



**September 21, 2020 to October 16, 2020**



**SJSU** | **RESEARCH  
FOUNDATION**

# Open Enrollment for Plan Year 2021

Open Enrollment **begins Monday, September 21, 2020, and ends Friday, October 16, 2020.** The Open Enrollment period provides eligible employees an opportunity to enroll or to make changes to their health benefit options, add or remove eligible dependents, and enroll in flexible spending accounts. All new enrollments and changes made during the open enrollment will become effective **January 1, 2021.**

Employees and their families are encouraged to consider their present health plan enrollments and costs, and to make appropriate decisions based on their individual situations. **You are not required to take any action if you intend to keep your current health plan.** Your current health benefit selection will automatically continue into Plan Year 2021. However, your current flexible spending account contributions, if any, **will not automatically continue or renew** for Plan Year 2021.

## Benefits Overview

	
<b>Medical</b>	<p>The Research Foundation offers ten health plans to benefited employees. Three are PPO plans (PERSCare, PERSCheck, PERSSelect) and six are HMO plans (Blue Shield Access, Kaiser, Anthem Select, Anthem Traditional, HealthNet, and United HealthCare). For more information about plans, visit <a href="#">CalPERS</a>.</p> <p>Employer and employee contribution are 90/10 for PERSSelect, Kaiser, Unitedhealthcare and PERSCheck and 75/25 for rest of the plans.</p>
 EQUITABLE	
<b>Dental</b>	<p>Benefited employees and their currently eligible dependents are eligible to enroll in dental benefits plan through <a href="#">Equitable Dental</a>. The Research Foundation currently pays 100% of the dental premium for employees and their eligible dependents.</p>
<b>Vision</b>	<p>Benefited employees and their eligible dependents are eligible to enroll in a vision plan through Equitable. The Research Foundation pays 100% of the vision premium for both employees and their eligible dependents.</p>
<b>Life Insurance, Accidental Death and Dismemberment, Long Term Disability, Voluntary Life Insurance</b>	<p>The Research Foundation also provides benefited employees with Group Term Life, Long Term Disability (LTD) as well as Accidental Death and Dismemberment Insurance (AD&amp;D). The Research Foundation pays 100% of the premium for these benefits for eligible employees. The Life, LTD and AD&amp;D plans are administered by Equitable.</p> <p>Equitable also offers voluntary Supplemental Life coverage for yourself and your dependents at low rates. New enrollees will need to go through the Evidence of Insurability process.</p>

# Medical Plan Rates 2021

Plan Name	Coverage Level	Premium	Employer Monthly Cost	Employee Monthly Deduction
HMO Plans				
Kaiser HMO	EE Only	813.64	732.28	81.36
	EE + 1	1627.28	1464.55	162.73
	EE + Family	2115.46	1903.91	211.55
Anthem Select HMO	EE Only	925.60	833.04	92.56
	EE + 1	1851.20	1666.08	185.12
	EE + Family	2406.56	2165.90	240.66
United Healthcare HMO	EE Only	941.17	847.05	94.12
	EE + 1	1882.34	1694.11	188.23
	EE + Family	2447.04	2202.34	244.70
HealthNet HMO	EE Only	1120.21	840.16	280.05
	EE + 1	2240.42	1680.32	560.11
	EE + Family	2912.55	2184.41	728.14
Blue Shield Access HMO	EE Only	1170.08	877.56	292.52
	EE + 1	2340.16	1755.12	585.04
	EE + Family	3042.21	2281.66	760.55
Anthem Traditional HMO	EE Only	1307.86	980.90	326.97
	EE + 1	2615.72	1961.79	653.93
	EE + Family	3400.44	2550.33	850.11
PPO Plans				
PERSSelect PPO	EE Only	566.67	510.00	56.67
	EE + 1	1,133.34	1020.01	113.33
	EE + Family	1,473.34	1326.01	147.33
PERSChoice PPO	EE Only	935.84	842.26	93.58
	EE + 1	1871.68	1684.51	187.17
	EE + Family	2433.18	2189.86	243.32
PERSCare PPO	EE Only	1294.69	971.02	323.67
	EE + 1	2589.38	1942.04	647.35
	EE + Family	3366.19	2524.64	841.55

## Open Enrollment Benefits Fairs

Virtual benefits will be held via Zoom on the following Wednesdays from 1:30PM to 2:30PM:

- September 23, 2020
- September 30, 2020
- October 7, 2020
- October 14, 2020

Employees are encouraged to attend or drop in with questions. You can attend by using the following:



zoom

**Meeting ID: 917 4858 7382**

**Password: 285586**

## Flexible Spending Accounts

Flexible spending accounts provide you opportunity to set aside pretax dollars to pay for [unreimbursed qualified health expenses](#), [dependent care](#), and [commuter expenses](#). You must carefully plan as unused amounts will be forfeited. You must re-enroll if you wish to participate in FSA.

**\*NOTE:** 2021 maximum elections have not yet been announced and are subject to change.

- Healthcare FSA— up to \$2750\* annually. Use it or lose it rule applies and only unused \$550\* roll over.
- Dependent Care FSA-Up to \$5,000 annually. Use it or lose it rule and unused dollars are forfeited.
- Commuter and Transit Parking FSA-Up to \$260 for public transit and \$100 for parking. No use it or lose it rule as long as you are employed.

## AFLAC

Aflac provides voluntary benefits for employee's finding themselves in unique situations, in which they are unable to maintain steady income due to injury or illness. Some of Aflac products are as follows:

- |                         |                              |                                  |
|-------------------------|------------------------------|----------------------------------|
| ◆ Accident Insurance    | ◆ Life Insurance             | ◆ Hospital Confinement Indemnity |
| ◆ Short Term Disability | ◆ Critical Care and Recovery | ◆ Cancer Insurance               |
| ◆ Dental Insurance      | ◆ Vision Insurance           |                                  |



**Aflac representative will be present during all Zoom Meetings.**

## CONCERN Employee Assistance Program

CONCERN Employee Assistance Program has rebranded itself as Concern Health emphasizing the importance emotional and mental stability. Concern launched new digital platform, created exclusively to deliver simplified, customized online access to every wellbeing solution they have to offer. Concern provides counseling services, Life Balance Services, Resilience Hub, and Life Advisor. For more information visit their website at <https://employees.concernhealth.com/employee-portal>.

## Benefits Connect

Benefits Connect is a web platform that allows for the easy paperless processing of enrollment in benefits, maintenance of records, and easy access to benefit summaries.



- Employees can review their benefits options, dependents, coverage details by going to Benefits Connect.
- Employees can log in, review their current selections, make changes, enroll in voluntary products, flexible spending accounts and save the changes.

Go to [Benefits Connect](#) to log in and make changes. For log in instructions go to [Benefits Connect Login Information](#).

## Open Enrollment Checklist

- Carefully review the 2021 health options and make changes, if any, based on your individual needs.
- Review your eligible dependents, enroll or remove by going to Benefits Connect.
- Understand your dental, vision, life, AD&D, and LTD coverage.
- Review voluntary supplemental benefits and consider these benefits based on your individual needs.
- Review flexible spending accounts and if you wish to enroll, Go to Benefits Connect.
- Review and make changes, if any, in Benefits Connect by October 16, 2020.
- All Changes will be effective January 1, 2021.
- Review your first pay stub of 2021 to make sure proper deductions are taken from your paycheck.

## Resources

To read more about your health benefits go to:

- ⇒ [2021 Health Benefits Summary](#)
- ⇒ [2020-21 CalPERS Open Enrollment Newsletter](#)
- ⇒ [Health Program Guide](#)
- ⇒ [Open Enrollment Webpage](#)
- ⇒ [Evidence of coverage booklet](#)
- ⇒ [SBC summary](#)

For more information contact Human Resources at [foundation-hr@sjsu.edu](mailto:foundation-hr@sjsu.edu) or call 408-924-1460.





**RESEARCH  
OPTIONS**



**CONSIDER  
CHANGES**



**SUBMIT  
CHOICES**

**STAY SAFE  
STAY HEALTHY**

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