

Capistrano Unified School District  
2024  
Retirees



Thank you for your continued commitment as a valued member of California Schools Benefits Trust (CSBT). Capistrano Unified School District, in partnership with CSBT, has joined with VEBA to purchase and administer your district health benefits. As a result of this partnership, you receive high-quality benefits and care at the lowest possible cost.

The following information describes what you need to do to receive your 2024 Retiree Benefits through CSBT/VEBA. Please review carefully.

1. **Please review the rates for 2024, they can be found on the District Insurance website:**  
<https://www.capousd.org/subsites/Insurance/>
2. If you are not making any changes to your current health benefit plan, there is nothing you need to do. Your health benefit elections will roll over into the 2024 plan year.
3. If you would like to make changes in plan selection or address, complete the Enrollment/Change form located on the District Insurance website <https://www.capousd.org/subsites/Insurance/>
4. **IMPORTANT: Changes will be limited to benefits you are currently enrolled in.**
5. Open Enrollment/Change form acceptance date is extended. (See date below).
6. Check the district insurance website to review your plan choices/plan comparison chart and detailed Summary of Benefits. <https://www.capousd.org/subsites/Insurance/>
7. Check the district insurance website on how to find an HMO primary care doctor for UHC and Cigna plans.  
<https://www.capousd.org/subsites/Insurance/>
8. Check the district insurance website to find an HMO Delta Dental Dentist  
<https://www.capousd.org/subsites/Insurance/>

**2024 Product Enhancements:**

The UnitedHealthcare Performance HMO Network 2 plan will no longer be offered. Employees currently enrolled into this plan will need to select a new plan.

- The UnitedHealthcare Alliance Low Option (\$2000 deductible) will be replaced with the Alliance Journey with HRA plan offering. Employees currently enrolled in this plan will be automatically enrolled into the Alliance Journey HRA plan unless a new plan selection is made.
- KindBody: All VEBA members will have access to KindBody. Members who are enrolled into UHC, Cigna, and UMR can receive 1 full KindCycle at no cost. Kaiser members may also access KindBody at a discounted rate.
- Virtual Visit copays for all UnitedHealthcare HMO plans will be \$0. Members must use one of the four designated providers to access virtual visits at no cost: Optum, AmWell, Dr. On Demand, Teledoc
- Chiropractic/Acupuncture services will be changing from ASH to Optum. Members can seek services by going to [www.myoptumhealthphysicalhealthofca.com](http://www.myoptumhealthphysicalhealthofca.com) and using CA School VEBA in the product/provider search to see an “in-network” provider.

**Important Dates:**

Date	Time	Event & Location
October 16, 2023	N/A	Open Enrollment Starts
October 16, 2023	4:30 - 6:30 p.m.	Informational Meeting - District Board Room
October 30, 2023	4:30 - 6:30 p.m.	Informational Meeting - District Board Room
November 3, 2023	N/A	Enrollment/Change Forms Due
November 9, 2023	N/A	Last Day to submit Enrollment/Change forms for Retirees
January 1, 2024	N/A	Effective Date of New Plans