



ANDREW LAMBERTO
Director of Human Resources

COUNTY OF SAN BERNARDINO

**Human Resources Department
Employee Benefits and Services Division**
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October 1, 2013

John Doe
123 Any Street
Anytown, WY 23602

RE: 2014 Retirees' Open Enrollment

Dear John Doe:

The Employee Benefits and Services Division (EBSB) of the County of San Bernardino is pleased to announce the upcoming 2014 Retiree Open Enrollment. The Open Enrollment dates are November 1 – November 30, 2013. Elections made during Open Enrollment will be effective January 1, 2014.

During the Open Enrollment period, you have the option to:

- Enroll in a plan
- Change plans
- Terminate coverage
- Add or drop dependents

A series of Open Enrollment meetings will be held throughout the month of November. Please take a moment to review the meeting schedule on the reverse of this letter.

If you are currently enrolled in a County sponsored medical and/or dental plan, Open Enrollment materials will be mailed to your home. If you are not currently enrolled in a plan but would like to receive the Open Enrollment materials, please contact EBSB at (909) 387-9674 or toll free at 1-888-743-1474 and ask that the information be mailed to you. You also have the option to view Open Enrollment materials on-line at http://www.sbcounty.gov/hr/Benefits_Retire.aspx.

The EBSB staff is available to assist you during Open Enrollment and throughout the plan year. Please contact us, should you have any questions.

Sincerely,

Lori Goldman, Benefits Chief
Employee Benefits and Services Division

**COUNTY OF
SAN BERNARDINO**

**2014 Retiree Open Enrollment
November Meeting Schedule**

Date	Day	Time	Location
Nov 1	Fri	9-10:15 NM* 10:30-11:45 M**	Government Center Board Chambers 385 N. Arrowhead Ave. San Bernardino
Nov 4	Mon	1:30-2:45 NM 3-4:15 M	TAD Forest Falls Room 32353 Yucaipa Blvd. Yucaipa
Nov 6	Wed	9-10:15 NM 10:30-11:45 M	TAD Oasis Room 15010 Palmdale Rd Victorville
Nov 7	Thurs	5:30-6:45 NM 7-8:15 M	Government Center Board Chambers 385 N. Arrowhead Ave. San Bernardino
Nov 12	Tues	9-10:15 NM 10:30-11:45 M	DAAS Haven Room 9445 Fairway View Place Suite 110 Rancho Cucamonga
Nov 14	Thurs	9-10:15 NM 10:30-11:45 M	City of Hesperia Library Community Room 9650 Seventh Ave. Hesperia
Nov 15	Fri	9-10:15 NM 10:30-11:45 M	San Bernardino County Health Services Auditorium 850 E. Foothill Blvd. Rialto
Nov 25	Mon	1:30-2:45 NM 3-4:15 M	Government Center Board Chambers 385 N. Arrowhead Ave. San Bernardino

*NM = Non-Medicare eligible retirees

**M = Medicare eligible retirees

The mission of the government of the County of San Bernardino is to satisfy its customers by providing service that promotes the health, safety, well being, and quality of life of its residents according to the County Charter, general laws, and the will of the people it serves.



County of San Bernardino

Creditable Coverage Disclosure Notice 2014

Important Notice from the County of San Bernardino About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the County of San Bernardino and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The County of San Bernardino has determined that the prescription drug coverage offered by the County is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is, therefore, considered **Creditable Coverage**. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 to December 7.

However, if you lose your current creditable prescription drug coverage through no fault of your own, you will also be eligible for a two month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current County of San Bernardino retiree coverage will be affected. When you first become eligible for Medicare you will have the option to independently enroll in a Medicare Part D prescription drug plan. However, by enrolling in a Part D plan you will lose your current prescription drug coverage under the County Health Plans. If you enroll in a County of San Bernardino retiree Medicare Advantage Plan, then you have the Part D plan provided by that HMO. You cannot be enrolled in more than one Part D plan at a time, because if you attempt to sign up with another Part D provider, you risk being disenrolled from your HMO medical and drug coverage. Call your HMO if you have any questions.

If you do decide to join a Medicare drug plan and drop your current County of San Bernardino retiree coverage, be aware that you and your dependents may be able to get this coverage back.

When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with the County of San Bernardino and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information about This Notice or Your Current Prescription Drug Coverage:

Contact the Employee Benefits and Services Division for further information at (909) 387-5787.

NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through the County of San Bernardino changes. You also may request a copy of this notice at any time.

For More Information about Your Options under Medicare Prescription Drug Coverage:

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: October 1, 2013

Sender: County of San Bernardino

Office: Human Resources, Employee Benefits and Services Division

Address: 157 West Fifth Street, First Floor, San Bernardino, CA 92415-0440

Telephone: (909) 387-5787 or toll free 1-888-743-1474

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