



*Preparing Career Ready Graduates*

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**Joint Health Management Board**

**Announcements for This Year's Open Enrollment**

*October 1 - November 30, 2012*

**TO:** Active and Non-Medicare (under Age 65) Retired Employees Eligible for Benefits under the Fresno Unified School District's Employee Health Care Plan

**RE:** Annual Open Enrollment

**DATE:** September 21, 2012

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This year's annual Open Enrollment for 2013 benefits occurs between October 1 and November 30, 2012. If you wish to make any changes to your existing coverage, you must complete the enclosed Enrollment Form and return it to the FUSD Benefits Office via US Mail or Intra-District Mail no later than **November 30, 2012**. All changes will be effective January 1, 2013. Please review the following brief highlights to understand changes that may affect you in 2013.

**New Vision Provider - MES Vision:** Starting January 1, 2013, MES Vision (MES) will replace Safeguard and VSP and become our single vision plan provider. If you are currently enrolled in either VSP or Safeguard, there's no need to worry. You will automatically be enrolled with MES on January 1, 2013, and your benefits will start over for the calendar year.

You will receive your new MES policy in the mail in December, however you will not receive an identification card (ID card). MES will allow you to print an ID card from their website, but an ID card is not required for services. To set up an appointment, simply contact the provider and provide them with your social security number. That's all they will need to verify your coverage and set up your appointment. For more information about the benefits available with MES, review the supplemental information enclosed in this Open Enrollment packet.

**No Rate Contribution Increases in 2013 for Active Employees:** The Joint Health Management Board (JHMB) is pleased to announce that there are no employee rate contribution increases for any of the benefits provided in 2013 for active employees. Thanks to the efforts of the Fresno Unified School District, the JHMB, and the improved program usage by our employees, our 2013 rates will remain at 2012 levels and the vision plan will be offered with no monthly premium contributions for active employees. It will require continued efforts by all of us to manage our overall healthcare expenses to help minimize increases in the coming years.

In 2013, there is a modest change in the monthly premium contributions for early retirees for the vision plan only. Please review the vision rates for more details.

**Unreimbursed Medical Account Limits Decrease in 2013:** The Affordable Care Act (also commonly known as Health Care Reform) was officially upheld by the United States Supreme Court this summer. One provision of the new law that affects your wallet in 2013 involves limits to employee pre-tax contributions to Unreimbursed Medical Accounts. For 2013 this limit has been reduced to a maximum of \$2,500 per calendar year. It is important to consider this change when planning for your out-of-pocket expenses for 2013. By participating in the Section 125 plan, you can save money in taxes by taking advantage of premium deductions, unreimbursed medical accounts, and dependent care expense accounts.

American Fidelity will be available (on-site) to assist you in enrolling in your Unreimbursed Medical Account for 2013. Please review the information provided in this packet for more details on this change and American Fidelity's scheduled on-site dates.

**WellPATH - New Wellness Program Begins Oct. 1:** Wellness is an active process of educating oneself to making choices toward a healthy and fulfilling life. WellPATH, the new employee wellness program for FUSD active employees, is committed to ensuring that our employees have the tools and resources available to maintain a healthy lifestyle. Through education, wellness activities, and resources to support healthy lifestyle choices, the WellPATH program seeks to foster a healthy work environment and optimal health for our employees.

Join us on Sunday, October 7, 2012, as we "Make Strides Against Breast Cancer of the Central Valley." This wellness activity is the first of many to come that will focus on the program's key components - physical activity, nutrition, work/life balance, health management, and screenings/vaccinations. Visit <http://main.acsevents.org/goto/JHMB> to register online or call (559) 248-7538 for a hard copy entry form. There is no cost to participate in this activity.

For more information on the WellPATH program, visit the WellPATH section of [www.JHMBHealthConnect.com](http://www.JHMBHealthConnect.com).

**SPECIAL NOTE - Kaiser Permanente Enrollees:** You can only enroll in Kaiser Permanente Health Plan if you live or work in a zip code on the attached Kaiser zip code range list. Also, Kaiser Permanente Health Plan coverage is only available to Active Employees and Retirees not eligible for Medicare (under age 65). If you are a Retiree eligible for Medicare, or have a dependent that is eligible for Medicare, you will not be eligible to enroll in Plan Option C. In addition, if you are a Retiree or a Dependent of Retiree and you expect to become Medicare-eligible within the next year, you may not want to enroll in the Kaiser Permanente Health Plan. If you do enroll, you would have to change to Plan Option A or B once you become eligible for Medicare.

To enroll in Kaiser, you must complete the Kaiser enrollment form along with the FUSD benefits enrollment form. For more information about Kaiser Permanente plan benefits and service areas, review the supplemental information enclosed in this Open Enrollment packet.

**No Action Required:** There are no changes to your Medical or Dental providers or plan benefits in 2013. If you do not wish to make any changes to your benefits for the upcoming year, no action

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is required on your part during this Open Enrollment period. However, if you wish to make changes to your benefits or add dependents, you must complete the Benefits Open Enrollment form enclosed in this packet.

**Review the Enclosed Materials:** To assist you in making the best decisions for you and your family, the following information is enclosed:

1. Summary of Medical Plan & Prescription Benefits
2. Summary of Zip Code Ranges For Kaiser Permanente Service Areas
3. Summary of MES Vision Benefits and a list of providers
4. Summary of Medical, Dental, and Vision Rates
5. American Fidelity Announcement Regarding 2013 Unreimbursed Medical Accounts Limits and Schedule of On-site Meetings
6. Benefits Open Enrollment Form - which must be completed and returned to the Benefits Office no later than **November 30, 2012**. If you are adding a dependent that has never been enrolled, supporting documents such as marriage, domestic partner or birth certificates must be submitted with the enrollment form.

For additional plan information and/or provider contact information visit [www.JHMBHealthConnect.com](http://www.JHMBHealthConnect.com).