RIGHT CARE AT THE RIGHT TIME

Our expert care teams work with you on personalized care plans that work for your child and for you.

### VIRTUAL CARE FROM ANYWHERE

Access confidential video visits plus on-demand chats, tips & resources, and interactive exercises in Brightline Connect+.

## GET STARTED AT

[hellobrightline.com/MCSIG-access](https://hellobrightline.com/MCSIG-access)



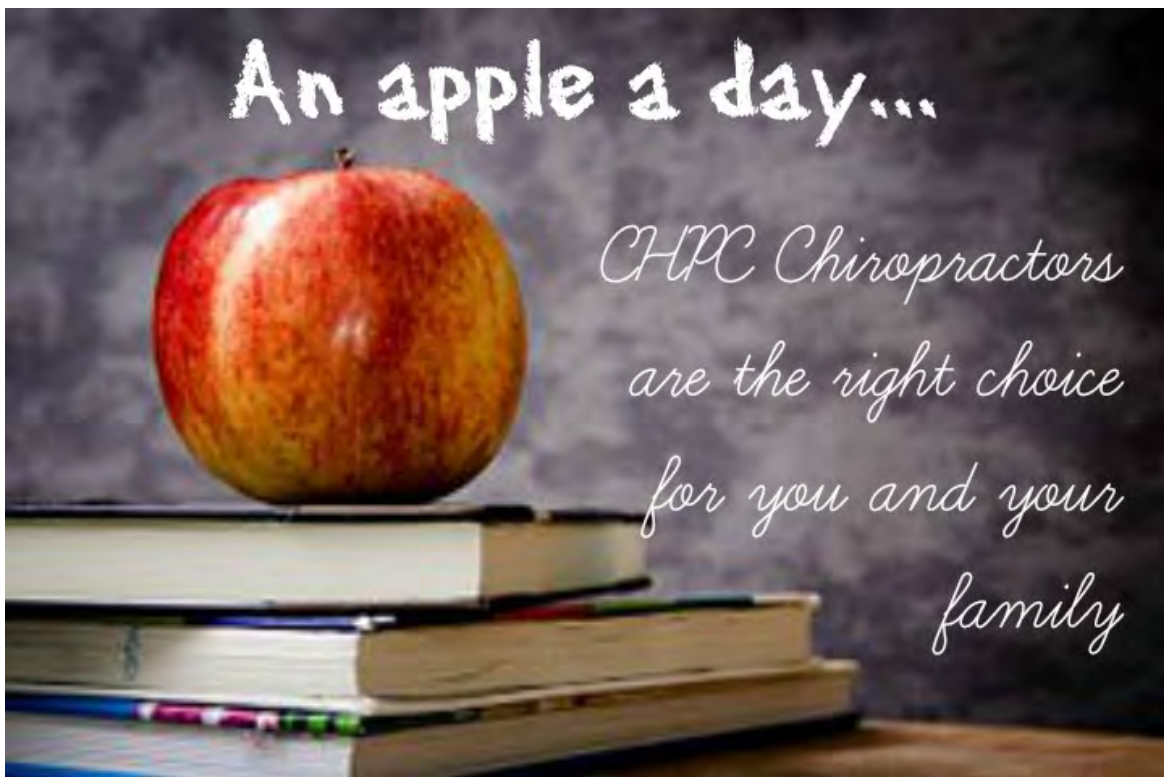
**brightline**

**Questions?** Get in touch with Brightline Member Support

888-224-7332

[care@hellobrightline.com](mailto:care@hellobrightline.com)

All clinical services are provided by licensed physicians and clinicians practicing within independently owned and operated professional practices. These are known as Brightline Medical Associates, PA, Brightline Medical Associates of California, Inc., Brightline Medical Associates of New Jersey, and Brightline Medical Associates of Kansas, Inc. Brightline, Inc. does not itself provide any physician, behavioral health professional, or other healthcare provider services.



Your MCSIG benefits include some of the best chiropractic coverage available

Adjustments, therapeutic treatments (excluding massage) and in-office diagnostic x-rays



Find a CHPC provider at: [www.chpc.com](http://www.chpc.com) or call [\(800\) 995-2442](tel:8009952442)

**Chiropractic  
Health Plan  
of California**



**MCSIG**  
municipalities • colleges • schools  
insurance group

# MCSIG & Rx Plan Benefits - Wellvolution



Wellvolution



Take a proactive approach to your well-being with Wellvolution®  
from Blue Shield of California

Make lasting lifestyle improvements without medication and at no additional cost.



Proven easy-to-use programs  
target daily nutrition, fitness,  
and mental health



All the tools you need to track  
and monitor progress toward your  
health goals — in your pocket



Experts and coaches for when  
you need one-on-one support

## Programs include:



"This is the easiest and most incredible thing I have ever done for myself!"  
- Katy Bonneau, Wellvolution member

Turn inspiration into action today! Visit [wellvolution.com](https://wellvolution.com) now to get started.

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Wellvolution and all associated digital and in-person health programs, services, and offerings are managed by Solera, Inc.

W-00013-09-21



Wellvolution



## WELLVOLUTION NOW INCLUDES MENTAL HEALTH SUPPORT VIA GINGER

On demand mental health  
support day or night.



ginger

Easy access to care - no matter where you are, when you need it, or what you're going through. Ginger offers on-demand, confidential mental healthcare through coaching and self-guided activities. Need to chat on the weekend? or at 3am on a holiday? Ginger is around 24/7/365. Ginger goes where your smartphone goes.

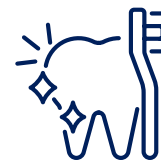
- **70% of members see an improvement within 12-16 weeks**
- **Real-time behavioral health coaching within seconds**
- **In-app content including mental health tips and resources**
- **Video therapy & psychiatry sessions within days**  
(Available for a co-pay as stated in your health plan coverage. Please contact Blue Shield of California for details.)

For more information go to [www.wellvolution.com/mentalhealth](https://www.wellvolution.com/mentalhealth)

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# Dental



When it comes to choosing a dental plan, you want benefits that fit the needs of you and your family. Delta PPO offers comprehensive dental coverage, quality care, and excellent customer service.

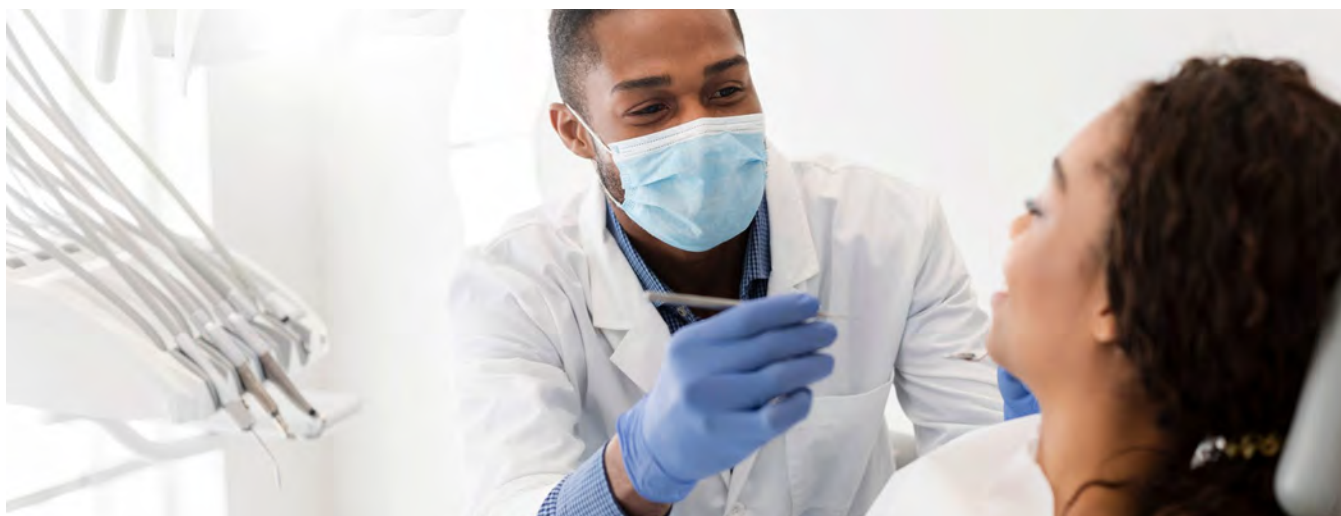
## Delta Dental

Delta Dental, our preferred provider organization (PPO) plan, provides access to the largest PPO dentist network in the U.S. Delta Dental dentists agree to accept reduced fees for covered procedures when treating PPO patients. This means your out-of-pocket costs are usually lower when you visit a PPO dentist than when you visit a non-Delta Dental dentist, but you have the freedom to visit any licensed dentist, anywhere in the world.

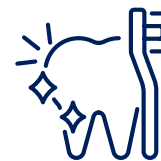
San Luis Obispo County Community College District offers four comprehensive dental plans for eligible employees through Delta Dental. There is a two-year enrollment commitment; you will not be allowed to cancel coverage until you have been on the plan for two years. If you do cancel your coverage, you will not be allowed to re-enroll for two years.

| Benefits and Covered Services*                         | Benefit Highlights – Delta Dental PPO                                               |         |         |         |
|--------------------------------------------------------|-------------------------------------------------------------------------------------|---------|---------|---------|
|                                                        | Plan A                                                                              | Plan B  | Plan C  | Plan D  |
| <b>Who is Eligible</b>                                 | Primary enrollee, spouse/domestic partner and eligible dependent children to age 26 |         |         |         |
| <b>Deductibles (per plan year)</b>                     |                                                                                     |         |         |         |
| • Individual                                           | \$50                                                                                | \$50    | \$50    | \$50    |
| • Family                                               | \$150                                                                               | \$150   | \$150   | \$150   |
| <b>Deductible Waived for Diagnostic and Preventive</b> | Yes                                                                                 | Yes     | Yes     | Yes     |
| <b>Annual Maximum Benefit</b>                          |                                                                                     |         |         |         |
| • In-Network (Calendar year per person)                | \$1,400                                                                             | \$2,000 | \$2,400 | \$3,000 |
| • Out-of-Network (Calendar year per person)            | \$1,200                                                                             | \$1,800 | \$2,200 | \$2,800 |
| <b>Waiting Period(s)</b>                               |                                                                                     |         |         |         |
| • Basic Benefits                                       | None                                                                                | None    | None    | None    |
| • Crown and Casts                                      | None                                                                                | None    | None    | None    |
| • Orthodontist                                         | None                                                                                | None    | None    | None    |

\* Limitations or waiting periods may apply for some benefits; some services may be excluded. Please refer to your Evidence of Coverage or Summary Plan Description for waiting periods and a list of benefit limitations and exclusions.



The information described on this page is only intended to be a summary of benefits. It does not describe or include all benefit provisions, limitations, exclusions, or qualifications for coverage. Please review plan documents for full details. If there are any conflicts with information provided on this page, the Plan Documents will prevail.



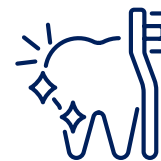
| Benefits and Covered Services*                                                                                                                            | Benefit Highlights – Delta Dental PPO                      |                          |                                                              |                          |                                                            |                          |                                                              |                          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|--------------------------|--------------------------------------------------------------|--------------------------|------------------------------------------------------------|--------------------------|--------------------------------------------------------------|--------------------------|
|                                                                                                                                                           | Plan A                                                     |                          | Plan B                                                       |                          | Plan C                                                     |                          | Plan D                                                       |                          |
|                                                                                                                                                           | Delta Dental PPO Dentist**                                 | Non-Delta Dental Dentist | Delta Dental PPO Dentist**                                   | Non-Delta Dental Dentist | Delta Dental PPO Dentist**                                 | Non-Delta Dental Dentist | Delta Dental PPO Dentist**                                   | Non-Delta Dental Dentist |
| <b>Diagnostic and Preventive Benefits</b><br>(Oral Exams, [2] Routine Cleanings, X-Rays, Fluoride Treatment, Space Maintainers, Specialist Consultations) | 100%                                                       | 100%                     | 100%                                                         | 100%                     | 100%                                                       | 100%                     | 100%                                                         | 100%                     |
| <b>Basic Benefits</b> (Fillings, Root Canals, Periodontics [Gum Treatment], Tissue Removal [Biopsy], Oral Surgery [Extractions])                          | 100%                                                       | 100%                     | 100%                                                         | 100%                     | 100%                                                       | 100%                     | 100%                                                         | 100%                     |
| <b>Crowns, Other Cast Restorations</b><br>(Crowns, Inlays, Onlays and Cast Restorations)                                                                  | 80%                                                        | 80%                      | 80%                                                          | 80%                      | 100%                                                       | 100%                     | 100%                                                         | 100%                     |
| <b>Prosthodontics</b> (Bridges, Partial Dentures, Full Dentures)                                                                                          | 80%                                                        | 80%                      | 80%                                                          | 80%                      | 80%                                                        | 80%                      | 80%                                                          | 80%                      |
| <b>Orthodontics</b><br>(Dependent Children)                                                                                                               | 50%<br>Subject to a \$500 calendar year maximum per person |                          | 50%<br>Subject to a \$1,000 calendar year maximum per person |                          | 50%<br>Subject to a \$500 calendar year maximum per person |                          | 50%<br>Subject to a \$1,000 calendar year maximum per person |                          |

\* Limitations or waiting periods may apply for some benefits; some services may be excluded. Please refer to your Evidence of Coverage or Summary Plan Description for waiting periods and a list of benefit limitations and exclusions.

\*\* Fees are based on maximum plan allowance (MPA) for in-network dentists and the MPA for out-of-network dentists. Reimbursement is paid on Delta Dental contract allowances and not necessarily each dentist's actual fees.



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## Savings to smile about

Support a healthy lifestyle with LifePerks



### Wellness is more than oral health

That's why, as a Delta Dental member, you have access to a wide variety of local and national offers and discounts to help you care for your whole body and maintain a healthy life.

### How do I get the discounts?

**Register** and learn more about LifePerks today. After registering for LifePerks, visit the online platform or take advantage of the members-only deals periodically emailed to you.

| Special offers         |                                                                                                                                |
|------------------------|--------------------------------------------------------------------------------------------------------------------------------|
| Oral health            | Discounts to help keep your oral health on track                                                                               |
| Health & wellness      | Access whole body health deals on nutrition, fitness equipment and gym memberships                                             |
| Lifestyle              | Save big on childcare, groceries, home services, pet insurance and financial and auto services                                 |
| Travel & entertainment | Keep the whole family entertained with discounted access to movie theaters, theme parks, vacation planning and travel services |
| Customer service       | 24/7 email <a href="#">customer support</a>                                                                                    |

Register and learn more about LifePerks today.



Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT.



[LifePerksML.lifemart.com](https://LifePerksML.lifemart.com)

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EF100 #25252 (rev. 6/23)



## Plan Ahead with the Cost Estimator



Get an estimate of dental costs  
in your area

Planning on a major procedure? Don't get surprised by the bill! Receive a cost estimate beforehand to know what to expect.

### Advantages

- **Local.** Enter your ZIP code to receive an estimate based on prices in your area.
- **Comprehensive.** Whether you need braces or dentures, the Cost Estimator has you covered. Choose from nearly 60 common procedures.
- **Based on real data.** Estimates are calculated from Delta Dental dentists' actual fees.

### Look up these services and more!

anesthesia • bleaching •  
braces • cleaning • crown •  
denture • exam • extraction •  
filling • fluoride • gum graft •  
implant • root canal • scaling  
and root planing • sealant •  
veneers • wisdom tooth  
removal • x-rays

### What does my estimate mean?

Your estimate shows the average dentist fee in your area. You can use this amount to figure out your share based on your plan's benefits.

|    |                                                                                                                                                                                                                          |                           |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|
| 1. | <b>You get an estimate for crowns in your area.</b> That's how much your dentist may charge, but it doesn't mean you'll have to pay the whole amount!                                                                    | <b>\$1,240 to \$1,438</b> |
| 2. | <b>You check your benefits</b> and see that crowns are covered at <b>60%</b> . Since you plan on visiting an in-network dentist, you can count on paying no more than the remaining <b>40%</b> of the bill. <sup>1</sup> | <b>x 40%</b>              |
| 3. | <b>You multiply the estimate by 40%.</b> That leaves your expected bill <b>between \$496 and \$575.20.</b>                                                                                                               | <b>\$496 to \$575.20</b>  |

<sup>1</sup> Your share may be higher if you have reached any applicable maximums or have not met your deductible.



We keep you smiling®  
deltadentalins.com/enrollees



## Get an estimate

Ready to try it out?

1. Log in to your Online Services account at **deltadentalins.com**. (Don't have an account? Sign up in less than a minute.)
2. Click on **Cost Estimator** by your name. You will be redirected to the Delta Dental Plans Association website.
3. Log in again with the same username and password.
4. Select **Dental Care Cost Estimator** from the menu on the left.
5. Click **Agree** to accept the terms of use.

The screenshot shows the 'Dental Care Cost Estimator' web form. At the top, there are links: 'Return to Patient Connection', 'Change your password', 'Edit your profile', and 'Log out'. The title 'Dental Care Cost Estimator' is prominently displayed. Below the title, a paragraph explains that the estimator provides estimated cost ranges for common dental care needs, reflecting fees charged by dentists in the user's area. The form includes three main input sections: 'ZIP Code' with a text box and a prompt to enter the ZIP code or where care will be sought; 'Treatment Category' with a dropdown menu and a prompt to select the dental treatment or procedure needed; and 'Dentist Last Name' with a text box and a prompt to enter the last name to search for a dentist. A 'Get Cost Estimate' button is located at the bottom right of the form. A red-bordered callout box on the right side of the form contains steps 6, 7, and 8 of the process.

Return to Patient Connection | Change your password | Edit your profile | Log out

### Dental Care Cost Estimator

Our Dental Care Cost Estimator provides estimated cost ranges for common dental care needs. Our cost estimates reflect the range of fees charged by dentists in your area, both in and out of our dental networks.

\* ZIP Code:   
Enter your ZIP code, or the ZIP code where you will seek dental care.

\* Treatment Category:   
Select the dental treatment or procedure needed.

Dentist Last Name:   
Enter last name to search for a dentist.

[Get Cost Estimate](#)

6. Enter your ZIP code (or your dentist's).

7. Select the procedure you want from the drop-down menu.  
Optional: You can also search for a specific dentist.

8. Click **Get Cost Estimate**.

**On mobile?** You can try the cost estimator on the Delta Dental app. Download the free app from the App Store or Google Play.

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT.

These companies are members, or affiliates of members, of the Delta Dental Plans Association, a network of 39 Delta Dental companies that together provide dental coverage to 74 million people around the country.



## A Look at Your VSP Vision Coverage

With VSP and San Luis Obispo Community College, your health comes first.



As a member, you'll get access to savings and personalized vision care from a VSP network doctor for you and your family.

### Value and savings you love.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras which provide offers from VSP and leading industry brands totaling over \$3,000 in savings.

### Provider choices you want.

**vsp PREMIER edge** With thousands of choices, getting the most out of your benefits is easy at a VSP Premier Edge™ location.

### Shop online and connect your benefits.

**eyeconic** Eyeconic® is the preferred VSP online retailer where you can shop in-network with your vision benefits. See your savings in real time when you shop over 70 brands of contacts, eyeglasses, and sunglasses.

### Quality vision care you need.

You'll get great care from a VSP network doctor, including a WellVision Exam®. An annual eye exam not only helps you see well, but helps a doctor detect signs of eye conditions and health conditions, like diabetes and high blood pressure.

### Using your benefit is easy!

Create an account on **vsp.com** to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with exclusive member extras. At your appointment, just tell them you have VSP.

**vsp**  
vision care

## More Ways to Save

**Extra  
\$20  
to spend on  
Featured Frame Brands†**

bebe Calvin Klein  
COLE HAAN DRAGON  
FLEXON LONGCHAMP  
and more

See all brands and offers  
at **vsp.com/offers**.

+

**Up to  
40%  
Savings on  
lens enhancements‡**

Create an account today.  
Contact us: **800.877.7195** or **vsp.com**



Your VSP Vision Benefits Summary  
San Luis Obispo Community College and VSP provide you with an affordable vision plan.

PROVIDER NETWORK:  
VSP Choice  
EFFECTIVE DATE:  
01/01/2025



| BENEFIT                                                                                                                                                                                                                                                           | DESCRIPTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | COPAY                                | FREQUENCY           |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|---------------------|
| Your Coverage with a VSP Provider                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                      |                     |
| WELLVISION EXAM                                                                                                                                                                                                                                                   | <ul style="list-style-type: none"><li>Focuses on your eyes and overall wellness</li><li>Routine retinal screening</li></ul>                                                                                                                                                                                                                                                                                                                                                                                     | \$0<br>Up to \$39                    | Every 12 months     |
| ESSENTIAL MEDICAL EYE CARE                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>Retinal imaging for members with diabetes covered-in-full</li><li>Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.</li><li>Coordination with your medical coverage may apply. Ask your VSP network doctor for details.</li></ul>                                                                         | \$20 per exam                        | Available as needed |
| PRESCRIPTION GLASSES                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                      |                     |
| FRAME*                                                                                                                                                                                                                                                            | <ul style="list-style-type: none"><li>\$270 Featured Frame Brands allowance</li><li>\$250 frame allowance</li><li>20% savings on the amount over your allowance</li></ul>                                                                                                                                                                                                                                                                                                                                       | \$0                                  | Every 12 months     |
| LENSES                                                                                                                                                                                                                                                            | <ul style="list-style-type: none"><li>Single vision, lined bifocal, and lined trifocal lenses</li><li>Impact-resistant lenses for dependent children</li></ul>                                                                                                                                                                                                                                                                                                                                                  | \$0                                  | Every 12 months     |
| LENS ENHANCEMENTS                                                                                                                                                                                                                                                 | <ul style="list-style-type: none"><li>Standard progressive lenses</li><li>Premium progressive lenses</li><li>Custom progressive lenses</li><li>Average savings of 30% on other lens enhancements</li></ul>                                                                                                                                                                                                                                                                                                      | \$0<br>\$95 - \$105<br>\$150 - \$175 | Every 12 months     |
| CONTACTS (INSTEAD OF GLASSES)                                                                                                                                                                                                                                     | <ul style="list-style-type: none"><li>\$200 allowance for contacts and contact lens exam (fitting and evaluation)</li><li>15% savings on a contact lens exam (fitting and evaluation)</li></ul>                                                                                                                                                                                                                                                                                                                 | \$0                                  | Every 12 months     |
| ADDITIONAL SAVINGS                                                                                                                                                                                                                                                | <b>Glasses and Sunglasses</b> <ul style="list-style-type: none"><li>Discover all current eyewear offers and savings at <a href="https://vsp.com/offers">vsp.com/offers</a>.</li><li>20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam.</li></ul>                                                                                                                 |                                      |                     |
|                                                                                                                                                                                                                                                                   | <b>Laser Vision Correction</b> <ul style="list-style-type: none"><li>Average of 15% off the regular price; discounts available at contracted facilities.</li></ul>                                                                                                                                                                                                                                                                                                                                              |                                      |                     |
|                                                                                                                                                                                                                                                                   | <b>Exclusive Member Extras for VSP Members</b> <ul style="list-style-type: none"><li>Contact lens rebates, lens satisfaction guarantees, and more offers at <a href="https://vsp.com/offers">vsp.com/offers</a>.</li><li>Save up to 60% on digital hearing aids with TruHearing®. Visit <a href="https://vsp.com/offers/special-offers/hearing-aids">vsp.com/offers/special-offers/hearing-aids</a> for details.</li><li>Enjoy everyday savings on health, wellness, and more with VSP Simple Values.</li></ul> |                                      |                     |
| YOUR COVERAGE GOES FURTHER IN-NETWORK                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                      |                     |
| With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to <a href="https://vsp.com">vsp.com</a> to find an in-network provider. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                      |                     |

\*Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change.  
†Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.  
+Coverage with a retail chain may be different or not apply.  
VSP guarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington. Premier Edge is not available for some members in the state of Texas.  
To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on [vsp.com](https://vsp.com).  
©2024 Vision Service Plan. All rights reserved.  
VSP, Eyeconic, and WellVision Exam are registered trademarks, and VSP LightCare and VSP Premier Edge are trademarks of Vision Service Plan. Flexon and Dragon are registered trademarks of Marchon Eyewear, Inc. All other brands or marks are the property of their respective owners. 102898 VCCM

Classification: Restricted



## CUESTA COLLEGE

### DID YOU KNOW...

As a MCSIG Member you qualify for a **FREE \$25,000 Life Insurance Policy!**

- **MCSIG Empleados inscritos:** Estar inscrito en un plan médico de MCSIG le proporciona automáticamente una póliza de seguro de vida Metlife de \$25,000. Complete el Formulario de Beneficiario que se encuentra en la página de su cuenta BenefitBridge.
- **MCSIG Enrolled Employees:** Being enrolled in a MCSIG Medical plan automatically provides you with a Metlife Life Insurance policy of \$25,000. Please complete the Beneficiary Form found on your BenefitBridge account page.

**The Beneficiary Form protects your family and is a very important document for Cuesta College to have on file to ensure that your benefits are paid.**

Arranged By:  
*Keenan®*



MCSIG  
municipalities • colleges • schools  
Insurance group





## CUESTA COLLEGE

### DID YOU KNOW...

As a Cuesta College employee you qualify for a **FREE \$2,000 AD&D Insurance Policy!**

- **All Employees:** You are entitled to a free Metlife AD&D Insurance policy of \$2,000.00. If you are interested in this free coverage, please complete the beneficiary section on the free Metlife AD&D option in your Benefit Bridge account.

**The Beneficiary Form protects your family and is a very important document for Cuesta College to have on file to ensure that your benefits are paid.**

Arranged By:  
*Keenan®*



# Optional Life and AD&D



This schedule shows the benefits that are available under the voluntary MetLife Policy. You and your dependents will only be insured for the benefits:

- for which you and your dependents become and remain eligible;
- which you elect, if subject to election; **and**
- which are in effect.

This plan is only available for employees working 50% and above.

| Plan Benefits                                                | Optional Life Insurance                                         | Optional AD&D Insurance                                                                                                             |
|--------------------------------------------------------------|-----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| <b>For Active Employees</b>                                  | Increments of \$10,000                                          | Option 1: \$10,000<br>Option 2: \$25,000<br>Option 3: \$50,000<br>Option 4: \$100,000<br>Option 5: \$250,000<br>Option 6: \$500,000 |
| <b>Accelerated Benefit Option</b>                            | Up to 25% of your Basic Life amount;<br>not to exceed \$250,000 | N/A                                                                                                                                 |
| <b>Maximum Life Benefit</b>                                  | Lesser of 5x salary or \$500,000                                | \$500,000                                                                                                                           |
| <b>DEPENDENTS</b>                                            |                                                                 |                                                                                                                                     |
| <b>For Your Spouse</b>                                       | Increments of \$10,000 up to a<br>maximum of \$500,000          | 60% of employee amount                                                                                                              |
| <b>For Each of Your Children</b>                             |                                                                 |                                                                                                                                     |
| <ul style="list-style-type: none"> <li>• Children</li> </ul> | Option 1: \$2,500<br>Option 2: \$5,000<br>Option 3: \$10,000    | 25% of employee amount; maximum of \$50,000                                                                                         |

**Guaranteed Issue Plan Amounts (For New Hires Only):** Employee \$100,000 (Or 2x salary, not to exceed \$100,000), Spouse \$60,000, Child(ren) \$25,000. Larger plan amounts for new hires, and all existing employees who elect a new coverage amount, will need to go through the Evidence of Insurability process for approval.



*The information described on this page is only intended to be a summary of benefits. It does not describe or include all benefit provisions, limitations, exclusions, or qualifications for coverage. Please review plan documents for full details. If there are any conflicts with information provided on this page, the plan documents will prevail.*

# Employee Assistance Program (EAP)



## Employee Assistance Program

### Professional support and guidance for everyday life

Life doesn't always go as planned. And while you can't always avoid the twists and turns, you can get help to keep moving forward.

We can help you and your family, those living at home, get professional support and guidance to make life a little easier. Our Employee Assistance Program (EAP) is available to you in addition to the benefits provided with your MetLife insurance coverage. This program provides you with easy-to-use services to help with the everyday challenges of life — at no additional cost to you.



#### Help is always at your fingertips.

Our mobile app makes it easy for you to access and personalize educational content important to you.

Search "LifeWorks" on iTunes App Store or Google Play. Log in with the user name: **metlifeeap** and password: **eap**

#### Expert advice for work, life, and your well-being

The program's experienced counselors provided through LifeWorks — one of the nation's premier providers of Employee Assistance Program services — can talk to you about anything going on in your life, including:

- **Family:** Going through a divorce, caring for an elderly family member, returning to work after having a baby
- **Work:** Job relocation, building relationships with co-workers and managers, navigating through reorganization
- **Money:** Budgeting, financial guidance, retirement planning, buying or selling a home, tax issues
- **Legal Services:** Issues relating to civil, personal and family law, financial matters, real estate and estate planning
- **Identity Theft Recovery:** ID theft prevention tips and help from a financial counselor if you are victimized
- **Health:** Coping with anxiety or depression, getting the proper amount of sleep, how to kick a bad habit like smoking
- **Everyday Life:** Moving and adjusting to a new community, grieving over the loss of a loved one, military family matters, training a new pet

#### Convenient and confidential help when you want it, how you want it

Your program includes up to 5 in person, phone or video consultations with licensed counselors for you and your eligible household members, per issue, per calendar year. You can call **1-888-319-7819** to speak with a counselor or schedule an appointment, 24/7/365.

When you call, just select "Employee Assistance Program" when prompted. You'll immediately be connected to a counselor.

If you're simply looking for information, the program offers easy to use educational tools and resources, online and through a mobile app. There is a chat feature so you can talk with a consultant to guide you to the information you are looking for or help you schedule an appointment with a counselor.

Log on to [metlifeeap.lifeworks.com](https://metlifeeap.lifeworks.com), user name: **metlifeeap** and password: **eap**



Navigating life together

# Employee Assistance Program (EAP) (continued)



## Answers to important questions

### Are Employee Assistance Program services confidential?

Yes. Any personal information provided to LifeWorks stays completely confidential.\*

### How do I get help?

Getting professional help is just a phone call away. Simply call 1-888-319-7819 to speak with a counselor or to schedule an in person, phone or video conference appointment. These services are available 24 hours a day, 7 days a week.

### When is the right time to call?

That's up to you. Counselors are here whenever you need them —whether you simply need to talk or want guidance on something you are going through.

### Is my Employee Assistance Program included with my MetLife coverage?

Yes. There is no cost to you because your employer pays for the services provided within our program. While we offer a broad range of services, there may be some assistance that's not included. You can still work with counselors for these services by arranging to pay for them directly.

### Does the program have any limitations?

While we offer a broad range of services, we may not cover all services you may need. Your Employee Assistance Program does not provide:

- Inpatient or outpatient treatment for any medically treated illness
- Prescription drugs
- Treatment or services for intellectual disability or autism
- Counseling services beyond the number of sessions covered or requiring longer term intervention
- Services by counselors who are not LifeWorks providers
- Counseling required by law or a court, or paid for by Workers' Compensation

**When you need some support,  
we're here to help.**



**Phone**

**1-888-319-7819**



**Web**

**[metlifeeap.lifeworks.com](http://metlifeeap.lifeworks.com)**

**user name: [metlifeeap](#)**

**and password: [eap](#)**



**Mobile App**

**user name: [metlifeeap](#)**

**and password: [eap](#)**

\*MetLife and LifeWorks abide by federal and state regulations regarding duty to warn of harm to self or others. In these instances, the consultant may have a duty to intervene and report a situation to the appropriate authority.

Some restrictions may apply to all of the above-mentioned services. Please contact your employer or MetLife for details.



**Metropolitan Life Insurance Company** | 200 Park Avenue | New York, NY 10166  
OPT2/3 L0219512255[exp0220][All States][DC, GU, MP, PR, VI] © 2019 MetLife Services and Solutions, LLC



## Employee Assistance Program (EAP) Employer Reference Guide – Premier Option



Up to **5 in person counseling sessions** including Critical Incident Stress Management (CISM) and eight (8) training hours annually

### Support for Employees

#### Integrated services, including

- Educational Materials
- Resources and Personalized Researched Referrals
- Manager Services – access by managers and supervisors to qualified EAP consultants for management consultation on workplace concerns
- EAP Consultation – access to qualified EAP consultants for information, support, crisis intervention, educational materials in electronic format, and referral to local resources and assistance
- EAP Sessions – assessment and short-term problem resolution by network of qualified EAP consultants. Up to five (5) sessions provided. If it is determined that the presenting clinical issue is not appropriate for short-term counseling, the participant will be referred to the appropriate resources

#### Work-Life Services

- Work-Life Consultation – access to qualified consultants for information, assessment, action planning and resources, educational materials in electronic format, and referral to local resources and assistance in areas like:
  - Parenting, Eldercare and aging
  - Consumer and community needs
  - Education
  - Disability
  - Adoption
  - Referrals matched and confirmed for vacancies for child care and elder care
  - Emotions and stress
  - Workplace issues

#### Financial Services

- Financial Consultation – access to qualified consultants for information, assessment, action planning and resources, educational materials in electronic format, and referral to local resources and assistance
- Financial Professional Consultation – access to consultation with certified financial professionals; LifeWorks does not provide investment advice or loan funds

#### Legal Services

- Access to qualified consultants for information, assessment, action planning and resources, educational materials in electronic format, and referral to local resources and assistance
- Network Attorney Consultation – access to consultation with network attorneys delivered via telephone or in-person to include up to thirty (30) minutes of consultation per legal issue ("Initial Attorney Consultation"). LifeWorks does not provide legal advice or representation, or review of real estate or trust documents; Discount on Attorney Services – following Initial Attorney Consultation, discount off standard legal fees as offered by LifeWorks' network of attorneys

#### Identity Theft Recovery Services

- This service includes a telephonic consultation up to sixty (60) minutes in length with a Financial Counselor who will help the Member to determine if the Member was a victim of identity theft and recommend options on how to place fraud alerts, freeze credit, file police reports, and conduct other activities necessary to resolve fraud. General information on identity theft prevention is also available

**Call:** 1-888-319-7819

#### LifeWorks Mobile App:

Apple & Android Stores

**User ID:** metlifeeap

**Password:** eap

#### Website:

metlifeeap.lifeworks.com

**User ID:** metlifeeap

**Password:** eap

**metlife.com**



Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

# Employee Assistance Program (EAP) (continued)



## Telephonic Life Coaching

- Access to life coaches who are Masters level counselors/consultants with disciplines in social work, counseling and psychology.; are board certified coaches (BCCs) and are credentialed through the (CCE) Center for Credential and Education. Each coach received their training from the ILTC (Institute for Life Coach Training)
- Ability for participants to partner with a life coach to help address issues, overcome obstacles and attempt to achieve goals agreed to between the life coach and the Participants

## Support for your Managers

### Initial Onboarding Orientation

- Access to employee program orientation – including recorded sessions, communications and web based delivery of scheduled training on the suite of services available through LifeWorks

### Management Orientation

- Access to manager program orientation – including recorded sessions, communications and web based delivery of scheduled training on the suite of Services available through LifeWorks. In addition to Services featured in the employee orientation, the manager orientation will have information on services available through Management Line- including but not limited to formal referrals, SAACM, CISM and workplace management support

### Training Sessions

- Employers access to eight (8) hours in every year of their contract that can be applied toward trainings or orientations annually. In case of any hours remaining unused in any such period, they will lapse and cannot be carried over to the following year

## Substance Abuse Assessment and Case Management (“SAACM”)

Access to specially trained EAP consultants for consultation for managers and human resources regarding employer- initiated substance abuse referrals. The service also offers a telephonic assessment of the severity of the employee's substance use completed by Masters level consultants with Substance Abuse training and experience. Case management also includes program referrals, compliance monitoring, and status reports to the Designated Employer Representative (DER) for up to one year from initial contact date (or until recommendations are completed). Face to Face assessments to satisfy Department of Transportation (DOT) substance abuse violations are also offered at an additional cost

## LifeWorks Website - [www.metlifeeap.lifeworks.com](http://www.metlifeeap.lifeworks.com)

- A comprehensive and flexible array of resources through one Web site and app with resources and tools focused on helping Participants' with their work and personal lives
  - Educational Resources
  - Interactive Tools and Assessments
  - User Friendly Interface
  - Online Resources and Assistance – in areas including but not limited to emotional health, addictions, workplace issues, parenting, elders and aging, consumer & community needs, education, disability, adoption, financial needs, legal needs, and health

## LifeWorks Mobile Application

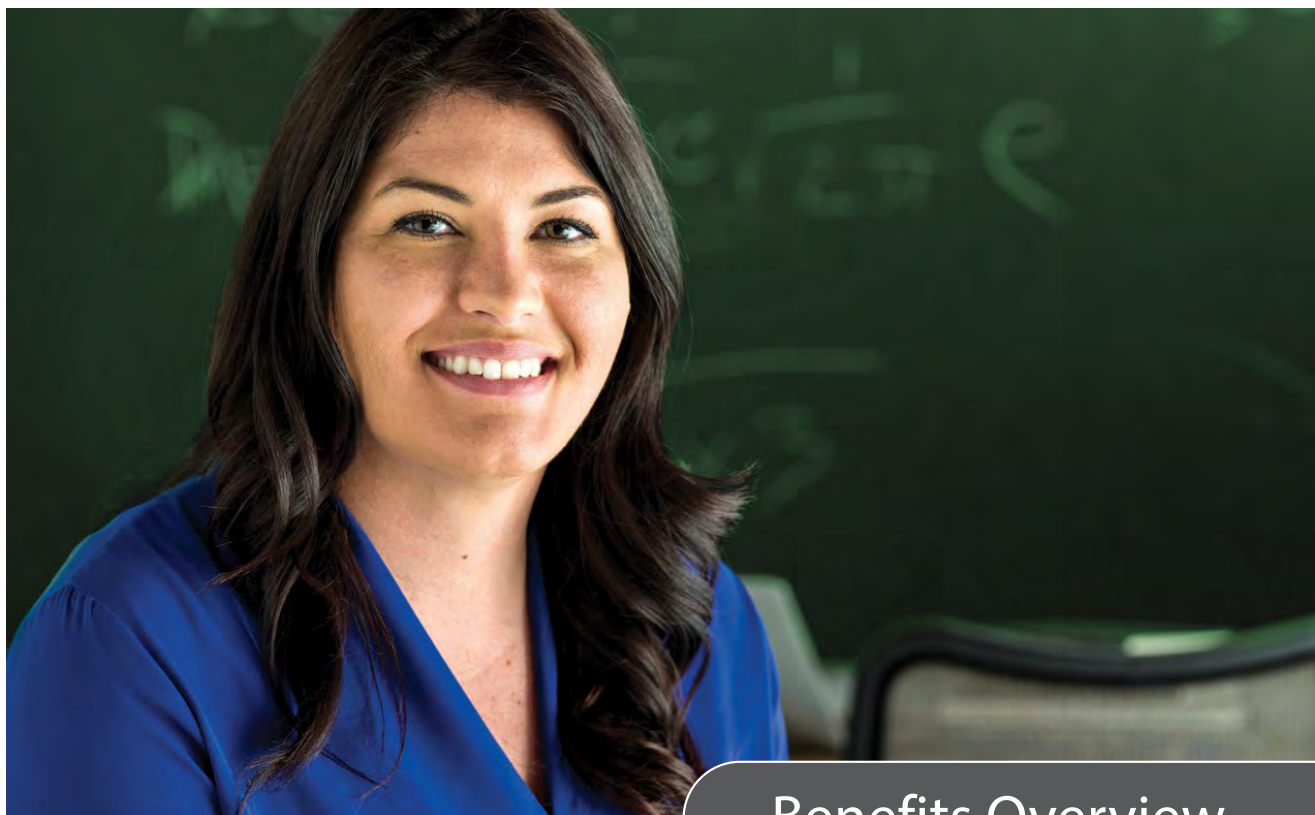
Search for “LifeWorks” on the Apple or Android App Stores

## LifeWorks Onsite Services – Included in the PEPM Fee (unless otherwise indicated).

- Critical Incident Stress Management (CISM): CISM is a comprehensive trauma management service provided by specially trained consultants, which is available 24/7 365 days a year via the toll free line. The service includes management consultations as well as the coordination for onsite critical incident response for events including; sudden death, anticipatory grief, workplace accidents, and natural disasters
- Organizational Change Group Event(s)-: (non CISM) Fee for Service – Is a comprehensive trauma management service provided by specially trained consultants, which is available 24/7 365 days a year via the toll free (800) line. The service includes management consultations as well as the coordination for onsite support for non “CISM” events, which are normally pre planned
- Organizational Change Individual Event(s)-: (non CISM) Fee for Service – Is a comprehensive trauma management service provided by specially trained consultants, which is available 24/7 365 days a year via the toll free line. The service includes management consultations as well as the coordination for onsite support for non “CISM” events involving one individual, which are normally pre planned



## Cuesta College



### Benefits Overview

Central California Branch Office  
3649 W. Beechwood Ave., Suite 103  
Fresno, CA 93711  
**866-504-0010 • 559-230-2107**  
[americanfidelity.com](http://americanfidelity.com)

**AMERICAN FIDELITY**   
a different opinion



## Cuesta College

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Dear Cuesta College employee:

Out of all the items on your to-do list, enrolling in your employer's benefits program likely isn't at the top. But it's more significant than you may think, as protecting yourself and your family is vitally important.

That's where we come in. American Fidelity provides financial solutions to employees just like you, and we offer benefits tailored for your specific needs.

Your benefit program includes a Section 125 Plan, which not only allows you to pre-tax premiums for qualified benefits, it also allows you to enjoy a tax-saving way to pay for eligible medical or dependent day care expenses with a reimbursement account that deducts pre-tax dollars from your paycheck. Simply choose the amount to be deducted, and the funds are set aside to be used for eligible expenses throughout the year. You can choose from several types of plans.

You only have one chance each year to get educated on all available benefit options and choose the ones that best meet your needs. And because benefits can be confusing, we're here to help you every step of the way. We'll walk you through all available options, answer any questions you may have, and help you build a package that's perfect for you.

An interest form is attached for you to complete and return, and a representative will touch base with you soon to discuss your available options.

Sincerely,

American Fidelity Assurance Company

---

For more information, contact your local American Fidelity representative.

*American Fidelity, a different opinion  
in employee benefits.*

Central California Branch Office  
3649 W. Beechwood Ave., Suite 103  
Fresno, CA 93711  
**866-504-0010 • 559-230-2107**  
**[americanfidelity.com](http://americanfidelity.com)**

**AMERICAN FIDELITY**   
a different opinion

SB-30534-0716



Cuesta Community College



## Plan for tomorrow, today.

Everyone knows health insurance doesn't pay for everything. Do you feel fully protected? Reviewing and updating your coverage each year is important.

Get help with your options. Stop by and see an American Fidelity account manager.



### Accident Only Insurance

#### AF™ Limited Benefit Accident Only Insurance

- may help manage out-of-pocket costs to treat injuries resulting from a covered accident
- provides benefit payments directly to you

[americanfidelity.com/info/accident](http://americanfidelity.com/info/accident)



### Cancer Insurance

#### AF™ Limited Benefit Individual Cancer Insurance

- may help ease the financial burden of cancer treatment, so you can focus on recovery
- provides benefit payments directly to you

[americanfidelity.com/info/cancer](http://americanfidelity.com/info/cancer)



### Disability Income Insurance

#### AF™ Disability Income Insurance

- can help protect your finances in case of a covered injury or illness
- provides a benefit to help cover costs while you are unable to work
- pays some of your gross monthly earnings

[americanfidelity.com/info/disability](http://americanfidelity.com/info/disability)



### Life Insurance

AF™ Life Insurance may help ensure your family is financially protected in the event of a loss. You own the policy, so you can take it with you to a different job or into retirement.

[americanfidelity.com/info/life](http://americanfidelity.com/info/life)

**AMERICAN  
FIDELITY**   
a different opinion

EMPLOYER BENEFIT  
SOLUTIONS  
FOR EDUCATION

Each year, about **2.8 million children** between the ages of 5 and 14 are treated for sports and recreational-related injuries.

*National Safety Council, Injury Facts; 2019 Web.*



## Critical Illness Insurance

### AF™ Limited Benefit Critical Illness Insurance

- pays a benefit upon diagnosis of certain covered life-altering illnesses
- helps with costs not covered by medical insurance

[americanfidelity.com/info/critical-illness](https://americanfidelity.com/info/critical-illness)



## Hospital Indemnity Insurance

### AF™ Limited Benefit Hospital Indemnity Insurance

- helps pay for out-of-pocket costs, like a hospital stay
- when used with a Health Savings Account allows for a tax benefit and potential savings

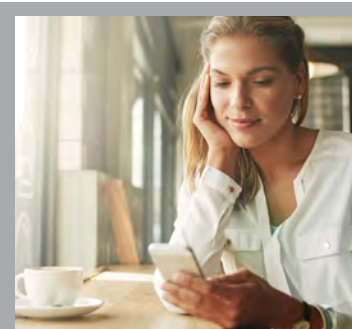
[americanfidelity.com/info/hospital-indemnity](https://americanfidelity.com/info/hospital-indemnity)



## Dependent Care Accounts

- allow you to repay yourself for eligible dependent care costs incurred during the plan year
- let you withhold your money from your paycheck, pre-tax, reducing your overall tax burden

[americanfidelity.com/info/fsa](https://americanfidelity.com/info/fsa)



## Educational Videos

Through short videos, we offer multiple ways to learn about your benefits options.

This video library includes enrollment tips, insurance information, stories, and support options.

[americanfidelity.com/videos](https://americanfidelity.com/videos)

## Flexible Spending Accounts

### Everyone likes saving money.

Flexible spending accounts (FSA) allow you to save part of your paycheck, before taxes, to pay for eligible costs throughout the year.

#### Types of Accounts

- Healthcare FSAs
- Limited Purpose FSAs
- Dependent Care Accounts

Explore your savings options at [americanfidelity.com/info/fsa](https://americanfidelity.com/info/fsa)



To calculate medical costs that may not be covered by insurance, visit [americanfidelity.com/fsa-worksheet](https://americanfidelity.com/fsa-worksheet)

### Examples of Eligible Expenses

- |                     |                             |                                   |
|---------------------|-----------------------------|-----------------------------------|
| • Asthma treatments | • Eye exam/eyeglasses       | • Physical therapy                |
| • Chiropractic care | • Fertility treatments      | • Prescriptions                   |
| • Contact lenses    | • Laser eye surgery         | • Prenatal care                   |
| • Copays            | • Over-the-counter bandages | • Sunscreen with 15 SPF or higher |
| • Dental services   | • Physical exams            | • Walkers/wheelchairs             |

[americanfidelity.com/eligible-expenses](https://americanfidelity.com/eligible-expenses)



## Hospital Indemnity Insurance

**IMPORTANT: This is a fixed indemnity policy, NOT health insurance.**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

## Looking for comprehensive health insurance?

- Visit [HealthCare.gov](https://www.healthcare.gov) or call [1-800-318-2596](tel:1-800-318-2596) (TTY: [1-855-889-4325](tel:1-855-889-4325)) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

## Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.



## Annuities

### It's never too early to plan for retirement.

When you think about your retirement, do you envision opportunities to travel, learn a new hobby, or spend time with family? No matter your retirement goals, it's important to start saving early.

Even with government retirement systems, you may need to consider personal retirement options to make the best of your golden years.

That's where annuities—or retirement savings plans—can help.

#### How It Works:

1. **Select** the right account for you
2. **Determine** a contribution amount
3. **Contribute** from your paycheck
4. **Monitor** your investment performance

When it comes to your retirement, it's important to save early and often. Learn more about retirement savings plans at [americanfidelity.com/info/annuities](https://americanfidelity.com/info/annuities).



## File Your Claims Faster

### AFmobile®

Our mobile app is the easiest way to submit your claims and documentation. Upload documentation\* directly from your device's picture gallery.



### americanfidelity.com®

Filing online is convenient, secure, and provides faster claim processing than filing by paper. From your laptop or desktop, log in to file a claim and upload documentation\*.



#### Need assistance?

Visit [americanfidelity.com/fileclaim](https://americanfidelity.com/fileclaim)

\*The Internal Revenue Code regulations require proof of eligible expenses using itemized receipts or other documentation showing the date of service, person for whom service was provided and description of the expense. Depending on the type of expense, documentation may come in the form of third party itemized statements or Explanation of Benefits.





Cuesta Community College

## 24/7 Access with AFmobile®

Manage your insurance benefits and reimbursement accounts all from the palm of your hand.



### Get Started

Register at [americanfidelity.com/register](https://americanfidelity.com/register) or download AFmobile and select the New User link.

*Please allow one business day after you enroll before registering for an online account. If you already have an account, your username and password will be the same for AFmobile.*



Central California Branch Office  
3649 W. Beechwood Ave., Suite 103  
Fresno, CA 93711  
**866-504-0010 • 559-230-2107**  
SB-33041-0120



American Fidelity Assurance Company  
[americanfidelity.com](https://americanfidelity.com)

*Limitations, exclusions and waiting periods may apply.*



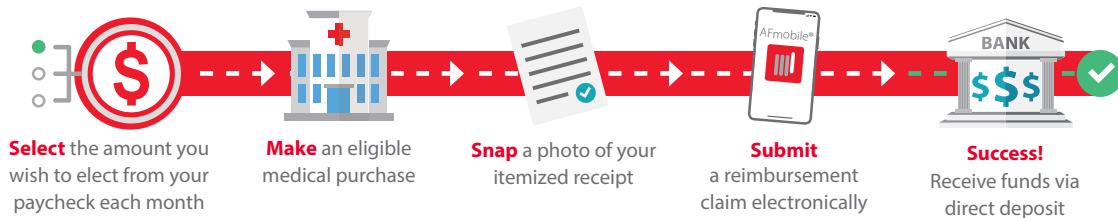
## Flexible Spending Accounts

## Plan Today for Tomorrow's Costs.

With medical costs continuing to rise, tools to help manage out-of-pocket medical expenses can be a popular choice.

One option is a Healthcare Flexible Spending Account (HCFSAs). Healthcare FSAs allow you to set aside money tax-free for eligible medical costs, such as doctor visits, prescription drugs, prescription contact lenses, and dental procedures. Additionally, your entire election amount is available to you at the beginning of your plan year.

### Here's How It Works



Learn how to file reimbursement claims at [americanfidelity.com/fileclaim](https://americanfidelity.com/fileclaim)

### Paycheck Savings Example

In the example to the right, Jane makes \$4,000 per paycheck and is paid monthly. By participating in an HCFSAs, she would save \$82.96 a month.

That's a savings of \$995.52 a year.

To calculate your possible savings, visit [americanfidelity.com/s125-calculator](https://americanfidelity.com/s125-calculator)

| Earnings & Hours               | Without FSA       | With FSA          |
|--------------------------------|-------------------|-------------------|
| <b>Gross Pay</b>               | \$4,000           | \$4,000           |
| Health Insurance               | -\$300            | -\$300            |
| Health FSA Contribution        | N/A               | -\$300            |
| <b>Taxable Income</b>          | <b>\$3,700</b>    | <b>\$3,400</b>    |
| Taxes (Federal & State @ 20%)  | -\$740            | -\$680            |
| Less Estimated FICA (7.65%)    | -\$283.05         | -\$260.10         |
| Out-of Pocket Medical Expenses | -\$300            | N/A               |
| <b>Take Home Pay</b>           | <b>\$2,376.95</b> | <b>\$2,459.90</b> |

### Examples of Eligible Expenses

Over-the-counter drugs and medicines without a prescription

Prescription contacts  
Prenatal care  
Copays/Co-insurance  
Physical exams

Asthma treatments  
Dental services  
Laser eye surgery  
Chiropractic care

Eye exams/eyeglasses  
Physical therapy  
Deductibles  
Menstrual products

For a list of eligible expenses visit [americanfidelity.com/eligible-expenses](https://americanfidelity.com/eligible-expenses)

**AMERICAN FIDELITY**   
a different opinion



## Flexible Spending Accounts

### Internal Revenue Code (IRC) Requirements

IRC guidelines are strict where tax breaks are made available. As your plan provider, we are required to follow IRC rules.

**First, the money you set aside operates under a “use or lose” system.** That means you’ll want to use all of your funds prior to the next plan year or you will lose whatever amount is left.

Ask if your employer’s plan includes a Runoff Period and Carryover Provision or Grace Period.

- **Runoff Period**  
A period typically up to 90 days after the plan year ends when you can submit claims that you incurred during the previous plan year, but have not been submitted for reimbursement.
- **Carryover Provision**  
This provision allows you to carry over up to \$550 of unused contributions from one plan year to the next.
- **Grace Period**  
An additional two and a half months following the end of the plan year in which you can incur claims and receive reimbursement.

**Second, the IRC requires proof for eligible expenses.** For expenses that aren’t validated at the time of debit card swipe, an itemized receipt or Explanation of Benefits (EOB) must be submitted to prove eligibility of the expense. Submitting documentation through AFmobile® or online is the fastest way to validate a claim.

### Using your Benefits Debit Card

A Benefits Debit Card allows you to pay for eligible medical expenses using the funds in your Healthcare FSA. The card may be used at locations who accept Mastercard® and have been identified as an authorized medical merchant.

To verify transactions, submit an EOB or itemized receipt after your transaction or if you receive a documentation request letter.

Learn more about your debit card at [americanfidelity.com/debit-card](https://americanfidelity.com/debit-card)

**RECEIPT OR EOB**

Provider Name  
Recipient Name  
Date of Service  
Description of Services  
Charges

**Documentation should include:**

1. Provider Name
2. Recipient Name
3. Date of Service
4. Description of Service
5. Charges

**AMERICAN FIDELITY**  
Debit Card  
0000 0000 0000 0000  
CARDHOLDER NAME



American Fidelity Assurance Company  
[americanfidelity.com](https://americanfidelity.com)

# Contact Information



Below is a listing of the toll-free numbers you may call with questions about the plans available to you. You may also use the website to access information from providers.

| Plan                                    | Phone Number                                      | Website/Email                                                                                      |
|-----------------------------------------|---------------------------------------------------|----------------------------------------------------------------------------------------------------|
| <b>Medical</b>                          |                                                   |                                                                                                    |
| • Blue Shield                           | MCSIG <a href="tel:800-287-1442">800-287-1442</a> | <a href="http://www.blueshieldca.com/MCSIG">www.blueshieldca.com/MCSIG</a>                         |
| <b>Dental</b>                           |                                                   |                                                                                                    |
| • Delta Dental                          | <a href="tel:888-335-8227">888-335-8227</a>       | <a href="http://www.deltadentalins.com">www.deltadentalins.com</a>                                 |
| <b>Vision</b>                           |                                                   |                                                                                                    |
| • VSP                                   | <a href="tel:800-877-7195">800-877-7195</a>       | <a href="http://www.vsp.com">www.vsp.com</a>                                                       |
| <b>EAP, Voluntary Life and AD&amp;D</b> |                                                   |                                                                                                    |
| • MetLife                               | <a href="tel:800-METLIFE">800-METLIFE</a>         | <a href="http://www.metlife.com">www.metlife.com</a>                                               |
| <b>Retirement</b>                       |                                                   |                                                                                                    |
| • PERS                                  | <a href="tel:888-225-7377">888-225-7377</a>       | <a href="http://www.calpers.ca.gov">www.calpers.ca.gov</a>                                         |
| • STRS                                  | <a href="tel:800-228-3870">800-228-3870</a>       | <a href="http://www.calstrs.com">www.calstrs.com</a>                                               |
| <b>Section 125</b>                      |                                                   |                                                                                                    |
| <b>American Fidelity</b>                |                                                   |                                                                                                    |
| • Corporate Office                      | <a href="tel:800-654-8489">800-654-8489</a>       | <a href="http://www.americanfidelity.com">www.americanfidelity.com</a>                             |
| • Fresno Office                         | <a href="tel:559-230-2107">559-230-2107</a>       | <a href="mailto:afes-fresnobranch@americanfidelity.com">afes-fresnobranch@americanfidelity.com</a> |
| <b>Investment</b>                       |                                                   |                                                                                                    |
| • Envoy Plan Services                   | <a href="tel:800-248-8858">800-248-8858</a>       | <a href="http://www.envoyplanservices.com">www.envoyplanservices.com</a>                           |
| • Dan Buster, Financial Advisor         | <a href="tel:909-247-1112">909-247-1112</a>       | <a href="mailto:dbuster@zukfinancial.com">dbuster@zukfinancial.com</a>                             |

# Important Notices



## No Surprises Act Notice

Our medical plans are subject to the No Surprises Act, which limits the amount covered persons may have to pay for some out-of-network surprise medical bills. More information about surprise billing requirements included under the No Surprises Act and similar state laws can be found on the medical insurance company's website or the Plan Sponsor's website. Additional information may be found in your Explanation of Benefits for any affected claims.

## Newborns' and Mothers' Health Protection Act (NHPA)

Benefits for pregnancy hospital stay (for delivery) for a mother and her newborn may not be restricted to less than 48 hours following a vaginal delivery or 96 hours following a cesarean section. Also, any utilization review requirements for inpatient hospital admissions will not apply to this minimum length of stay. Early discharge is permitted only if the attending health care provider, in consultation with the mother, decides an earlier discharge is appropriate.

## Women's Health and Cancer Rights Act (WHCRA) Annual Notice

Your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services, including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. For more information, you should review the Summary Plan Description or call your Plan Administrator at 805.546.3129

## Patient Protections

The medical plan requires the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. Until you make this designation, the plan will designate one for you. For information on how to select a primary care provider, and for a list of the participating primary care providers, please contact [www.blueshieldca.com](http://www.blueshieldca.com)

For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from the plan or any other person (including a primary care provider) to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, please contact [www.blueshieldca.com](http://www.blueshieldca.com)

## Networks/Claims/Appeals

The major medical plans described in this booklet have provider networks with Blue Shield. The listing of provider networks will be available to you automatically and free of charge. A list of network providers can be accessed immediately by using the Internet address found in the Summary of Benefits and Coverage that relates to the Plan. You have a right to appeal denials of claims and a right to a response within a reasonable amount of time. Claims that are not submitted within a reasonable time may be denied. Please review your Summary Plan Description or contact the Plan Administrator for more details.

## Notice of Extended Coverage to Children Covered as Students

Michelle's Law generally extends eligibility for group health benefit plan coverage to a dependent child over the age of 26, who, as a condition of coverage, is enrolled in an institution of higher education. Please review the following information with respect to your dependent child's rights in the event student status is lost.

Michelle's Law requires the Plan to allow extended eligibility in some cases for a covered child over age 26, who would lose eligibility for Plan coverage due to loss of full-time student status.

There are two definitions that are important for purposes of determining whether the Michelle's Law extension of eligibility applies to a particular child:

- *A dependent child means a child over the age of 26 who is a dependent of a plan participant and who is eligible under the terms of the Plan based on their student status and enrollment at a post-secondary educational institution immediately before the first day of a medically necessary leave of absence.*
- *Medically necessary leave of absence means a leave of absence or any other change in enrollment:*

# Important Notices (continued)



- of a dependent child from a post-secondary educational institution that begins while the child is suffering from a serious illness or injury;
- Which is medically necessary; and,
- Which causes the dependent child to lose student status under the terms of the Plan.

The dependent child's treating physician must provide written certification of medical necessity (i.e., a certification that the dependent child suffers from a serious illness or injury that necessitates a leave of absence or other enrollment change that would otherwise cause loss of eligibility).

If a dependent child qualifies for the Michelle's Law extension of eligibility, the Plan will treat the dependent child as eligible for coverage until the earlier of:

- *One year after the first day of the leave of absence; or*
- *The date that Plan coverage would otherwise terminate (for reasons other than failure to be a full-time student).*

A dependent child on a medically necessary leave of absence is entitled to receive the same Plan benefits as other dependent children covered under the Plan. Further, any change to Plan coverage that occurs during the Michelle's Law extension of eligibility will apply to the dependent child to the same extent as it applies to other dependent children covered under the Plan.

## COBRA Continuation Coverage

This notice has important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under covered medical, dental, and vision plans (the "Plan"). **This notice explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect your right to get it.** When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage.

The right to COBRA continuation coverage was created by federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

**You may have other options available to you when you lose group health coverage.** For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally does not accept late enrollees.

## WHAT IS COBRA CONTINUATION COVERAGE?

COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called a "Qualifying Event." Specific Qualifying Events are listed later in this notice. After a Qualifying Event, COBRA continuation coverage must be offered to each person who is a "Qualified Beneficiary." You, your spouse, and your dependent children could become Qualified Beneficiaries if coverage under the Plan is lost because of the Qualifying Event. Under the Plan, Qualified Beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you are an employee, you will become a Qualified Beneficiary if you lose coverage under the Plan because of the following Qualifying Events:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you are the spouse of an employee, you will become a Qualified Beneficiary if you lose your coverage under the Plan because of the following Qualifying Events:

- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than their gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or,
- You become divorced or legally separated from your spouse.

Your dependent children will become Qualified Beneficiaries if they lose coverage under the Plan because of the following Qualifying Events:

- The parent-employee dies;
- The parent-employee's employment ends for any reason other than their gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);

# Important Notices (continued)



- The parents become divorced or legally separated; or,
- The child stops being eligible for coverage under the Plan as a “dependent child.”

## WHEN IS COBRA CONTINUATION COVERAGE AVAILABLE?

The Plan will offer COBRA continuation coverage to Qualified Beneficiaries only after the Plan Administrator has been notified of a Qualifying Event:

- The end of employment or reduction of hours of employment;
- Death of the employee; or,
- The employee becoming entitled to Medicare benefits (under Part A, Part B, or both).

**For all other Qualifying Events (e.g., divorce or legal separation of the employee and spouse, or a dependent child’s losing eligibility for coverage as a dependent child, etc.), you must notify the Plan Administrator within 60 days after the Qualifying Event occurs. You must provide this notice to your employer.**

Life insurance, accidental death and dismemberment benefits, and weekly income or long-term disability benefits (if part of the employer’s plan), are not eligible for continuation under COBRA.

## NOTICE AND ELECTION PROCEDURES

Each type of notice or election to be provided by a covered employee or a Qualified Beneficiary under this COBRA Continuation Coverage Section must be in writing, must be signed and dated, and must be mailed or hand-delivered to the Plan Administrator, properly addressed, or as otherwise permitted by the COBRA administrator, no later than the date specified in the election form, and properly submitted to the Plan Administrator.

Each notice must include all of the following items: the covered employee’s full name, address, phone number, and Social Security Number; the full name, address, phone number, and Social Security Number of each affected dependent, as well as each dependent’s relationship to the covered employee; a description of the Qualifying Event or disability determination that has occurred; the date the Qualifying Event or disability determination occurred; a copy of the Social Security Administration’s written disability determination, if applicable; and the name of this Plan. The Plan Administrator may establish specific forms that must be used to provide a notice or election.

## ELECTION AND ELECTION PERIOD

COBRA continuation coverage may be elected during the period beginning on the date Plan coverage would otherwise terminate due to a Qualifying Event and ending on the later of the following: (1) 60 days after coverage ends due to a Qualifying Event, or (2) 60 days after the notice of the COBRA continuation coverage rights is provided to the Qualified Beneficiary.

If, during the election period, a Qualified Beneficiary waives COBRA continuation coverage rights, the waiver can be revoked at any time before the end of the election period. Revocation of the waiver will be an election of COBRA continuation coverage. However, if a waiver is revoked, coverage need not be provided retroactively (that is, from the date of the loss of coverage until the waiver is revoked). Waivers and revocations of waivers are made on the date they are sent to the employer or Plan Administrator.

## HOW IS COBRA CONTINUATION COVERAGE PROVIDED?

Once the Plan Administrator receives notice that a Qualifying Event has occurred, COBRA continuation coverage will be offered to each of the Qualified Beneficiaries. Each Qualified Beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation on behalf of their dependent children.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain Qualifying Events, or a second Qualifying Event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

## DISABILITY EXTENSION OF THE 18-MONTH PERIOD OF COBRA CONTINUATION COVERAGE

If you or anyone in your family covered under the Plan is determined by Social Security to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to receive up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. This disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage. (See Notice and Election Procedures.)

# Important Notices (continued)



## SECOND QUALIFYING EVENT EXTENSION OF 18-MONTH PERIOD OF COBRA CONTINUATION COVERAGE

If your family experiences another Qualifying Event during the 18 months of COBRA continuation of coverage, the spouse and dependent children in your family can receive up to 18 additional months of COBRA continuation of coverage, for a maximum of 36 months, if the Plan is properly notified about the second Qualifying Event. This extension may be available to the spouse and any dependent children receiving COBRA continuation of coverage if the employee or former employee dies; becomes entitled to Medicare (Part A, Part B, or both); gets divorced or legally separated; or if the dependent child stops being eligible under the Plan as a dependent child. This extension is only available if the second Qualifying Event would have caused the spouse or the dependent child to lose coverage under the Plan had the first Qualifying Event not occurred. (See Notice and Election Procedures.)

## OTHER OPTIONS BESIDES COBRA CONTINUATION COVERAGE

Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicaid, Children's Health Insurance Program (CHIP), or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at [www.healthcare.gov](http://www.healthcare.gov).

## ENROLLMENT IN MEDICARE INSTEAD OF COBRA

In general, if you don't enroll in Medicare Part A or B when you are first eligible because you are still employed, after the Medicare initial enrollment period, you have an 8-month special enrollment period<sup>1</sup> to sign up for Medicare Part A or B, beginning on the earlier of:

- The month after your employment ends; or
- The month after group health plan coverage based on current employment ends.

If you don't enroll in Medicare and elect COBRA continuation coverage instead, you may have to pay a Part B late enrollment penalty and you may have a gap in coverage if you decide you want Part B later. If you elect COBRA continuation coverage and later enroll in Medicare Part A or B before the COBRA continuation coverage ends, the Plan may terminate your continuation coverage. However, if Medicare Part A or B is effective on or before the date of the COBRA election, COBRA coverage may not be discontinued on account of Medicare entitlement, even if you enroll in the other part of Medicare after the date of the election of COBRA coverage.

If you are enrolled in both COBRA continuation coverage and Medicare, Medicare will generally pay first (primary payer), and COBRA continuation coverage will pay second. Certain plans may pay as if secondary to Medicare, even if you are not enrolled in Medicare.

For more information visit <https://www.medicare.gov/medicare-and-you>.

## IF YOU HAVE QUESTIONS

For more information about the Marketplace, visit [www.healthcare.gov](http://www.healthcare.gov).

The U.S. Department of Health and Human Services (HHS), through the Centers for Medicare & Medicaid Services (CMS), has jurisdiction with respect to the COBRA continuation coverage requirements of the Public Health Service Act (PHSA) that apply to state and local government employers, including counties, municipalities, public school districts, and the group health plans that they sponsor (Public Sector COBRA). COBRA can be a daunting and complex area of federal law. If you have any questions or issues regarding Public Sector COBRA, you may contact the Plan Administrator or email HHS at [phig@cms.hhs.gov](mailto:phig@cms.hhs.gov).

## KEEP YOUR PLAN INFORMED OF ADDRESS CHANGES

To protect your family's rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

<sup>1</sup> <https://www.medicare.gov/basics/get-started-with-medicare/sign-up/when-does-medicare-coverage-start>

# Important Notices (continued)



## EFFECTIVE DATE OF COVERAGE

COBRA continuation coverage, if elected within the period allowed for such election, is effective retroactively to the date coverage would otherwise have terminated due to the Qualifying Event, and the Qualified Beneficiary will be charged for coverage in this retroactive period.

## COST OF CONTINUATION COVERAGE

The cost of COBRA continuation coverage will not exceed 102% of the Plan's full cost of coverage during the same period for similarly situated non-COBRA beneficiaries to whom a Qualifying Event has not occurred. The "full cost" includes any part of the cost which is paid by the employer for non-COBRA beneficiaries.

The initial payment must be made within 45 days after the date of the COBRA election by the Qualified Beneficiary. Payment must cover the period of coverage from the date of the COBRA election retroactive to the date of loss of coverage due to the Qualifying Event (or the date a COBRA waiver was revoked, if applicable). The first and subsequent payments must be submitted and made payable to the Plan Administrator or COBRA Administrator. Payments for successive periods of coverage are due on the first of each month thereafter, with a 30-day grace period allowed for payment. Where an employee organization or any other entity that provides Plan benefits on behalf of the Plan Administrator permits a billing grace period greater than the 30 days stated above, such period shall apply in lieu of the 30 days. Payment is to be made on the date it is sent to the Plan or Plan Administrator.

The Plan will allow the payment for COBRA continuation coverage to be made in monthly installments, but the Plan can also allow for payment at other intervals. The Plan is not obligated to send monthly premium notices.

The Plan will notify the Qualified Beneficiary, in writing, of any termination of COBRA coverage based on the criteria stated in this Section that occurs prior to the end of the Qualified Beneficiary's applicable maximum coverage period. Notice will be given within 30 days of the Plan's decision to terminate.

Such notice shall include the reason that continuation coverage has terminated earlier than the end of the maximum coverage period for such Qualifying Event and the date of termination of continuation coverage.

See the Summary Plan Description or contact the Plan Administrator for more information.

## Uniformed Services Employment and Reemployment Rights Act (USERRA)

If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your dependents (including your spouse) for up to 24 months while in the military. Even if you do not elect to continue coverage during your military service, you have the right to be reinstated in your employer's health plan when you are reemployed, generally without any waiting periods or exclusions for pre-existing conditions except for service-connected injuries or illnesses.

## Flexible Spending Accounts (FSAs) – Termination and Claims Submission Deadlines

**Note:** If you lose eligibility for any reason during the Plan Year, your contributions to your Health and/or Dependent Care FSAs will end as of the date your eligibility terminates. You may submit claims for reimbursement from your FSAs for expenses incurred during the Plan Year prior to your eligibility termination. You must submit claims for reimbursement from your Health and/or Dependent Care FSAs no later than 90 days after the date your eligibility terminates. Any balance remaining in your FSAs will be forfeited after claims submitted prior to this date have been processed.

## Special Enrollment Rights Notice

### CHANGES TO YOUR HEALTH PLAN ELECTIONS

Once you make your benefits elections, they cannot be changed until the next Open Enrollment. Open Enrollment is held once a year.

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if there is a loss of other coverage. However, you must request enrollment no later than 30 days after that other coverage ends.

If you declined coverage while Medicaid or the Children's Health Insurance Program (CHIP) is in effect, you may be able to enroll yourself and/or your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment no later than 60 days after Medicaid or CHIP coverage ends.

# Important Notices (continued)



If you or your dependents become eligible for Medicaid or CHIP premium assistance, you may be able to enroll yourself and/or your dependents into this plan. However, you must request enrollment no later than 60 days after the determination to remain eligible for such assistance.

If you have a change in family status such as a new dependent resulting from marriage, birth, adoption or placement for adoption, divorce (including legal separation and annulment), death, or Qualified Medical Child Support Order, you may be able to enroll yourself and/or your dependents. However, you must request enrollment no later than 30 days after the marriage, birth, adoption, or placement for adoption or divorce (including legal separation and annulment).

For information about Special Enrollment Rights, please contact:

Human Resources  
805.546.3128  
HR@Cuesta.edu

## Availability of Health Insurance Portability and Accountability Act (HIPAA) Notice of Privacy Practices

Cuesta College Group Health Plan (Plan) maintains a Notice of Privacy Practices that provides information to individuals whose protected health information (PHI) will be used or maintained by the Plan. If you would like a copy of the Plan's Notice of Privacy Practices, please contact Human Resources at 805.546.3128 HR@Cuesta.edu

### Wellness – Alternative Standards

Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all participating employees. If you think you might be unable to meet a standard for a reward under the wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact us at Human Resources at 805.546.3128 or HR@Cuesta.edu

and we will work with you (and, if requested, with your doctor) to find a wellness program with the same reward that is right for you with regard to your health status.

## Important Notice Regarding Wellness Information

The M<CSIG Blue Shield Wellness Program] is a voluntary program available to all employees and is subject to federal law including the Americans with Disabilities Act and the Genetic Information Nondiscrimination Act.

If you choose to participate, you may be asked to complete a voluntary health risk assessment that asks questions about your health-related activities and behaviors and whether you have or had certain medical conditions. You may also be asked to complete a voluntary biometric screening.

The information gathered from your health risk assessment and/or biometric screening will be used to provide you with information to help you understand your current health, potential risks, and may also be used to offer you services through the wellness program. You are also encouraged to share your results or concerns with your own doctor.

The law requires us to maintain the privacy and security of your personally identifiable health information. Although the wellness program and Cuesta College may use aggregate, non-employee-specific information to design a program to address health risks in the workplace, your personally identifiable information will never be disclosed publicly or to your employer. Medical information that personally identifies you in connection with the wellness program will not be disclosed to your supervisors or managers and will never be used to make decisions regarding your employment. Anyone (e.g., a registered nurse, a doctor, a health coach, etc.) who receives information about you for the purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements.

All medical information obtained through the wellness program will be abide by the same confidentiality requirements.

If you have any questions or concerns, please contact Human Resources at 805.546.3128



## Health Insurance Marketplace Coverage Options and Your Health Coverage

### PART A: GENERAL INFORMATION

This notice provides you with information about Cuesta College in the event you wish to apply for coverage on the Health Insurance Marketplace. All the information you need from Human Resources is listed in this notice. If you wish to have someone assist you in the application process or have questions about subsidies that you may be eligible to receive, (for California residents only) you can contact KeenanDirect at 855-653-3626 or at [www.KeenanDirect.com](http://www.KeenanDirect.com), or (for everyone) contact the Health Insurance Marketplace directly at [www.Healthcare.gov](http://www.Healthcare.gov).

#### WHAT IS THE HEALTH INSURANCE MARKETPLACE?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget by offering “one-stop shopping” to find and compare private health insurance options. You may also be eligible for a tax credit that lowers your monthly premium right away.

Open Enrollment for health insurance coverage through Covered California will begin on November 1, 2024, and end on January 31, 2025. For more information on Open Enrollment and other opportunities to enroll, visit [www.coveredca.com](http://www.coveredca.com) or KeenanDirect at 855-653-3626 or [www.KeenanDirect.com](http://www.KeenanDirect.com).

Open Enrollment for most other states begins on November 1 and closes on January 15 of each year. For more information on Open Enrollment and other opportunities to enroll, visit [www.healthcare.gov](http://www.healthcare.gov).

#### CAN I SAVE MONEY ON MY HEALTH INSURANCE PREMIUMS IN THE MARKETPLACE?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer you coverage, offers medical coverage that is not “Affordable,” or does not provide “Minimum Value.” If the lowest cost plan from your employer that would cover you (and not any other members of your family) is more than 8.39% (for 2024) of your household income for the year, then that coverage for you is not Affordable. **Note:** The IRS will update the applicable percentage for 2025. Affordability for dependent family members is determined separately and is based on the total cost of family coverage. Moreover, if the medical coverage offered covers less than 60% of the benefits costs, then the plan does not provide Minimum Value.

#### DOES EMPLOYER HEALTH COVERAGE AFFECT ELIGIBILITY FOR PREMIUM SAVINGS THROUGH THE MARKETPLACE?

Yes. If you have an offer of medical coverage from your employer that is both Affordable and provides Minimum Value, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer’s medical plan. If you receive premium savings for Marketplace coverage, the IRS may seek reimbursement of those funds.

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered medical coverage. Also, this employer contribution, as well as your employee contribution to employer-offered coverage, is often excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

#### STATES WITH INDIVIDUAL MANDATE

Taxpayers in CA, DC, MA, NJ, RI, and VT (this list is neither complete nor exhaustive) are reminded that your state imposes an individual mandate penalty (tax) should you, your spouse, and children choose to not have (and keep) medical/Rx coverage for each tax year. Please consult your tax advisor for how a non-election for health coverage may affect your tax situation.

# Important Notices (continued)



## PART B: INFORMATION ABOUT HEALTH COVERAGE OFFERED BY YOUR EMPLOYER

In the event you wish to apply for coverage on the Exchange, all the information you need from Human Resources is listed below. If you are located in California and wish to have someone assist you in the application process or have questions about subsidies that you may be eligible to receive, you can contact KeenanDirect at 855-653-3626 or at [www.KeenanDirect.com](http://www.KeenanDirect.com). The information is numbered to correspond to the Marketplace application.

|                                                                                              |                                                              |                             |
|----------------------------------------------------------------------------------------------|--------------------------------------------------------------|-----------------------------|
| <b>3. Employer name</b><br>Cuesta College                                                    | <b>4. Employer Identification Number (EIN)</b><br>52-2018681 |                             |
| <b>5. Employer address</b><br>P O Bos 8106                                                   | <b>6. Employer phone number</b><br>805.546.3129              |                             |
| <b>7. City</b><br>San Luis Obispo                                                            | <b>8. State</b><br>CA                                        | <b>9. ZIP code</b><br>93403 |
| <b>10. Who can we contact about employee health coverage at this job?</b><br>Human Resources |                                                              |                             |
| <b>11. Phone number (if different from above)</b>                                            | <b>12. Email address</b><br>HR@Cuesta.edu                    |                             |

As your employer, we offer coverage that meets the minimum value standard to the employees as described in this Guide. The coverage offered to you meets the minimum value standard and the cost of this coverage to you is intended to be affordable based on employee wages.

# Important Notices (continued)



## Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your State may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs, but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 877-KIDS-NOW or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your State if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call 866-444-EBSA (3272).

If you live in one of the following States, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2024. Contact your State for more information on eligibility.

### ALABAMA – Medicaid

Website: <http://myalhipp.com/>  
Phone: 855-692-5447

### ALASKA – Medicaid

The AK Health Insurance Premium Payment Program  
Website: <http://myakhipp.com/>  
Phone: 866-251-4861  
Email: [CustomerService@MyAKHIPPP.com](mailto:CustomerService@MyAKHIPPP.com)  
Medicaid Eligibility:  
<https://health.alaska.gov/dpa/Pages/default.aspx>

### ARKANSAS – Medicaid

Website: <http://myarhipp.com/>  
Phone: 855-MyARHIPP (855-692-7447)

### CALIFORNIA – Medicaid

Health Insurance Premium Payment (HIPP) Program Website:  
<http://dhcs.ca.gov/hipp>  
Phone: 916-445-8322  
Fax: 916-440-5676  
Email: [hipp@dhcs.ca.gov](mailto:hipp@dhcs.ca.gov)

### COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHIP+)

Health First Colorado Website:  
<https://www.healthfirstcolorado.com/>  
Health First Colorado Member Contact Center:  
800-221-3943 | TTY: Colorado relay 711  
CHP+: <https://hcpf.colorado.gov/child-health-plan-plus>  
CHP+ Customer Service:  
800-359-1991 | TTY: Colorado relay 711  
Health Insurance Buy-In Program (HIBI):  
<https://www.mycohibi.com/>  
HIBI Customer Service: 855-692-6442

### FLORIDA – Medicaid

Website:  
<http://www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html>  
Phone: 877-357-3268

### GEORGIA – Medicaid

GA HIPP Website: <https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp/>  
Phone: 678-564-1162, press 1  
GA CHIPRA Website:  
<https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra>  
Phone: 678-564-1162, press 2

### INDIANA – Medicaid

Website: <https://www.in.gov/medicaid/>  
Or <http://www.in.gov/fssa/dfr/>  
Family and Social Services Administration  
Phone: 800-403-0864  
Member Services Phone: 800-457-4584

# Important Notices (continued)



## IOWA – Medicaid and CHIP (Hawki)

Medicaid Website: <https://hhs.iowa.gov/programs/welcome-iowa-medicaid>

Medicaid Phone: 800-338-8366

Hawki Website: <http://hhs.iowa.gov/programs/welcome-iowa-medicaid/iowa-health-link/hawki>

Hawki Phone: 800-257-8563

HIPP Website:

<https://hhs.iowa.gov/programs/welcome-iowa-medicaid/free-service/hipp>

HIPP Phone: 888-346-9562

## KANSAS – Medicaid

Website: <https://www.kancare.ks.gov/>

Phone: 800-792-4884

HIPPA Phone: 800-967-4660

## KENTUCKY – Medicaid

Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website:

<https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx>

Phone: 855-459-6328

Email: [KIHIPPPROGRAM@ky.gov](mailto:KIHIPPPROGRAM@ky.gov)

KCHIP Website: <https://kidshealth.ky.gov/Pages/index.aspx>

Phone: 877-524-4718

Medicaid Website: <https://chfs.ky.gov/agencies/dms>

## LOUISIANA – Medicaid

Website: [www.medicaid.la.gov](http://www.medicaid.la.gov) or [www.ldh.la.gov/lahipp](http://www.ldh.la.gov/lahipp)

Phone: 888-342-6207 (Medicaid hotline) or

855-618-5488 (LaHIPP)

## MAINE – Medicaid

Enrollment Website:

[https://www.mymaineconnection.gov/benefits/s/?language=en\\_US](https://www.mymaineconnection.gov/benefits/s/?language=en_US)

Phone: 800-442-6003 | TTY: Maine relay 711

Private Health Insurance Premium Webpage:

<https://www.maine.gov/dhhs/ofi/applications-forms>

Phone: 800-977-6740 | TTY: Maine relay 711

## MASSACHUSETTS – Medicaid and CHIP

Website: <https://www.mass.gov/masshealth/pa>

Phone: 800-862-4840 | TTY: Massachusetts relay 711

Email: [masspremassistance@accenture.com](mailto:masspremassistance@accenture.com)

## MINNESOTA – Medicaid

Website: <https://mn.gov/dhs/health-care-coverage/>

Phone: 800-657-3672

## MISSOURI – Medicaid

Website:

<https://www.dss.mo.gov/mhd/participants/pages/hipp.htm>

Phone: 573-751-2005

## MONTANA – Medicaid

Website: <http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>

Phone: 800-694-3084

Email: [HHSHIPPPProgram@mt.gov](mailto:HHSHIPPPProgram@mt.gov)

## NEBRASKA – Medicaid

Website: <http://www.ACCESSNebraska.ne.gov>

Phone: 855-632-7633

Lincoln: 402-473-7000

Omaha: 402-595-1178

## NEVADA – Medicaid

Medicaid Website: <http://dhcfp.nv.gov/>

Medicaid Phone: 800-992-0900

## NEW HAMPSHIRE – Medicaid

Website: <https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program>

Phone: 603-271-5218

Email: [DHHS.ThirdPartyLiabi@dhhs.nh.gov](mailto:DHHS.ThirdPartyLiabi@dhhs.nh.gov)

HIPP Program Toll-Free Phone: 800-852-3345, ext. 5218

## NEW JERSEY – Medicaid and CHIP

Medicaid Website:

<http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>

Phone: 800-356-1561

CHIP Premium Assistance Phone: 609-631-2392

CHIP Website: <http://www.njfamilycare.org/index.html>

CHIP Phone: 800-701-0710 (TTY: 711)

## NEW YORK – Medicaid

Website: [https://www.health.ny.gov/health\\_care/medicaid/](https://www.health.ny.gov/health_care/medicaid/)

Phone: 800-541-2831

## NORTH CAROLINA – Medicaid

Website: <https://medicaid.ncdhhs.gov/>

Phone: 919-855-4100

## NORTH DAKOTA – Medicaid

Website: <https://www.hhs.nd.gov/healthcare>

Phone: 844-854-4825

## OKLAHOMA – Medicaid and CHIP

Website: <http://www.insureoklahoma.org>

Phone: 888-365-3742

## OREGON – Medicaid

Websites: <http://healthcare.oregon.gov/Pages/index.aspx>

Phone: 800-699-9075

## PENNSYLVANIA – Medicaid and CHIP

Website: <https://www.dhs.pa.gov/en/services/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html>

Phone: 800-692-7462

CHIP Website: <https://www.dhs.pa.gov/CHIP/Pages/CHIP.aspx>

CHIP Phone: 800-986-KIDS (5437)

# Important Notices (continued)



## **RHODE ISLAND – Medicaid and CHIP**

Website: <http://www.eohhs.ri.gov/>  
Phone: 855-697-4347 or 401-462-0311 (Direct Rite Share Line)

## **SOUTH CAROLINA – Medicaid**

Website: <https://www.scdhhs.gov>  
Phone: 888-549-0820

## **SOUTH DAKOTA – Medicaid**

Website: <http://dss.sd.gov>  
Phone: 888-828-0059

## **TEXAS – Medicaid**

Website: <https://www.hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program>  
Phone: 800-440-0493

## **UTAH – Medicaid and CHIP**

Utah's Premium Partnership for Health Insurance (UPP)  
Website: <https://medicaid.utah.gov/upp/>  
Email: [upp@utah.gov](mailto:upp@utah.gov)  
Phone 888-222-2542  
Adult Expansion Website: <https://medicaid.utah.gov/expansion/>  
**Utah Medicaid Buyout Program**  
Website: <https://medicaid.utah.gov/buyout-program/>  
CHIP Website: <https://chip.utah.gov/>

## **VERMONT – Medicaid**

Website: <https://dvha.vermont.gov/members/medicaid/hipp-program>  
Phone: 800-250-8427

## **VIRGINIA – Medicaid and CHIP**

Website: <https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select>  
<https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs>  
Medicaid Phone: 800-432-5924  
CHIP Phone: 800-432-5924

## **WASHINGTON – Medicaid**

Website: <https://www.hca.wa.gov/>  
Phone: 800-562-3022

## **WEST VIRGINIA – Medicaid and CHIP**

Website: <https://dhhr.wv.gov/bms/>  
<http://mywvhipp.com/>  
Medicaid Phone: 304-558-1700  
CHIP Toll-Free Phone: 855-MyWVHIPP (855-699-8447)

## **WISCONSIN – Medicaid and CHIP**

Website:  
<https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm>  
Phone: 800-362-3002

## **WYOMING – Medicaid**

Website: <https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/>  
Phone: 800-251-1269

To see if any other states have added a premium assistance program since July 31, 2024, or for more information on special enrollment rights, contact either:

## **U.S. Department of Labor**

Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
866-444-EBSA (3272)

## **U.S. Department of Health and Human Services**

Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
877-267-2323, Menu Option 4, Ext. 61565



## Important Notice from Cuesta College About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can easily find it. This notice has information about your current prescription drug coverage with Cuesta College and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

- Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
- Blue Shield has determined that the prescription drug coverage offered by Cuesta College is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

### WHEN CAN YOU JOIN A MEDICARE DRUG PLAN?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

### WHAT HAPPENS TO YOUR CURRENT COVERAGE IF YOU DECIDE TO JOIN A MEDICARE DRUG PLAN?

If you decide to join a Medicare drug plan, your current Cuesta College coverage will not be affected. If you keep this coverage and elect Medicare, the Cuesta College coverage will coordinate with Part D coverage.

If you do decide to join a Medicare drug plan and drop your current Blue Shield coverage, be aware that you and your dependents will be able to get this coverage back.

### WHEN WILL YOU PAY A HIGHER PREMIUM (PENALTY) TO JOIN A MEDICARE DRUG PLAN?

You should also know that if you drop or lose your current coverage with Cuesta College and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

### FOR MORE INFORMATION ABOUT THIS NOTICE OR YOUR CURRENT PRESCRIPTION DRUG COVERAGE...

Contact the person listed below for further information.

**NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Cuesta College. You also may request a copy of this notice at any time.

Date: 2025  
Name of Entity / Sender: Cuesta College  
Contact: Human Resources  
Address: P O Box 8106  
San Luis Obispo, CA 93403  
Phone: 805.546.3129



# Important Notices (continued)

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## **FOR MORE INFORMATION ABOUT YOUR OPTIONS UNDER MEDICARE PRESCRIPTION DRUG COVERAGE...**

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**



## Affordable Care Act and Patient Protection (ACA)

Also called Health Care Reform, the ACA requires health plans to comply with certain requirements. The ACA became law in March 2010. Since then, the ACA has required some changes to medical coverage—like covering dependent children to age 26, no lifetime limits on medical benefits, covering preventive care without cost-sharing, etc, among other requirements.

## Allowed Amount

Maximum amount on which payment is based for covered health care services. This may be called “eligible expense,” “payment allowance” or “negotiated rate.” If your provider charges more than the allowed amount, you may have to pay the difference. (See Balance Billing.)

## Balance Billing

When a provider bills you for the difference between the provider’s charge and the allowed amount. For example, if the provider’s charge is \$100 and the allowed amount is \$70, the provider may bill you for the remaining \$30. A preferred provider may not balance bill you.

## Brand Name Drug

The original manufacturer’s version of a particular drug. Because the research and development costs that went into developing these drugs are reflected in the price, brand name drugs cost more than generic drugs.

## COBRA (Consolidated Omnibus Budget Reconciliation Act)

The Consolidated Omnibus Budget Reconciliation Act allows people who lose their jobs to continue their employer-sponsored insurance coverage for up to 18 months.

## Children’s Health Insurance Program (CHIP)

The government program that provides free or low-cost health coverage for children up to age 19 in families whose income is too high to qualify for Medicaid but too low to afford private insurance. CHIP covers U.S. citizens and eligible immigrants. In some states, CHIP covers pregnant people. CHIP goes by different names in some states.

## Claim

A request for payment that you or your health care provider submits to your health insurer to be paid or reimbursed for items or services you have received. Most often, you will not be responsible for making claim requests. Usually, billing and claims specialists employed by the health care provider (e.g. primary care office, hospital) will make the claim on your behalf.

## Coinsurance

A percentage of costs you pay “out-of-pocket” for covered expenses after you meet the deductible.

## Copayment (Copay)

A fee you have to pay “out-of-pocket” for certain services, such as a doctor’s office visit or prescription drug.

## Comprehensive Coverage

A health insurance plan that covers the full range of care that you may need. This may include preventive services (like flu shots), physical exams, prescription drugs, and doctor or hospital care.

## Deductible

The amount you pay “out-of-pocket” before the health plan will start to pay its share of covered expenses.

## Formulary

A list of prescription drugs covered by the health plan, often structured in tiers that subsidize low-cost generics at a higher percentage than more expensive brand-name or specialty drugs.

## Generic Drug

Lower-cost alternative to a brand name drug that has the same active ingredients and works the same way.

## High-Deductible Health Plan (HDHP)

High-deductible health plans (HDHPs) are health insurance plans with lower premiums and higher deductibles than traditional health plans. Only those enrolled in an HDHP are eligible to open and contribute tax-free to a health savings account (HSA).



## Health Savings Account (HSA)

A health savings account (HSA) is a portable savings account that allows you to set aside money for health care expenses on a tax-free basis. State taxes may apply. You must be enrolled in a high-deductible health plan in order to open an HSA. An HSA rolls over from year to year, pays interest, can be invested, and is owned by you—even if you leave the company.

## Health Reimbursement Arrangements (HRAs)

Unlike HSAs, only an employer may fund an HRA and the funds revert back to the employer when the employee leaves the organization. HRAs are not subject to the same contribution limits as HSAs, and they may be paired with either high-deductible plans or traditional health plans.

## In-Network

Doctors, clinics, hospitals and other providers with whom the health plan has an agreement to care for its members. Health plans cover a greater share of the cost for in-network health providers than for providers who are out-of-network.

## Non-Preferred Provider

A provider who doesn't have a contract with your health insurer or plan to provide services to you. You'll pay more to see a non-preferred provider.

## Out-of-Pocket Maximum

The most you pay each year "out-of-pocket" for covered expenses. Once you've reached the out-of-pocket maximum, the health plan pays 100% for covered expenses.

## Out-Of-Network

A health plan may not cover treatment for doctors, clinics, hospitals and other providers who are out-of-network, but covered employees will pay more out-of-pocket to use out-of-network providers than for in-network providers.

## Out-Of-Pocket Limit

The most an employee could pay during a coverage period (usually one year) for his or her share of the costs of covered services, including co-payments and co-insurance.

## Plan Year

The year for which the benefits you choose during Annual Enrollment remain in effect. If you're a new employee, your benefits remain in effect for the remainder of the plan year in which you enroll, and you enroll for the next plan year during the next Annual Enrollment.

## Preferred Provider

A provider who has a contract with your health insurer or plan to provide services to you at a discount.

## Premium

The amount that must be paid for a health insurance plan by covered employees, by their employer, or shared by both. A covered employee's share of the annual premium is generally paid periodically, such as monthly, and deducted from his or her paycheck.

## Preventive Care

Health care services you receive when you are not sick or injured— so that you will stay healthy. These include annual checkups, gender- and age-appropriate health screenings, well-baby care, and immunizations recommended by the American Medical Association.

## Qualifying Life Event

A change in your life that can make you eligible for a Special Enrollment Period to enroll in health coverage. Examples of qualifying life events include moving to a new state, certain changes in your income, and changes in your family size.

## Skilled Nursing Care

Services from licensed nurses in your own home or in a nursing home. Skilled care services are from technicians and therapists in your own home or in a nursing home.

## Urgent Care

Care for an illness, injury or condition serious enough that a reasonable person would seek care right away, but not so severe as to require emergency room care.

