



Human Resources  
Employee Benefits and Services Division

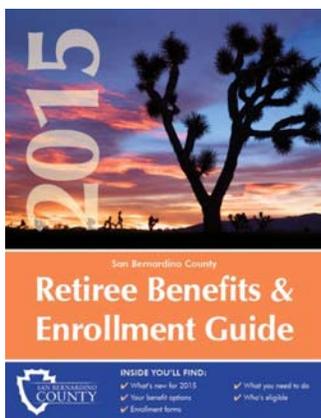
## San Bernardino County Retiree Open Enrollment November 1 – 30, 2014



[www.SBCounty.gov](http://www.SBCounty.gov)

## 2015 Retiree Guide

Page 2



- 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 to enroll in or change your benefits

View Guide at: [http://www.sbcounty.gov/hr/Benefits\\_Retire.aspx](http://www.sbcounty.gov/hr/Benefits_Retire.aspx)



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## Benefit Options

Page 3

The County offers retirees and eligible dependents their choice of:

- **Medical Plans**
  - Blue Shield HMO or PPO/Medicare or non-Medicare
  - Kaiser HMO/Medicare or non-Medicare
- **Dental Plans**
  - Cigna Dental HMO
  - Cigna Dental PPO



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## Benefit Options

Page 4

### Out-of-State Options

- Blue Shield PPO coverage is nationwide
- Kaiser coverage is in Washington, Oregon, and Colorado in limited zip codes
- Cigna DPPO coverage is nationwide
- Cigna Care DHMO is nationwide, except for 11 states\*

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

**Contact the Employee Benefits and Services  
Division (EBSD) for specific service area  
information**



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## What's New for 2015

Page 5

- New plan benefits
  - Medical
  - Dental PPO
- Gym discount changes
- Premium rate changes
  - Medical
  - Dental



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## What's New for 2015

Page 6

### Lung cancer screening

- Computed tomography (CT) scans to screen for lung cancer will be provided at no cost
- For **non-Medicare Blue Shield** members and **all Kaiser** members who are at an increased risk for lung cancer
- Effective January 1, 2015



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## What's New for 2015

Page 7

### Breast cancer medication

- Select anti-cancer medications prescribed by a Kaiser or Blue Shield provider will be available at no cost
- For **non-Medicare Blue Shield and Kaiser** members who are at an increased risk for breast cancer
- Effective January 1, 2015



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## What's New for 2015

Page 8

### Out-of-pocket maximum inclusions

- Amounts paid for outpatient prescriptions provided by Kaiser and Blue Shield pharmacies will count toward your plan's out-of-pocket maximum
- For **non-Medicare Kaiser** members and **all Blue Shield** members
- Effective January 1, 2015



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## What's New for 2015

Page 9

### Dental implants

- Dental implants will be covered under the Cigna Dental PPO plan at 50% of the cost of implants, up to the annual maximum of \$1,000
- For Cigna DPPO members
- Effective January 1, 2015



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## What's New for 2015

Page 10

### Gym membership discounts

- The County will continue to offer discounted gym membership rates through LA Fitness
- Discounts to 24 Hour Fitness will be offered directly through the medical and/or dental providers



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## What's New for 2015

Page 11

### Premium rate changes

- New rates are effective January 1, 2015
- The most common premium rates are in the 2015 Guide, pp. 4-5
- If your specific rate is not listed or if you are not sure what your rate will be, contact EBSD



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## Open Enrollment

Page 12

- November 1 through 30, 2014
- During open enrollment you can:
  - Enroll in a plan
  - Change plans
  - Terminate coverage
  - Add or drop dependents

**Changes made during  
open enrollment will be  
effective January 1, 2015**



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## Open Enrollment

Page 13

### Who is eligible to enroll?

- Members of the San Bernardino County Employees' Retirement Association (SBCERA)
- SBCERA members' eligible dependents
  - Spouse, state registered domestic partner, children up to age 26 or over 26 if disabled
- Surviving spouse, state registered domestic partner and children of a retired or active\* SBCERA member

\*Must have at least 18 months of County service as SBCERA member



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## Open Enrollment

Page 14

### Open Enrollment Considerations

- **Who will provide your care?**  
(choice of provider networks, physician choices, etc.)
- **Where will you receive your care?**  
(hospitals, urgent care facilities, etc.)
- **What services are covered?**  
(preventive care, prescription drug coverage, 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.)



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## Open Enrollment

Page 15

### To newly enroll, add/drop dependents, or change plans:

- Complete County enrollment/change form(s)
- Also complete a Medicare enrollment form if enrolling in a Medicare plan—a separate form is needed for each enrollee

Forms can be found in the back of the Guide or at [http://www.sbcounty.gov/hr/Benefits\\_Retire.aspx](http://www.sbcounty.gov/hr/Benefits_Retire.aspx)



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## Open Enrollment

Page 16

### To cancel coverage:

- Complete County disenrollment form
- Also complete a Medicare disenrollment form if cancelling a Medicare Plan—a separate form is needed for each member

**Note:** Cigna Dental requires members to remain enrolled for a consecutive 24-month period

### No changes:

- No action required

Forms can be found in the back of the Guide or at [http://www.sbcounty.gov/hr/Benefits\\_Retire.aspx](http://www.sbcounty.gov/hr/Benefits_Retire.aspx)



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## Open Enrollment

Page 17

### New Blue Shield and Cigna HMO Plan Enrollees

- Must select a primary care provider (and a medical group for medical plans)
- If a provider is not selected, one will be automatically assigned by the carrier
- You may change your provider by calling the carrier's customer service number



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## Open Enrollment

Page 18

### Dependent Documentation

Proof of dependency is required for:

- Newly enrolled dependents
  - Marriage certificate
  - Birth certificate or court document
  - State Registration of Domestic Partnership
- Children 26 and older who are incapable of self-support due to disability
  - Disabled Dependent Certification Form required from their physician



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## Open Enrollment

Page 19

### Forms & Documentation

- All forms and dependent documentation must be submitted to the EBSD at  
157 W. 5<sup>th</sup> Street, First Floor  
San Bernardino, CA 92415
- Contact the EBSD at 1-888-743-1474 for assistance



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## Open Enrollment

Page 20

### Dates and deadlines

Dates	Events/Forms Due
Nov. 1-30, 2014	Open enrollment period
Nov. 11, 2014	EBSD Closed (Veteran's Day)
Nov. 27-28, 2014	EBSD Closed (Thanksgiving)
<b>Dec. 1, 2014</b>	<b>Enrollment/change and cancellation forms due</b>
<b>Dec. 12, 2014</b>	<b>Dependent documentation due</b>
Jan. 1, 2015	Effective date for new premium rates and benefits <i>(new premiums will be taken from Dec.'s benefit payment which pays for January coverage)</i>

**All forms and documentation must be submitted to EBSD by 5:00 p.m. on the date they are due**



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## Mid-Year Changes

Page 21

- Outside of open enrollment, you may enroll in a plan, change plans, or add dependents **only if you experience a qualifying event**
- Examples of qualifying events include:
  - Loss of group coverage
  - Exhaustion of COBRA benefits
  - Gain/Lose dependents
  - Medicare Eligibility
  - Moved out of service area



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## Mid-Year Changes

Page 22

- Mid-year change requests must:
  - Be consistent with a qualifying event
  - Be received by EBSD within 60 days of qualifying event date
  - Meet the guidelines of County contracts/agreements
- Refer to pp. 13-14 of the Guide for a complete list of qualifying events and required documentation



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## COBRA and Cal-COBRA

Page 23

- Current COBRA or Cal-COBRA participants, you may:
  - Enroll in a retiree plan now
  - Enroll once your COBRA/Cal-COBRA exhausts (after 18 or 36 months)
  - Enroll once you become Medicare eligible

**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



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## Cal-COBRA

Page 24

- 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



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## Retiree Wellness

Page 25

- 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](http://www.sbcounty.gov/hr/Benefits_Retire.aspx)



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## Health Club Discounts

Page 26

- Retirees may enjoy a reduced club membership at L.A. Fitness for \$29.99 a month
- 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 p. 66 of the Guide for more information



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## Employee Benefits & Services Division

Page 27

### ***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](http://www.sbcounty.gov/hr/Benefits_Retire.aspx)

### **Contact Us:**

Employee Benefits and Services Division

157 W. 5<sup>th</sup> Street, First Floor

San Bernardino, CA 92415

Phone: 909-387-5787 or 1-888-743-1474

Fax: 909-387-5566

email: [ebsd@hr.sbcounty.gov](mailto:ebsd@hr.sbcounty.gov)



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