



New Hire Benefits Enrollment Information

Welcome to Redlands Unified School District. Following is the information needed to enroll in your employee benefits. You must complete enrollment **within 30 days of date of hire**. We know benefits are an important part of your total compensation, providing important protections and significant value to you and your family.

What is the Right Choice for You?

Be sure to compare your medical choices carefully and select the plan which best meets your family's needs.

The plans differ in the following ways:

- How much you have to pay out of your own pocket when you receive care;
- Your premium (your cost for coverage, which you pay through pre-tax and after-tax payroll deduction)
- Covered expenses and exclusions: the plans cover the same expenses, but at different levels;
- Whether the plan provides coverage for out-of-network providers.

Each plan provides coverage for a variety of health care services and supplies, including preventive care, inpatient and outpatient services, and prescription drugs. The difference is how the plans pay benefits for this care. You can compare plans in ***BenefitBridge***.

Redlands Unified School District offers employees direct access to enroll in and view benefits through our Employee Benefits Web Portal – ***BenefitBridge***.

What is the BenefitBridge Portal?

The ***BenefitBridge*** portal is a secure website and gateway to your personal benefits information, health and wellness resources and a multitude of decision support tools. The portal requires user registration for security and can be accessed from any computer with an Internet connection. Attached are instructions for logging in, establishing your passwords, benefit option choices, employee costs and resources available on the ***BenefitBridge*** website. If you do not have computer access, you are welcome to visit your benefits department who has a computer kiosk for enrolling.

Arranged By:



If you have any questions, please feel free to contact the District Benefits Office at (909) 307-5300 or our Insurance Consultants, Keenan & Associates at (800) 654-8347 ext. 1162 or ext. 1156.

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Prudential Voluntary Life Insurance

The District offers you the opportunity to elect additional protection for yourself and your family. You may elect additional life insurance with Guaranteed Issue up to \$100,000 for yourself and \$20,000 for your spouse.

Guaranteed Issue is only available once, within 30 days of your hire date. If you choose not to enroll in the Life Plan at the time of hire, you will have an opportunity to enroll the following year at open enrollment however, Guaranteed Issue will no longer be available.

The Supplemental Life Spousal coverage may be up to 100% of the employee's coverage amount, in increments of \$10,000, not to exceed \$100,000. You may also apply for children's Supplemental Life coverage for your children to a maximum of \$10,000. You must elect coverage for yourself in order for your spouse and children to be eligible. You may download an enrollment form from *BenefitBridge*.

Prudential Voluntary Accidental Death & Dismemberment

We are pleased to offer all employees a No Cost Voluntary Accidental Death and Dismemberment benefit of \$2,000. You will also have the opportunity to purchase even more additional coverage at a very low cost. The basic purpose of AD&D insurance is to provide for expenses that a family faces following an unexpected tragedy.

Download the enrollment form from *BenefitBridge* and complete the beneficiary information to obtain your No Cost benefit. If you decide to purchase additional coverage, you may indicate so on the enrollment form. Please make sure to bring this form to your American Fidelity appointment.

Finalizing Enrollment

To complete your enrollment, you must call American Fidelity to set up an appointment at (866) 523-1857 and dial "0". During this appointment, you will be required to bring a copy of your enrollment, your association (RTA/RESPA) enrollment form, Prudential Enrollment Card, and documentation for any dependents you are enrolling. Acceptable documentation is a state issued marriage certificate, State of California Certificate for Domestic Partners, state-issued birth certificates for children and/or legal guardianship court issued documents. If there is any employee cost to the benefits you select, a Section 125 Plan "Election of Pre-Tax" form should be completed at the time of your appointment in the event you wish to pre-tax any premiums. You will also be given the opportunity to enroll in the **Section 125 plan** with American Fidelity, who is our administrator.

Arranged By:

Keenan
Associates

www.keenanassoc.com

800/654-8347

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