2018-19 Open Enrollment
Frequently Asked Questions

When is Open Enrollment?

Open Enrollment begins Tuesday, May 8, 2018 and ends on **Tuesday, May 29, 2018**. Coverage and premium cost share will become effective July 1, 2018 and last until June 30, 2019.

Why should I enroll?

Even if you don't plan to make changes, you should log in to Reta Trust to:

- Confirm your current elections
- Confirm spouse coverage and dependents.
- Update your Life Insurance Beneficiary
- Ensure all information is accurate

If you choose not to take action, your existing coverage options will "roll over" into the next year.

Manage Life Insurance Beneficiaries Video:
https://www.youtube.com/watch?v=svtnFg8VLQ8&index=7&list=PLiZ962gS2_QkEhgg8roEbLhbdmU20Jt08

How do I find out what my current benefits are today?

Employees can log into Reta Trust at www.retatrust.org to access their current benefit elections. For assistance in obtaining your User ID and Password, please refer to the Reta Trust User guide at https://www.scd.org/sites/default/files/2018-04/ID-and-Password-EE.pdf.

Can I add or remove my eligible dependents during Open Enrollment?

Yes. You may add or remove eligible dependents during open enrollment. Eligible dependent(s) include: spouse, child(ren) up to their 26th birthday, step or adopted child(ren), and disabled children over age 26, with required documentation.

How do I verify my Dependents?

If you are adding a dependent to your health insurance that was not previously verified through HMS Dependent Verification Program, you will need to provide documentation to prove dependency. All documents can be uploaded directly into the benefits platform via Reta Trust. Alternatively, you can fax your documents along with bar coded fax coversheet (provided by Reta) at 1-888-265-2144.

Dependent Type	# of Docs	Primary Required Document	Secondary Required Document	Tertiary Required Document
Spouse	2	Marriage Certificate	- Jointly filed 1040 * - Separately filed 1040 with same address * - Financial documents in both names - Utility bill in both names	N/A
Child	1	Birth Certificate Or Hospital Birth Record	N/A	N/A
Stepchild	3	Birth Certificate	Marriage Certificate	- Jointly filed 1040 - Separately filed 1040 with same address - Financial document in both names - Utility bill in both names
Disabled Dependent	2	Birth Certificate	- Employee's form 1040 with dependent listed - Dependents 1040 filed from employee's address - SSDI Documentation	N/A
Adopted child	1	Court document	N/A	N/A
Legal Guardian	1	Court document	N/A	N/A
Foster child	1	Court document	N/A	N/A
* Not Required if Marriage is less than 90 days old				

Dependent Validation Process Video:
https://www.youtube.com/watch?v=AsnmdnUZSjI&index=7&list=PLiZ962gS2_QkEhgg8roEbLhbdmU20Jt08

How can I make changes to my benefit elections?

1) Go to www.retatrust.org
2) Log in with your User ID and Password
3) Select *Reta Benefits Center* and compare plans and prices
4) Click the *RetaEnroll* button

REMINDER REGARDING LIFE COVERAGE: As an employee, you are eligible to enroll for supplemental life, without enrolling for health coverage. If you do not enroll when you are first eligible, you may enroll during open enrollment, at which time, you are required to provide evidence of insurability for supplemental life insurance benefits. If you are currently enrolled in supplemental life

benefits, you may increase your supplemental life benefit amount during open enrollment. Evidence of insurability will be required for increase in excess of $10,000 or the guaranteed issue amount.

Evidence of Insurability (EOI): https://www.scd.org/sites/default/files/2017-11/The%20Standard%20-%20Evidence%20of%20Insurability%20%28EOI%29.pdf

What if I need to make a change after I've completed my enrollment?

If you change your mind after submitting your enrollment online, simply go back to RetaEnroll, make your changes, resubmit your elections online and print or email a summary of your employee benefit elections to your Benefits Administrator. The deadline for making changes is 11:59 p.m. on Monday, May 29th.

Can I enroll using a paper form?

Open Enrollment is online only. If you need help enrolling, please contact your Benefits Administrator.

Will I receive a new medical ID card if I switch medical plans?

Yes, if you switch medical plans, you will be sent a new medical card. Cards will be sent during the month of June 2018.

If I do not switch medical plans, will my current medical ID card still be valid?

Yes, your current medical card will still be valid if you do not change your plan.

What should I do if I don't receive my ID card?

Contact the customer service number for your insurance carrier directly. Toll free numbers are available online at https://www.scd.org/sites/default/files/2018-04/Diocese-Lay-Benefits-Booklet-2018-041618.pdf.

What if I need to make a change after open enrollment?

Changes to your benefits elections after Open Enrollment require a Qualifying Life Event (QLE) Notification Form. You must submit a QLE Notification form, an Enrollment/Change form, and provide supporting documentation of the qualifying event within 31 days. Fax all documents to Reta Trust Client Services at 1-887-332-7382.

Qualifying Life Event (QLE) Notification Form: https://www.scd.org/sites/default/files/2018-01/Qualifying%20life%20event%20form.pdf

Enrollment/Change Form: https://www.scd.org/sites/default/files/2018-04/Enrollment_Change%20form.pdf

What is a Qualifying Status Change Event that will allow me to make changes to my Open Enrollment benefit elections?

Qualifying Event means a change in your family, employment or group coverage status which would affect your benefits. Additional information regarding qualifying event is available online at https://www.scd.org/sites/default/files/2018-04/Diocese-Lay-Benefits-Booklet-2018-041618.pdf.

Who do I contact I have questions?

CARRIER DIRECTORY

Anthem Blue Cross	www.anthem.com/ca (888) 722-1077
Kaiser	www.kp.org (800) 533-1833
EnvisionRX	www.envisionrx.com (844) 852-7437
Delta Dental	www.dentalins.com (800) 765-6003
VSP	www.vsp.com (800) 877-7195
The Standard	www.standard.com (800) 378-1613
EAP Services	www.workhealthlife.com (888) 293-6948
Reta Trust	www.retatrust.org (877) 303-7382

LAY PERSONNEL OFFICE
Phone: 916-733-0239
Fax: 916-733-0238
E-mail: benefits@scd.org

Additional Information:

- ➤ Employee Benefits Brochure: https://www.scd.org/sites/default/files/2018-04/Diocese-Lay-Benefits-Booklet-2018-041618.pdf
- ➤ Employee Assistance Program (EAP) : https://www.scd.org/sites/default/files/2018-03/EAP%202018.pdf
- ➤ Benefits Directory: https://www.scd.org/sites/default/files/2018-03/Benefits%20Directory_Reta%202018_0.pdf
- ➤ 2018 Reta Trust Live Well Health and Well-Being Program: https://www.scd.org/sites/default/files/2018-04/2018%20Reta%20Launch%20FAQ-%20MEMBER.pdf
- ➤ 403(b) Enrollment Guide: https://www.scd.org/sites/default/files/2018-03/403b-enroll-brochure.pdf