

GENERAL INFORMATION

San Jose Unified School District provides medical, dental and life insurance benefits to employees, retirees, and their eligible dependents.

ELIGIBILITY

All permanent and temporary employees and their families are eligible for benefits. Part-time employees may participate by paying a pro-rata share of monthly premiums. Retirees of the District, as well as the surviving spouse/dependent child (Refer to COBRA Section) of an active employee or retiree, may continue to participate in group benefit plans at their own expense. Short-term and hourly employees are not eligible for benefits. You and your current dependents must apply for membership within 31 days of becoming eligible to enroll and must provide required official documentation (marriage certificate, birth certificates, and/or student status verification).

Any employee who initially did not enroll in any of the health and welfare benefits when first eligible will be given another opportunity to sign-up under the following circumstances only:

- a) Spouse loss of coverage from employer
- b) Divorce or legal separation (with appropriate documentation)
- c) Increase in hours of employment (minimum of 1 hour)

Proof of loss of coverage will be required upon enrollment. Please contact Human Resources as soon as any of the above situations occur.

“Family” refers to the spouse of Domestic Partner of the employee and the unmarried, dependent child(ren) of the employee to age 19. At age 19 unmarried children may be included to age 25 if the child is attending school full-time at an accredited high school, trade school, college or university and primarily dependent upon the employee for support. If your dependent child(ren) loses eligibility between age 19 and 25 and subsequently becomes a full-time student as noted above, they will become eligible to re-enroll in the plan upon proof of full-time status. A Child is the Employee’s child, stepchild, your adopted child from the moment of placement in your home, or a child under your legal guardianship, but only if this child depends on You for support and maintenance and if the child lives with You in a parent-child relationship. The term child does not include a foster child who is eligible for benefits provided by any governmental program or law, unless such inclusion is required by the laws of state. Proof of full-time status will be required annually from the school, college or university. Coverage also extends beyond age 19 for children who are mentally or physically incapacitated and incapable of self-support.

WHEN COVERAGE BEGINS

Your coverage will begin after you have worked at least one-half of a month (i.e., If you start April 4, your benefits will begin May 1. If you start April 18, your benefits will begin June 1).

Ten-month participating employees will be covered through July and August, provided they are on the payroll through the last working day in June.

To enroll a new spouse and newly acquired dependent children, including newborn children and newly adopted children (with appropriate paperwork), submit a change of enrollment form within 31 days of their becoming your dependents.

Dependents not enrolled when the employee was enrolled, or when they were initially eligible, may be enrolled only during the annual open enrollment period.

CHOICE OF HEALTH CARE PLANS

Employees have a choice of medical plans. The employee and eligible dependents must enroll in the same plans.

- **Foundation Plan** offers comprehensive medical coverage, including prescription drugs. Members are able to choose their own physician and hospital and level of benefit. Benefits paid under the plan are subject to annual deductibles and copayments.
- **Kaiser Health Plan** offers comprehensive coverage at Kaiser facilities, including coverage for prescription drugs, vision care and psychological services.
- **SJUSD Self-Funded Dental Plan** offers coverage for a percentage of the cost of dental treatment from a dentist of your choice.
- **Life Insurance Plan** offers employees \$15,000 life insurance coverage for all bargaining units except Administrators. Administrators are eligible for \$50,000 life insurance coverage.

COBRA BENEFITS (CONSOLIDATED OMNIBUS RECONCILIATION ACT OF 1985)

Federal law requires most employers sponsoring group health plans to offer employees and their families the opportunity for a temporary extension of health coverage (called “Continuation Coverage”), at group rates in certain instances where coverage under the plan would otherwise end, (e.g., dependent children beyond age 19 or full-time students at age 25). Employees and their dependents should read the COBRA section carefully.

Additional benefits for retirees and/or surviving spouses are detailed in the COBRA Section.

FAMILY AND MEDICAL LEAVE ACT OF 1993 (FMLA)

The FMLA law became effective August 5, 1993. One of the provisions of the FMLA states that Group Health Benefits must be continued by the employer while the employee is on an approved FMLA leave of absence. COBRA coverage is available after the end of the period that the District must continue coverage during a FMLA leave of absence. Please contact Human Resources for additional information.

OPEN ENROLLMENT

Employees and retirees may transfer coverage without penalty during open enrollment periods held each year. Typically, open enrollment takes place from May 1st through June 1st with changes becoming effective July 1.

FOR ADDITIONAL INFORMATION

Questions about benefit coverage should be directed to the Benefits staff at (408) 535-6161 or (408) 535-6172.

EMPLOYEE BENEFIT COMMITTEE

The Employee Benefit Committee was established to bring representatives from the employee organizations and from the District together to jointly monitor benefit programs and identify strategies for cost containment. The primary purpose of the committee is to ensure that affordable health care remains available to District employees. The committee meets monthly.

YOU MUST SIGN UP FOR YOUR MEDICAL, DENTAL AND LIFE INSURANCE WITHIN THIRTY-ONE DAYS OF HIRE. IF YOU DO NOT, YOU WILL HAVE TO WAIT FOR OPEN ENROLLMENT, WHICH IS EVERY YEAR FROM MAY 1ST THROUGH JUNE 1ST.

