



Welcome to Benefits 2024 Open Enrollment

Monday, September 16, 2024, through Friday, October 11, 2024

For Full-time and Reduced Contract Employees

Open Enrollment is your annual opportunity to learn about your benefit options and make additions, changes, or deletions to your benefit elections. This includes health, dental, vision, life insurance, flexible spending accounts, commuter benefits, and buy-up long-term disability insurance. Please note that any elections made during Open Enrollment become effective and irrevocable as of January 1, 2025, and will remain in effect until December 31, 2025, unless you experience a qualifying life event and make a timely corresponding change.

Passive Open Enrollment - To maintain your existing coverage for the 2025 plan year, no action is required. If you do not make any changes during the Open Enrollment period, your 2024 elections will be automatically carried forward, with the exception of Flexible Spending Accounts (FSA). To participate in the FSA program for Health Care, Dependent Care, Transit, and Parking, you must enroll or re-enroll during the open enrollment period.

The District Benefits Office will host an On-Site Benefits Fair on **September 20th, 2024**, at De Anza College Campus Center Conference Room A&B from 12 pm to 2 pm. Representatives from the insurance carriers will be available for discussions on your benefit options. Your attendance at the event is highly encouraged!

FHDA partners with the California Public Employees' Retirement System (CalPERS) to administer your health and retirement benefits. Please review the information packet sent by CalPERS for comprehensive details on health plans.

Single Sign-On (SSO) access to the SECOVA online system is available through MyPortal under "Staff". **Any changes made through CalPERS self-service will not be validated. All enrollments and changes must be done via SECOVA.**

For Open Enrollment checklist and key dates, please visit:

<https://hr.fhda.edu/benefits/2025/2024%20Benefits%20Open%20Enrollment%20Check%20List%20and%20Key%20Dates.pdf>

For comprehensive, up-to-date information regarding Open Enrollment for PY 2025, and carriers contact list, visit: https://hr.fhda.edu/benefits/2025_Open_Enrollment.html

For 2025 Health Plan Changes Highlight, please see:

<https://hr.fhda.edu/benefits/2025/2025%20Health%20Plan%20Changes%20Highlight.pdf>

For Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP), please access: <https://hr.fhda.edu/benefits/2025/CHIP%20Model%20Notice.pdf>



For online enrollment instructions to change medical plan, or add/delete dependent, please access: <https://hr.fhda.edu/benefits/2025/FHDA%20Online%20Enrollment%20Guide%20PY%202025.pdf>

Important Reminder: When adding new dependents online, it is imperative that you furnish ALL requisite documentation, including Marriage Certificates, Birth Certificates or Passports, and Social Security Cards for all dependents, along with CalPERS Form HBD-12. This documentation must be submitted no later than 5 pm on Friday, October 11, 2024, to activate benefits effectively from January 1, 2025. Please be advised that no exceptions will be made.

Kindly note that ineligible dependents who are no longer covered under our insurance cannot be removed due to historical records. To deactivate specific coverage for such dependents, you must uncheck their names. For the removal of dependents outside of the Open Enrollment period, please contact the Benefits Unit.

REMINDER: Primary Designation of Beneficiary is now required via SECOVA Online enrollment.

A beneficiary is a person or legal entity that is entitled to receive the proceeds from an estate, trust, retirement account, life insurance policy, or transfer on death accounts. A beneficiary can be one or more individuals or organizations, such as a trust or charity. You can designate two types of beneficiaries:

- ✓ Primary beneficiaries are first in line to receive the designated asset upon your death.
- ✓ Secondary (or contingent) beneficiaries receive the asset if there are no surviving primary beneficiaries upon your death.

Before going online to select your beneficiary, make sure you have your beneficiary's Social Security number (Optional), date of birth, mailing address and phone numbers.

Importance of Beneficiary Designations:

- If you wish to name someone other than your spouse or domestic partner as beneficiary, if you have special estate planning needs, or if you wish to assign ownership of your life insurance to another person, seek legal and tax advice before completing your beneficiary designation.
- If your beneficiary is a minor (under age 18), you may wish to consult with a legal advisor to ensure you understand how to best protect the rights of your minor beneficiary.

Please note that employee death benefits are paid to the most recent beneficiary designation on file with the Benefits Office.

DEADLINE: Friday, October 11, 2024, 5pm.

District Benefits Office Contact Information:

Phone: 650-949-6224

Fax: 650-949-6299

Email: Mybenefits@fhda.edu