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SAEL HEALTH INSURANCE BENEFITS FACT SHEET

WHO IS ELIGIBLE?

You are eligible for Sierra Academy’s benefits if you are an active employee working at least 30 hours per week (or .75FTE). If you were ineligible for health insurance benefits and have now gained health insurance benefit eligibility, you will be notified via the Business Manager and given potential Health Insurance Benefit options.

DEPENDENT HEALTH INSURANCE BENEFITS: SPOUSE, DOMESTIC PARTNER, AND CHILDREN

You may also enroll your dependents in Sierra Academy’s sponsored health plans. Any plans that cost above the contribution amount granted by SAEL will result in a deduction in your paycheck to cover the plan.

HEALTH INSURANCE PLAN BENEFITS AMOUNT:

All eligible employees will be offered up to a certain amount per month. For example, currently in the 20-21 school year, SAEL offers \$615 / month for 12 months toward SAEL health insurance plans that are offered through SAEL. If a plan costs more than \$615 / month, the remaining amount will be taken from the employee’s paycheck. The board is reviewing an increase to this amount starting in the 21-22 school year as follows:

SAEL Health Insurance Contribution_UPDATED WITH CHARTER 2021					
20-21	21-22	22-23	23-24	24-25	25-26
\$615	\$815	\$875	\$875	\$875	\$875
Up to the amount PER MONTH - either a SAEL offered plan or proof of an employee contributing plan					



(This document will be updated and finalized with amounts based on board approval after the April 15, 2021 board meeting.)

OUTSIDE HEALTH INSURANCE PLAN REIMBURSEMENT

If eligible for the health insurance benefit at SAEL, you may also request reimbursement up to the stipulated amount per month for your own outside health insurance plan if you do not access or join SAEL's health insurance plans. In order to receive reimbursement, employees must give a copy of the outside Health Insurance Plan bill to the SAEL Business Manager. This bill must show that you or a spouse are directly paying for the plan, not that it is already covered by another entity. Reimbursement will be given via Payroll on a monthly basis.

CONTINUATION OF COVERAGE

Continuation of coverage through COBRA will be available following the end of the active coverage period. However, you may have other options available to you when you lose group health coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees. Review your options carefully. To be eligible for Marketplace coverage, you must elect it at the time of loss of coverage, or wait until the next Marketplace open enrollment period.

NEW HIRES

New hires are health insurance benefit eligible if they are Full time or at least .75FTE or 30 hours or more per week. If you are interested in coverage, you must enroll no later than the 30 days after your effective start date. If you do not enroll within that time period, you will not be eligible for health insurance benefits until the next Open Enrollment period, unless you have a Qualifying Event. To enroll in health insurance benefits, please see the SAEL Business Manager. Health insurance enrollment paperwork is provided as a part of the onboarding process at SAEL.

OPEN ENROLLMENT

During Open Enrollment, you will have the opportunity to make changes to your health insurance benefit selections. You must enroll by the Open Enrollment deadline for your health insurance benefits to be effective July 1. Except for a Qualifying Event, you will not be able to change your selections until the next year's Open Enrollment.



QUALIFYING EVENT

If you have a qualifying event, you may be able to change your benefits before the next Open Enrollment. You must notify the Business Manager within 30 days of the change.

Qualifying Event Includes:

- Newly hired as full-time benefits-eligible
- Change in work schedule for you or your spouse (part-time to full-time)
- Change in employment for you, your spouse or dependent
- Change in marital status
- Change in dependents
- Gaining other coverage through your spouse
- Loss of other coverage for your dependent
- Change in residence causing loss of coverage
- Medicare or Medicaid entitlement for you, your spouse or dependent
- Qualified Medical Child Support Order (QMCSO)