

Abbreviations

This is a guide to the abbreviations used for benefit terms and provider names.

BS

Blue Shield (BS) offers three group health plans for employees.

CIGNA

CIGNA is the company that administers group life insurance and long-term disability programs for regular employees.

COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) provides certain former employees, retirees, spouses, former spouses, and dependent children the right to temporary continuation of health coverage at group rates. COBRA coverage is only available when coverage is lost due to certain specific events—for example, layoff, divorce, death, and reduction in work hours.

DELTA

Delta Dental is the company that administers our dental benefits.

HRC

Health Care Reform (HCR) is a group of federal laws enacted in 2010 that impact the group health plans SCOE sponsors for employees.

HSA

A Health Savings Account (HSA) is a special savings account available to employees enrolled in the Kaiser Permanente high-deductible plan.

KP

Kaiser Permanente (KP) provides several group health plans for employees.

LTC

Long Term Care (LTC) is an optional insurance program available to employees that can help pay for medical care or assistance with daily living activities in the event of a long-term illness. PERS is the provider for the LTC insurance available to employees.

LTD

Long Term Disability (LTD) coverage is provided for all permanent employees through CIGNA. Most employees receive LTD benefits after a waiting period of 60 days (90 days

for Legal Services employees). Note that employees are *not* covered by the California State Disability Insurance Program known as SDI.

PERS

PERS (or CalPERS) is the Public Employees Retirement System. PERS provides several programs to employees, including:

- A mandatory retirement system for employees who hold regular classified positions,
- A voluntary deferred compensation program know as the 457 Plan that allows employees to set aside pre-tax dollars for retirement,
- A voluntary Long Term Care (LTC) plan that allows employees to purchase insurance to help with long-term care expenses not covered by medical plans.

RESIG

Redwood Empire Schools Insurance Group (RESIG) is a joint powers agency composed of local school districts that share risks and pool employees to get better pricing from health plan providers. RESIG administers our Kaiser Permanente health plans and assists with administering open enrollments for Blue Shield. RESIG also administers COBRA offers to employees who have left employment, manages the collection of benefit premium payments from retirees in our group benefit plans, and administers Workers' Compensation claims.

SISC

SISC is the Self Insured Schools of California. It administers our Blue Shield group health plans and IRS 125 Plan (Flex Plan). The IRS 125 Plan provides flexible spending accounts for uncovered medical and dependent care expenses.

STRS

The State Teachers Retirement System (STRS) provides two programs for employees:

- A mandatory retirement system for employees who hold regular classified positions,
- Administration of a voluntary deferred compensation program that allows employees to set aside pre-tax dollars for retirement in 403(b) Plans.

VSP

Vision Service Plan (VSP) administers vision benefits for employees.

WC

Workers' Compensation (WC) provides benefits for employees who are injured on the job. SCOE's Workers' Compensation program is administered by RESIG.