



# **2025/2026 Anthem HMO Benefit Overview**

# Agenda

## Open Enrollment

- H&W Dates
- Final Renewals and Changes Beginning 7/1/25

## Plan Review and Options

- Medical, Dental and Vision
- CompleteCare
- REEP Medical Clinic

## Informational Programs and Features

- Omada Wellness
- Pet Insurance

# H&W Open Enrollment Schedule

**May 5<sup>th</sup> through May 23<sup>rd</sup>**



- Make changes between May 5<sup>th</sup> through May 23<sup>rd</sup> in Benefit Bridge
- Coverage begins July 1st
- Open Enrollment Virtual Meetings with Q&A Session
  - Scan QR code for registration and view meeting recordings
- **Benefits Fair: May 7th at Shivela Middle School MPR 12pm to 6pm**
- If no action is taken, medical, dental and vision elections will continue into next school year
- No changes until next Open Enrollment or if you have a Qualifying Life Event

[Scan QR for Open Enrollment Page](#)

# 2025/2026 Renewals: Beginning July 1, 2025

Benefit Coverage	Renewal
Kaiser Permanente	+6.17%
Anthem HMO, HSA, MVP	+4.6%
EyeMed Vision	~\$13.50 increase

Rate Pass	
Delta Dental	Anthem Dental
Bridge Health	Colonial Hospital Indemnity
CompleteCare	GTL Life Insurance**



# Analyzing Your Options

**Cost of Insurance** — Monthly cost vs at the time of service

**Deductible** — The amount of out-of-pocket costs that you pay for health services before the plan pays. Preventative Care covered 100%

- DHMO500 Plan Summary: Deductible does not apply to in-network office visits, specialty care, routine maternity (pre- and post-natal)
- Requires election of Primary Care Physician
- Out-of-network services not covered except for Emergency or Urgent Care

**Out-of-Pocket Maximum** — This maximum is the total amount you will pay in a calendar year including deductible, co-insurance and co-payments. Reset 1/1/20xx

7/1/2025	
Anthem Blue Cross	
HMO 30 w/Chiro - \$15/40/80 Rx	DHMO 500 Select w/Chiro - \$19/50/75 Rx
\$0	\$500
\$0	\$1,000
100%	100%
\$30 copay	\$40 copay
\$30 copay	\$40 copay
\$500 Rx not included	\$1,500 Rx not included
\$1,500 Rx not included	\$4,500 Rx not included
Unlimited	Unlimited
<b>\$1,930.97</b>	<b>\$1,727.75</b>
<b>\$111.79</b>	<b>\$111.79</b>
<b>\$30.35</b>	<b>\$30.35</b>
<b>\$6.75</b>	<b>\$6.75</b>
<b>-\$916.67</b>	<b>-\$916.67</b>
<b>\$1,163.19</b>	<b>\$959.97</b>

\*\* Assumes 100% Contract or 8 Hrs/Day with Delta Dental PPO\*\*

# Anthem HMO30 vs DHMO500

## Anthem HMO30

- Premiums:
  - \$1,163.44 x 12 =\$13,961.28
  - \$0 Deductible
  - Includes Dental, Vision and Life
- Services:
  - Prescriptions \$15/\$40/\$80
  - \$30 Co-Pay

## Anthem DHMO500

- Premiums:
  - \$960.22 x12 =\$11,522.64
  - \$500/\$1000 Annual Deductible Individual/Family
  - Includes Dental, Vision and Life
- Services:
  - Prescriptions \$19/\$50/\$75
  - \$40 Co-Pay

Anthem DHMO500 \$203 per month less (~\$2,438 Annual Savings)

***DIFFERENT NETWORK- Check for your current provider***

# Did You Know?

24/7 NurseLine- No cost, average wait time 5 minutes 800-337-4770

See a doctor online 24/7 through [LiveHealth Online](#)

Stay healthy with the Sydney App- get information about general health concerns and resources

## Download the Sydney Health app and register to be ready when you want virtual care

You can have a video visit or real-time chat with a doctor 24/7. Mental health visits are also available by appointment.

### How to download the Sydney Health app:

1. Scan the QR code using the camera on your smartphone.
2. Make sure the QR code is inside the box on your screen.
3. Tap the pop-up notification that appears.



## If you are not happy with your provider:

You can change your Primary Care Provider (PCP) during the year, call Anthem to see which providers are available and accepting new patients

**\*\*CAUTION-** If you have specialty treatment or a referral to specific treatment facilities, you will need to re-establish all referrals when changing your PCP\*\*

Take extra premium savings and direct into Summer Savers Account through Altura or Schools First



# Leveraging the MVP Tiered rate: Employee + Spouse

Anthem HMO Couple considering a change to the MVP to save money

## PROS:

- PPO network
- No Referrals
- Lower premiums

## CONS:

- Out-of-pocket costs for visits
- Higher Liability in Catastrophic or Accident

## BEST PRACTICE:

- Take extra premium savings and direct into Summer Savers Account through Altura or Schools First

## Anthem HMO30

Premiums:

- \$1,163.19x12 =\$13,958.28
- Includes Dental, Vision and Life
- Prescriptions \$15/\$40/\$80

Catastrophic event: One Person

- Annual out of pocket maximum \$1,500 (Rx not included)

Total Out of Pocket Cost:	
Premiums	\$13,958.28
Services	\$500.00
Total	<b>\$14,458.28</b>

## Anthem MVP

Premiums:

- \$212.58x12 =\$2,220.96
- Includes Dental, Vision and Life
- Prescriptions \$19/\$50/\$75

Catastrophic event: One Person

- Annual out of pocket maximum \$6,100.00 (Rx not included)

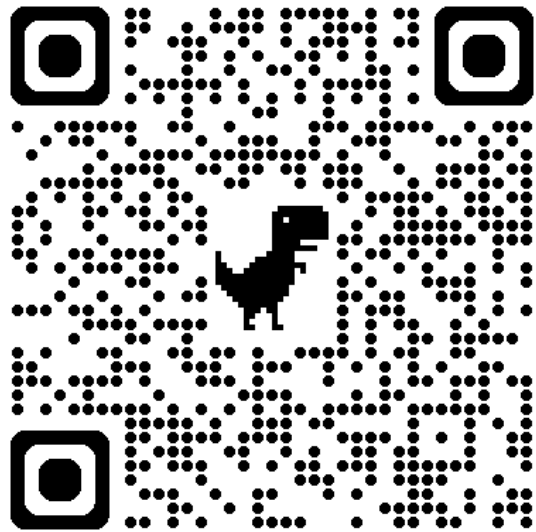
Total Out of Pocket Cost:	
Premiums	\$2,220.96
Services	\$6,100.00
Total	<b>\$8,320.96</b>

Savings: \$6,137.32

\*\*Annual Deductible Reset 1/1/20xx\*\*



# REEP/Marathon Clinic



\$0 Co-Pay for Anthem MVP Members

\$10 Co-Pay for Anthem HSA

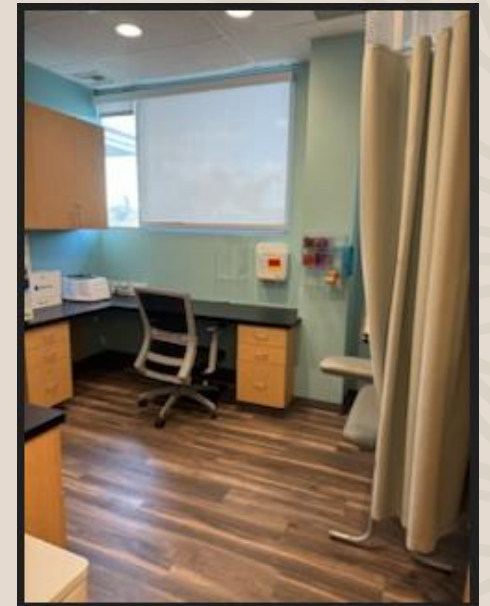
On-site lab, pharmacy, OBGYN and procedures; full-scope family health

New Hours!

Mon/Thu: 7:00am to 3:30pm

Tue/Wed: 10:00am to 7:00pm

Fri: 7:00am to 2:00pm







# Changes Beginning 7/1/2025

- \$50k GTL Moves to **Madison National Life**
- Anthem Dental Enhancements- Occlusal Guard and Teeth Whitening
- Pet Insurance- **MetLife** (Direct Bill)
  - Death Benefit, Family Plan Options, and Variable Deductible
  - [Get a Quote](#)
  - Nationwide carry-over options
- Employee Assistance Program (EAP) – **ComPsych**
  - 8 sessions available
  - Follow up and appointment assistance

# CompleteCare



Incentivizes employees and their dependents to use other qualified group medical plans

Offers reimbursement for out-of-pocket copays, deductibles or coinsurance payments (\$9,100/single & \$18,200/family per year)

Premium reimbursement if cost exceeds comparable MVUSD plan (\$100/single, \$200/two-party & \$300/family per month) (RARE)

To qualify; must be enrolled in MVUSD MEDICAL plan for at least 12 months

Restrictions: Cannot be used with Medicare, Tricare or an individual policy (CoveredCA, IEHP) or other REEP district



A white tooth model and a dental mirror on a blue surface.

# Beginning July 1<sup>st</sup>: Anthem Dental Enhancements

- Occlusal Guard and Teeth Whitening
- \$36.20 less per month
- 4 cleanings per year

## Benefit Overview

- 100% Out-of-Network Coverage for cleaning, exams
- 80% Out-of-Network Coverage for basic services (i.e. fillings)
- Annual Maximum \$2,500 for In- and Out-of-Network
- In-Network:
  - 100% for cleanings, exams, x-rays
  - 90% basic services (i.e. fillings)

**NO ORTHODONTIC COVERAGE**

# Delta Dental

## Delta Dental PPO

- Highest Annual Maximum
  - In-Network: \$3,000 person/calendar year
  - Out-of-Network: \$1,000 person/calendar year
- In-Network: 100% for cleaning, exams, basic fillings, and sealants
- \$2,500 Orthodontic Benefit
  - \*\*Lifetime Maximum\*\*
- Highest benefit coverage for employee/dependents
- Smaller in-network provider selection

## Delta Dental Incentive

- Step Increase Feature
  - 70% -100% Coverage
  - Increases 10% each year with at least one dentist appointment
- Annual Maximum
  - In-Network: \$1,200 person/calendar year
  - Out-of-Network: \$1,000 person/calendar year
- \$2,750 Orthodontic Benefit
  - \*\*Lifetime Maximum\*\*
- Larger in-network provider selection

## Teeth Whitening Codes:

Once per 24 months to all Delta Dental Plans

**D9972:** External bleaching per arch which is performed in the office.

**D9973:** External bleaching per tooth.

**D9974:** Internal bleaching per tooth.

**D9975:** External bleaching for home application, per arch; includes materials.

## Occlusal Guard Codes:

50% up to Lifetime maximum of \$500

Procedure Code	Procedure Code Description	Limitation
D9942	Repair and/or reline of occlusal guard	Benefit is limited to once within a 6 month period
D9943	Occlusal guard adjustment	Benefit is limited to once within a 12 month period
D9944	Occlusal guard - hard appliance, full arch	Benefit is limited to one occlusal guard within a 5 year period
D9945	Occlusal guard - soft appliance, full arch	Benefit is limited to one occlusal guard within a 5 year period
D9946	Occlusal guard - hard appliance, partial arch	Benefit is limited to one occlusal guard within a 5 year period
D9951	Occlusal adjustment - limited	Benefit is limited to once per quadrant within a 4 month period
D9952	Occlusal adjustment - complete	Benefit is limited to once within a 6 month period

# EyeMed Vision

- PPO Vision Plan
- Annual Exams and 2 frame and lenses every 12 months
  - Providers can verify coverage using employee's SSN and/or date of birth
  - Look up dependents covered under the plan
- Download the app for special offers and coupons
- Save more with PLUS Providers

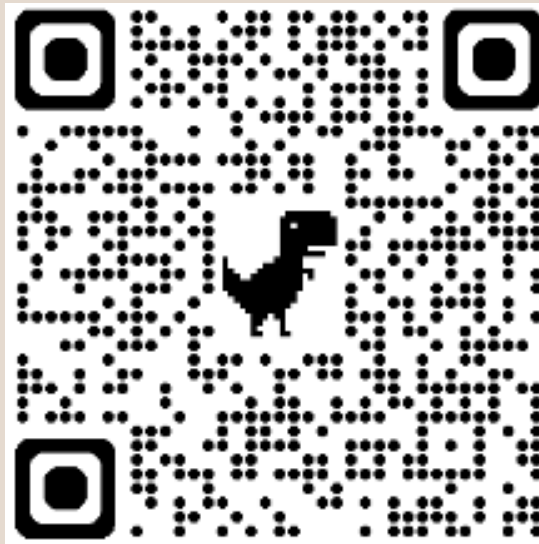
## HOW TO: mobilize your vision plan

### EYEMED MEMBERS APP

Our member app was the first of its kind. But innovation – like your life – never stops. The EyeMed Members App is packed with ahead-of-the-game resources wherever you are. Before, during and after your eye appointment.

Get the latest EyeMed Members App:

1. **DOWNLOAD** – Search "EyeMed Members" in your App store, iTunes or Google Play.
2. **OPEN** – You can use some features right away; others unlock once you register.
3. **REGISTER** – You'll need your member ID or the last four digits of your social security number.
4. **LOG IN** – If you've already registered on eyemed.com, you can log onto the app the same way.



[Scan QR for MVUSD Vision Page](#)



**Beginning July 1, 2024, REEP is offering a \$150 e-gift card reward to every eligible REEP member employee who enrolls in a REEP Omada Diabetes, Hypertension, or Joint & Muscle Health condition management program.<sup>†</sup>**

REEP will cover the entire cost of the program if you or your spouse, domestic partner, or adult dependent aged 18 and older are enrolled in a REEP Anthem Blue Cross or Kaiser Permanente medical plan, and apply, meet the eligibility requirements, and enroll in the program. However, only REEP member employees are eligible for rewards.

**Get started at:**

[omadahealth.com/leep](https://omadahealth.com/leep)



# Omada Health

## Programs for:

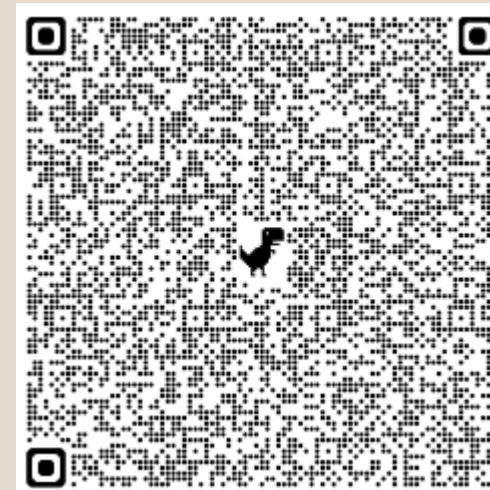
- Pre-diabetes & pre-hypertension (weight loss and overall health)
- Joint and muscle pain
- Diabetes
- Hypertension (high blood pressure)

## Members Receive:

- A dedicated health coach and care team
- Interactive weekly lessons
- Smart devices delivered to your door
- Long term results through habit and behavior change

The Omada Health program is **free** for *qualified* MVUSD employees enrolled in either an Anthem medical or Kaiser Permanente plan.

Take the 1-minute risk screener to qualify: <https://go.omadahealth.com/reep>





# Next Steps.....

- Make changes between May 5<sup>th</sup> through May 23<sup>rd</sup> in Benefit Bridge
- Coverage Begins July 1<sup>st</sup>
- If no action is taken, medical, dental and vision elections will continue into next school year
- No changes until next Open Enrollment or if you have a Qualifying Life Event



## Questions?

Email:

[benefits@murrieta.k12.ca.us](mailto:benefits@murrieta.k12.ca.us)

# Pet Insurance from MetLife



[metlife.com/getpetquote59606](https://metlife.com/getpetquote59606)







Sometimes life can feel overwhelming. It doesn't have to. Your ComPsych® GuidanceResources® program provides confidential counseling, expert guidance and valuable resources to help you handle any of life's challenges, big or small.

**Life is challenging. We can help. Confidential 24/7 support.**

#### Services:

##### Confidential Emotional Support

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts

##### Work and Lifestyle Support

- Child, elder and pet care
- Moving and relocation
- Shelter and government assistance

##### Legal Guidance

- Divorce, adoption and family law
- Wills, trusts and estate planning
- Free consultation and discounted local representation

##### Financial Resources

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more

##### Digital Support

- Connect to counseling, work-life support or other services
- Tap into an array of articles, podcasts, videos, slideshows
- Improve your skills with On-Demand trainings

##### Interactive Digital Tools

- Self-care platform offers guided health programs
- Tackle anxiety, depression, stress
- Improve mindfulness, sleep, and more

##### Wellness Support

- Make positive lifestyle changes with health coaching
- Improve your nutrition, exercise habits, weight loss efforts
- Get help with smoking cessation, back care, resiliency and more



COMPSYCH®  
GuidanceResources® Worldwide

**Coming Soon!**  
July 1, 2025



**24/7 Live Assistance** Online or by Phone



# ComPsych Employee Assistance Program (EAP) Coming 7/1/25

# Leveraging the MVP Tiered rate: Employee + Family

Anthem HMO Family considering a change to the MVP to save money

## PROS:

- PPO network
- No Referrals
- Lower premiums

## CONS:

- Out-of-pocket costs for visits
- Higher Liability in Catastrophic or Accident

## BEST PRACTICE:

- Take extra premium savings and direct into Summer Savers Account through Altura or Schools First

## Anthem HMO30

### Premiums:

- \$1,163.19x12 =\$13,958.28
- Includes Dental, Vision and Life
- Prescriptions \$15/\$40/\$80

### Catastrophic event:

- Annual out of pocket maximum \$1,500 (Rx not included)

Total Out of Pocket Cost:	
Premiums	\$13,958.28
Services	\$1,500.00
Total	\$15,458.28

## Anthem MVP

### Premiums:

- \$609.39x12 =\$7,312.68
- Includes Dental, Vision and Life
- Prescriptions \$19/\$50/\$75

### Catastrophic event:

- Annual out of pocket maximum \$12,200.00 (Rx not included)

Total Out of Pocket Cost:	
Premiums	\$7,312.68
Services	\$12,200.00
Total	\$19,512.68

Annual Loss: \$4,060.40

\*\*Annual Deductible Reset 1/1/20xx\*\*