

2020-2021 Open Enrollment Frequently Asked Questions

When is Open Enrollment?

Open Enrollment begins **Monday, May 04, 2020** and ends on **Tuesday, May 26, 2020**. Coverage and premium cost share will become effective July 1, 2020 and last until June 30, 2021.

Why should I enroll?

Even if you don't plan to make changes, you should log in to Reta Trust to:

- 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, your existing coverage options will “roll over” into the next year.

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.

What's changing for 2020?

- Reta has partnered with Livongo and added a new Diabetes Management program for members enrolled in Anthem, Aetna, and United Healthcare. Login to the Reta Benefits Center to learn more.
- Reta Members enrolled in Reta High Deductible Health Plans (HDHPs) with Health Savings Accounts (HSAs) will not need to meet their annual deductible before the plan covers expenses related to the treatment of diabetes.
- Reta Members enrolled in HDHPs with HSAs can now record employee contributions for HSA plans in RetaEnroll.
- FOR KAISER PERMANENTE MEMBERS BridgeHealth, Reta's Centers of Excellence program for elective surgeries, will no longer be available for Kaiser Permanente members.

- Act Wise is the new Anthem HSA banking vendor replacing HealthEquity. Anthem members enrolled in a HDHP with HSA will receive a new Anthem ID card and new Act Wise debit card.
- Health Equity is the new Kaiser HSA banking vendor replacing Wex. Kaiser members enrolled in a HDHP with HSA will receive a new Health Equity debit card.
- RetaEnroll will now ask for member mobile phone numbers as part of the enrollment process this year and going forward.

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.

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 Tuesday, May 26th.

Can I enroll using a paper form?

Open Enrollment is online only. Paper enrollment is available for employees with no internet access. If you need help enrolling, please contact your Benefits Administrator.

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/2020-04/Diocese-Lay-Benefits-Booklet-2020-FINAL.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.

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/2020-04/Diocese-Lay-Benefits-Booklet-2020-FINAL.pdf>.

Where can I get more detailed information?

Detailed information about your benefits plan is available on the Reta Benefits Center through the RetaTrust.org website. If you require assistance accessing your account, with information on the Reta Benefits Center, or you do not have access to the Internet, call the RetaEnroll Client Services Department toll free at 1.877.303.7382 from 8:30 AM to 8:00 PM ET, Monday through Friday, or send an email to Service@RetaEnroll.org. The Reta Client Services team will either directly assist you or connect you with the best resource for help.

Who do I contact if I have questions?

CARRIER DIRECTORY

Anthem Blue Cross	www.anthem.com/ca (888) 722-1077
Kaiser	www.kp.org (800) 533-1833
Sutter Health AETNA	www.sutterhealthaetna.com (866) 243-9776
Health Equity HSA	www.healthequity.com/ (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
Travel Assistance Services	www.assistamerica.com (800) 872-1414 inside USA - Toll Free (609) 988-1234 outside USA - Collect Call
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/2020-04/Diocese-Lay-Benefits-Booklet-2020-FINAL.pdf>
- Employee Assistance Program: <https://www.scd.org/sites/default/files/2019-05/EAP.pdf>
- Travel Assistance Program: <https://www.scd.org/sites/default/files/2020-04/Travel-Assistance-Program.pdf>
- Sun Life Financial Enrollment Packet: <https://www.scd.org/sites/default/files/2019-05/Sun%20Life%20Enrollment%20packet.pdf>
- Sun Life Financial Evidence of Insurability (EOI): https://www.scd.org/sites/default/files/2019-05/EOI%20form_0.pdf
- Benefits Directory: https://www.scd.org/sites/default/files/2018-03/Benefits%20Directory_Reta%202018_0.pdf
- 2020 Reta Trust Live Well Health and Well-Being Program: <https://www.scd.org/sites/default/files/2020-01/2020-Reta-Trust-Relaunch-FAQ-Members-Final.pdf>
- 403(b) Enrollment Guide: <https://www.scd.org/sites/default/files/2019-04/807165%20Enrollment%20Brochure.pdf>