



Hueneme Elementary School District Transition to CSEBO

Health and Welfare Transition Frequently Asked Questions

GENERAL QUESTIONS

What is CSEBO?

- CSEBO is California Schools Employee Benefit Organization, located in Camarillo. CSEBO provides health benefits for other school districts in Ventura County.

What is changing?

- Medical, vision, dental, and employee assistance programs currently provided through the Gold Coast Joint Benefits Trust will be transitioned to CSEBO. You can keep the same Anthem PPO or Kaiser HMO plan that you have today, as well as the same or better vision and dental coverage.

When is the transition to CSEBO happening?

- The date of the change will be July 1st, 2023.

Can I keep my doctor? Will mental health coverage change?

- All enrollees will be able to keep their medical doctor, including for mental health coverage. This includes both individuals enrolled in the Anthem PPO and Kaiser HMO. Mental health coverage will remain the same.

How does this impact me? What will be different?

- For Anthem PPO enrollees, explanations of benefits (EOBs) will come from Anthem instead of from Delta Health Systems. Questions about medical coverage for dates after 7/1/23 should be directed to Anthem at (800) 759-3030. You will also be able to log into Anthem.com to look up information like finding an Anthem doctor outside of California, or download the Sydney Mobile App by scanning the QR code at right





HUENEME ELEMENTARY SCHOOL DISTRICT

- Also for Anthem PPO enrollees, your prescription drug benefit will be managed by CaredonRx instead of ExpressScripts. Questions about drug coverage for dates after 7/1/23 should be directed to CaredonRx at (833) 261-2460.
- The employee assistance program will have a new phone number (888) 444-8624, provided by Optum. Use the access code "CSEBO".
- You will have an opportunity to buy-up to enhanced vision coverage. You will receive more information on the buy-up option in the coming weeks. The employee cost for the buy-up option will be \$20.76.

Will I get a new ID card?

- Anthem PPO enrollees will receive a new ID card in June.
- Kaiser HMO enrollees can continue to use their existing ID card.
- Dental and vision ID cards are not mailed to members and are accessed by logging into Delta Dental at: www.deltadentalins.com, and VSP at: www.vsp.com.

What plan options are being offered to HESD employees?

- A full presentation on all plan options being offered to HESD employees is available on the District benefits web page under "Health and Welfare Benefits" or by clicking [HESD Health Plan Options](#)

OPEN ENROLLMENT

When is open enrollment for the July 1, 2023 through December 31, 2023 period?

- Open enrollment will take place starting Monday, May 1, 2023 and will end on Wednesday, May 31, 2023.

The open enrollment will be an ACTIVE open enrollment. Each qualified employee who will sign up for health and welfare benefits will be required to complete the open enrollment process.

Employees who qualify to receive district benefits will receive a message in their district email from "noreply@benetrac.com" informing them that the open enrollment has opened as well as prompts on how to enter the online portal.



HUENEME ELEMENTARY SCHOOL DISTRICT

A second open enrollment period will take place in the Fall for the Jan 1, 2024 through Dec. 31, 2024 calendar year.

Health Savings Account (HSA) and Flexible Spending Account (FSA) Information

What is the difference between a Health Savings Account (HSA) and a Flexible Spending Account (FSA)?

- Both HSAs and FSAs let you put aside money on a pre-tax basis to pay for qualified medical, dental, or vision expenses. The HSA is different because it can roll over year after year, where FSA contributions must be spent within the calendar year. The new HSA option is administered by CSEBO, and the FSA option will continue to be administered by American Fidelity.

The two qualified plans through CSEBO are the Anthem “CDHP” PPO 90 and the Kaiser “CDHP” HMO \$1500.

How much will the District contribute to the HSA during the initial July 1 to December 31 period?

- The District will contribute \$2725 into your HSA if you sign up for the July 1 2023 through December 31, 2023 period during the May Open Enrollment. The \$2,725 will be distributed in two payments during the July and October pay cycles.

Can I have both an HSA and an FSA?

- You can register for an HSA for the July 1, 2023 through December 31, 2023 period during the May open enrollment; however, you cannot make or receive a contribution to an HSA during any calendar year in which you had a full-purpose FSA, which reimburses for medical, dental, and vision expenses.

Due to having an FSA, I cannot contribute to an HSA during the July 1, 2023 through December 31, 2023 period. Is there another way that I can receive the \$2,725 contribution from the District?

- If you have an FSA and sign up for a qualified HSA plan through CSEBO during the May open enrollment, you will receive the \$2,725 as part of your paycheck. It will be taxed as ordinary income. The \$2,725 will be distributed in two payments during the July and October pay cycles.

Will District-Paid Retirees (retirees 65 and under) be able to contribute to an HSA?

- District-Paid retirees will be allowed to sign up and/or contribute to HSAs. They will receive District HSA contributions until they are 65 years old.



HUENEME ELEMENTARY SCHOOL DISTRICT

Can I enroll in a HSA if my spouse has health insurance and works outside of HESD?

- Yes, however, the IRS requires members to both be enrolled in an HSA-qualified plan or they are ineligible to make or take contributions into their HSA.

My spouse is enrolled in a FSA for which he contributes to through his employer as such my children and I are beneficiaries on that plan, would that disqualify me from enrolling in the HSAs offered through CSEBO?

- If the spouse has an FSA that is reimbursable to the HESD employee enrolling in the HSA, then it is treated the same as if the HESD employee had an FSA, and the employee is ineligible to make or take contributions into the HSA, per IRS regulations. The FSA is considered “other insurance” in the eyes of the IRS.

Where can I learn more about HSAs?

- A full, general explanation of HSAs can be found by following this link: [HSAs Explained](#)

Where can I learn more about the HSA plan options and other plan options being offered to HESD employees?

- A full presentation on all plan options through CSEBO, including HSAs, is available on the District benefits web page under “Health and Welfare Benefits” at <https://blackstock.huensd.k12.ca.us/page/human-resources>.

Is anything changing with FSAs?

- To support the HSA program in 2024, FSA rollovers will not be permitted in 2024. All FSA funds contributed in 2023 must be spent by December 31st or will expire. If you choose to continue to have an FSA in 2024, you can continue to contribute to an FSA in 2024.

I have more questions about my FSA. Who should I contact?

- Please contact American Fidelity at 800-662-1113 for questions about managing your FSA.



Married Employees both employed in HESD

Can a married couple both employed by the district choose different health plans? For example, one chooses PPO and one chooses Kaiser.

- Yes, HESD-employed spouses can separately enroll in different plans and cover one another, such as a PPO and Kaiser. However, please keep in mind that if there are dependent children involved, the employee who is born first will be the primary coverage for the dependents. For example, if the older of the two HESD-employed spouses is enrolled in Kaiser and the younger of the two spouses is enrolled in Anthem and both spouses cover the dependent children, then the dependent children covered under both plans will have Kaiser as primary. Kaiser and Anthem do not coordinate with one another, so this more comes into play in emergency situations where members must give the correct card at point of service to ensure benefits are paid properly.
- If HESD-employed spouses are dual covered in the Kaiser traditional plan, members copays for office visits are waived.
- If HESD-employed spouses are dual covered in the Anthem Indemnity IV plan, once the deductible is met on both plans, one plan will pick up the other's member coinsurance, essentially covering members at 100% post deductible being met.

Is one HESD-employed spouse able to have an HSA and the other HESD-employed spouse not?

- In order for an HSA account holder to make or take contributions into their HSA, they cannot be enrolled, even as a dependent, on a non-HSA qualified health plan. As an example, an employee enrolling in the Anthem HSA cannot be covered as a spouse on the Anthem Indemnity IV PPO, or the Kaiser Traditional HMO (Gold Coast legacy plans). An employee could, however, be dual-covered in an HSA-qualified plan through Anthem or Kaiser.

Can the HSA debit card be used to cover health related expenses for a spouse that is not in the HSA?

- Yes, the IRS allows HSA funds to be used on any tax dependents, whether or not the dependents are enrolled in the HSA with the account holder.



If one HESD-employed spouse covers a family and the other HESD-employed spouse is in a single plan can they still choose different health plans?

- Yes, there are no restrictions on employees being dual-covered or required to have the same number of members covered under the plans, aside from the aforementioned on HSA's, which are IRS requirements.