

CVUSD

CONEJO VALLEY UNIFIED SCHOOL DISTRICT

EMPLOYEE BENEFITS 2024 - 2025

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The Basics

EMPLOYEE BENEFITS

Conejo Valley Unified School District is proud to offer our non-exempt employees a comprehensive employee benefits package. Benefit effective dates and eligibility is based on your union contract. The following pages include brief summaries of these benefits. Please refer to your enrollment materials or plan summaries for further plan details.

Additional information can be found on the [Benefits Page](#).

What Plans are Offered?

Eligible employees may elect to participate in the following plans:

- Medical
- Dental
- Vision
- Group Life and AD&D

In addition, eligible employees will automatically be enrolled in the following employer sponsored plans, at no cost:

- Employee Assistance Program

Changing Your Benefit Election

Each year you will have the opportunity to make changes to your benefit package during our annual open enrollment period. The only other time during the plan year you can make a change is if you experience a change in family status. An example of this would be:

- Change in marital status (marriage, death of spouse, divorce, legal separation)
- Change in number of dependents (birth, adoption, death, eligibility status, child support order)
- Change in employment status for you or your spouse (commencement, termination, leave of absence, full-time to part-time or vice versa)
- Special enrollment rights under HIPAA; or you, your spouse or child gain or lose Medicare or Medicaid coverage.

Important Reminders

JUST MARRIED?

You must complete and sign a new application to add your spouse within 30 days of your marriage date.

HAVE A NEW BABY?

You must complete and sign a new application to add your child within 30 days of the date of birth. Babies are not automatically added to the insurance policy.

HAVE YOU LOST OTHER COVERAGE?

If you lose other health, dental , and/or vision coverage, you may enroll yourself and/or your family within 30 days of losing coverage by filling out the application using the date of loss of coverage as the qualifying event.

HAVE YOU HAD A CHANGE OF ADDRESS?

It is important that you notify the Benefits department.

LIFE INSURANCE?

You may change your Life Insurance Beneficiary at any time. Contact the Benefits department.

ARE THERE CHANGES TO YOUR W4?

Accepted any time during the year and can be changed through the [employee portal](#).



Changing or Adding Coverage

- You may change your medical plan (Anthem PPO to/from Kaiser HMO).
- If you are an employee who previously declined coverage, but are entitled to District paid benefits, you may enroll at this time.

Adding Eligible Dependents

WHO ARE ELIGIBLE DEPENDENTS?

- Legal Spouse - provided the spouse cannot get medical coverage for \$400 or less, out of pocket, from his/her employer, and must provide a marriage certificate.
- Legal Domestic Partner - provided partner cannot get medical coverage for \$400 or less, out of pocket, from his/her employer, and must provide a Declaration of Domestic Partnership from the State of CA.
- Children (by birth, legal adoption, or court appointed guardianship or foster care)
 - Dependent children up to age 26 are eligible for any of the CVUSD medical plans.
 - Full-Time Students 19 years up to 26 years are also eligible for dental and vision (full-time is defined as successful completion of 24 units per calendar year).

PROOF NECESSARY TO ADD ELIGIBLE DEPENDENTS (PHOTOCOPY OF THE FOLLOWING):

- Registered/Notarized Marriage License
- Registered/Notarized Declaration for California Domestic Partnership
- Registered/Notarized Birth Certificate
- Registered /Notarized Adoption Papers
- Court Approved Guardianship/Foster Care Papers
- Transcript for Current Enrollment in Accredited College or Trade School (must meet definition of full-time student)

Enrollment forms are available on the [District website](#).

If you are making changes please send completed enrollment forms to Liz Grigsby, Benefits Specialist. Liz can be contacted at egrigsby@conejousd.org or by calling 805-498-4557 x7411.

It is your responsibility to notify the District immediately of any event that would cause an eligible dependent to no longer qualify for benefits. Events may include, but are not limited to, changes in spouse/domestic partner employment, divorce, death, student ineligibility for dental and vision coverage. You may be responsible for reimbursing the District for any charges incurred between the time of the disqualifying event and the time of notification by you to the District.

Medical Plans

MEDICAL PLAN – ANTHEM BLUE CROSS – District PPO		
www.anthem.com/ca		
	In-Network	Out-of-Network
Deductible		
Individual	\$500	\$1,000
Family	\$1,250	\$3,000
Annual Out-of-Pocket Maximum		
Individual	\$2,000	\$8,000
Family	\$4,000	\$16,000
Hospital Services		
Inpatient	20%	60%
Outpatient Surgery	20%	60%
Emergency Room	20%	20%
Physician Services		
Office Visit	20%	60%
Specialist Office Visit	20%	60%
Lab & X-Ray	20%	60%
CT scan, MRI, MRA, PET (prior authorization required)	20%	60%
Chiropractic Services		
(up to 24 visits per calendar year)	20%	60%
Routine Care		
Well Woman Care	No charge	\$25 copay+60%
Well Baby Care	No charge	
Routine Physical Exam	No charge	
Urgent Care	20%	60%
Prescription Drugs (ServeYouRx) – Retail		
Deductible	\$100	Not Covered
Generic	\$15	
Brand	\$30	
Compound	\$30	
Specialty	\$15/\$30	
Mental Health & Behavioral Health		
Inpatient Hospital (prior authorization required)	20%	60%
Outpatient	20%	60%

This is intended as a summary of the plans offered. If there is any discrepancy between this summary and the master contract, the contract will prevail. For a complete description of your benefits, please refer to your enrollment materials or plan summaries.

Medical Plans

MEDICAL PLAN – ANTHEM BLUE CROSS* – HMO In-Network Only

www.anthem.com/ca

Employee Pays

Deductible

Individual	\$0
Family	\$0

Annual Out-of-Pocket Maximum

Individual	\$1,000
Family	\$2,000

Hospital Services

Inpatient	No charge
Outpatient Surgery	No charge
Emergency Room	\$100 copay

Physician Services

Office Visit	\$30 copay
Specialist Office Visit	\$30 copay
Lab & X-Ray	No charge
CT scan, MRI, MRA, PET	No charge

Routine Care

Well Woman Care	No charge
Well Baby Care	No charge
Routine Physical Exams	No charge

Urgent Care

\$30 copay

Prescription Drugs – Retail

Deductible	None
Generic	\$15
Brand-Formulary	\$30
Brand-Non-Formulary	\$50
Compound	\$50
Specialty	\$15/\$30/\$50

Mental Health & Behavioral Health

Inpatient	No charge
Outpatient	\$30 copay

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***Per the union contract, MOU, no new enrollments are allowed for this plan at this time.**

Medical Plans

MEDICAL PLAN – KAISER	
www.kaiserpermanente.org	
Employee Pays	
Deductible	
Individual	\$0
Family	\$0
Annual Out-of-Pocket Maximum	
Individual	\$1,500
Family	\$3,000
Hospital Services	
Inpatient	No charge
Outpatient Surgery	\$30 copay
Emergency Room	\$100 copay
Physician Services	
Office Visit	\$30 copay
Specialist Office Visit	\$30 copay
Lab & X-Ray	No charge
CT scan, MRI, MRA, PET	No charge
Routine Care	
Well Woman Care	No charge
Well Baby Care	No charge
Routine Physical Exam	No charge
Urgent Care	\$30 copay
Prescription Drugs – Retail	
Generic	\$15 copay
Brand	\$30 copay
Specialty	30%
Mental Health & Behavioral Health	
Inpatient	No charge
Outpatient	\$30 copay

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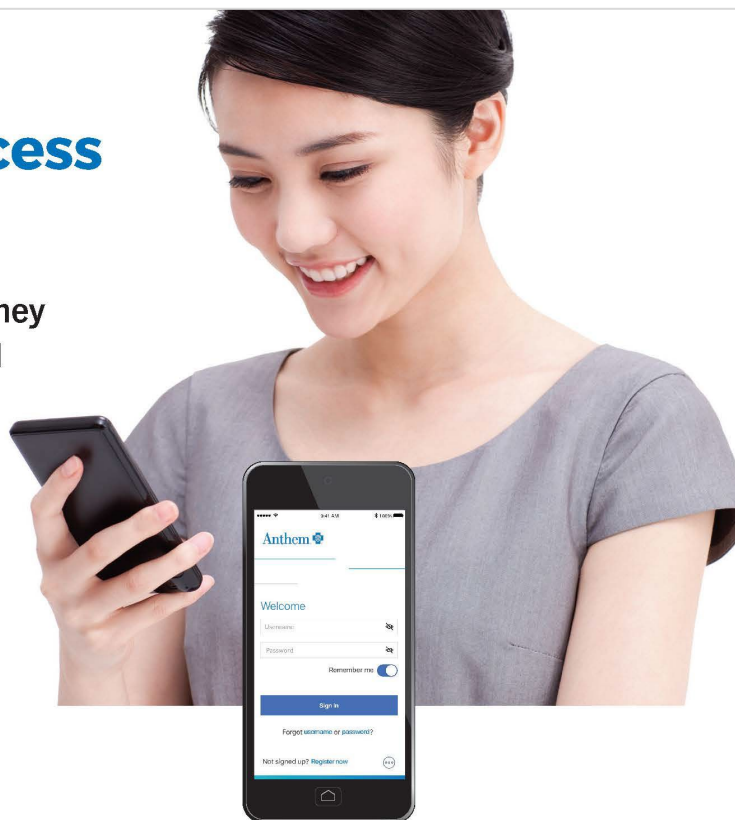
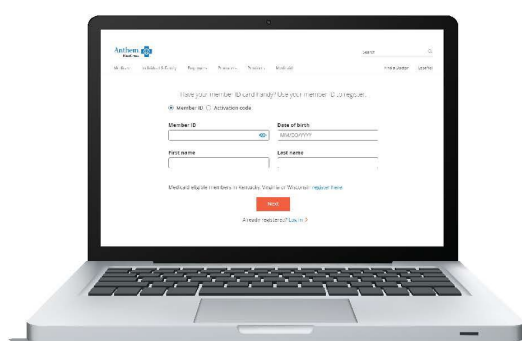
2024-2025

Full-time Employee Medical Contributions

	Kaiser Monthly Contribution				PPO/HMO Monthly Contribution			
Employee Category	12 mo.	11 mo.	10 mo.	Annual	12 mo.	11 mo.	10 mo.	Annual
Employee Only	\$30	\$92.73	\$36	\$360	\$60	\$65.46	\$72	\$720
Employee + 1 Child	\$65	\$70.91	\$78	\$780	\$125	\$136.37	\$150	\$1,500
Employee + 2 or more Children	\$110	\$120	\$132	\$1,320	\$210	\$229.09	\$252	\$2,520
Employee + Spouse	\$155	\$169.09	\$186	\$1,860	\$310	\$338.18	\$372	\$3,720
Employee + 1 Child & Spouse	\$190	\$207.27	\$228	\$2,280	\$375	\$409.09	\$450	\$4,500
Employee + 2 or more Children & Spouse	\$235	\$256.36	\$282	\$2,280	\$460	\$501.82	\$552	\$5,520
Dual Coverage – Both Spouses pay	\$30	\$92.73	\$36	\$360	\$60	\$65.46	\$72	\$720
Dual Coverage – Family – Both Spouses Pay	\$65	\$70.91	\$78	\$780	\$125	\$136.37	\$150	\$1,500

You've got quick access to your health care!

Register on **anthem.com/ca** or the **Sydney** mobile app.* Have your member ID card handy to register



From your computer

- 1 Go to **anthem.com/ca/register**
- 2 Provide the information requested
- 3 Create a username and password
- 4 Set your email preferences
- 5 Follow the prompts to complete your registration

From your mobile device

- 1 Download the free **Sydney** mobile app and select **Register**
- 2 Confirm your identity
- 3 Create a username and password
- 4 Confirm your email preferences
- 5 Follow the prompts to complete your registration

It's easy. Everything you need to know about your plan — including medical, pharmacy, dental, vision, life insurance — in one place. Making your health care journey simple, personal — all about you.

Need help signing up?
Call us at **1-866-755-2680**.



*You must be 18 years or older to register your own account.

Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.
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Manage your care online

See how easy it is to stay on top of your care. When you register at **kp.org**, you get the most out of your membership – and can manage your health anytime, anywhere.¹



Take charge of your care

Your connection to great health and great care is only a click away on **kp.org**. When you register for an online account, you can access many time-saving tools and tips for healthy living.

Visit **kp.org** anytime, anywhere, to:

- View most lab test results
- Refill most prescriptions
- Choose your doctor based on what's important to you, and change anytime
- Email your Kaiser Permanente doctor's office with nonurgent questions
- Schedule and cancel routine appointments
- Print vaccination records for school, sports, and camp
- Manage a family member's health²



Register now – it's easy

You can register online at **kp.org** or on the Kaiser Permanente mobile app. Just follow the sign-on instructions. You'll need your health/medical record number, which you can find on your Kaiser Permanente ID card.

kp.org/register

kp.org/registreseahora (en español)



Download the Kaiser Permanente app

You can also use the Kaiser Permanente mobile app to register for an online account, message your doctor's office with nonurgent questions, find doctors and locations, view upcoming appointments, and more.

kp.org/mobile

kp.org/movil (en español)



Making the switch to great care is easy

Are you new to Kaiser Permanente? Thinking about joining? It's simple to get started with your new plan – and we're here to walk you through it. Get started with Kaiser Permanente at **kp.org/easyswitch**.

¹. These features are available when you get care from Kaiser Permanente facilities. ². Online features change when children reach age 12. Teens are entitled to additional privacy protection under state laws. When your child turns 12 years old, you will still be able to manage care for your teen, with modified access to certain features. ³. This value-added service is an extra service provided by entities other than Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (KFHP-MAS), and is neither offered nor guaranteed under any KFHP-MAS contract. This entity may change or discontinue offering this service at any time. KFHP-MAS disclaims any liability for the service provided by this entity. ⁴. Please note that the ChooseHealthy program is not insurance. You should check any insurance benefits you have before using this discount program, as those benefits may result in lower costs to you than using this discount program. The ChooseHealthy program provides for discounts from participating specialty health care providers. You are obligated to pay for all services from those providers, but will receive a discount from those participating providers for services included in the program. The ChooseHealthy program also provides access to the Active&Fit Direct program, which provides discounted access to fitness centers. The ChooseHealthy program does not make any payments directly to those participating providers or to the Active&Fit Direct program. The ChooseHealthy program has no liability for providing or guaranteeing services and assumes no liability for the quality of services rendered. Discounts on products and services available through the ChooseHealthy program are subject to change; please consult the website for current availability.

Get wellness support

Take advantage of these convenient perks – from personal health coaching to reduced rates on alternative medical therapies.



Live healthier with helpful resources³

With our wellness resources, you'll get tools, tips, and information to help you create positive changes in your life. Our complimentary resources can help you:

- Lose weight
- Eat healthier
- Quit smoking
- Reduce stress
- Manage ongoing conditions like diabetes or depression

kp.org/health-wellness

kp.org/salud-bienestar (en español)



Connect to a wellness coach

If you need more support, we offer Wellness Coaching by Phone at no cost. You'll work one-on-one with your personal coach to make a plan to help you reach your health goals.

kp.org/wellnesscoach



Join health classes

With all kinds of health classes and support groups offered at our facilities, there's something for everyone. Classes vary at each location, and some may require a fee.

kp.org/classes

kp.org/clases (en español)



Enjoy reduced rates

Get reduced rates on a variety of health-related products and services through The ChooseHealthy® program.⁴ These include:

- Active&Fit Direct – members pay \$25 per month (plus a one-time \$25 enrollment fee) for access to a national network of more than 10,000 fitness centers
- Up to 25% off a contracted provider's regular rates for:
 - Acupuncture
 - Chiropractic care
 - Massage therapy

kp.org/choosehealthy



Take time for self-care

Manage stress, improve your mood, sleep better, and more with the help of wellness apps, available at no cost to adult members.

kp.org/selfcareapps

Colorado state law requires that an access plan be available that describes Kaiser Foundation Health Plan of Colorado's network of provider services. To obtain a copy, please call Member Services or visit kp.org.

Services covered under your health plan are provided and/or arranged by Kaiser Permanente health plans around the country: Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305, 404-364-7000 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 20852 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 1300 SW 27th St., Renton, WA 98057

Learn more about your health

More information is just a click away. Use these interactive tools and reference guides to find answers to your health questions and help you make decisions about your care.

Drug encyclopedia	Look up detailed descriptions of thousands of drugs, including possible side effects. kp.org/medications kp.org/medicamentos (en español)
Health encyclopedia	Explore more than 40,000 pages of in-depth information on health conditions, related symptoms, and treatment options. kp.org/health kp.org/salud (en español)
Health guides	Stay informed on popular health subjects or discover something new through our healthy living guides, available in English and Spanish. kp.org/livehealthy kp.org/vidasaludable (en español)
Interactive tools and calculators	Take an interactive quiz or enter your information into one of our calculators to learn more about your health. kp.org/calculators
Medical test directory	Learn more about your options for common tests and procedures, along with their risks and benefits. kp.org/healthdecisions
Natural Medicines Comprehensive Database®	Find answers to your questions about dietary supplements, vitamins, minerals, and other natural products. kp.org/naturalmedicines kp.org/medicinasnaturales (en español)
Recipes	Get inspired to prepare delicious, healthy dishes. Browse recipes by category – like vegetarian dishes, soups, or desserts – or by what’s in season. kp.org/foodforhealth
Symptom checker	Use our interactive visual aid to gauge your symptoms. Click on the body part that’s troubling you and learn what to do next. kp.org/symptoms kp.org/sintomas (en español)
Videos and podcasts	Look, listen, and learn about your health and well-being. Watch videos or download health-related, guided meditation podcasts. kp.org/video kp.org/audio

ServeYouRx.com/members

Make the most of your prescription benefit online at **ServeYouRx.com/members**. With just a few quick clicks, you'll have access to useful tools and resources that can help save time and money!

FIND WHAT YOU NEED ON THE SERVE YOU RX MEMBER HOMEPAGE

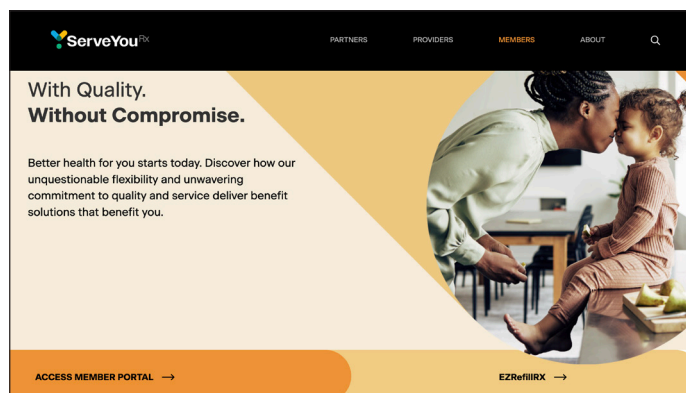
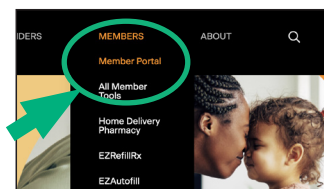
The Serve You Rx member homepage is dedicated to the member experience. On this page, you will find helpful tools and information about your pharmacy benefit and our mail service pharmacy, Serve You Rx Home Delivery Pharmacy, including:

- Member Portal
- EZRefillRx
- How you can sign up for home delivery and automatic refills
- Member forms
- Drug lists

MEMBER PORTAL

As a plan member, you can register for the Member Portal through **ServeYouRx.com/members**. This free, secure portal contains information about your benefit and will help you track and organize prescription details for yourself and covered family members.

Once on the Serve You Rx member homepage, click the "Access Member Portal" button. As part of registration, you will be instructed to create a HealthSafe ID, which we use to ensure your information is protected.



Once registered, you have access to:

- **My Profile** — Manage your account details and store contact information for providers, emergency contacts, and more.
- **My Prescriptions** — View and organize all your prescription and over-the-counter medications in one convenient place.
- **Drug Pricing and Information** — Compare the costs of drugs between home delivery from Serve You Rx Home Delivery Pharmacy and retail pharmacies. Learn about prescription storage, missed dosage instructions, common uses, side effects, and more.
- **Pharmacy Locator** — Search for network pharmacies that accept your insurance by ZIP code, distance, and 24-hour availability.
- **Benefits Information** — Learn about your benefits and how to use them.
- **Claim History** — View and/or download the details of your current and past claims.

Need help?

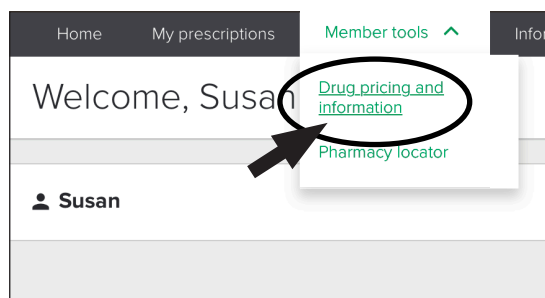
Serve You Rx customer service is available at 800-759-3203 if you have questions or need assistance using ServeYouRx.com/members or the Member Portal.

How to Use Drug Pricing and Other Information

Our “Drug pricing and other information” feature can help you discover which pharmacy has your medication for the lowest price.

FOLLOW THESE SIMPLE STEPS:

- 1 Log into the Member Portal and select “Drug pricing and other information” under “Member tools.”



- 3 If necessary, edit the drug strength, quantity, and days' supply prescribed to you and select “Search.” Otherwise, simply click the magnifying glass icon after you've selected your drug name.

A screenshot of a search interface. At the top, it says 'Drug Name'. Below that is a search field containing 'Synthroid' and a magnifying glass icon to its right. Below the search field, it says 'Let us help you narrow your search'. There are two sections: 'Form and Dosage Strength' with a dropdown menu showing 'Synthroid TAB 75MCG' and 'most common' to its right, and 'Quantity' with a text input field containing '1'.

- 2 Enter the name of your drug in the search field.

A screenshot of a search interface. At the top, it says 'Search for a drug'. Below that, there is a paragraph: 'Look up a drug and find information and pricing at nearby pharmacies. Medical supplies are not available through search. Please call the number displayed on the Contact Us page for coverage information on supplies.' Below this is a section titled 'Drug Name' with a search field containing 'Synthroid' and a magnifying glass icon to its right. Below the search field, there is a green button labeled 'Synthroid' and a text input field containing 'Allergard Surgical Gloves Synthetic Sterile Size 5-1/2'.

- 4 Now, you will be able to view an estimate of how much your medication costs across different pharmacies, with the most affordable option labeled as “Best Price.”

A screenshot of a search results page. At the top, it says '8 options near you' and 'Search area' with a location pin icon and 'Wauwatosa, WI 53226' and an 'Edit' link. Below this is a 'Sort by' dropdown menu set to 'Recommended'. The main content area is divided into two columns. The left column is titled 'Drug Details' and shows 'Form and Dosage Strength' as 'Synthroid TAB 75MCG' and 'most common'. Below this is a 'Quantity' section with a dropdown menu set to '1' and 'per day'. The right column is titled 'My pharmacy' and shows a list of pharmacies. The first pharmacy is 'Swan Serv-u Pharmacy' with a price of '\$0.33 per day' and '\$10.00 30 day supply'. Below this is 'Aurora Pharmacy 077 Wauwatosa' with a price of '\$0.33 per day' and '\$10.00 30 day supply'. Below this is 'Froedtert Pharmacy #200 200' with a price of '\$0.33 per day' and '\$10.00 30 day supply'. Each pharmacy entry includes the pharmacy name, address, phone number, and a 'See all [1] locations' link.

For more information, please call our contact center at 800-759-3203 or visit ServeYouRx.com/members.



You can view your member tools, download forms, and more at ServeYouRx.com/members.



Dental Plans

DELTA DENTAL - PPO

www.deltadental.com

In-Network

Out-of-Network (UCR)

Deductible

Individual	\$0
Family	\$0

Annual Maximum Benefit

Per Individual	\$1,700	\$1,500
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Coverage Type

Type A - Preventative	70% - 100%	70% - 100%
Type B - Basic Restorative	70% - 100%	70% - 100%
Type C - Major Restorative	70% - 100%	70% - 100%
Type D - Orthodontia	70% - 100%	70% - 100%

Orthodontia Lifetime Maximum

Child Only	50% up to \$1,000 per person
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Vision Plan



VISION SERVICE PLAN – VSP – PPO

www.vsp.com

	In-Network	Out-of-Network
Eye Exam	Once every 12 months	Once every 12 months
Eye health exam, dilation, prescription and refraction for glasses	Covered in full	Up to \$45
Retinal imaging	\$39 copay	Not available
Frame	Once every 24 months Allowance \$150	Once every 24 months Up to \$70
Standard Corrective Lenses	Once every 12 months	Once every 12 months
Single vision, lined bifocal, lined trifocal, lenticular	Covered in full	Up to \$30 - \$65
Contact Lenses (in lieu of glasses)	Once every 12 months	Once every 12 months
Elective Lenses	\$150 Allowance	Up to \$105
Medically Necessary	Covered in full	Up to \$105

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Basic Life & AD&D Plan

STANDARD – BASIC TERM LIFE/AD&D
www.standard.com

Life Amount	\$50,000
AD&D Amount	\$50,000

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EMPLOYER PROVIDED GROUP LIFE/AD&D

CVUSD provides all eligible employees with Basic Term Life and Accidental Death and Dismemberment (AD&D) coverage through The Standard, at no cost.


Basic Life and AD&D is provided to you at a flat \$50,000.

Accidental Death and Dismemberment provides additional protection in the event of accidental death and covers loss of limb or vision due to accident.

ACCELERATED BENEFIT

The accelerated death benefit provides an option to withdraw a percentage of your life insurance coverage when diagnosed as terminally ill.





Employee Assistance Program (EAP)

The EAP provides the following benefits to all employees at no cost:

- 3 face-to-face confidential counseling sessions per family unit, per year with licensed therapists. The confidential assistance can be used to help solve problems with:
 - Marital and Family Issues
 - Emotional Difficulties
 - Legal Consultation
 - Financial Consultation
 - ID Recover
 - Dependent care & Daily Living Resources
 - Crisis Consultation
- Counselors available 24 hours, 7 days a week for emergency and urgent assistance.
- Unlimited community referrals for childcare, elder care, chemical dependency.
- Financial professionals are available to discuss your concerns and provide you with tools and information you need to address your finances.

800.999.7222

Company code: conejousd

Or go to *anthemEAP.com*

Benefit Contact Information

IMPORTANT CONTACTS

Anthem Blue Cross	800.759.3030
ServeYouRx- PPO Pharmacy	800.759.3203
Kaiser	800.464.4000
Delta Dental	866.499.3001
VSP Vision	800.VSP.7195
Standard Life Insurance	888.937.4783

