

2019-2020 Open Enrollment Frequently Asked Questions

When is Open Enrollment?

Open Enrollment begins **Monday, May 13, 2019** and ends on **Thursday, May 30, 2019**. Coverage and premium cost share will become effective July 1, 2019 and last until June 30, 2020.

Why should I enroll?

All benefits-eligible employees must make an active health plan election during Open Enrollment. Employees will not automatically default into their current plan if no action is taken.

In addition to making new elections, you can also:

- Confirm your current elections
- Confirm spouse coverage and dependents.
- Update your Life Insurance Beneficiary
- Ensure all information is accurate

If you choose not to take action, only your existing medical coverage will terminate on June 30, 2019.

How do I find out what my current benefits are today?

Employees can log into Reta Trust at www.retatrust.org to access their current benefit elections. For assistance in obtaining your User ID and Password, please refer to the Reta Trust User guide at https://www.scd.org/sites/default/files/2019-04/UsernamePasswordInstruction_Reta%20%283%29.pdf.

Can I add or remove my eligible dependents during Open Enrollment?

Yes. You may add or remove eligible dependents during open enrollment. Eligible dependent(s) include: spouse, child(ren) up to their 26th birthday, step or adopted child(ren), and disabled children over age 26, with required documentation.

How do I verify my Dependents?

If you are adding a dependent to your health insurance that has not been previously verified, you will need to provide documentation to prove dependency. All documents can be uploaded directly into the benefits platform via Reta Trust. Alternatively, you can fax your documents along with bar coded fax coversheet (provided by Reta) at 1-888-265-2144.

Dependent Type	# of Docs	Primary Required Document	Secondary Required Document	Tertiary Required Document
Spouse	2	Marriage Certificate	- Jointly filed 1040 * - Separately filed 1040 with same address * - Financial documents in both names - Utility bill in both names	N/A
Child	1	Birth Certificate Or Hospital Birth Record	N/A	N/A
Stepchild	3	Birth Certificate	Marriage Certificate	- Jointly filed 1040 - Separately filed 1040 with same address - Financial document in both names - Utility bill in both names
Disabled Dependent	2	Birth Certificate	- Employee's form 1040 with dependent listed - Dependents 1040 filed from employee's address - SSDI Documentation	N/A
Adopted child	1	Court document	N/A	N/A
Legal Guardian	1	Court document	N/A	N/A
Foster child	1	Court document	N/A	N/A
* Not Required if Marriage is less than 90 days old				

Dependent Validation Process Video:

https://www.youtube.com/watch?v=AsnmdnUZSjI&index=7&list=PLiZ962gS2_QkEhgg8roEbLhbdmU20Jt08

How do I complete the enrollment process?

You must go online to the RetaEnroll360 website (click Log In on the Reta Members and Employers corner at www.retatrust.org) and complete the enrollment process.

IMPORTANT INFORMATION REGARDING LIFE COVERAGE: Effective July 1, 2019, we will be moving from The Standard to Sun Life Financial. As an employee, you are eligible to enroll for supplemental life, without enrolling for health coverage. You, your spouse, and/or child(ren) will have a "one-time opportunity" to enroll in additional life insurance with no medical questions asked up to the Guaranteed Issue amount. Please refer to Sun Life Financial Packet for Guaranteed Issue amounts at: <https://www.scd.org/sites/default/files/2019-05/Sun%20Life%20Enrollment%20packet.pdf>.

If you elect a volume greater than the plan's Guaranteed Issue, you will need to fill out an Evidence of Insurability (EOI) form.

Evidence of Insurability (EOI): https://www.scd.org/sites/default/files/2019-05/EOI%20form_0.pdf
Manage Life Insurance Beneficiaries Video:

https://www.youtube.com/watch?v=svtnFg8VLQ8&index=7&list=PLiZ962gS2_QkEhgg8roEbLhbdmU20Jt08

What if I need to make a change after I've completed my enrollment?

If you change your mind after submitting your enrollment online, simply go back to RetaEnroll360, make your changes, resubmit your elections online and print or email a summary of your employee benefit elections to your Benefits Administrator. The deadline for making changes is 11:59 p.m. on Thursday, May 30th.

Can I enroll using a paper form?

Open Enrollment is online only. If you need help enrolling, please contact your Benefits Administrator.

Will I receive a new medical ID card?

Yes, you will be sent a new medical card. Cards will be sent during the month of June 2019.

What should I do if I don't receive my ID card?

Contact the customer service number for your insurance carrier directly. Toll free numbers are available online at https://www.scd.org/sites/default/files/2019-05/Diocese-Lay-Benefits-Booklet-2019_0.pdf.

What if I need to make a change after open enrollment?

Changes to your benefits elections after Open Enrollment require a Qualifying Life Event (QLE) Notification Form. You must submit a QLE Notification form, an Enrollment/Change form, and provide supporting documentation of the qualifying event within 31 days. Fax all documents to Reta Trust Client Services at 1-887-332-7382.

Qualifying Life Event (QLE) Notification Form: <https://www.scd.org/sites/default/files/2018-01/Qualifying%20life%20event%20form.pdf>

Enrollment/Change Form: https://www.scd.org/sites/default/files/2018-04/Enrollment_Change%20form.pdf

What is a Qualifying Status Change Event that will allow me to make changes to my Open Enrollment benefit elections?

Qualifying Event means a change in your family, employment or group coverage status which would affect your benefits. Additional information regarding qualifying event is available online at https://www.scd.org/sites/default/files/2019-05/Diocese-Lay-Benefits-Booklet-2019_0.pdf.

Who do I contact If have questions?

CARRIER DIRECTORY

Anthem Blue Cross	www.anthem.com/ca (888) 722-1077
Kaiser	www.kp.org (800) 533-1833 HSA (877) 750-3399
Sutter Health AETNA	www.sutterhealthaetna.com (866) 243-9776
Health Equity HSA	www.healthequity.com/AnthemBCBS-HSA (877) 713-7712
EnvisionRX	www.envisionrx.com (844) 852-7437
Delta Dental	www.dentalins.com (800) 765-6003
VSP	www.vsp.com (800) 877-7195
Life Financial	www.sunlife.com (800) 247-6875
EAP Services	www.guidanceresources.com (877) 595-5281
Reta Trust	www.retatrust.org (877) 303-7382

LAY PERSONNEL OFFICE

Phone: 916-733-0239

Fax: 916-733-0238

E-mail: benefits@scd.org

Additional Information:

- Employee Benefits Brochure: https://www.scd.org/sites/default/files/2019-05/Diocese-Lay-Benefits-Booklet-2019_0.pdf.
- New Employee Assistance Program (Effective July 1, 2019) : <https://www.scd.org/sites/default/files/2019-05/EAP.pdf>
- Sun Life Financial Enrollment Packet: <https://www.scd.org/sites/default/files/2019-05/Sun%20Life%20Enrollment%20packet.pdf>
- Benefits Directory: https://www.scd.org/sites/default/files/2018-03/Benefits%20Directory_Reta%202018_0.pdf
- 2019 Reta Trust Live Well Health and Well-Being Program: <https://www.scd.org/sites/default/files/2019-05/2018%20Reta%20Launch%20FAQ-%20MEMBER.pdf>
- 403(b) Enrollment Guide: <https://www.scd.org/sites/default/files/2019-04/807165%20Enrollment%20Brochure.pdf>