



# Benefits Update

Get the Most from Your SVUSD Benefits

February 2015



## Wellness Drive

SVUSD supports wellness and encourages Annual Preventive Care Visits with your primary care physician. If your doctor is able to identify and treat illnesses at their earliest stages this could potentially avoid large claim costs in the future. Annual Preventive exams are provided at no cost to you and your family members that are covered on the Blue Shield medical plan. This helps to maintain positive relationships with your medical provider and potentially identifies illnesses or injuries in their earliest state for the best possible outcome for the member.

Blue Shield medical plan is encouraging all employees and spouses/domestic partners to complete their preventative exam between January 1st and March 31st to enter a raffle drawing with a chance to win one of the **100 wellness prizes, each valued up to \$500.00.**

*To participate in the Wellness Drive, follow the three simple steps listed below:*

- 1** Schedule your annual preventative care appointment with your primary care physician between now and March 31, 2015
- 2** Bring your 2015 Wellness Drive form to your doctor for completion (communicate that the visit is to be coded and billed as an annual preventative care visit)
- 3** Return your completed form to SVUSD's Benefits Department no later than April 10, 2015 to be entered in the drawing to win one of Blue Shield's 100 wellness prizes



## Who Can I Cover?

Here is a list showing who you can cover under your healthcare plan:

- A legally married spouse, who is not legally separated from the Employee.
- A domestic partner who is registered with the State of California. AND/OR
- A child, of the employee or spouse/registered domestic partner, under the age of 26 including: natural child; stepchild; court-appointed legal guardianship of the Employee; foster child; adopted child; child required to have medical coverage provided by the Employee.
- A child, of the employee or spouse/registered domestic partner, who has met the criteria of Disabled Child as outlined above.
- Dependent children will automatically drop from your plan at the end of the month he/she turns age 26.

## Status Changes

Changes to your healthcare plan may be made within 31 days of the following events (no exceptions can be made):

- Change in your legal marital/registered domestic partner status (i.e., marriage, legal separation, divorce, or death of your spouse)
- Birth of a child or date you adopt a child, or placement for adoption
- Death of a dependent
- Change in your dependent's eligibility
- Change in employment status
- Loss of other coverage

## It's Tax Time!

You may be asked by your CPA or tax advisor for forms 1095-B or 1095-C to show proof of medical coverage. Ultimately, it is on the honor system

for 2014, no proof is required to check the box that you had coverage for the full 12 months. The 1095-B or 1095-C will be required when filing your 2015 tax return. If your tax preparer is requesting proof of insurance you can provide the following:

- **PPO participants:** Contact Blue Shield for a form letter at 1-888-587-9503
- **HMO participants:** Necessary information is on your ID card



## Insurance ID Information

**American Fidelity** (FSA Provider) information is accessed by providing your identification number provided at enrollment. The number is a combination of 2014 and your SVUSD PIN.

For example: If your SVUSD PIN is 12345; use 201412345. American Fidelity does not retain SSN information for employees.

**United Behavioral Health Services** are accessed by calling 800-234-5465 (also listed on your Blue Shield ID card) and providing your SSN number. No cards are provided.

**VSP Vision Services** are accessed by providing your doctor with the last four digits of your SVUSD Employee PIN. VSP does not retain SSN information for employees or dependents. No cards are provided.