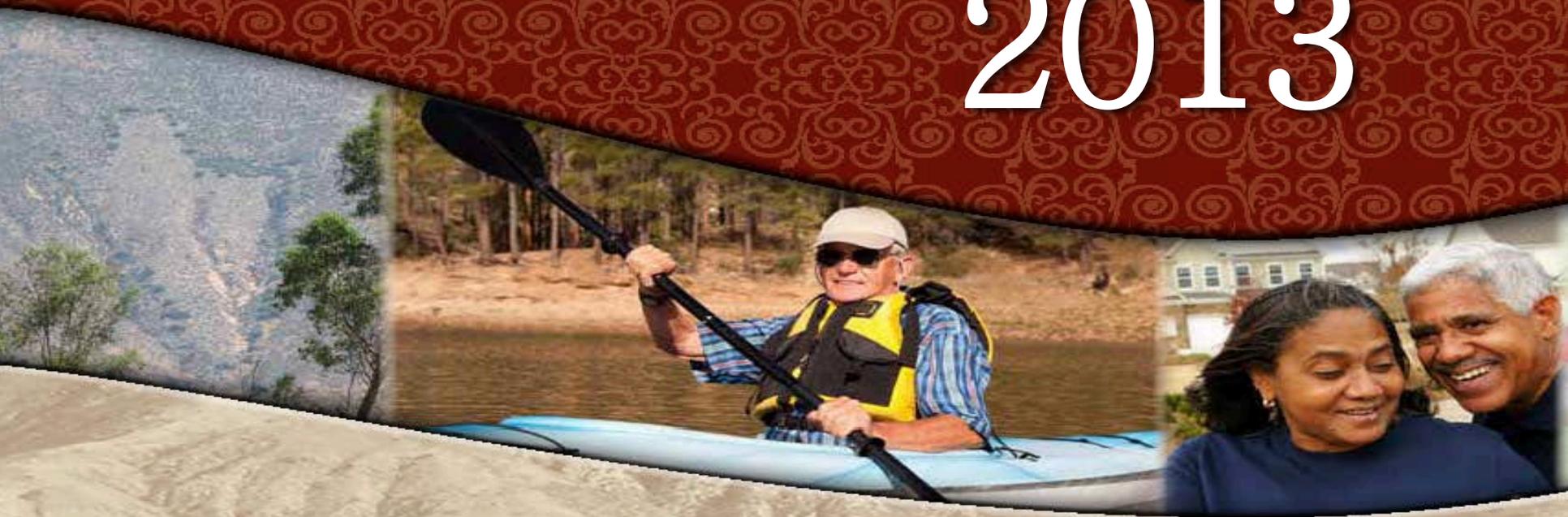


2013



County of San Bernardino Retiree Open Enrollment



Employee Benefits & Services Division (EBSD)

We are here to help!

EBSD provides answers for ALL of your benefits questions and serves as liaison between retirees and insurance companies

Find retiree benefit information online at:

http://www.sbcounty.gov/hr/Benefits_Retire.aspx

Contact Us:

Employee Benefits and Services Division

157 W. 5th Street, First Floor

San Bernardino, CA 92415

Phone: 909-387-5787

Fax: 909-387-5566

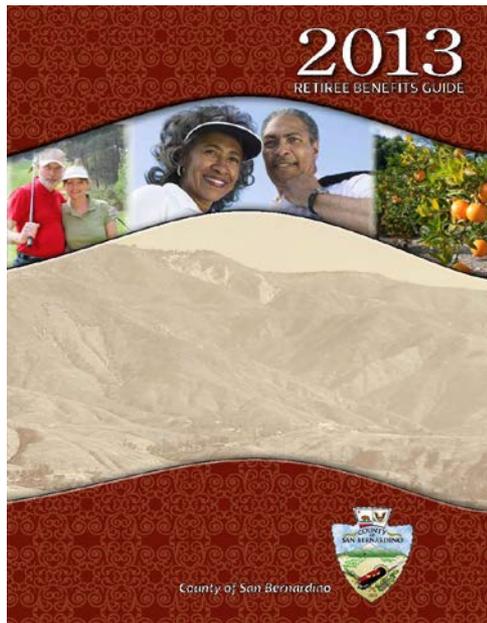
Email us at: ebsd@hr.sbcounty.gov



Human Resources

www.sbcounty.gov/hr

2013 Retiree Benefits Guide



- Keep and use as a reference throughout the year
- Information on ALL of your benefits
- Explains your benefit options
 - ✓ Important dates & deadlines
 - ✓ Insurance premium rates
 - ✓ Insurance plan contact information
 - ✓ What to do if you need to change your benefit elections

What's New for 2013

■ Medical Carrier Change

- ✓ Blue Shield of California is replacing Health Net
- ✓ Kaiser Permanente will continue to be offered
- ✓ Health Net will no longer be offered

■ Dental Carrier Change

- ✓ Cigna Dental is replacing Delta Dental
- ✓ Delta Dental will no longer be offered

Coverage with Health Net and Delta Dental will end at midnight on December 31, 2012



Open Enrollment for 2013 is November 1 through November 30, 2012.

What's New for 2013

New Carrier Information

- The new medical and dental plans provide comparable coverage to the current plans
- Premium Rates for the new plans can be found on pages 6 of the 2013 Retiree Benefits Guide
- Comparison charts are available in the 2013 Retiree Benefits Guide on pages 30-57 and 64-68



Open Enrollment for 2013 is November 1 through November 30, 2012.

What's New for 2013

Carrier Changes Require Enrollment Forms!

- All Health Net and Delta Dental enrollees are encouraged to submit an enrollment form:
 - ✓ Retirees choosing Blue Shield HMO or Cigna DHMO will need to designate their medical/dental provider or group for the retiree and enrolled dependents
- Retirees changing from Kaiser to Blue Shield will also need to submit enrollment form(s) and designate their providers

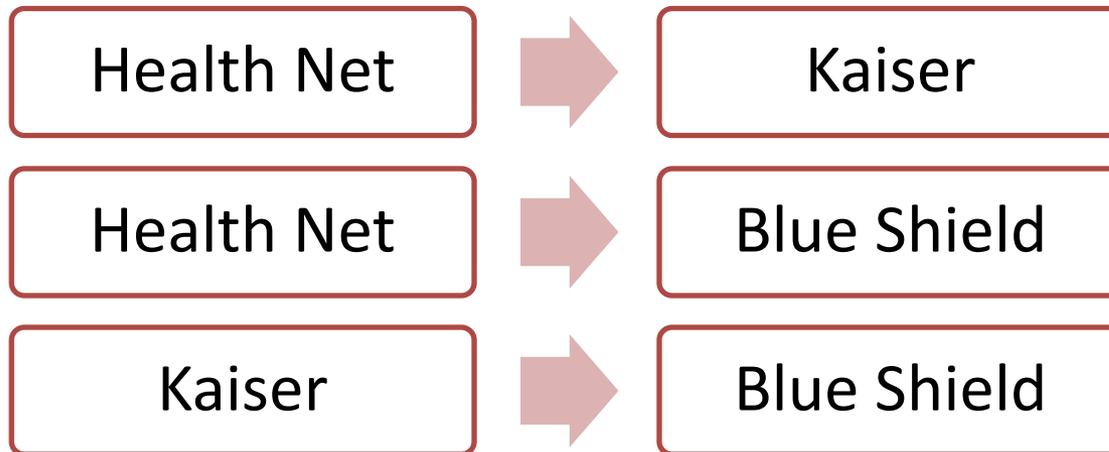


Open Enrollment for 2013 is November 1 through November 30, 2012.

What's New for 2013

Medicare Plans

If you are enrolled in a Medicare Plan and want to change plans, you must complete a new Medicare Enrollment Form.



What's New for 2013

What happens if I do not submit an enrollment form?

- **Health Net Medicare Plan Enrollees:** If you are enrolled in a Health Net Medicare plan and you do not submit an enrollment form, **your coverage will end at midnight on December 31, 2012**
 - ✓ Retiree automatically retains traditional Medicare A & B coverage
 - ✓ For those with split enrollments, dependents enrolled in a Non-Medicare plan will also lose coverage
 - ✓ For those with split enrollments, where the subscriber is non-Medicare and the dependent is on a Medicare plan and no form is received, the dependent will lose coverage and the subscriber will default
- **All Other Medical & Dental Plans:** You will be defaulted to a comparable plan for 2013
 - ✓ No enrollment form submitted results in coverage defaulting to a comparable County sponsored plan for 2013 (retiree and dependents)
- No forms required from Kaiser members who wish to remain on their current Kaiser Plan



Open Enrollment for 2013 is November 1 through November 30, 2012.

What's New for 2013

Provider Designation

- For those retirees who will continue enrollment in a medical or dental HMO and who did not submit an enrollment form to designate a provider (medical and/or dental), a provider will be automatically assigned by the insurance carrier based on your zip code
- You may change your provider by calling the insurance carrier's customer service number for your plan
- Contact information for each of the retiree benefit providers can be found on page 8 of the 2013 Retiree Benefits Guide



Open Enrollment for 2013 is November 1 through November 30, 2012.

What's New for 2013

Retirement Medical Trust Claims Administrator Change

- Effective December 1, 2012, Optum Health will no longer be the claims administrator for the Retirement Medical Trust (RMT)
- ING has contracted with Genesis Employee Benefits (Genesis) to maintain your RMT account
- Retirees will receive additional information in November about this change
- Genesis will administer the following:
 - ✓ Applying for a claim reimbursement
 - ✓ Determining eligibility for claims reimbursement
 - ✓ Providing an approval or denial response to the participant
 - ✓ Paying out the claims requests
- ING will continue as the investment manager for your RMT funds



Open Enrollment for 2013 is November 1 through November 30, 2012.

Open Enrollment Options

During Open Enrollment, you can:

- Enroll/change/drop medical plan
- Enroll/change/drop dental plan
- ✓ Subject to 2 year enrollment commitment
- Add/drop dependents from your plans

*Enrollment forms are provided at the back of the
2013 Retiree Benefits Guide*



If you are enrolling in a Medicare plan, you will need to complete both the County Enrollment form and the applicable Medicare enrollment form.

Enrollment Considerations

When selecting a medical plan for you and your eligible dependents, consider the following:

- **Who will provide your care?**
(choice of provider networks, physician choices, etc)
- **What services are covered?**
(preventative care, prescription drug coverage, etc)
- **Where will you receive your care?**
(hospitals, urgent care facilities, etc)
- **How much will you pay for the services you need?**
(coinsurance, copays, deductibles, etc)
- **County Group Retiree Plan vs. Individual Plan**
(limitations, exclusions, preexisting conditions, etc)



Open Enrollment for 2013 is November 1 through November 30, 2012.

Mid Year Changes

If you are enrolled in a County sponsored medical and/or dental plan, you will have to wait until the next Open Enrollment Period to change medical and/or dental plans, or to add dependents, UNLESS you experience a qualifying event

- Please refer to pages 15 & 16 of the 2013 Retiree Benefits Guide
- Examples of Qualifying Events include (but are not limited to):
 - Loss of group coverage
 - Gain/Lose dependents
 - Medicare Eligibility



If you are enrolling in a Medicare plan, you will need to complete both the County Enrollment form and the applicable Medicare enrollment form.

Out of State Options

- Blue Shield is the medical PPO Provider (Nationwide & BlueCard Access)
- Kaiser Permanente offers coverage in Washington, Oregon and Colorado in limited zip codes
- Cigna DPPO coverage is nationwide
- Cigna Care DHMO is nationwide except for 12 States*

Contact EBSD at (909) 387-9674 for specific service area coverage and information



*Alaska, Hawaii, Idaho, Maine, Montana, New Hampshire, New Mexico, Rhode Island, South Dakota, Vermont, West Virginia, and Wyoming. Retirees residing in these states must elect DPPO coverage.

Open Enrollment for 2013 is November 1 through November 30, 2012.

Medical Premium Rates Effective January 1, 2013

- A variety of plan options available
- A listing of the most common premium rates is in the 2013 Retiree Benefits Guide on pages 6 - 7
- If your specific rate is not listed or if you are not sure what your rate will be, contact EBSD at (909) 387-9674



Open Enrollment for 2013 is November 1 through November 30, 2012.

Dependent Documentation

- Proof of dependency is required for newly added dependents
 - ✓ Marriage Certificate
 - ✓ Birth Certificate
 - ✓ State Registration of Domestic Partnership
- Disabled Dependent Certification Form
 - ✓ Required for dependent children over the age of 26 who are incapable of self-support due to disability
- Be sure to write your name on any documentation you submit as proof

Important!!!!

If you are making open enrollment changes or newly enrolling yourself and/or any dependent(s), the deadline to submit your paperwork is:

Friday, November 30, 2012
5:00 p.m.

If this documentation is not received by EBSD, your enrollment changes will **NOT** be processed for the 2013 plan year



Open Enrollment for 2013 is November 1 through November 30, 2012.

COBRA and CAL-COBRA

Current COBRA or Cal-COBRA participants:

- You can enroll in a retiree plan now
- You can enroll once your COBRA/Cal-COBRA exhausts (after a total of 18/36 months)

Please note: If your COBRA coverage is terminated for non-payment or if you voluntarily drop coverage, you will not be eligible to enroll in a retiree plan until next Open Enrollment



Open Enrollment for 2013 is November 1 through November 30, 2012.

CAL-COBRA

- Retirees are entitled to an additional 18 months of medical coverage under Cal-COBRA (maximum of 36 months)
- To enroll in Cal-COBRA (medical only – no Cal COBRA for dental), you must submit an application to the plan directly
- There is no Cal-COBRA for dental or vision coverage



Open Enrollment for 2013 is November 1 through November 30, 2012.

Dates and Deadlines

Open Enrollment is from November 1 through 30, 2012

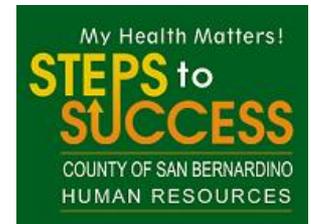
- Open Enrollment Elections
 - ✓ Due to EBSD by 5:00 pm November 30, 2012
- Premium Rate Changes
 - ✓ SBCERA December Benefit Payment (pays for January Coverage)
- Effective Date of Coverage
 - ✓ January 1, 2013
- Confirmation Statements
 - ✓ Mailed to your home mid January 2013



Contact the EBSD at (909) 387-5787, if you do not receive a copy of your confirmation statement or if your premium deduction is not what you expected.

Retiree Wellness

- The County's Retiree Wellness program includes:
 - ✓ Steps to Success, an on-line Fitness Portal
 - ✓ Discounted Gym Memberships
 - ✓ Access to Wellness tools through your retiree medical plan



- Visit the County website at:

http://www.sbcounty.gov/hr/Benefits_RetireeWellnessProgram.aspx



Open Enrollment for 2013 is November 1 through November 30, 2012.

Health Club Discounts

- Retirees may enjoy reduced club memberships at
 - ✓ 24 Hour Fitness – As low as \$23.00 monthly
 - ✓ L.A. Fitness – \$29.99 monthly
- If you already have a membership, you can have your monthly dues reduced to the County's discounted rate
- Eligible dependents may be added at a reduced rate
- See pages 19 & 20 of the Guide for more info



Open Enrollment for 2013 is November 1 through November 30, 2012.

Resources

- Review the 2013 Retiree Benefits Guide
- Call ESBD at (909) 387-5787 or toll free at (888) 743-1474
- Email EBSD: ebbsd@hr.sbcounty.gov
- For additional phone numbers, addresses and websites see page 8 of the Retiree Benefits Guide
- Visit us online at:
http://www.sbcounty.gov/hr/Benefits_Retire.aspx



Open Enrollment for 2013 is November 1 through November 30, 2012.