

# PALM SPRINGS UNIFIED SCHOOL DISTRICT

## WELCOMES YOU TO THE NEW HIRE TEACHER BENEFITS ORIENTATION



PRESENTED BY RISK MANAGEMENT/BENEFITS





# AGENDA

July 30, 2020

8:30AM – 10:15AM

## BENEFITS ORIENTATION

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INTRODUCTION

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SELF-INSURED SCHOOLS OF CALIFORNIA: SISC

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DELTA DENTAL

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VSP

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METLIFE LIFE INSURANCE

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AMERICAN FIDELITY

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EASE

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SISC Medical



# Palm Springs Unified School District New Employee Meeting 2020

Certificated and Management  
Open Enrollment for Medical Plans

# Agenda

The purpose of this presentation is to provide an overview of the health benefits offered by PSUSD.

## Medical Plan Options

Blue Shield PPO

Blue Shield HMO

Kaiser Permanente HMO

## SISC Value-Added Services

## Member Resources



# Medical Plan Options

Active employees are given the choice between 4 medical plans.

## **2 - SISC Blue Shield PPO Plans**

100-B \$20 co-pay, Rx \$7-25

80-G \$30 co-pay, Rx \$7-25

## **1 - SISC Blue Shield HMO – Full Network**

\$10-0 Admit, Rx \$5-20

## **1 - Kaiser Permanente HMO**

\$15 Office Visit co-pay, Rx \$5-20 (30 day fill)

SISC medical plans offer a “Discount Premium for Dual Covered SISC Members” the following criteria must be met.

- Married/Domestic Partner couples enrolled in a SISC medical plan at any SISC member district qualifies
- Must cover each other
- Composite rated Medical and Rx rates

# SISC Blue Shield PPO



## 100-B \$20; Rx 7-25

- \$20 Office visit, Urgent Care & Specialist co-pay
- \$100 individual/ \$300 family Deductible
- \$100 Emergency room co-pay (waived if admitted within 24 hrs.)
- \$100 Ambulance co-pay (air and ground)
- \$1,000 individual/ \$3,000 family Out-of-Pocket Maximum (*this is the most you will pay in a calendar year while using In-Network providers and facilities*)
- Outpatient **prescription drug** coverage through Navitus Health Solutions
  - \$7 co-pay for generics/\$25 co-pay for brand medication for a 30-day supply – Fill at participating pharmacies **except Walgreens.**
  - \$0 co-pay for generics at Costco for a 30 or 90-day supply (exception of some narcotic pain medication and some cough syrup with codeine).
  - You do not need to be a member of Costco to use the pharmacy.
  - Mail Order will be through Costco up to a 90-day supply. You will need a new prescription and complete the Costco Mail Order form to begin.
- *It is always the patient's responsibility to confirm benefits and if providers are in-network or contracting. Out-of-network benefits are limited or not covered at all.*

# SISC Blue Shield PPO



## 80-G \$30; Rx \$7-25

- \$30 Office visit, Urgent Care & Specialist co-pay
- \$500 individual/ \$1,000 family deductible
- Plan pays 80% and member pays 20% after deductible has been met for in-network services.
- \$100 Emergency room co-pay (waived if admitted within 24 hrs.)
- \$100 Ambulance co-pay (air and ground)
- \$2,000 individual/ \$4,000 family Out-of-Pocket Maximum (*this is the most you will pay in a calendar year while using In-Network providers and facilities*)
- Outpatient **prescription drug** coverage through Navitus Health Solutions
  - \$7 co-pay for generics/\$25 co-pay for brand medications for a 30-day supply – Fill at participating pharmacies **except Walgreens.**
  - \$0 co-pay for generics at Costco (30 or 90-day supply)
  - You do not need to be a member of Costco to use the pharmacy.
  - Mail Order will be through Costco up to a 90-day supply. You will need a new prescription and complete the Costco Mail Order form to begin.
- *It is always the patient's responsibility to confirm benefits and if providers are in-network or contracting. Out-of-network benefits are limited or not covered at all.*





## Additional PPO plan information

- Some services provided by non-contracting or out-of-network providers/facilities are not covered and do not accumulate towards Out-Of- Pocket Maximum such as;
  - X-ray, Lab, Durable Medical Equipment (DME) and Physical Medicine which includes chiropractic, physical or occupational therapy.
  - If you use an OON Provider you will be responsible for any charges over the allowed amount that would have been paid to an in-network provider. This is called balance billing.
  - This does not apply to emergency services.

Always best to use In-Network Providers

- **IMPORTANT:** Surgeries are to have prior authorization before scheduling. It is best to confirm with the carrier for possible facility restrictions **before** any surgery or scheduled procedure is done.

# SISC Blue Shield HMO



## **\$10-0; Rx 5-20 FULL NETWORK**

- \$10 Office visit, Urgent Care & Specialist co-pay
- \$0 Copay per admission for Inpatient Hospital Stays
- \$0 co-pay for Lab, X-Ray, Skilled nursing care, Hospice and Durable Medical Equipment (DME)
- \$0 Deductible on this plan
- \$100 Emergency room co-pay (waived if admitted within 24 hrs.)
- \$100 Ambulance co-pay (air and ground)
- \$1,000 individual/ \$2,000 family Out-of-Pocket Maximum

### Outpatient **prescription drug** coverage through Navitus Health Solutions

- \$5 co-pay for generics/\$20 co-pay for brand medication with a 30-day supply – Fill at participating pharmacies **except Walgreens.**
- \$0 co-pay for generics at Costco (30 or 90-day supply)
- Costco Mail Order up to a 90-day supply. Will need a new prescription and complete Costco Mail Order form to begin.

## Additional HMO plan information

- Chiropractic and Acupuncture Benefit:
  - 30 combined visits per calendar year
  - \$10 copay
  - Must use American Specialty Health network (ASH)
- Hearing Aid Benefit:
  - Audiological evaluations \$10 copay
  - Hearing aid instrument & ancillary equipment every 24 months. 50% coverage.
- It is always the patient's responsibility to obtain referrals from their HMO Primary Care Physician or Medical Group to ensure medical services are covered and that their providers are in-network or contracting.
- Make sure to check your new Blue Shield ID cards to ensure the Provider/Medical Group you want is accurate.
  - If the information is not correct, call Blue Shield's customer service number on the back of the ID card to request a change. **Confirm the effective date of requested change with Blue Shield's customer service.**



# Definitions

- Office Visit Co-pays – Member’s responsibility.
- Deductible – Member’s responsibility before the plan pays.
- Out-of-Pocket Maximum - this is the most you will pay in a calendar year while using In-Network providers and facilities. Look at it as a safety net.
- *(Office Visit Co-pays, deductible and coinsurance are all included in the OOP Max).*
- 4<sup>th</sup> Quarter Carryover - SISC plans with a deductible have a 4<sup>th</sup> Quarter Deductible carry over.  
(except the Anchor Bronze plan)

What this means is any money a member has paid towards their **deductible** in the months of Oct, Nov and Dec will be carried over to the next year to help satisfy that year’s deductible.

Only the **deductible** is carried over not OV Co-pays or Co-insurance.

# SISC

## Kaiser Permanente HMO



### **\$15 OV; Rx \$5-20 (30 day)**

- \$15 co-pay for:
  - Office visit, Urgent Care & Specialist visits
  - Outpatient Hospital or Surgery center visits
  - Physical or Occupational Therapy visits
- \$50 Ambulance co-pay
- \$100 Emergency room co-pay
- \$0 Durable Medical Equipment (must use approved Kaiser DME providers)
- Outpatient **prescription drugs** are filled at a Kaiser Pharmacy
  - \$5 co-pay for generic (30 day supply)
  - \$20 co-pay for brand (30 day supply)
  - Kaiser Mail Order available. (Call Customer Service to begin the process).
- Kaiser members will access care at a Kaiser facility.
- There are no out-of-network benefits without approval from Kaiser.

# Additional Kaiser Permanente HMO



## Chiropractic and Acupuncture Benefits

- \$10 co-pay up to 30 combined visits per year
  - You can self-refer through American Specialty Health (ASH) Network
- Hearing Aid Benefit
  - \$500 allowance per device; 1 device per ear; 2 devices every 36 months
- Kaiser members have access to SISC's Value Added Services:
  - EAP – Employee Assistance Program
  - Expert Medical Opinion - Advance Medical
  - 24/7 Nurse Line
  - Kaiser members can call Member Service and request a “Phone Appointment” (This allows the member to speak with the physician without making a trip to the waiting room).
- Currently enrolled members will maintain their same medical record number.



# ID Card Information

- **Blue Shield** will provide new ID cards with the new group number and pharmacy information to the subscriber.
  - **PPO Plans:** Blue Shield does not automatically issue PPO ID cards to dependent children. If you need an ID card for your dependent children call Blue Shield Member services at 1-855-256-9404 and request the ID card. ID cards are issued in the subscribers name.
  - **HMO Plans:** Blue Shield HMO ID cards will be issued for each person enrolled on the plan as they may all have a different PCP or Medical Group.

**\*\*Be sure to share your new ID card information when accessing medical services and filling a prescription.\*\***

- **Kaiser Permanente** will only provide new ID cards IF the member has not received a card in the last 395 days or:
  - New Enrollment
  - Name Change
  - Requested a Replacement card
- If you have questions regarding benefits or claims, please contact the customer service numbers on your ID cards.



# Navitus Health Solutions

**Navitus Health Solutions manages the pharmacy benefits for the SISC PPO & HMO Blue Shield plans**

## **SISC/Navitus Network**

- The network includes most independent pharmacies and all major chain pharmacies **except Walgreens.**

## **Navitus Formulary – Are my medications covered?**

Once enrolled you can register with Navitus at [www.navitus.com](http://www.navitus.com) and have access to benefit information and find out if your medication is covered.

To find out if your medication is covered **before** you are enrolled:

- Call Navitus Health Solutions at 1-866-333-2757
- Tell Customer Care you are “**New to SISC but not active in the system**”
- Provide Navitus with this code: **RXPID 9X35, SISC Formulary G. Make sure you mention “SISC”**

**NOTE:** *The SISC Formulary requires step-therapy for some covered medications or a prior authorization. There are some therapeutic classes of medication that have preferred medications. Members should register with [www.navitus.com](http://www.navitus.com) to view the most up-to-date formulary.*





# How to Access benefits without an ID card

***One ID card is used for both medical and pharmacy services***

## **Blue Shield MEDICAL benefits:**

- Call Blue Shield Member Services at 1-855-256-9404 and ask for your ID number and Group Number.
- This information will allow you to register on Blue Shield's website [www.blueshieldca.com](http://www.blueshieldca.com) and print a temporary ID Card.

## **Blue Shield PHARMACY benefits:**

Are managed by Navitus Health Solutions 1-866-333-2757.

Pharmacy ID is your Blue Shield ID with a two digit extension (01 for subscriber, 02 for next dependent etc.).

## **Kaiser Permanente members:**

- Call member services at 1-800-464-4000 to confirm enrollment and request your Medical Record Number (MRN).
- Kaiser plans use a Kaiser pharmacy.

# Dependent Eligibility Documentation is Required



DEPENDENT TYPE	REQUIRED DOCUMENTATION
Spouse	<ul style="list-style-type: none"> <li>• Prior year's Federal Tax Form that shows the couple was married filing jointly (financial information may be blocked out). If you file separately SISC requires a copy of the Marriage Certificate and a Notarized SISC Marriage Affidavit.</li> <li>• For <u>newly married</u> couples where the prior year tax return is not available a marriage certificate will be acceptable</li> </ul>
Domestic Partner	<ul style="list-style-type: none"> <li>• Certificate of Registered Domestic Partnership issued by State of California (AB205 Compliant)</li> </ul>
Children, Stepchildren, and/or Adopted Children up to age 26	<ul style="list-style-type: none"> <li>• Legal Birth Certificate or Hospital Birth Certificate for newborns less than 6 months of age (to include full name of child, parent(s) name (s) &amp; child's DOB)</li> <li>• Legal Adoption Documentation</li> </ul>
Legal Guardianship up to <u>age 18</u>	<ul style="list-style-type: none"> <li>• Legal Court Documentation establishing Guardianship</li> </ul>
Disabled Dependents <u>over age 26</u>	<p><b>Blue Shield (All items listed below are required)</b></p> <ul style="list-style-type: none"> <li>• Legal Birth Certificate or Hospital Birth Certificate (to include full name of child, parent(s) name &amp; child's DOB)</li> <li>• Prior year's Federal Tax Form that shows child is claimed as an IRS dependent (income information may be blocked out)</li> <li>• Proof of 6 months prior creditable coverage</li> <li>• Completed Blue Shield Disabled Dependent Certification Form</li> </ul> <p><b>Kaiser (All items listed below are required)</b></p> <ul style="list-style-type: none"> <li>• Legal Birth Certificate or Hospital Birth Certificate (to include full name of child, parent(s) name &amp; child's DOB)</li> <li>• Prior year's Federal Tax Form that shows child is claimed as an IRS dependent (income information may be blocked out)</li> <li>• Proof of 6 months prior creditable coverage</li> <li>• Completed Disabled Dependent Enrollment Application</li> <li>• Most recent Kaiser Certification notice (if available)</li> </ul>

# Value-Added Features

## Benefits and Services – No Cost



### **Employee Assistance Program (EAP) – PPO, HMO & Kaiser plans**

- Counseling for life's challenges; marriage, stress, grief, legal &, financial services. For all employees, dependents and anyone living in the household.

### **Expert Medical Opinion Benefit - Advance Medical – PPO, HMO & Kaiser Plans**

- Members can request a second opinion from world-class specialist throughout the country. Confidential and HIPAA compliant. All done remotely by phone. Up to 6 hours phone consult with expert.

### **24/7 physician line – MDLive – PPO & HMO plans**

- Must register before using. Make sure you are registering under SISC. Great program to use if you can't get to a doctor or are on vacation.

### **\$0 copay generic drugs at Costco and Mail Order- PPO and HMO Plans - HSA Plans excluded**

- You do not need to be a member of Costco to use the pharmacy.
- Excludes some pain narcotic medication and some cough syrups.



# Value Added Features Benefits and Services – No Cost

## **Enhanced Cancer Benefit with City of Hope – PPO Plans**

SISC and Health Design Plus (HDP) partnered to bring this benefit to SISC PPO members.

PPO members with a cancer diagnosis can call HDP and request a second opinion from an Oncologist with City of Hope.

- Member will have a 1:1 in-person or virtual evaluation.
- Travel costs for patient and one adult companion.
- Recommended care plan from a cancer expert who will discuss it with the member and their treating oncologist.
- Continued access to cancer care experts for 12 months following the evaluation.

## **Vida Health-virtual health coaching – PPO & HMO Plans**

- Addresses the person as a whole, several programs to participate in such as Chronic Conditions, Mental Health and Lifestyle. You can select more than one option.
- Vida Health will match the member with a health coach.
- Vida Coach will develop a personal plan and guide the member every step of the way.
- Be able to sync devices like fitness trackers, scales and blood sugar meters. These will be provided dependent on which program you select.
- Members must download the Vida Health App



# Value Added Features Benefits and Services – No Cost

## **Hinge Health – virtual Physical Therapy for “Joint Pain”- PPO Plans**

- Member has access to 1:1 coaching
- Tablet and sensors will be provided
- Members wear the sensors that records the members progress and reports back to the health coach
- Tablet will show the member how to do stretches and exercise without hurting themselves

## **\$0 Copay, 1<sup>st</sup> 3 visits to a PCP in a calendar year – PPO Plans**

- Encourages members to have a Primary Care Provider
- Studies show that when a member regularly see's a PCP they are apt to be more aware of any health issues sooner rather than later
- Having this knowledge shows that the person will begin treatment earlier for more serious illnesses
- Early detection has better outcome

# Member Resources

## Benefit Information & Claims



### **Blue Shield PPO & HMO - Member Services**

- Blue Shield Concierge 1-855-599-2657 (enhanced level of customer service)
- Blue Shield Customer Service 1-855-256-9404 (on back of ID card)
  - [www.blueshieldca.com/sisc](http://www.blueshieldca.com/sisc) (register as a member)
  - Download the Blue Shield Mobile App
  - Access EOBs, find providers, contact Blue Shield

### **Navitus Health Solutions (Rx)**

- 1-866-333-2757 (on back of ID card, pharmacy services)
- [www.navitus.com](http://www.navitus.com) (register as a member)
- Review formulary, medication history, mail order form, specialty pharmacy info, prescription benefits

### **Kaiser Permanente – Customer Service**

- 1-800-464-4000
- <https://my.kp.org/sisc/>

## What do I need to do?

1

### **You Must Complete Appropriate Enrollment Form**

Fill all required fields with complete social security numbers, dates of birth and signature.

2

### **Provide the required dependent eligible documents (Tax form, Birth Cert etc.)**

Hard Copies are required to be submitted to the district office.  
Dependent Eligibility Chart will be available

3

**Palm Springs employees will be able to access Ease Central to enroll.  
See district for questions.**



**SISC**

Self-Insured Schools of California  
*Schools Helping Schools*

**Thank you!**

**Please contact HR/Benefits if you have any questions**



Delta Dental



# A DENTAL PRESENTATION FOR

Palm Springs Unified School District

# YOUR CHOICE - PREPAID OR PPO

Features	DeltaCare USA plan (Prepaid)	Delta Dental PPO plan
Dentist network	<ul style="list-style-type: none"> <li>Visit your assigned DeltaCare USA network dentist to receive benefits.</li> <li>Easy referrals to a large specialty care network (referred by selected primary care dentist).</li> </ul>	<ul style="list-style-type: none"> <li>Freedom to choose any licensed dentist, anywhere in the world, each time you or a family member requires treatment.</li> <li>No referral required for specialty care</li> </ul>
Selecting a dentist	<ul style="list-style-type: none"> <li>Ability to change selected network dentist monthly with a phone call or email to Customer Service</li> </ul>	<ul style="list-style-type: none"> <li>No need to preregister with a dental office.</li> <li>Ability to change dentists anytime without contacting Delta Dental</li> </ul>
Deductible/Maximum	<ul style="list-style-type: none"> <li>No annual deductible and no annual dollar maximum</li> </ul>	<ul style="list-style-type: none"> <li>Annual deductible for all services except diagnostic and preventive</li> <li>An annual maximum</li> </ul>
Copayments/Coinsurance	<ul style="list-style-type: none"> <li>All covered procedures have predetermined copayments.</li> <li>No or minimal copayments for most diagnostic and preventive services</li> <li>Minimal or no copayments for many restorative services.</li> </ul>	<ul style="list-style-type: none"> <li>Covered services paid at applicable percentage of contract allowance (for example, 80%)</li> </ul>
Out-of-area coverage	<ul style="list-style-type: none"> <li>Out-of-area (35 or more miles from selected network dentist) emergency care allowance, up to \$100 per incident.</li> </ul>	<ul style="list-style-type: none"> <li>Can visit any licensed dentist</li> </ul>

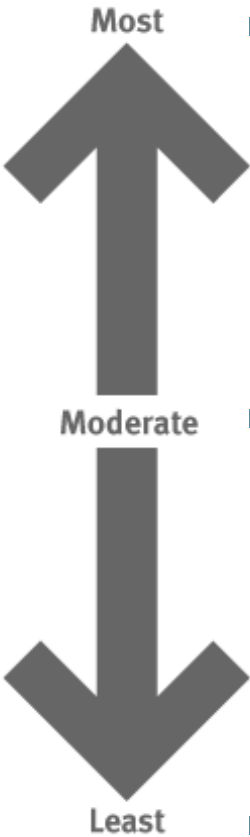
# YOUR CHOICE - PREPAID OR PPO

Features	DeltaCare <sup>®</sup> USA plan (Prepaid)	Delta Dental PPO plan
Covered Benefits	<ul style="list-style-type: none"> <li>▪ Wide range of covered services, including orthodontia</li> <li>▪ Orthodontic takeover provision for new enrollees who have orthodontic treatment in progress (see plan booklet for full details)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Wide range of covered services, including orthodontia</li> </ul>
Administration	<ul style="list-style-type: none"> <li>▪ No claim forms</li> </ul>	<ul style="list-style-type: none"> <li>▪ Claim forms filed by Delta Dental dentists</li> </ul>
Cost savings	<ul style="list-style-type: none"> <li>▪ Visit your selected DeltaCare<sup>®</sup> USA dentist to receive benefits.</li> <li>▪ Pay only the copayment at the time of treatment.</li> </ul>	<ul style="list-style-type: none"> <li>▪ You usually have the lowest out-of-pocket expenses when visiting a Delta Dental PPO dentist.</li> <li>▪ If you don't see a PPO dentist, a Delta Dental Premier dentist is usually your next best option.</li> </ul>



# DELTA DENTAL PPO™

# HOW YOU CAN SAVE MONEY

- 
- Save **most** with a Delta Dental PPO<sup>SM</sup> dentist
  - Save **some** with a Delta Dental Premier<sup>®</sup> dentist
  - **No savings** with a non-participating dentist

# DELTA DENTAL PPO<sup>SM</sup>

## PROGRAM OVERVIEW

- Freedom to visit any licensed dentist in the world
- Lower out-of-pocket costs when visiting an in-network PPO dentist
- Covered services paid at applicable percentage (for example, 80%)
- Guaranteed coinsurance amounts and no balance billing from any Delta Dental dentist
- Visiting a non-network dentist, especially a non-Delta Dental dentist, will increase your costs.

# UNIQUE COST SAVINGS/ THE DELTA DENTAL DIFFERENCE®

Example	Delta Dental PPO Dentists	Delta Dental Premier Dentists	Non-Delta Dental Dentists
Dentist's Charge for a Crown (Example)	\$1,000	\$1,000	\$1,000
Sample Plan Payment Allowance	\$640	\$800	\$800
Coinsurance Amount	50%	50%	50%
Delta Dental Payment	\$320	\$400	\$400
Patient Payment	$(\$640 - \$320 =)$ \$320	$(\$800 - \$400 =)$ \$400	$(\$1,000 - \$400 =)$ \$600
Maximum Amount Dentist Receives	\$640	\$800	\$1,000

Note: These are hypothetical numbers for illustrative purposes only. Assume no maximum or deductibles are applicable.



A man with dark, wavy hair and a light beard is smiling broadly while looking at a laptop. He is wearing a light blue button-down shirt. The background is a bright, out-of-focus office or home workspace. A dark purple rectangular box is overlaid on the top right of the image, containing the text 'DELTACARE® USA' in white.

# DELTACARE<sup>®</sup> USA

# DELTACARE<sup>®</sup> USA PREPAID PROGRAM OVERVIEW

- Patients select a dentist at enrollment or can have one assigned to them. Selected dentist can be changed at any time (changes by the 15<sup>th</sup> become effective first day of the following month).
- Enrollees cannot receive benefits if care is not provided by selected dentist.
- No claim forms to complete.
- Enrollees receive materials confirming dentist assignment and explaining how to obtain services.
- Split family option (family members can visit different dentists)

# DELTACARE<sup>®</sup> USA PREPAID PROGRAM OVERVIEW

- Comprehensive benefits, over 300 covered procedures
- No annual or lifetime maximums
- No deductibles
- No copayments for cleanings, x-rays, silver fillings (amalgam); low copayments for major dental work
- Orthodontics covered for adults and children
- Specialty care available with easy referral

# VISITING A SPECIALIST WITH DELTACARE<sup>®</sup> USA

- General dentist determines work needs to be done beyond his/her scope of expertise.
- Dentist submits request for pre-authorization to us.
- Following authorization, dentist provides referral to DeltaCare<sup>®</sup> USA specialist.
- Specialty care performed by a specialist must be authorized before work is performed and must be done by a Delta Dental-approved specialist.

# PREDETERMINATION/ PRETREATMENT ESTIMATE

- Determine costs ahead of time by asking your dentist to submit a predetermination before treatment is provided.
- Delta Dental provides an estimate of the cost of treatment and what we will pay.
- This free service helps you and your dentist make informed decisions about the cost of treatment.



## Together we shine

Your partner in wellness, every step of the way.

[Shop plans now](#)

[Log in](#)

[Find a dentist](#)

[Get a quote](#)

## Find a dentist

Search our extensive network of nationwide dentists to find one that's right for you. Enrollees: Not sure of your plan? [Log in](#) to find a dentist in your network.\*

[Find a dentist](#)



# DELTADENTALINS.COM

- Visit our website to:
  - Find a dentist & map with directions
  - Check eligibility & benefits
  - Check the status of a claim
  - Nominate your dentist for membership in a Delta Dental network
  - Print an ID card
  - Read dental health tips and articles
  - Visit SmileKids, a fun way for children to learn about oral health



# COST ESTIMATOR TOOL



## Estimate Your Costs



Looking to budget your dental costs? Try the Cost Estimator. This feature of Delta Dental's Online Services gives you a personalized estimate of how much you'll pay for your next dentist visit.

Whether you're getting braces or need a cavity filled, you'll choose from the top reasons for visiting the dentist, written in everyday language. The Cost Estimator organizes information logically, so you don't need to be concerned whether the service involves multiple procedure codes or visits.

### Advantages

- **Easy to use.** Questions guide you through the process, letting you add services to your visit, like getting x-rays or a cleaning alongside your dental exam.
- **Based on real data.** Your cost estimate is calculated from actual claims Delta Dental has processed, updated daily.
- **Personalized.** You'll get a customized cost based on your actual benefits, taking into account any maximums and remaining deductibles.
- **Available on desktop and mobile.** Get an estimate on your computer, tablet or phone.

### Features

- **Change your dentist.** Want to know if you'd save by switching to another dentist? Test it out by comparing up to five dentists.
- **Personalize your procedure.** Specify which tooth is being treated, the type of filling you need or whether you're going to a specialist. The price will be calculated accordingly.
- **Keep track of your benefits.** A handy sidebar shows the current status of any deductibles and annual and lifetime maximums.

### Try it out

Ready to get an estimate?

1. Log in to your account at [deltadentalins.com](http://deltadentalins.com). (If you don't have one yet, click on Register.)
2. Click on the Cost Estimator link by your name.

### How to navigate

Start by selecting the service you need. As you explore, you can answer additional questions (like "Which tooth?" or "Are you a new patient?") to further customize your results. If you've been using your dental benefits, your current dentist will show up by default, but if you want to see other options, just click on **Select dentists to compare**. Whenever you're ready, click **See cost**.

**Click on I need to go back to the full list of procedures.**

**Looking for a procedure not listed? Scroll to the bottom of the page for a link to a longer list.**

**Click on I need to go back to the full list of procedures.**

**Clicking on Explain cost details will expand the breakdown of how your estimate was calculated.**

**To change the dentists shown, click on Change compared dentists. Select your options, then click on Show cost.**

**The benefits sidebar will show the current status of your maximums and deductibles, if applicable.**

**This section summarizes the type of visit or procedure selected.**

**Need a filling**

October 24, 2015  
For Jake Smith  
Delta Dental (NY)

Typical cost of a filling at your dentist  
Last visited on 10/23/2015  
**\$17.80** (estimated)

Mike Jones  
General Dentist, Decatur, GA  
1000 Peachtree St, NE  
1000 Peachtree St, NE  
San Francisco, CA 94108

Current Benefits  
Co-insure Individual Maximum: \$1000.00 of \$2000.00 available (used)  
Lifetime Individual Maximum: \$4000.00 of \$8000.00 available (used)

ADJUST THIS VISIT  
Includes a typical silver-coated filling for a back tooth. Contact your dentist for actual treatment and diagnosis.  
(used)

Cost of a filling at nearby dentists in your network

**\$7.50** (estimated)

Jane Smith  
General Dentist in Network  
JaredSmith DDS Inc  
1000 Sutter St  
San Francisco, CA 94108  
PH: 415-1234

Explain cost details

\$108.00	Typical Submitted Fee*
-\$80.00	Network Savings
-\$67.50	Delta Dental Pays
+\$7.50	You Pay



# VSP Vision



# YOUR VSP VISION BENEFITS

MEMBERS FIRST,  
MEMBERS FOR LIFE



**ACSIG/Palm Springs USD**

**Effective: October 1, 2020**





# VSP PLAN AT A GLANCE

	ACSIG/PALM SPRINGS USD
Exam	<ul style="list-style-type: none"> <li>WellVision Exam covered every 12 months with a <b>\$15</b> Copay towards exam and glasses</li> </ul>
Frame Allowance	<b>\$120</b> Frame allowance <b>every 24 months</b>
Lenses (every calendar year)	<ul style="list-style-type: none"> <li>Single vision, lined bifocal or lined trifocal lenses for adults. <b>\$15</b> Copay included in exam.</li> <li>Single vision, lined bifocal or lined trifocal polycarbonate lenses for children. <b>\$15</b> Copay included in exam.</li> </ul>
Lens Enhancements	<ul style="list-style-type: none"> <li>Standard Progressive lenses covered with <b>\$50</b> copay</li> <li><b>35-40%</b> savings on lens enhancements—Scratch-resistant, UV, Anti-reflective coating</li> </ul>
Contact Lens Allowance (in lieu of glasses)	<b>\$105</b> allowance for contacts lenses and contact lens exam (fitting and evaluation)





# PREMIER PROGRAM SAVINGS

Save even more and get more through extra offers, like additional savings on frames, lenses, and contacts that are exclusive to Premier Program locations.

- Access to exclusive Bonus Offers
- A wide selection of featured frame brands<sup>1</sup>
- Eyewear protection warranty
- The latest in performance lenses
- An advanced eye exam
- Participation in the VSP preventive eye health and wellness program







# PARTICIPATING RETAIL CHAINS

Over 8,000 participating retail locations in the VSP network:

Retail Chains include:

- Costco® Optical
- Pearle Vision
- Visionworks®
- MyEyeDr
- Clarkson Eyecare
- RxOptical®
- Optyx
- And more.



# EYECONIC.COM

Eyeconic is the only place where VSP members can shop online for contacts and eyewear with their VSP insurance in-network.

**Personalized:** As a VSP-owned company, Eyeconic seamlessly connects VSP vision benefits to your account.

**Simple:** Save time and money on quality eyewear with a few easy clicks.

1. Connect your vision insurance.
2. Select your product.
3. Upload your prescription or provide your doctors contact information and we'll take care of the rest.

**Choice:** Eyeconic offers a variety of well-known brands and contact lenses. Choose from over 35 eyewear brands and over 1600 styles.







# EXCLUSIVE MEMBER EXTRAS

## Big Value. More Saving with VSP Vision Care.

With Exclusive Member Extras, savings never looked so good. VSP puts members first by providing you with exclusive special offers from leading industry brands, totaling more than **\$3,000 in savings**. Discover great deals on glasses, sunglasses, contact lenses, and more.



Special Deal on Glasses—  
Extra \$20 on Featured Frame Brands



Save 25-40% on popular lens enhancements



Save Up to \$50 on Non-prescription Sunglasses

\*Offers vary based on benefit plan.







# USING YOUR BENEFIT IS EASY

## Once you're enrolled...

- Create an account at **vsp.com** and review your benefit information
- Find a VSP in-network doctor by visiting **vsp.com** or calling **800.877.7195**
- No ID card needed, at your appointment, simply tell them you have VSP





MetLife – Life/AD&D and MetLaw

# Group Voluntary Insurance Benefits

Prepared for: Palm Springs USD

- Life
- MetLaw/Legal Services



L0919517884[exp0221][All States][DC, GU, MP, PR, VI]  
Metropolitan Life Insurance Company, New York, NY 10166 © 2019 MSS  
ADF# MULTI1825.18

# Life insurance – Key features

- A wide range of coverage options to fit your needs
- Your beneficiary receives the death benefit income tax free
- Underwriting requirements waived for certain amounts
- Competitive group rates
- Convenient payroll deduction
- Portability<sup>7</sup> — take your coverage with you



# Life/AD&D overview

Basic Life/AD&D coverage	Benefit – employer paid
Employee Life / AD&D coverage	Flat Amount Based on Your Class
Spouse/Domestic Partner Life/AD&D	\$1,500
Dependent Child Life/AD&D	\$1,500

Supplemental Life and AD&D coverage	Benefit – voluntary – employee paid
Employee Life / AD&D coverage	<p>Increments of \$10,000 up to a maximum of 5 times your base annual earnings or \$500,000 (whichever is less)</p> <p>Guaranteed Issue: <b>\$100,000</b> – no age reduction</p>
Spouse Life / AD&D	<p>Increments of \$10,000</p> <p>Up to a maximum of <b>\$500,000</b> but cannot exceed 100% of the employee amount</p> <p>Guaranteed Issue: <b>\$25,000</b> – no age reduction</p>
Dependent Child Life / AD&D	<p>Under 15 days: \$100</p> <p>15 days – 6 months: \$1,000</p> <p>6 months – 26 years: options of \$2,500; \$5,000, or \$10,000</p> <p>Guaranteed Issue: <b>\$10,000</b>, not to exceed Spouse Coverage</p>



# MetLife Group Life insurance... MetLife Advantages<sup>SM</sup>

Support, planning and protection when you need it most



## Support

- Grief Counseling
- Delivering the Promise
- Employee Assistance Program<sup>9</sup>
- Total Control Account
- Travel Assistance



## Planning

- Face-to-Face Will Preparation
- Face-to-Face Estate Resolution Services
- WillsCenter.com<sup>10</sup>
- Funeral Planning Services
- MetLife Infinity<sup>®</sup>



## Protection

- Coverage for active and retired employees
- Services for workplace transitions
  - Portability
  - Retirement Solutions

Please refer to the notes at the end of this presentation regarding these value-added services.

\* MetLife administers the [PlanSmart program][Delivering the Promise][Transition Solutions][Retirewise] program[s], but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially-trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing [this program][these programs] through MetLife.

\*Beneficiary Grief Counseling services are provided by a third party, LifeWorks US Inc., under an agreement with MetLife.

# MetLife Advantages<sup>SM</sup> Footnotes

1. Will Preparation Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. For New York sitused cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters.
2. The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will be excludable from your income and will not be subject to federal taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.
3. Travel Assistance and Identity Theft Solutions services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Certain Underwriters at Lloyd's London (not incorporated) through Lloyd's Illinois, Inc. Neither AXA Assistance USA Inc. nor the Lloyd's entities are affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.
4. MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.
5. Subject to state law, and/or group policyholder requests, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The Total Control Account (TCA) is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCAs are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to Total Control Accounts will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.
6. All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least \$10,000 must be elected.





# Legal services – Key features

- **No deductibles**, claim forms, or copays
- **No usage limits** – full service on an unlimited number of some of the most common personal legal matters
- **Access to experienced**, credentialed network attorneys in person or by telephone
- **Access to services in all 50 states**, most U.S. territories, and worldwide
- **Convenience** of payroll deduction



**For more information,  
call 1-800-821-6400  
or go to [info.legalplans.com](http://info.legalplans.com).**



# Legal services – Plan overview

## Sample covered benefits

### Money matters

- Identity theft
- Negotiating with creditors
- Tax audit representation



### Family and personal

- Adoption
- Prenuptial agreement
- Personal property issues



### Vehicle and driving

- Defense of traffic tickets<sup>67</sup>
- License suspension
- Repossession



### Home and real estate

- Sale, purchase, or refinancing of a primary or vacation home
- Property tax assessment
- Foreclosure



### Civil lawsuits

- Civil litigation defense
- Small claims assistance
- Pet liabilities



### Estate planning documents

- Simple or complex wills
- Living wills
- Revocable or irrevocable trusts



### Elder care issues<sup>65</sup>

- Medicare
- Nursing home agreements
- Powers of attorney



**Employees without access to a legal plan can easily spend an average of \$338 an hour for legal counsel.<sup>66</sup>**



# Questions? Need help or more info?



## Visit

[www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)

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## Call

1-800-GET-MET8 (1-800-438-6388)

Monday through Friday, 8 am – 8 pm, EST

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## Contact

Contact your benefits administrator

[For auto and home insurance an employee does not enroll but must apply for coverage.]

# Product disclaimers

Like most group insurance policies, MetLife group policies contain certain exclusions, limitations, reductions of benefits and terms for keeping them in force. Your local MetLife representative can answer any questions about costs and details of coverage. A full description of benefits will be provided in the certificate.

MetLife's Group Term Life Insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form# GPNP99, G.2130-S,GPNP99-Trust.

MetLife's Supplemental Group Term Life insurance Dependent Group Term Life Insurance Group Accidental Death & Dismemberment Insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form # GPNP99.

Group legal plans are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.

Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see the plan description for details.

# American Fidelity

# American Fidelity Assurance

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## Plan Today for Tomorrow's Expense



- ✓ Flexible Spending Account
  - Unreimbursed Medical
  - Dependent Day Care Reimbursement
- ✓ Accident Only Insurance
- ✓ Cancer Insurance
- ✓ Disability Income Protection

## Accident Only Insurance\*

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American Fidelity's Limited Benefit **Accident Only Insurance** plan is designed to help cover some of the expenses that can result from a covered accident, and benefit payments are made directly to you.

\*Limitations, exclusions, and waiting periods may apply. Not all products and benefits may be available in all states. **This product is inappropriate for people who are eligible for Medicaid coverage.**

**AMERICAN FIDELITY**   
a different opinion

# Cancer Insurance

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American Fidelity's **Limited Benefit**

**Cancer Insurance** offers a solution to help so you can focus your attention on your treatment and healing.

- Assist with out-of-pocket costs often associated with a covered cancer diagnosis
- Provide the money directly to you, to be used however you see fit.
- Pays an annual screening benefit.



*\*Limitations, exclusions, and waiting periods may apply. Not all products and benefits may be available in all states.  
This product is inappropriate for people who are eligible for Medicaid coverage.*

# Disability Income Protection

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American Fidelity knows one of the most important assets a person possesses is the ability to earn an income.

Our **Disability Income Protection** is a cost-effective solution designed to help protect you if you become disabled and cannot work due to a covered injury or sickness.



*\*Limitations, exclusions, and waiting periods may apply. Not all products and benefits may be available in all states.  
This product is inappropriate for people who are eligible for Medicaid coverage.*

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# Portable Life Insurance

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Both **Term and Whole Life Insurance** are available with limited health questions for qualification;

- Have you been fully employed for the last 6 months?
- Have you missed 5 days of work consecutively through illness in the past 6 months?
- In the past 6 months have you been hospitalized?



*\*Limitations, exclusions, and waiting periods may apply. Not all products and benefits may be available in all states.  
This product is inappropriate for people who are eligible for Medicaid coverage.*



Ease – Ben Admin Portal

# Benefits Enrollment



Benefit Period:

New Hire is September 1, 2020 – September 30, 2021

“New Plan Year” is October 1, 2020 – September 30, 2021

# Online Enrollment with Ease

Enrollment is easy with our online enrollment system!



psusd1.ease.com

Unable to log in?

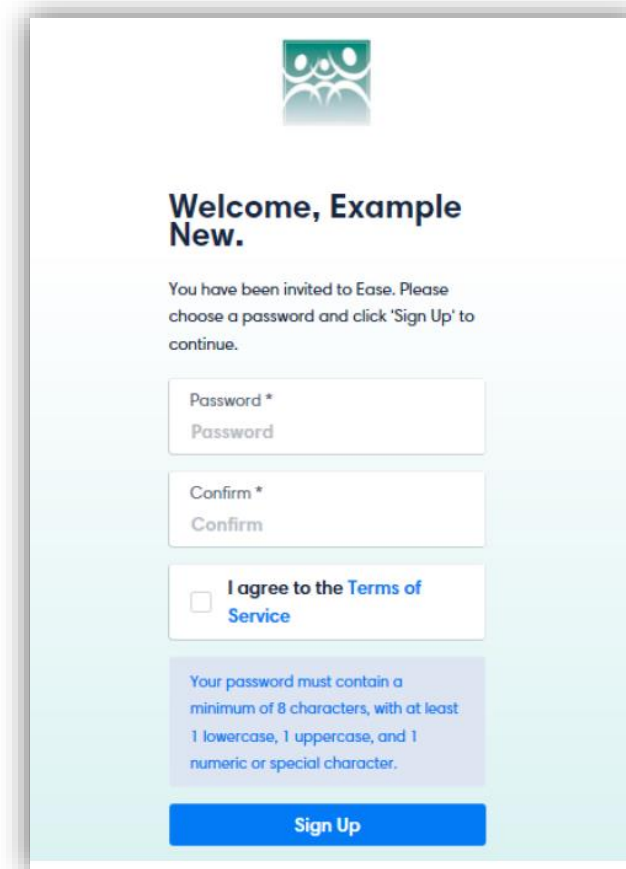
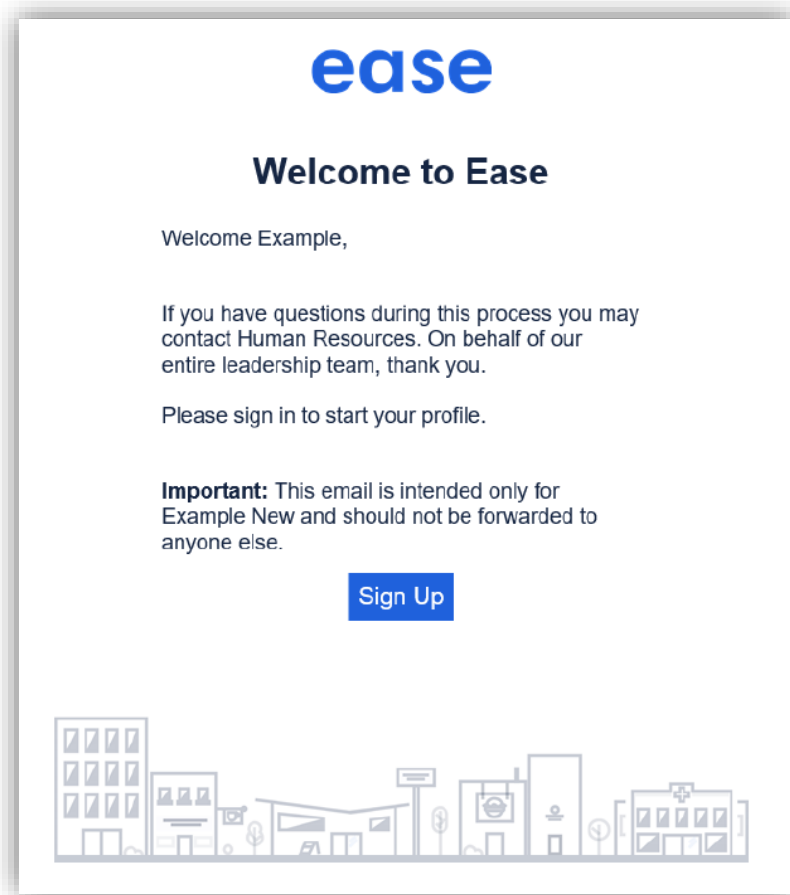
Enter your email and click submit.  
We'll send you log in instructions.

Submit

[I need additional help to log in](#)

# Online Benefits Enrollment

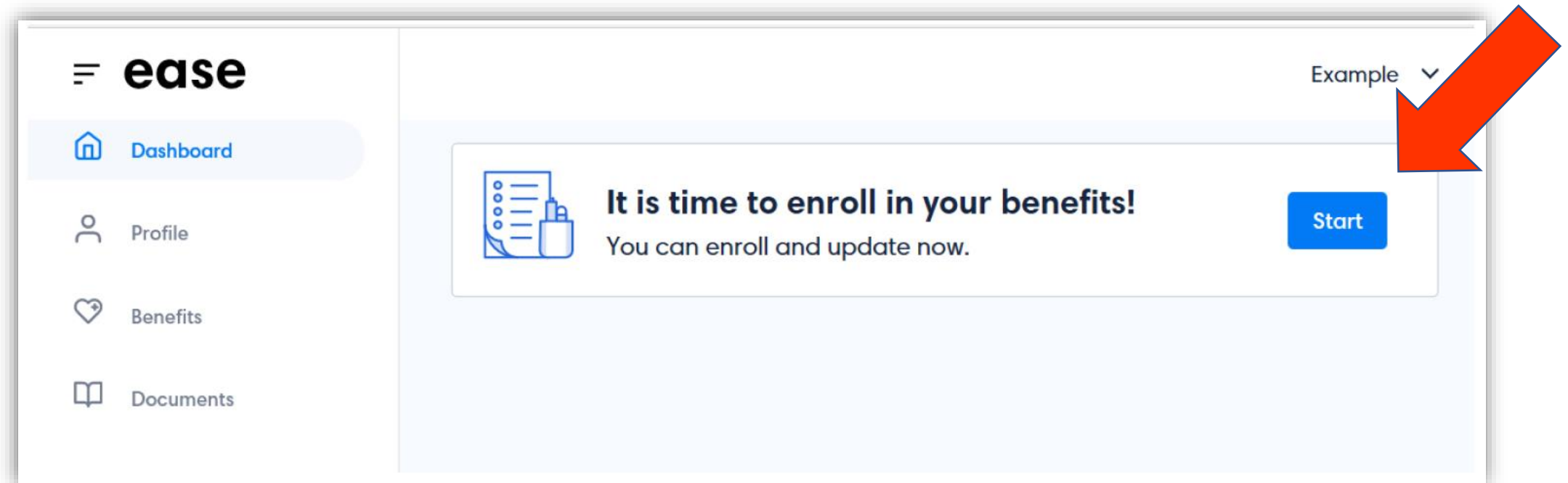
## Welcome Email + Create a Password and Sign In



# Online Benefits Enrollment

## Getting started

After you have logged in, click on the blue **Start** to begin. You will also see direct links to your Profile, Benefits, and Document.



# Online Benefits Enrollment

## Overview and Profile Information

-> Overview and Profile Information Ease will walk you through the process of onboarding and enrolling in your benefits.

-> Review your Profile Information to confirm the information is correct.

-> Add any family members (dependents)

The screenshot shows the first step of the enrollment process. On the left, a vertical progress bar lists seven steps: 1. Overview (highlighted with a green circle), 2. Profile, 3. Dependents, 4. Benefits, 5. Summary, 6. Sign Forms, and 7. Finish. The main content area is titled "Overview" and contains a welcome message: "Welcome! Please follow the prompts on each page to complete your benefit enrollment. If you have any questions, please reach out to our HR department." A blue "Continue" button is located in the bottom right corner.

The screenshot shows the second step of the enrollment process. The progress bar on the left highlights "2. Profile" with a green circle. The main content area is titled "Personal Information" and contains three input fields: "First Name \*" with the value "Example", "Middle Name" with the value "Middle Name", and "Last Name \*" with the value "New".

The screenshot shows the third step of the enrollment process. The progress bar on the left highlights "3. Dependents" with a green circle. The main content area is titled "Dependents" and contains a message: "If you have any dependents (e.g. spouse, domestic partner, children) please add them here. If you do not have any dependents please click 'Continue'." Below this message is an "Add a Dependent" section with an "Add" button. A blue "Continue" button is located in the bottom right corner.

# Online Benefits Enrollment

## Select Benefit Options and Plans

-> Select Your Benefit Elections

The screenshot shows a progress bar on the left with steps 4 through 7. Step 4, 'Benefits', is highlighted. The main content area is titled 'Specify your coverage' and includes instructions to select 'Enrolled' (checkmark) or 'Waived' (X) for each member. Two members are listed: 'Example New Employee' (Enrolled) and 'Tommy Test Spouse' (Waived). A 'Waive Reason' dropdown menu is visible below the second member, currently showing 'Waive Reason (Required)'.

-> Select Your Plan Elections

The screenshot shows the 'Select your plan' step. It includes a note about employee cost being deducted on a 'Per Pay Period (Bi-Weekly)' basis. Two plan options are presented: '2018-2019 MetLife Dental DHMO' and '2018-2019 MetLife Dental PPO'. Both plans have a cost of '\$0.00 Per Pay Period'. The PPO option is highlighted with a green border and a 'Selected' button, while the DHMO option has a 'Select' button. Links for 'Find a Provider' and 'Summary of Benefits' are provided for each plan.

# Online Benefits Enrollment

## Specify Beneficiaries

-> Add Beneficiaries for  
District Paid Life/AD&D  
and  
Voluntary Life/AD&D  
Elections

### **Beneficiaries**

Specify your beneficiaries for each plan type below.

Your beneficiary can be the person or persons for whom you wish to provide financial protection in the event of your death.

You can name as many beneficiaries as you want, subject to the policy. The beneficiary to whom the proceeds go first is called the primary beneficiary (required). Secondary beneficiaries (optional) are entitled to the proceeds only if they survive both you and the primary beneficiary.

If you name multiple beneficiaries, you must also specify how much each beneficiary will receive. The totals of which must add up to 100%.

If you do not want to name an individual or entity as your beneficiary, you may prefer to name your estate or a trust as your beneficiary. The proceeds will then be distributed with your other assets according to your will if a valid, legal trust exists at the time of your death.



# Online Benefits Enrollment

Review your Benefit Elections and Sign Forms

-> Review Your Benefit Elections

**Benefit Summary**

Review your benefit elections. If you need to make changes, click 'Edit'. Otherwise, click 'Continue' and sign your forms. You may also [print your summary](#).

The cost below is the employee cost deducted on a Per Pay Period (Bi-Weekly) basis.

-> Create Your Signature

**Create your signature**

Start typing your full name as it appears below.

Example New

**SHA-256 with RSA Encryption**  
I understand this is a legal representation of my signature.

Next

-> Receive Enrollment Confirmation

0 signatures remaining (1 pages) [Finish Signing](#)

**Enrollment Confirmation**

You have completed the enrollment process. You're required to electronically sign to acknowledge your personal details and elections.

# Online Enrollment with Ease

## Uploading Supporting Documents for Dependents

-> Upload SISC Required Supporting Documents for Dependents

-> Under Your Profile -> Click I-9 -> add document

The screenshot shows a web interface for 'Cheddar TEST' with a navigation menu on the left (Profile, Dependents, Benefits, Documents) and a main content area titled 'I-9 Information'. A modal window titled 'Add Document' is open, containing the following fields:

id	Select File
type	U.S. Passport
issuing authority	n/a
document number	n/a
expiration date	MM/DD/YYYY

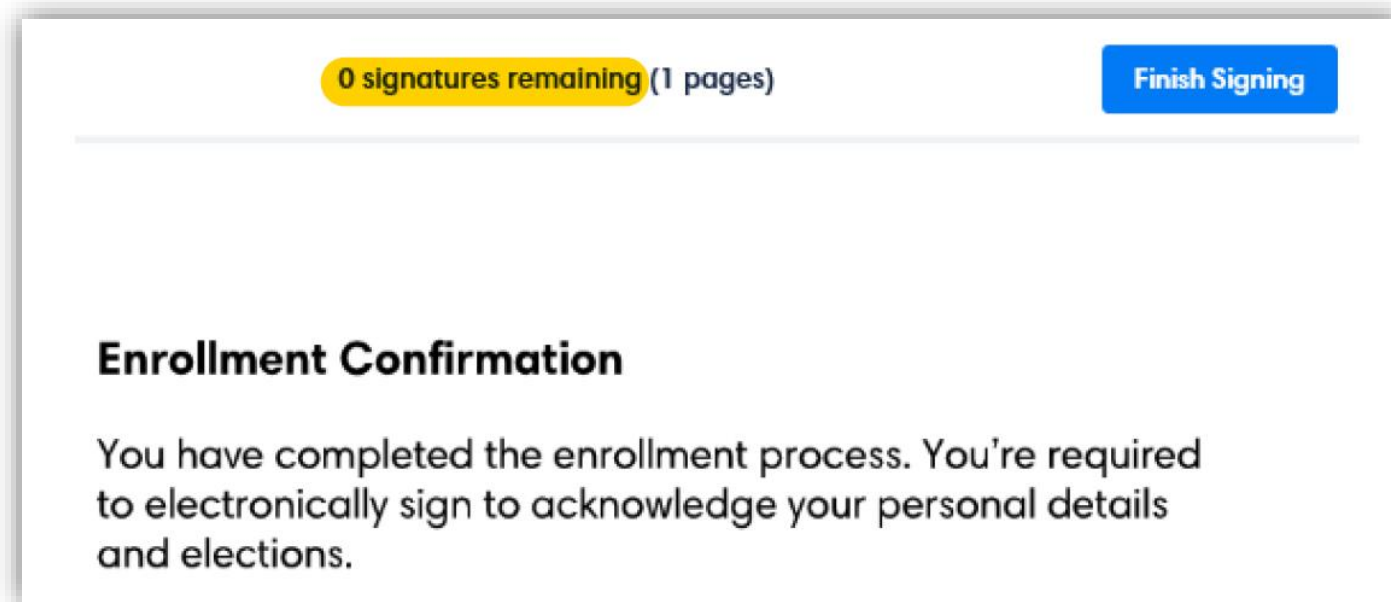
Buttons for 'Add Document' and 'Cancel' are visible at the bottom of the modal.

- Select File to upload
- Type: U.S. Passport
- Issuing Authority: PSUSD
- Document Number: 123
- Click -> Add Document

# Online Enrollment with Ease

## -> Review and Sign Forms

Review and sign enrollment forms. When 0 signatures remain click “Finish Signing” and your enrollment will be complete.



The screenshot shows a web interface for online enrollment. At the top, there is a yellow badge that says "0 signatures remaining (1 pages)" and a blue button labeled "Finish Signing". Below this, the main content area has the heading "Enrollment Confirmation" in bold. Underneath the heading, the text reads: "You have completed the enrollment process. You're required to electronically sign to acknowledge your personal details and elections."

You will be contacted by a PSUSD Benefits Specialist if additional information is needed.

# Action Items

- Keep an eye on your email with login link for Ease enrollment
- Question?? Please contact the Benefit Specialist Team

Marlyne Velazquez  
Benefits Specialist A-L  
[mvelazquez@psusd.us](mailto:mvelazquez@psusd.us)  
(760) 883-2715  
Option 3 – Risk  
Option – 2

Jennifer O. Rangel  
Benefits Specialist M-Z  
[jrangel@psusd.us](mailto:jrangel@psusd.us)  
(760) 883-2715  
Option 3 – Risk  
Option – 3

Monni Villela  
Benefits (I-L/S-Z)  
[mmunozvillela@psusd.us](mailto:mmunozvillela@psusd.us)  
(760) 883-2715  
Option 3 – Risk  
Ext: 5380

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THANK YOU!

