



2025/2026 “Employee Only” 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 5th through May 23rd



- Make changes between May 5th through May 23rd 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**



Composite Rate: Plan Premium is the same regardless of who is covered under the plan

Example: An employee who is covering only themselves will pay the same as an employee with their entire family.



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%

Co-Insurance — After the deductible is met, you pay a percentage of your expenses (10%, 20% in-network)

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

Effective Date	7/1/2025	7/1/2025	7/1/2025
Carrier	Kaiser Permanente Insurance Company	Kaiser Permanente Insurance Company	Kaiser Permanente Insurance Company
Plan Name	HMO 25 w/Chiro	DHMO 500 w/Chiro	DHMO HSA w/Chiro
Benefit Summary	All Employees	Eligible Employees	Eligible Employees
General Plan Information			
Annual Deductible/Individual	\$0	\$500	\$1,650 medical/prescription combined
Annual Deductible/Family	\$0	\$1,000	\$3,300 (two or more members) medical/prescription combined
Coinsurance	100%	80%	90%
Office Visit/Exam	\$25 copay	\$20 copay	90% after deductible
Outpatient Specialist Visit	\$25 copay	\$20 copay	90% after deductible
Annual Out-of-Pocket Limit/Individual	\$1,500	\$3,000	\$3,000
Annual Out-of-Pocket Limit/Family	\$3,000	\$6,000	\$6,000
Lifetime Plan Maximum	Unlimited	Unlimited	Unlimited
*Premiums below are based on an 8 hour / 100% Contract employee and Delta Dental PPO			
Medical Premium*	\$1,751.28	\$1,469.69	\$1,371.91
Delta Dental PPO	\$111.79	\$111.79	\$111.79
Vision	\$30.35	\$30.35	\$30.35
Group Life	\$6.75	\$6.75	\$6.75
District Cap	-\$916.67	-\$916.67	-\$916.67
Monthly Employee Cost	\$983.50	\$701.91	\$604.13

Leveraging the MVP Tiered rate: Employee Only

Susan has worked for MVUSD for 15 years and works 8 hours per day. She currently covers her husband and daughter under the Anthem HMO30 but is considering a change next year.

- Spouse is eligible for Medicare in June
- Daughter ages off plan in May
- Chronic condition which requires monthly prescriptions

Anthem HMO30

Premiums:

- $\$1,163.44 \times 12 = \$13,961.28$
- Includes Dental, Vision and Life
- Prescriptions \$15/\$40/\$80
- \$30 Co-Pay Office Visit

Catastrophic event:

- Annual out of pocket maximum \$500.00

Total Out of Pocket Cost:	
Premiums	\$13,961.28
Services	\$500.00
Total	\$14,467.28

Anthem MVP

Premiums:

- $\$0.00 \times 12 = \0.00
- Includes Dental, Vision and Life
- Prescriptions \$19/\$50/\$75
- Spouse on dental and vision

Catastrophic event:

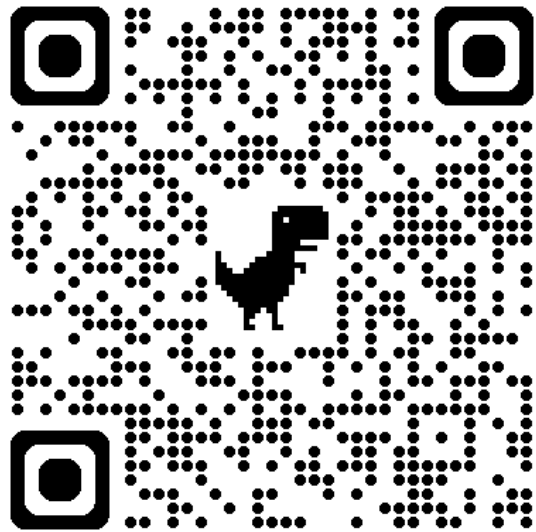
- Annual out of pocket maximum \$6,100 (Rx not included)

Total Out of Pocket Cost:	
Premiums	\$0.00
Services	\$6,100.00
Total	\$6,100.00

Savings: \$8,367.28

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

REEP/Marathon Clinic



\$0 Co-Pay for Anthem MVP Members

\$10 Co-Pay for Anthem HSA

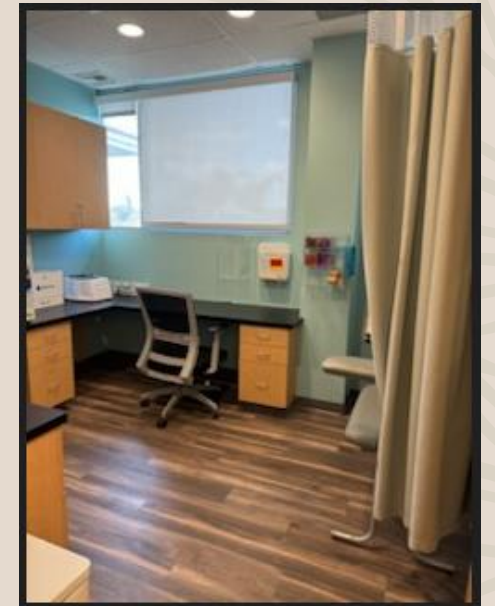
On-site lab, pharmacy, OBGYN and procedures; full-scope family health

New Hours!

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

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

Fri: 7:00am to 2:00pm



Kaiser MVP OOP Maximum vs Composite Premiums

	Kaiser Permanente			
	HMO25	DHMO500	HMO HSA	VC 2500
Medical	\$1,751.28	\$1,469.69	\$1,371.91	\$1,321.36
Delta PPO	\$111.79	\$111.79	\$111.79	\$111.79
EyeMed Vision	\$30.35	\$30.35	\$30.35	\$30.35
\$50k GTL	\$6.75	\$6.75	\$6.75	\$6.75
District Cap	\$-916.67	\$-916.67	\$-916.67	\$-916.67
Monthly Cost	\$983.50	\$701.91	\$604.13	\$553.58
Annualized Cost	\$11,802.04	\$8,422.92	\$7,249.60	\$6,643.00
Annual Savings	\$5,802.04	\$2,422.92	\$1,249.60	\$643.00

Employee Only MVP	
Kaiser MVP	\$547.12
Delta PPO	\$111.79
EyeMed Vision	\$30.35
\$50k GTL	\$6.75
Hospital Indemnity	\$55.47
District Cap	\$-916.67
Monthly Cost	\$0.00

7/1/2025	
Kaiser Permanente Insurance Company	
Plan Name	HMO MVP
Benefit Summary	Eligible Employees
General Plan Information	
Annual Deductible/Individual	\$4,500
Annual Deductible/Family	\$9,000
Coinsurance	60%
Office Visit/Exam	\$50 copay, after deductible
Outpatient Specialist Visit	\$50 copay, after deductible
Annual Out-of-Pocket Limit/Individual	\$6,000

Considerations: Annual deductible and maximums reset 1/1/20xx

Best Practices

Kaiser MVP- Virtual visits with Kaiser have \$0: Regardless of your deductible

Anthem MVP- Marathon Clinic \$0

If you decide to elect a higher deductible:

Consider a supplemental benefit-

Hospital Indemnity: Additional layer of protection if hospitalized with wellness benefits

American Fidelity- Accident, Cancer and Critical Illness options

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





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 1st: 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

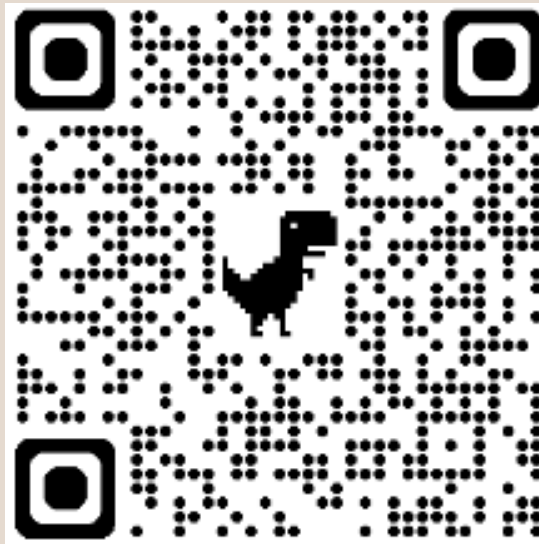
HOW TO: mobilize your vision plan

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.
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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.[†]

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/reep



Omada Health

Programs for:

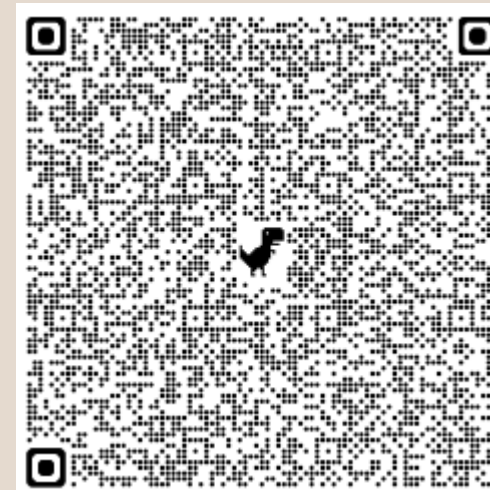
- Pre-diabetes & pre-hypertension (weight loss and overall health)
- Joint and muscle pain
- Diabetes
- Hypertension (high blood pressure)

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 5th through May 23rd in Benefit Bridge
- Coverage Begins July 1st
- 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

Pet Insurance from MetLife



metlife.com/getpetquote59606





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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®
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Coming Soon!
July 1, 2025



24/7 Live Assistance Online or by Phone



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