

# OPEN ENROLLMENT ACTION GUIDE - FAQ

**Plan Year: January 1, 2025—December 31, 2025**

**Open Enrollment begins on September 16th, 2024 and ends on October 11th, 2024**

## Open Enrollment is coming... Here's what you need to know!

### **Want to make a change or confirm your current elections?**

Our online EASE system will be your self-service option. Simply register for or log in to your online EASE account to make changes or confirm your current elections. Refer to the second page of this document for instructions on how to access the EASE portal.

### **Can I change my medical coverage through myCalPERS?**

Yes, but you must also make the change in EASE as the documentation produced in this system is the District's official paperwork to process your changes with the benefits carriers and payroll deductions.

### **Not making any changes to your current elections?**

If you are currently enrolled and do not wish to make any changes to your current medical, dental, and/or vision coverage, log into your online EASE account to sign and confirm your elections are correct.

### **Are you waiving coverage for medical?**

Eligible employees waiving medical insurance **MUST** waive medical in the EASE system. **This action is required.**

### **Who should I contact if I want to make a change from my current Primary Care Doctor?**

Employees need to contact carriers directly to make a change from their current Primary Care Physician (PCP). Carriers will only receive this information from members directly. Please note, entering this change into EASE **WILL NOT** result in the update being made. If you **DO NOT** wish to change your PCP no action is required and your coverage and assigned Doctors/Medical groups will rollover automatically into the new plan year. Carrier information can be found on the back of your ID card (s).

### **How do I add a dependent to my health plans?**

Log in to your online EASE account to add dependents. If you are adding dependents during open enrollment, it is required that proof of dependent eligibility (Marriage Certificate and/or Birth Certificates) be provided.

### **How do I enroll in the Flexible Spending Accounts (FSA) for Medical & Dependent Care expenses?**

The American Fidelity team will be available during the on-site open enrollment meetings as well as in November for the (FSA) Open Enrollment. Look for more information on American Fidelity provided at a later date.

### **Have questions regarding your additional voluntary coverages?**

The additional voluntary coverage (s) rollover every year unless you contact your carrier to make changes or your carrier sends you a change notification letter. If you would like to sign up or make changes to your current coverages, please call or email your carrier. Below is their contact information.

AFLAC (626) 388-1530 Ext.101, [www.aflac.com](http://www.aflac.com); American Fidelity (800)365-9180, [www.americanfidelity.com](http://www.americanfidelity.com); Pacific Educators (800) 722-3356, [www.PEinsurance.com](http://www.PEinsurance.com); The Standard (800) 522-0406, [www.standard.com/cta](http://www.standard.com/cta) ; UNUM (800)421-0344, [www.unum.com](http://www.unum.com).

### **Don't have access to a computer to enroll through EASE?**

If you do not have access to a computer to enroll for the 2025 plan year through EASE, there is an employee kiosk in the Payroll Office. Please contact the benefits team to schedule an appointment.

### **Need additional help and/or resources to better assist you?**

The Beverly Hills USD Benefits Team will be available throughout the Open Enrollment window. Email [benefits@bhusd.com](mailto:benefits@bhusd.com) or [benefits@bhusd.org](http://benefits@bhusd.org) for assistance.



# What's Changing?

**Effective January 1, 2025**

## Ease Online Enrollment

Your current benefits will be mapped over to the January 1, 2025 plan year. If you do not log in EASE to make changes during open enrollment your plans will remain as is.

Open Enrollment is your annual opportunity to change your medical, dental, and vision coverage.

## myCalPERS Portal Changes

**IMPORTANT!!** If you make a change to your medical coverage through myCalPERS, you must also make the change in EASE as the documentation produced in this system is the District's official paperwork to process your changes with the benefits carriers and payroll deductions.

**All employees are required to login to EASE to make your benefit elections online.**

## CalPERS Medical Plan Options

**More than ever, it is very important to review the CalPERS program you are enrolled in.** Please review the plan options that are available as only you can decide which health plan is best for you and your family.

CalPERS offers a variety of Health Maintenance Organization (HMO) and Preferred Provider Organization (PPO) plans and networks to choose from. Your current doctor may participate in another plan or network that might be less expensive.

## PERS Gold and Platinum PPO Plans

CalPERS is partnering with **Blue Shield of California** and **Included Health** starting January 1, 2025. Blue Shield will be the new administrator for the PPO plans and Included Health will help you find the personalized care you need. Included Health is available by phone, online, or mobile app to help you navigate your healthcare and CalPERS health benefits.

## What Isn't Changing

- PPO Plan benefits are not changing.
- Prescription Drugs will remain through Optum Rx.
  - ⇒ No need to get new prescriptions.
  - ⇒ No need to change anything with Mail Order Drugs.

## What's Changing?

- **Blue Shield of California** will be the new administrator for PERS Gold and Platinum PPO Plans.
- **Included Health** will be available to PERS Gold and Platinum PPO members.
- All PPO plan members will receive new ID cards.
- District benefits contribution left over can be applied to purchase supplemental benefits such as Disability, cancer, voluntary life insurance, etc.

## Dental and Vision Plans

- No benefit changes
- **\*Decrease in cost\***



# Ease Online Enrollment

Enrollment is easy with our online enrollment system!

<https://bhusd.ease.com/>

Access Ease from work or home to make your benefit elections, update your personal information, and to locate important benefits documents. Ease login information is located on page 3 of our Employee Benefits Guide.



## What You Need to Do

There are steps you must take for Open Enrollment. Please take time to review your current enrollment, assess your needs and make your benefit elections carefully. Elections made during Open Enrollment are effective January 1, 2025. No changes are permitted after October 11, 2024, or during the plan year, unless you experience a qualified change in family status as defined by the IRS. Refer to the Employee Benefits Guide, page 3 for details.

- Review the Beverly Hills USD's [2025 Employee Benefits Guide](#) which highlights all of our benefit options for the 2025 plan year.
- **It is highly recommended All employees log in to [EASE](#) to make your benefit elections online.** Once logged into the system, verify your personal information, elect, decline, make changes, or terminate benefits. Ease login instructions are located on page 4 of your Employee Benefits Guide.
- Be sure to update or identify a beneficiary designation for your life insurance. You may login to Ease to update your beneficiary as needed.
- If you wish to participate in the Flexible Spending Accounts, you must enroll. Current elections will not carry-over from 2025. Look for more information on American Fidelity provided at a later date.
- Review and finalize all of your elections in Ease.
- **All open enrollment elections must be completed by October 11, 2024 for a January 1, 2025 effective date.**