

August 9, 2017

MBPET → MCSIG TRANSITION UPDATE

Dear Certificated Employee,

This is the first in a series of updates which will be provided to keep certificated employees informed about the transition from the Monterey Bay Public Employees Trust (MBPET) to the Municipalities, Colleges, Schools Insurance Group (MCSIG). (Note that to be eligible for health benefits an employee is one who assigned four (4) or more teaching periods or eighty percent (80%) of a full-time assignment.)

OVERVIEW

On June 27, 2017, the MBPET Board voted to terminate the plan. MBPET will be the effective provider of medical benefits through September 30, 2017. All MBPET health and welfare coverages and administrative processing responsibilities related to your eligibility, health, dental and vision claims *incurred after September 30, 2017 will terminate*. On and after October 1, 2017, certificated employees and their eligible dependents will be receiving your benefits through MCSIG. Employees will be receiving information from MCSIG and the District to help make the transition to MCSIG as smooth as possible.

RATES & CONTRIBUTIONS

District contributions and employee payments for coverage cost above the District contribution are paid in advance of each month's coverage. The District contribution to employee health coverage will not change in the transition from MBPET to MCSIG. MBPET rates will be in effect for August 2017 payroll. District contributions and employee payment for medical coverage cost above the District contribution for MCSIG will take effect in the September 2017 payroll. Rate sheets with District contributions will be published and distributed. Note that published rates are effective for the 2017 plan year. Rates are subject to change for the 2018 plan year.

MCSIG ENROLLMENT

MCSIG enrollment is now open. Enrollment forms will be mailed out to employees. Enrollment forms may also be accessed online on the [Human Resources Website](#), or in print at school sites. Packets with MCSIG medical plan details will be mailed to certificated employees' home addresses and can also be accessed through the [Human Resources Website](#). The deadline for employee enrollment into MCSIG is August 31, 2017. Employees who do not enroll in MCSIG by that date will be enrolled in the EPO Employee-only plan. If employees who are enrolled by August 31, 2017 wish to change their medical coverage plan, they will be able to do so during the annual MCSIG open enrollment period, November 1-30, 2017 for the January 1-December 31, 2018 plan year.

PLAN OPTIONS

Certificated Employees will be able to choose from three different medical plans when enrolling into MCSIG. Employees will also have the option to choose one of two dental plans and a vision plan. All employees who enroll in a MCSIG medical plan will be eligible for a \$25,000 term life insurance policy. Employees who opt-out of coverage will also have the option to enroll in a dental and/or vision plan, a life insurance policy (see next section) and Employee Assistance Plan (EAP).

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OPT-OUT

Under MBPET, employees did not have the option to opt-out of medical benefits. Under MCSIG, employees will be able to opt-out of medical coverage. If an employee wishes to opt-out of medical coverage, s/he will need to provide written proof that his/her spouse/partner has creditable medical coverage for the SUSHD employee opting out. The proof of creditable coverage will need to be provided to District. The employee who chooses to opt-out would still be required to complete a MCSIG enrollment form, and indicate on the form that s/he chooses to opt-out of medical coverage. The employee who chooses to opt-out of MCSIG medical coverage will still have the option for dental and/or vision plans. The District benefits contribution would cover the cost of the dental and/or vision plan. Employees who opt-out of MCSIG medical coverage would also continue to be eligible to enroll for the \$25,000 term life insurance policy (which is provided for employees who choose MCSIG medical coverage) as well as being eligible to enroll in the Employee Assistance Program (EAP).

NEW TEACHERS

A presentation was made by MCSIG's Executive Director Michael Larsen to newly hired teachers on July 28, 2017 at La Paz Middle School. New teachers were provided MCSIG packets containing information on medical plans and options, rate schedules and an enrollment form. Those new teachers who were not able to attend the July 28 session will have another opportunity to hear from MCSIG at upcoming school site presentations scheduled for the last two weeks of August. (See below for the schedule)

RETIREEES

Certificated retirees were invited to MCSIG presentations held on July 25-26, 2017 at the District Office. On July 25, Mr. Larsen presented information pertinent to retired employees over the age of 65 years. Included in the presentation was information on how MCSIG coverage coordinates with Medicare coverage. On July 26, Mr. Larsen presented to retirees age 65 years and under. Information presented included medical plans available, rate schedules and planning for future Medicare coverage.

SCHOOL SITE MCSIG PRESENTATIONS

MCSIG informational meetings are being schedule for August 14-30 at each of the District school sites. MCSIG representatives will present information on the medical plans available through MCSIG and offer any assistance needed for plan enrollment. The schedule will be distributed when it is finalized. The target date for enrollment for all certificated employees is August 31, 2017.

The District is looking forward to supporting its certificated employees through this transition. If you have questions, the following contacts are available to be of assistance:

- MCSIG – Customer Service Representatives, Lorena Carrillo or Rhonda Horn- 831-755-8055 or toll free 800-287-1442
- MBPET – Carol Harvell Representative – 831-757-2385
- SUHSD Benefits Account Clerk – Tracy Yamamoto – 831-796-7079
- SUHSD Human Resources Assistant Superintendent – Randy Bangs – 831-796-7037
- SVFT President Steve McDougall – 831-214-6449

Thank you.

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MCSIG Information Meetings
Salinas Union High School District Sites

SITE	DATE	TIME	ADDRESS	ROOM
Alisal High School	8/14	3:00pm-4:00pm	777 Williams Road Salinas, CA 93901	Conference Room
Everett Alvarez High School	8/15	3:30 pm-4:30 pm	1900 Independence Blvd Salinas, CA 93906	Small Gym
North Salinas High School	8/16	3:30 pm-4:30 pm	55 Kip Drive Salinas, CA 93906	Library
El Sausal Middle School	8/21	3:45pm-4:45pm	1155 East Alisal St. Salinas, CA 93905	Staff Lounge
La Paz Middle School	8/23	3:30pm-4:30pm	1300 North Sanborn Rd. Salinas, CA 93905	Library
Harden Middle School	8/24	3:45pm-4:45pm	1561 McKinnon St. Salinas, CA 93906	MPR
Washington Middle School	8/28	3:50 pm-4:50pm	560 Iverson Street Salinas, CA 93901	Library
Mission Trails ROP	8/29	9:30am-10:30am	867 East Laurel Drive Salinas, CA 93905	Conference Room
Salinas High School	8/29	3:00pm-4:00pm	726 South Main Street Salinas, CA 93901	Main Office Office F
Salinas Adult School	8/30	2:30pm-3:30pm	20 Sherwood Place Salinas, CA 93906	S-1
Mount Toro High School El Puente School				