



Human Resources Department Employee Benefits and Services

Diane Rundles
Director of HR

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October 25, 2022

Name
Address
City, State Zip

2023 RETIREE OPEN ENROLLMENT

Dear Name,

The 2023 Retiree Open Enrollment period will run from November 1 through November 30, 2022. During Open Enrollment you may:

- ✓ Enroll in a retiree medical and/or dental plan
- ✓ Add or remove dependents
- ✓ Terminate coverage
- ✓ Change plans

Important dates for the 2023 Retiree Open Enrollment:

- November 30, 2022 – Deadline to submit all enrollment/change and cancellation forms.
- November 11, 24, and 25, 2022 – Employee Benefits and Services Division (EBSD) office will be closed in observance of the holidays.
- January 1, 2023 – Benefit elections and new premium rates, if applicable, go into effect.

Please note that if you have no changes to your retiree health plans for plan year 2023, no additional steps are needed during Open Enrollment.

To better assist you with any questions you may have regarding the 2023 Retiree Open Enrollment, EBSD will be hosting six open enrollment meetings. In addition to these meetings, you will have the option to schedule a 15-minute personal consultation with the EBSD, Blue Shield of California and Kaiser Permanente.

Open Enrollment materials will be made available online by November 1, 2022 at link.sbcounty.gov/RetireeOE. If you would like to receive hard copies of Open Enrollment materials, such as the Retiree Benefits Guide please contact EBSD at ebds@hr.sbcounty.gov or 909-387-5787.

Sincerely,

Sandra Wakcher, Human Resources Division Chief
Employee Benefits and Services Division

Enclosures: Meeting Calendar, 2023 Creditable Coverage Disclosure Notice, 2023 Retiree Premium Rates

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Retiree Open Enrollment Meeting Calendar				
MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
	Nov 1	Nov 2	Nov 3	Nov 4
	Retiree OE Expo 09:00am -12:00pm 10825 Arrow Rte., Rancho Cucamonga		Retiree OE Webinar 10:00am - 11:30am	
Nov 7	Nov 8	Nov 9	Nov 10	Nov 11
	Retiree OE Expo 09:30am - 12:30pm Government Center 385 N. Arrowhead Ave., San Bernardino			HOLIDAY EBSD Office Closed
Nov 14	Nov 15	Nov 16	Nov 17	Nov 18
	Retiree OE Expo 12:30pm - 3:30pm CFS 15020 Palmdale Rd., Victorville		Retiree OE Webinar 09:00am - 10:30am	
Nov 21	Nov 22	Nov 23	Nov 24	Nov 25
Retiree OE Webinar 10:00 AM - 11:30 AM			HOLIDAY EBSD Office Closed	HOLIDAY EBSD Office Closed
Nov 28	Nov 29	Nov 30	Dec 1	Dec 2
		★ Deadline to submit all enrollment/change and cancellation forms		
Dec 5	Click on the webinar you would like to attend, and follow the registration instructions.			

To register for an Open Enrollment webinar:

1. Please visit link.sbcounty.gov/RetireeOE
2. Click on View Meeting Schedule
3. Click on the virtual date you wish to join and register
4. Enter first/last name and email
5. Select the 'Register' button at the bottom of the page

Once your registration has been approved, you will receive a confirmation email with instructions for joining the webinar. You may sign in 10 minutes prior to the start time and a speaker or headset is required to hear the webinar. A recording of the webinar will be available online by November 3, 2022, on the Retiree Open Enrollment webpage. No registration is required for in-person Retiree OE Expo.

To schedule a 15-minute personal consultation:

With questions relating to retiree benefit plans, coverage, resources and more, schedule a one-on-one personal consultation, using the options below.

- Schedule with an EBSD Representative:
 - Call (909) 387-5787 or Email ebsd@hr.sbcounty.gov
- Schedule with a Blue Shield of California Representative:
 - Visit https://calendly.com/blueshield_maryhazell
- Schedule with a Kaiser Permanente Representative:
 - Visit <https://webmail.kp.org/calendar>

Monthly Medical Plan Rates			
Effective January 1, 2023 Plan and Coverage Level	2023 Rates		
Blue Shield Signature (HMO)	High	Low	Trio
Retiree only, under 65, no Medicare	\$1,049.02	\$862.46	\$788.14
1 Dependent, under 65, no Medicare	\$1,200.57	\$986.12	\$900.70
2 Dependents, under 65, no Medicare	\$2,036.12	\$1,672.44	\$1,527.57
Retiree only, over 65, no Medicare	\$1,049.02	n/a	n/a
1 Dependent, over 65, no Medicare	\$1,200.57	n/a	n/a
2 Dependents, over 65, no Medicare	\$2,036.12	n/a	n/a
Blue Shield 65 Plus (HMO) Medicare Advantage	High	Low	
Retiree only, over 65, with Medicare A and B	\$241.83	\$100.42	
1 Dependent, over 65, with Medicare A and B	\$237.47	\$96.05	
2 Dependents, over 65, with Medicare A and B	\$474.94	\$192.11	
Blue Shield PPO Medicare COB – California and Out of State	High	Low	
Retiree only, over 65, with Medicare A and B	\$791.68	n/a	
1 Dependent, over 65, with Medicare A and B	\$787.33	n/a	
2 Dependents, over 65, with Medicare A and B	\$1,574.66	n/a	
Retiree only, under 65, no Medicare	\$1,718.54	\$1,345.63	
1 Dependent, under 65, no Medicare	\$1,759.95	\$1,377.06	
2 Dependents, under 65, no Medicare	\$3,663.84	\$2,849.14	
Kaiser Permanente (HMO)	High	Low	HDHP
Retiree only, under 65, no Medicare	\$1,225.50	\$932.17	\$746.60
1 Dependent, under 65, no Medicare	\$1,221.14	\$927.81	\$742.24
2 Dependents, under 65, no Medicare	\$2,234.68	\$1,697.88	\$1,358.30
Retiree only, over 65, no Medicare	\$1,413.48	\$1,299.64	\$1,551.11
1 Dependent, over 65, no Medicare	\$1,409.12	\$1,295.28	\$1,546.75
2 Dependents, over 65, no Medicare	\$2,818.24	\$2,590.56	\$3,093.50
Kaiser Permanente Medicare Advantage	High	Low	
Retiree only, over 65, with Medicare A and B	\$186.91	\$114.11	
1 Dependent, over 65, with Medicare A and B	\$182.55	\$109.75	
2 Dependents, over 65, with Medicare A and B	\$365.10	\$219.50	

Monthly Dental Plan Rates			
	DeltaCare USA HMO	Delta Dental PPO Low Option	Delta Dental PPO High Option
Retiree only	\$19.54	\$44.10	\$61.93
Retiree + 1	\$30.20	\$81.07	\$114.98
Retiree + 2 or more	\$43.01	\$139.21	\$198.41

Please note: Premium rates are pending final approval by the Board of Supervisors.