



HealthConnect is a program brought to you by the Joint Health Management Board of Fresno Unified School District. For more information about your health benefits, visit www.JHMBHealthConnect.com.

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Announcements for This Year's Open Enrollment

October 1 – November 30, 2026

To: Non-Medicare Retirees Eligible for Benefits under the Fresno Unified School District's Employee Health Care Plan

Re: Annual Open Enrollment

Date: September 11, 2026

This year's annual Open Enrollment for 2027 benefits occurs from October 1 to November 30, 2026. **If you wish to make any changes to your existing coverage, you must complete the enclosed Enrollment Form and return it to the District Benefits Office by no later than Monday, November 30, 2026.** All changes will be effective January 1, 2027.

We have prepared videos to guide you in this year's Open Enrollment process. Scan the codes below to watch the introductory video, then the video detailing your plan.

View the intro
video.



View the
video for Early
Retirees.



Please review the following highlights to understand your benefits in 2027. The letter below includes:

- Changes to prescription drug coverage and emergency room copays under PPO Plans A & B
- Changes to Plan C/Kaiser benefits
- Updates on supplementary benefits available through JHMB

If you do not wish to make any changes to your existing coverage for the upcoming year, no action is required on your part during this Open Enrollment period.

Sign Up For the Latest Updates to Your Benefits

JHMBHealthConnect.com/email-sign-up

As a District retiree, you can now be updated on critical changes to your health care plan by signing up for the Joint Health Management Board's email list. The JHMB's updates will keep you informed about provider changes, new benefits, and more through email.

Sign up for updates by scanning this code.



Customer Service Survey

If you were enrolled in PPO Plan A or PPO Plan B in 2026, please complete an anonymous satisfaction survey on the prescription drug benefit by scanning the code below or visiting this web address: <https://bit.ly/rxsurvey2026>

Complete the survey by scanning this code.



Changes in Prescription Drug Coverage

Prescription benefits have been modified for PPO Plans A & B and Plan C/Kaiser.

PPO Plan A	PPO Plan B	Plan C/Kaiser
- Individual/Family Out-of-Pocket Max: \$500/\$1,000 - Elimination of \$0 tier for certain generic Rx - Generic 30-Day Retail: \$15 Copay - Preferred Brand 30-Day Retail: \$45 Copay - Non-Preferred Brand 30-Day Retail: \$75 Copay <i>90-day retail and mail-order supplies require two 30-day copays</i>	- Individual/Family Out-of-Pocket Max: \$1,125/\$2,250 - Elimination of \$0 tier for certain generic Rx - Generic 30-Day Retail: \$15 Copay - Preferred Brand 30-Day Retail: \$45 Copay - Non-Preferred Brand 30-Day Retail: \$75 Copay <i>90-day retail and mail-order supplies require two 30-day copays</i>	Retail Prescription Drugs (Up to 30-day supply): - Most Generic: \$15 Copay - Most Brand-Name: \$45 Copay - Most Specialty: \$75 Copay Mail Order Prescription Drugs (Up to 100-day supply): - Most Generic: \$30 Copay - Most Brand-Name: \$90 Copay - Most Specialty: Not Available



Please note: for PPO Plans A and B, coverage has been eliminated for GLP-1 drugs for weight loss. They will still be covered when prescribed for diabetes. The Kaiser plan covers GLP-1 drugs for obesity for members with BMI equal to or greater than 40.

Changes To Emergency Room Copays

Copays for Emergency Room visits have increased under PPO Plans A & B and Plan C/Kaiser. For PPO Plan A, the copay is now \$150 per visit, while for PPO Plan B, the copay is \$150 plus 20% coinsurance per visit. For Plan C/Kaiser, the copay is \$150 per visit. This applies to both in-network and out-of-network facilities.

Other Changes To Plan C/Kaiser Benefits

Non-Emergency Medical Transportation (NEMT) Policy

For plans renewing on or after January 1, 2027, Kaiser Permanente will cover non-emergency medical transportation (NEMT) services such as stretcher-gurney van, or wheelchair van, when medically necessary and ordered by a Plan Physician.

Screening for Cervical Cancer

For plans renewing on or after January 1, 2027, for Affordable Care Act (ACA)-compliant commercial plans and grandfathered plans that have adopted the ACA preventive care package, Kaiser Permanente will expand the cervical cancer screening benefit for average risk women to cover additional testing and follow up after an initial screening when indicated to complete the screening process, at \$0 cost share.

Opt-Out Option

If you do not want to participate in any of these benefit plans, you have the opportunity to opt out. If you choose to opt out, you will not have medical or prescription coverage through Fresno Unified School District and will not be able to re-enroll until either the next Open Enrollment opportunity or if a special enrollment event occurs.

Elimination of Virtual SimpleTherapy Program

Support for the virtual physical therapy program under SimpleTherapy has been eliminated; that service will no longer be available. Please note that this service is separate from the Chiropractic and Acupuncture services, which will remain available.

Rate Changes for COBRA and Ed Code

Please note that COBRA and Ed Code rates for Dental and Vision coverage will be changing as of January 1, 2027. For retirees on automatic premium deduction for Dental and/or Vision through CalPERS/CalSTRS, premiums update automatically. No action is needed. You will receive a separate notice regarding the rate change.

Dependents Eligibility Reminder

Notify the District when your ex-spouses and dependents are no longer eligible for benefits. As a reminder, you are required to notify the District within 60 days following the date on which any dependent no longer meets the eligibility criteria for dependent coverage (including divorce or legal separation; and the termination, dissolution, or nullification of Domestic Partnership).

Failure to notify the District within the required time period may cause you to be responsible for the reimbursement of any claims paid for ineligible dependents.

Medicare Enrollment Reminder

Enroll in Medicare when you and/or your spouse or dependent become an eligible retiree to minimize your payments.

The Joint Health Management Board wants to remind you of the importance of enrolling in Medicare once you are eligible. The District's Health Care Plan indicates that you must enroll in Medicare Parts A & B as soon as you and/or your spouse or dependent become eligible for Medicare as a retiree.

Your specific Coordination of Benefits (COB) changes once you become eligible for Medicare as a retiree, which may result in reductions of Plan payments and increases in your patient responsibilities if you fail to enroll in Medicare. This requirement only applies to retirees in the Fresno Unified School District Employee Health Care Plan. **Active employees age 65 or over are not required to enroll in Medicare.**

WellPATH Program Update

WellPATH, the Employee Wellness Program for Fresno Unified School District, is pleased to offer a variety of wellness services throughout the year. Below are some highlights of the WellPATH program.

Know Your Numbers With WellPATH

WellPATH offers free onsite biometric wellness screenings at various FUSD locations throughout the year for covered members and their eligible dependents (18+). Wellness screenings include body composition testing, blood pressure screening, cholesterol screening, A1C test for diabetes and blood glucose management, CBC panel, Vitamin D testing, and more. You will also receive an on-site health coaching session and access to additional programs such as free personal training and nutrition coaching for those eligible. Participants receive a \$50 gift card incentive!

Learn more and get started by scanning this code.



Participate in Wellness Challenges—Improve Your Health and Win Prizes

Throughout the year, the WellPATH Program serves up wellness challenges to jumpstart and/or cultivate healthy habits among its members. These challenges typically run six to eight weeks and offer individual and work site incentives based on healthy eating, exercising, and educational activities.

Employee Assistance Program (EAP)

Available to all benefit-eligible employees, retirees, and dependents, including Kaiser Permanente (Plan C) Members.

The Employee Assistance Program, offered through Claremont EAP, helps you resolve personal issues before they become more serious and difficult to manage. Claremont will support you quickly and confidentially in dealing with the stresses and challenges of everyday life. You and your family members can receive the following professional, confidential counseling services:

- 5 Free Counseling Visits per Incident
- 24-Hour Crisis Help
- Financial Support
- Legal Services
- Child & Parenting Services
- Adult & Elder Care Services
- Online Work-Life Resources Portal

The EAP also provides access to resources that can help you address virtually any personal concern or question. Visit www.ClaremontEAP.com for more information or call Claremont EAP at (800) 834-3773 to discuss your question or issue with an experienced counselor who will refer you to the resources most appropriate for your needs.

Teladoc

Teladoc visits are available to you with a \$0 co-pay under the PPO Plan. Teladoc gives you 24/7 access to licensed, board-certified doctors by phone or video. Many have 20+ years of experience and can diagnose, recommend treatment, and prescribe medications when appropriate. Teladoc serves as an alternative to Urgent Care or ER visits with no waiting rooms, no unexpected bills, and no added strain on your schedule.

Visit jhmbhealthconnect.com/teladoc-vs-urgent-care/ or scan the code for more information on Teladoc and to set up your account so it's ready when you need it.

Learn more and get started by scanning this code.



Review the Enclosed Materials

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

1. Enrollment Form
2. Early Retiree Annual Required Legal Notices
3. Kaiser Permanente Service Area ZIP Code List

For additional plan information and/or provider contact information, visit www.JHMBHealthConnect.com.