

# Making the Grade: Exciting Changes for 2016



It's a new year, and we're making two exciting changes to our benefits program:

**1** We're moving to a midyear benefits cycle beginning July 1, 2016.

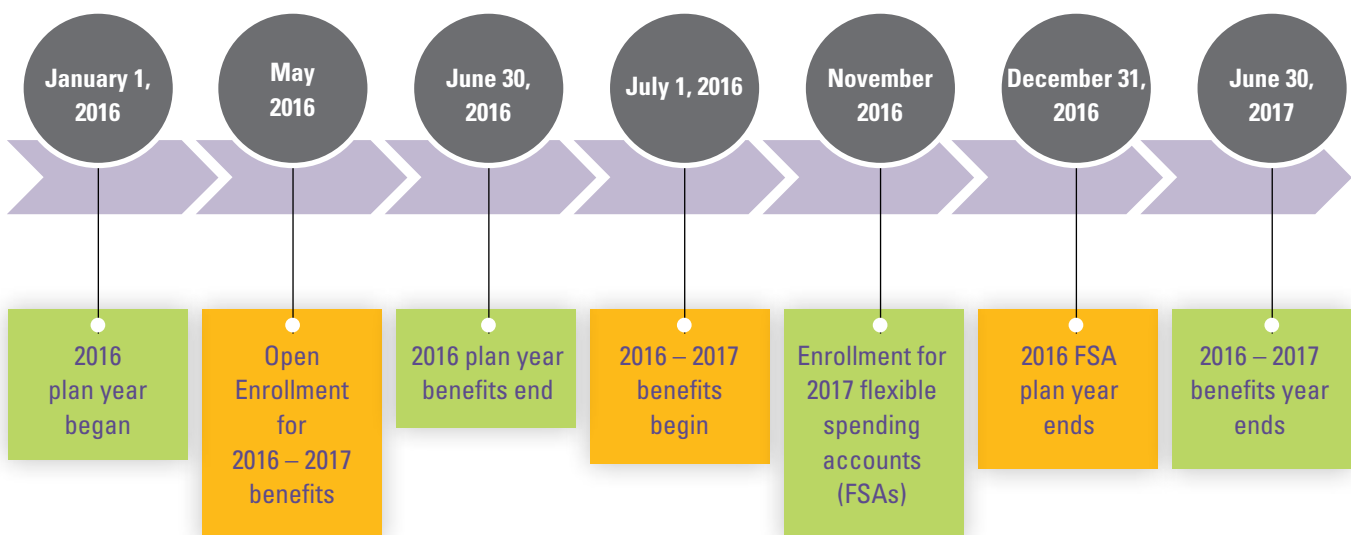
**2** We're adding a great new wellness resource as we continue to build our wellness community at LBUSD.

Keep reading for more information regarding these changes. If you have any further questions, please contact Risk Management.

## 1 A New Plan Year

We're moving to a midyear benefits cycle beginning in **July 2016**. We're making this change so your benefits plan year is more in line with the school year and the way we think about a "new" year.

Here's a timeline with key dates for the next 18 months.



There will be minor changes to the benefits offered by LBUSD for the 2016 – 2017 plan year, and the change to the benefits year will affect some of the components of your plans. More information about any changes will be communicated prior to Open Enrollment in May.

## New Plan Year Q&A

Changing our benefits plan year will mean some adjustments for everyone. Below is a short list of important transition questions and answers to help you understand what's happening and how you'll be affected.

<b>What is the new plan year?</b>	<p>Our new benefits plan year will be July 1 through June 30.</p> <p>For our 2016 – 2017 benefits, the plan year will be July 1, 2016 – June 30, 2017.</p>
<b>Why are we changing the plan year?</b>	<p>We're changing our plan year to be more in line with the school year and to ease administration.</p>
<b>When do I enroll for my benefits?</b>	<p>You can enroll for your 2016 – 2017 benefits during an Open Enrollment period in May. During this enrollment period, you can enroll in or make changes to your benefits, which will be effective July 1, 2016 – June 30, 2017.</p> <p>LBUSD will be making minor changes to your benefits for 2016 – 2017.</p> <p>You can expect that the Open Enrollment period will be held around May each year for the following benefits plan year.</p> <p>The FSAs will remain on a calendar-year basis.</p>
<b>When the plan year starts, will I have to start over when paying my medical plan deductible?</b>	<p><b>No. Any amount that you have paid toward your medical plan deductible will carry over to the new plan year.</b> This means expenses you incur for 18 months (January 2016 – June 2017) will apply to your plan's deductible.</p> <p><b>Out-of-pocket maximum:</b> As with your deductible, any amount you have paid toward your medical out-of-pocket maximum for the plan year <b>will carry over to the new plan year.</b> Expenses incurred for 18 months (January 2016 – June 2017) will apply to your medical plan's out-of-pocket maximum. Remember, once you meet your out-of-pocket maximum, the plan pays 100% of your covered medical care.</p> <p>As of July 1, 2017 and going forward, deductibles and out-of-pocket maximums will align with the benefits plan year (July 1 – June 30).</p> <p><i>Note: Dental and vision plan deductibles and out-of-pocket maximums will remain on a calendar-year basis.</i></p>

### Important!

Flexible spending accounts (FSAs) **will not move** to a midyear plan year. For the FSAs, your accounts open January 1 and close on December 31 each year. If you currently participate in a Health Care FSA or Dependent Care FSA, your participation will continue through December 31, 2016.

If you want to participate in an FSA in 2017, there will be a special enrollment period in November. More information will be provided leading up to this enrollment period.

**FSA Reminders.** It may be the beginning of the FSA plan year, but there are some important things to keep in mind when it comes to your FSA:

- **Know what's eligible:** Visit <https://www.irs.gov/publications/p502/> for the complete list of eligible expenses.
- **Keep your receipts:** This will help you submit claims and receive reimbursement from your account easily.
- **Use your whole balance by December 31:** If you don't use your whole balance by the end of 2016, you'll have a grace period to use the funds and submit claims. If you don't use your balance by March 15 and submit claims by March 31, you'll forfeit any remaining funds.

## 2 Weight Watchers Is Coming

Exciting news! Non-Rep, CSEA, and TALB will be partnering with *Weight Watchers*® starting July 1, 2016. Through this partnership, you'll have access to tools and support to make healthy choices the easiest choices.

### Interested in joining? Here's what you need to know:

- You can enroll in *Weight Watchers* beginning July 1.
- LBUSD will cover **50% of membership fees** for you and your spouse (if enrolled in a LBUSD medical plan).
- The memberships available under the LBUSD benefit give you the choice to attend *Weight Watchers* meetings in your area\* with access to online tools or follow the program entirely online.

### Weight Watchers Q&A

Keep an eye out for more from LBUSD about our new partnership with *Weight Watchers*. In the meantime, here are answers to a few questions you may have.

#### What is Weight Watchers?

*Weight Watchers* provides resources and advice to make healthy decisions a part of your daily routine and jumpstart a healthy lifestyle. Based on the philosophy that successful weight loss is achieved through the attainment of a series of realistic goals, *Weight Watchers* offers a multi-dimensional approach to learn how to achieve and then maintain a healthy body weight for the long term. The new ***Weight Watchers*® Beyond the Scale** program is about making healthy eating simpler, finding ways to move more each day, and developing the inner strength to make positive choices for life. There are more ways than ever to personalize the program, define your success, and feel motivated each and every day.

#### What plans are available?

There are three *Weight Watchers* offerings available to LBUSD employees:

1. **Online Plus:** provides online and mobile support through a personal health assessment, meal planning and recipes, and a vibrant online community of people working towards the same goals as you. Includes 24/7 Expert Chat and seamless syncing with fitness devices.
2. **Meetings:** Get the support and motivation you need with weekly in-person meetings in your local community or workplace, led by trained leaders who have lost weight with *Weight Watchers*.
3. ***Weight Watchers* for Diabetes:** Get all the robust resources of the *Meetings* membership plus confidential and unlimited access to the Certified Diabetes Educator<sup>†</sup> to tailor your weight loss journey specifically to your type 2 diabetes needs. Receive a personalized food plan tailored and weekly emails with information on diabetes and weight management.

#### What about the food?

Real food is on the menu at *Weight Watchers*. There are NO required foods — The new SmartPoints™ plan gives you the flexibility to eat real food and still lose weight. It nudges you toward a healthy pattern of eating and translates complex nutritional information into one simple, but very powerful, number: the SmartPoints value. You'll also get access to thousands of recipes that can be modified for any diet and are great for the whole family. Plus strategies for finding the best bets on the menu, from fast food to five-star.

#### Is exercise included in the plans?

Yes, exercise is an important component of any *Weight Watchers* offering you choose. You'll get a personalized activity goal to reach for each day and you'll earn FitPoints for how much you move. *Weight Watchers* gives you work out plans and tips to help you start and stick with an exercise regimen that's fun and engaging.

\*May not be accepted for local meetings in certain areas of the U.S.

<sup>†</sup>The *Weight Watchers* for Diabetes information and guidance provided by the CDE is not intended as a substitute for medical diagnosis or treatment; you should always consult your physician about any healthcare issues.

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