

SAN MATEO COUNTY
COMMUNITY
COLLEGE DISTRICT

Cañada College • College of San Mateo • Skyline College

HEALTH BENEFITS OPEN ENROLLMENT 2023



-
- What's Changing?
 - What can I do during Open Enrollment?
 - Frequently Asked Questions (FAQs)
 - Resources
 - Important Dates

What's Changing?

- Review the rates, your monthly out of pocket cost may have changed
- HealthNet no longer available in 2024
- United Healthcare expansion into more counties
- Increased out-of-network deductible for PPO plans

All changes are effective January 1, 2024





Frequently Asked Questions

Open Enrollment 2023 FAQs



Open Enrollment is September 11, 2023 - October 13, 2023

What can I do during Open Enrollment?

- Enroll in coverage
- Add/Delete eligible dependent(s) from your plan (medical, dental and vision)
- Cancel coverage
- Change health plans (medical or dental)
- Enroll/Re-Enroll in a Flexible Spending Account (**FSA**) plan.



REMINDERS:

- ❖ Re-enrollment for FSA is required every year, enrollment does not automatically carry over.
- ❖ ALL EMPLOYEES need to log-in to the AFEnroll Benefits Platform to confirm your 2024 benefit elections.
- ❖ All changes are effective January 1, 2024

Do I have to meet with American Fidelity?

No, this year you are not required to meet with American Fidelity.

All employees are required to log-in to the AFEnroll benefits platform to confirm your 2024 elections.

- Review/Update your personal information such as address.
- Review/Update your dependent/beneficiary data.
- Confirm your 2024 benefit elections.

**an HR representative will be available for in-person*

Appointments for additional support



Which Health Plans am I eligible for?

Use [CalPERS Health Plan Search by ZIP Code](#) tool



[Home](#) > [Active Members](#) > [Health Benefits](#) > [Plans & Rates](#) > [Health Plan Search by ZIP Code](#)

Health Plan Search by ZIP Code

You may use this tool to find CalPERS health plans available in your area.

To find monthly premiums for each health plan and get side-by-side benefit comparisons, [log](#)

Search Criteria

ZIP Code (required)

Member Category (required) [What's a Membership Category?](#)

- State/CSU
- Public Agency/School

Search Year

- 2023
- 2022

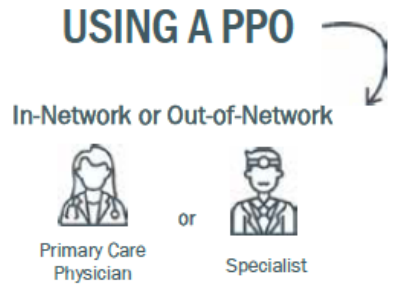
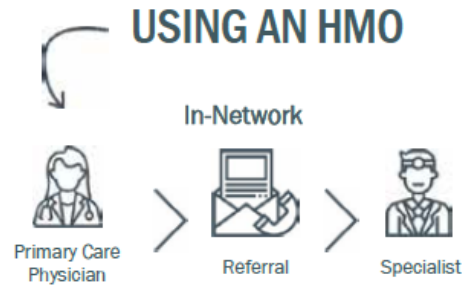
[Search for Health Plans](#)

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HMO vs PPO?

	HMO	HMO	PPO
	Kaiser	(depending on your zip code) Health Net, Anthem Blue Cross & Blue Shield Access+ Blue Shield Trio, Western Health Advantage	Anthem PERS Platinum & Gold
Required to select and use a Primary Care Physician (PCP)	Yes	Yes	No
Seeing a Specialist	Kaiser referral required in most cases	PCP referral required in most cases	No referral required
Deductible Required	No	No	Yes, in most cases
Finding a Provider	Contact Member Services	Contact Member Services	Contact Member Services
Claims Process	Usually handled by Kaiser	Usually handled by Health Net or Anthem Blue Cross	PPO providers will submit claims You submit claims for other services
Other Important Tips	This plan requires that you see a doctor in Kaiser to receive coverage Out-of-Network services without proper PCP referral will not be covered Emergencies covered worldwide	This plan requires that you see a doctor in a specific network to receive coverage Out-of-Network services without proper PCP referral will not be covered Emergencies covered worldwide	You may choose in or out of network care, however in-network care provides you a higher level of benefit Emergencies covered worldwide

Please note the above examples are used for general illustrative purposes only. Please consult with your Human Resources Department for more specific information as it relates to your specific plan.



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What are the Dental Plan Options?



DeltaCare Plan

- Must receive all dental care services from a dentist who participates in the DeltaCare network (please note that the network is very limited).
- Most services will be covered at 100% with no out-of-pocket costs with the exception of some major services.
- Plan includes orthodontic care; services must be provided by a DeltaCare orthodontist.

Delta Dental Plan PPO

- Flexibility to seek dental care services from any dentist, in or out of network.
- Receive the most savings by seeing a Delta Dental PPO Network Provider or a Delta Dental Premier Network Provider.
- Responsible for paying any charges over Delta Dental's approved fees when out-of-network.

Visit the Delta Dental Website at www.deltadentalins.com

- Download a digital card, view your benefits, covered dependent(s), claims and more!

Plan Highlights	DeltaCare	Delta Dental PPO	
	In-Network Only	In-Network	Out-of-Network
Calendar Year Deductible			
Individual / Family	None	None	
Cleanings Per Year	2 (1 per 6-month period)	3 (per year)	
Annual Maximum (In-Network & Out-of-Network Maximums are not combined)	None	\$2,200 per person	\$2,000 per person
Preventive and Diagnostic	\$5 - \$45 Copay, See Schedule of Benefits	Covered 100%	Covered at 70% - 100% of contracted fees ⁽¹⁾
Basic Services	See Schedule of Benefits	Covered 100%	Covered at 70% - 100% of contracted fees ⁽¹⁾
Jackets, crown restoration	\$35 - \$195 Copay, See Schedule of Benefits	Covered 100%	Covered at 70% - 100% of contracted fees ⁽¹⁾
Prosthodontics	\$5 - \$170 Copay, See Schedule of Benefits	Covered at 50% at contracted fees	
Dental Accidents Benefit	See Schedule of Benefits	Covered at 100% with a separate maximum at \$1,000 per person per calendar year	
Orthodontic Care	\$25 - \$1,900 Copay, See Schedule of Benefits	Not covered	

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How do I enroll or make a change?

Log-in to the **AFEnroll Benefits Platform**

Need assistance? Schedule an appointment with American Fidelity, they can walk you through the Online Benefits Platform.

https://enroll.americanfidelity.com/2599569F?utm_source=pre-enrollment&utm_medium=email&utm_campaign=pre-enrollment&utm_content=header

Resources

- [SMCCCD Benefits Guide](#)
- Attend a virtual information session/Lunch & Learn
- Attend the Health Fair
- [Benefits and Wellness](#) section of the District Downloads
- American Fidelity - [schedule an appointment](#)



Still have questions?



If you've attended the health fair and informational sessions, done your research, but still have questions. Meet with HR.

Open Enrollment Questions:

- By appointment <https://calendly.com/esclamadodavidj/open-enrollment-questions>
- Virtual Drop-In hours
- For in-person drop-in see the Benefits Calendar for HR on site hours.

Benefits into Retirement Questions - <https://calendly.com/diazn-hr>

Important Dates

- Health and Wellness Fair – September 27th 12pm-2pm
- HR-Benefits Virtual Drop-In Hours
- **Open Enrollment Ends October 13th**



See the [Benefits Calendar of Events](#)

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