



2025/2026 HSA 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



[Scan QR for Open Enrollment Page](#)

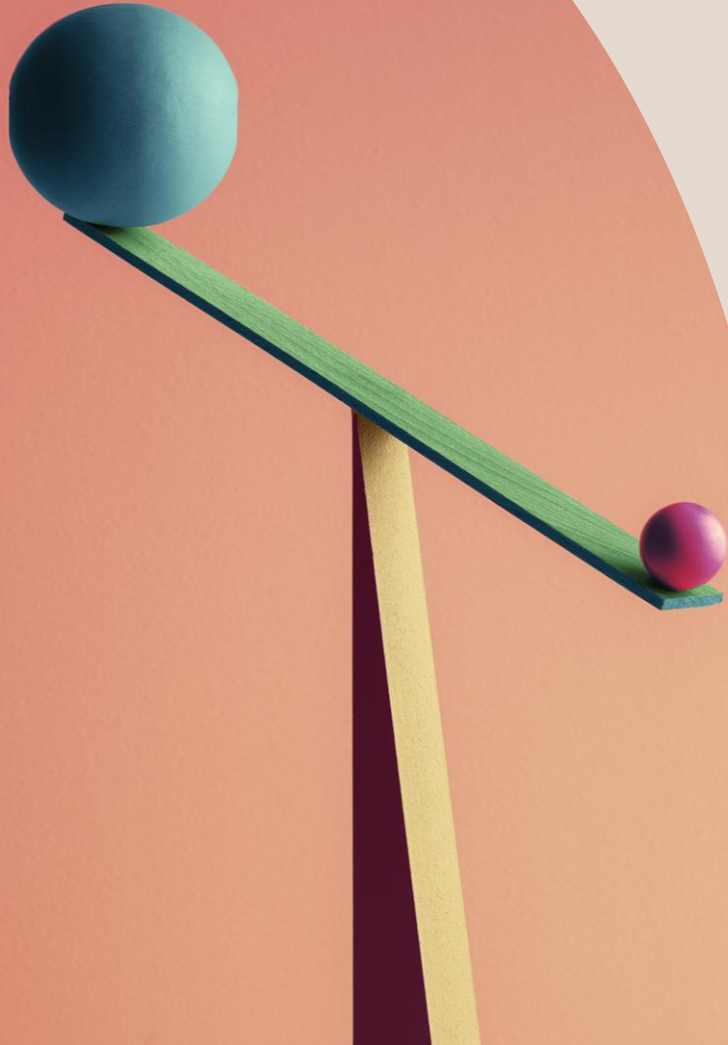
- Make changes between May 5th through May 23rd in Benefit Bridge
- Coverage begins July 1st
- Open Enrollment Virtual Meetings with Q&A Session
 - Scan QR code for registration and view meeting recordings
- **Benefits Fair: May 7th at Shivela Middle School MPR 12pm to 6pm**
- If no action is taken, 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

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**





Finding the Balance: Monthly Premiums vs Deductible

Exploring the HSA Basics

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

COLLECTIVE 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	
Carrier	Anthem Blue Cross	
Plan Name	PPO HSA 1650 - \$15/40/80 Rx	
	In-Network	Out-of-Network
General Plan Information		
Annual Deductible/Individual	\$1,650 medical/prescription/MH-SA in/out of network combined	\$1,650 medical/prescription/MH-SA in/out of network combined
Annual Deductible/Family	\$3,300 medical/prescription/MH-SA in/out of network combined	\$3,300 medical/prescription/MH-SA in/out of network combined
Co-insurance	90%	70%
Office Visit/Exam	90%	70%
Outpatient Specialist Visit	90%	70%
Annual Out-of-Pocket Limit/Individual	\$3,000	\$9,000
Annual Out-of-Pocket Limit/Family	\$6,000	\$18,000
Lifetime Plan Maximum	Unlimited	Unlimited
InPatient Hospital Services		
Inpatient Hospitalization	90% after the deductible has been satisfied	70% plus \$500 admission fee after the deductible has been satisfied (waived for emergency)
Emergency Services		
Emergency Room	90%	90%
Mental Health Benefits		
Inpatient Care	90% after the deductible has been satisfied	70% plus \$500 admission fee after the deductible has been satisfied (waived for emergency)
Outpatient Services	90% after the deductible has been satisfied	70%
Substance Abuse/Alcohol Abuse		
Inpatient Hospitalization	90% after the deductible has been satisfied	70% plus \$500 admission fee after the deductible has been satisfied (waived for emergency)
Inpatient Detoxification Services	90% after the deductible has been satisfied	70% plus \$500 admission fee after the deductible has been satisfied (waived for emergency)
Outpatient Services	90% after the deductible has been satisfied	70%
Outpatient Detoxification Services	90% after the deductible has been satisfied	70%
Medical Premium*	\$2,308.56	
Delta Dental PPO	\$111.79	
Vision	\$30.35	
Life	\$6.75	
Cap	-\$916.67	
Monthly Employee Cost	\$1,540.78	



Medical Coverage

- PPO Plan- Flexibility of choice with PPO plan
- Medical & Pharmacy Coverage

HSA Account

- Pre-tax payroll deductions to your HSA account for healthcare expenses
- Earns Interest
- Option to Invest
 - balances >\$2K
- Change election during year

Triple Tax Advantaged Plan

- Consumer driven health plan
- Use the money now for current expenses *or*
- A safety net for future healthcare expenses
- HSA's are subject to state tax in CA

Features of an HSA Account

IRS regulates the annual maximum contribution to your HSA

- \$4,300 for individual coverage
- \$8,550 for family coverage
- Catch-up contributions of \$1,000 for ages 55 to 65

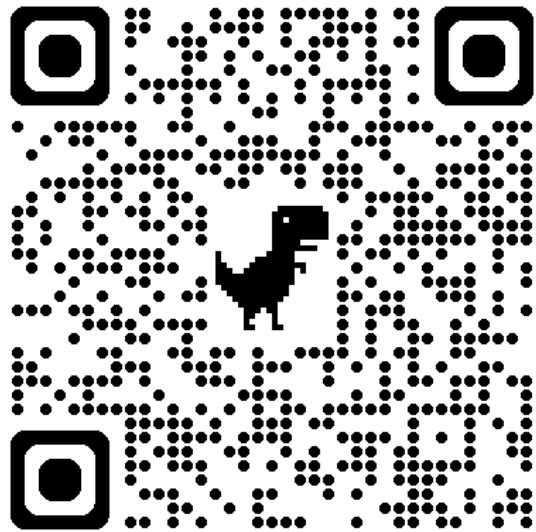
HSA funds are portable if you leave the district

- Can still use the monies for qualified health care expenses for you and your qualified dependents
- You cannot continue to make contributions to your HSA (unless you are covered through another HSA-qualified plan, through COBRA, or a new employer and remain eligible)

BEST PRACTICE: If you have a planned surgery or procedure you can switch to a cheaper HMO option and use HSA monies to pay. Once complete, switch back to the HSA and keep contributing.



REEP/Marathon Clinic



\$0 Co-Pay for Anthem MVP Members

\$10 Co-Pay for Anthem HSA

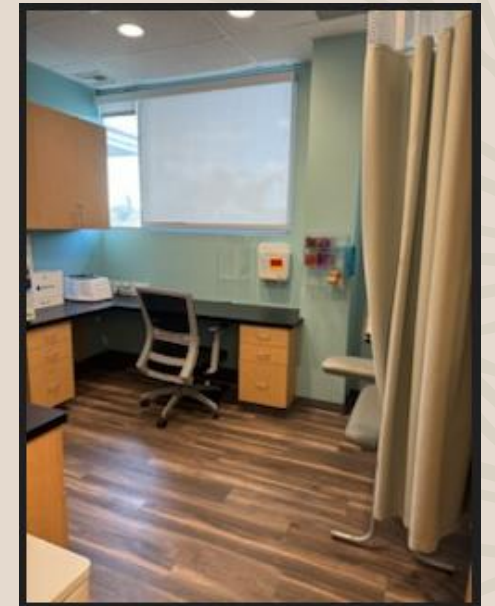
On-site lab, pharmacy, OBGYN and procedures; full-scope family health

New Hours!

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

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

Fri: 7:00am to 2:00pm



Leveraging the MVP Tiered rate: Employee + Spouse

Anthem HSA members should consider a change to their coverage if not contributing to an HSA plan.

PROS:

- Same PPO network
- Lower premiums
- Co-pay for prescriptions
- Deductible carries over

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 HSA 1650

Premiums:

- $\$1,540.78 \times 12 = \$18,489.36$
- Includes Dental, Vision and Life
- Prescriptions included with deductible

Catastrophic event:

- Annual out of pocket maximum \$6,000

Total Out of Pocket Cost:	
Premiums	\$18,489.36
Services	\$6,000.00
Total	\$24,489.36

Anthem MVP

Premiums:

- $\$212.58 \times 12 = \$2,220.96$
- Includes Dental, Vision and Life
- Prescriptions \$19/\$50/\$75

Catastrophic event:

- Annual out of pocket maximum \$12,200 (Rx not included)

Total Out of Pocket Cost:	
Premiums	\$2,220.96
Services	\$12,200.00
Total	\$14,420.96

Savings: \$10,068.40

Annual Deductible Reset 1/1/20xx



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 background.

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.
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.[†]

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:

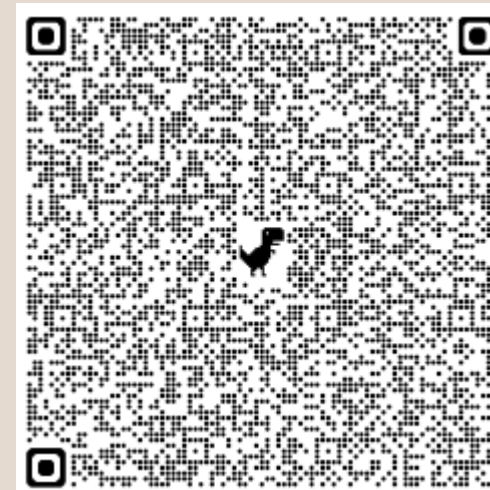
- Pre-diabetes & pre-hypertension (weight loss and overall health)
- Joint and muscle pain
- Diabetes
- Hypertension (high blood pressure)

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





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 HSA members should consider a change to their coverage if not contributing to an HSA plan.

PROS:

- Same PPO network
- Lower premiums
- Co-pay for prescriptions
- Deductible carries over

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 HSA 3000

Premiums:

- $\$1,332.82 \times 12 = \$15,993.84$
- Includes Dental, Vision and Life
- Prescriptions included with deductible

Catastrophic event:

- Annual out of pocket maximum \$8,000

Total Out of Pocket Cost:	
Premiums	\$15,993.84
Services	\$8,000.00
Total	\$23,993.84

Anthem MVP

Premiums:

- $\$609.39 \times 12 = \$7,312.68$
- Includes Dental, Vision and Life
- Prescriptions \$19/\$50/\$75

Catastrophic event:

- Annual out of pocket maximum \$12,200 (Rx not included)

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

Savings: \$4,481.16

Annual Deductible Reset 1/1/20xx