

2014

County of San Bernardino Retiree Open Enrollment



Employee Benefits & Services Division (EBSD)

We are here to help!

EBSD assists with County-sponsored benefit plan questions and serves as a liaison between retirees and health carriers

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

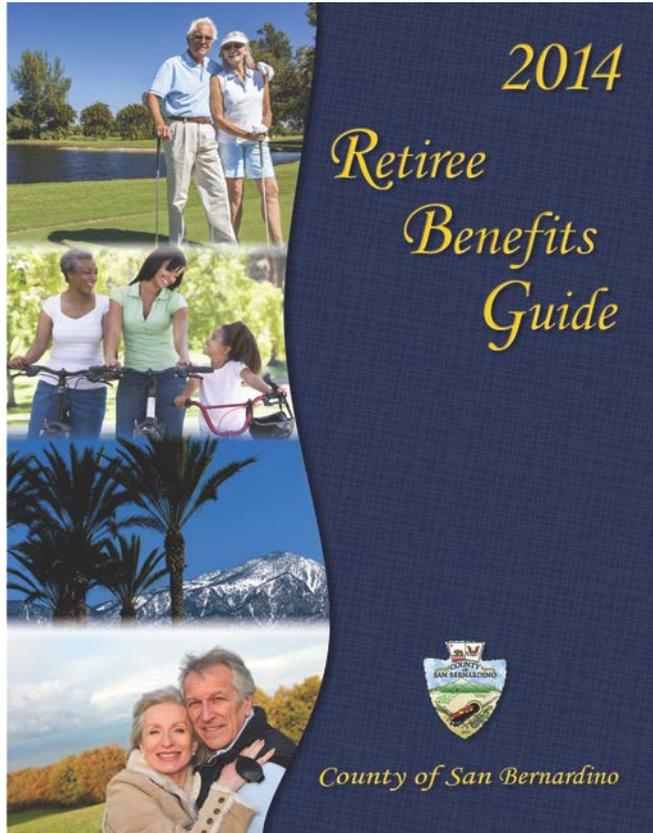
Phone: 909-387-5787

Fax: 909-387-5566

email: ebsd@hr.sbcounty.gov



2014 Retiree Benefits Guide



- Keep and use as a reference throughout the year
- Contains information on Retiree County benefits:
 - ✓ 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 2014

New Plan Benefits

- **Non-Medicare**
 - Over the Counter Rx Coverage
 - Transgender Services
 - Preventive/Women's Preventive
- **Medicare/Non-Medicare**
 - BRCA Counseling and Testing

Premium Rate Changes

Refer to pages 4 & 5 of Benefit Guide

What's New for 2014

Over-The-Counter Prescription Coverage

For Non-Medicare Retirees Only

- Select over-the-counter drugs and items covered at \$0 cost sharing when prescribed by a plan physician
- These include:
 - Aspirin to reduce the risk of heart attack and stroke
 - Oral fluoride for children to reduce the risk of tooth decay
 - Folic acid for women to reduce the risk of birth defects
 - Iron supplements for children to reduce the risk of anemia
 - Female contraceptives that don't require a prescription by law

What's New for 2014

Transgender Services

For Non-Medicare Retirees Only

- Due to regulatory developments in California, transgender services are now being covered
- Covered services include:
 - Sexual reassignment surgery
 - Mastectomy with chest reconstruction
 - Mental health and hormone therapy services

What's New for 2014

Preventive/Women's Preventive

For Kaiser Non-Medicare Retirees Only

- \$0 copays
- Services include:
 - Preventive services
 - Well baby/Well child up to 23 months
 - Well woman annual exam

What's New for 2014

BRCA Counseling and Testing

For Non-Medicare and Medicare Retirees

- \$0 copays
- Genetic counseling and testing for genetic mutations in BRCA, the breast cancer susceptibility genes

Provider Designation

New Blue Shield and Cigna HMO Plan Enrollees

- Retirees newly enrolling in the Blue Shield and/or Cigna HMO plans must select a primary care provider (and a medical group for medical plans)
- Retirees who submit enrollment forms without indicating a provider will be automatically assigned a provider by the carrier
- You may change your provider by calling the customer service number for your plan
- Contact information for each of the retiree benefit providers can be found on page 6 of the 2014 Retiree Benefits Guide

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
2014 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, co-pays, deductibles, etc.)
- **County Group Retiree Plan vs. Individual Plan**
(limitations, exclusions, preexisting conditions, etc.)

Open Enrollment for 2014 is November 1 through November 30, 2013.

Enrollment Forms

Do I need to submit an enrollment form?

- **No**, if currently enrolled in medical and/or dental plans and not making changes to your elections
- **Yes**, if you are **newly enrolling** in a County-sponsored plan or Medicare Plan.
 - For Medicare plans, CMS requires a signed Medicare enrollment form in addition to the County enrollment form in order to process coverage under the plan.

Please note: All enrollment forms are located in the back of the Retiree Benefits Guide.

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 13 & 14 of the 2014 Retiree Benefits Guide
- Examples of Qualifying Events include (but are not limited to):
 - Loss of group coverage
 - Gain/Lose dependents
 - Medicare Eligibility

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.

Medical Premium Rates Effective January 1, 2014

- A variety of plan options available
- A listing of the most common premium rates is in the 2014 Retiree Benefits Guide on pages 4 & 5
- 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 2014 is November 1 through November 30, 2013.

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 (proof required)
- Dependent proof must be received by **December 16, 2013**
 - 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 deadlines to submit your paperwork are:

Enrollment Forms - *Monday, December 2, 2013 by 5:00 p.m.*

Dependent Documentation - *Monday, December 16, 2013 by 5:00 p.m.*

If this documentation is not received by EBSD, your enrollment changes will **NOT** be processed for the 2014 plan year

Important!!!!

EBSD offices are closed in observance of the following holidays:

- Veteran's Day - November 11, 2013
- Thanksgiving - November 28, 2013
- Thanksgiving - November 29, 2013

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

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

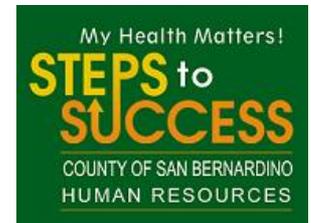
Dates and Deadlines

Open Enrollment is from November 1 through 30, 2013

- Open Enrollment Elections
 - ✓ Due to EBSD by 5:00 pm December 2, 2013
- Dependent Documentation
 - ✓ Due to EBSD by 5:00 pm December 16, 2013
- Premium Rate Changes
 - ✓ SBCERA December Benefit Payment (pays for January Coverage)
- Effective Date of Coverage
 - ✓ January 1, 2014
- Confirmation Statements
 - ✓ Mailed to your home mid January 2014

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_Retire.aspx



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 17 & 18 of the Guide for more info

Resources

- Review the 2014 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 6 of the Retiree Benefits Guide
- Visit us online at:
http://www.sbcounty.gov/hr/Benefits_Retire.aspx