



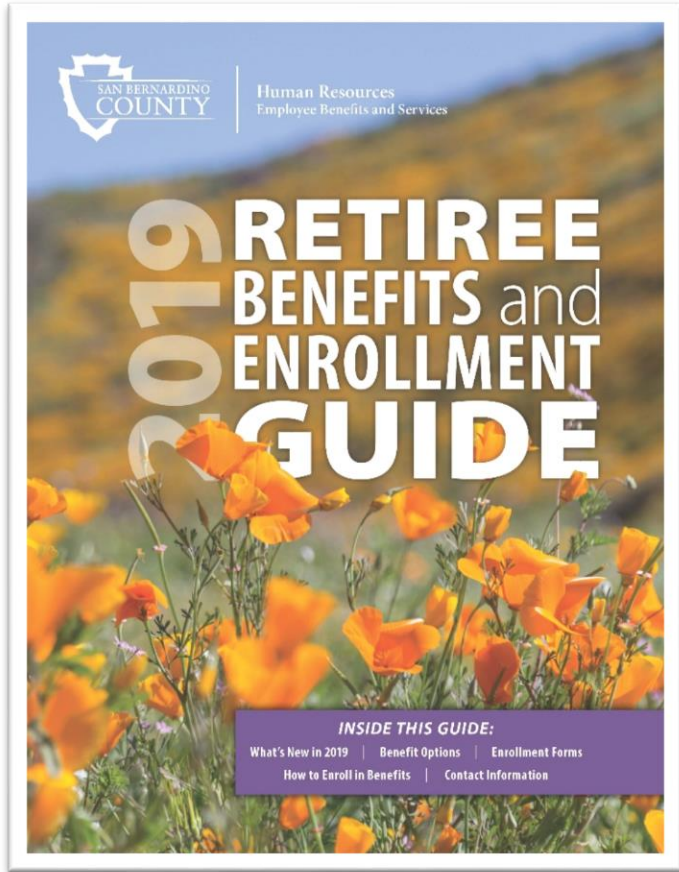
Human Resources

Employee Benefits and Services Division

San Bernardino County Retiree Open Enrollment

November 1 – 30, 2018





- Keep and use as a reference throughout the year
- Contains information on retiree County benefits, including:
 - Important dates & deadlines
 - Plan premiums
 - Plan benefits summary
 - Enrollment forms
 - Contact information

View Guide at <http://cms.sbcounty.gov/hr/Benefits/RetireeBenefits.aspx>

- **Go Green. Go Paperless.**
 - Reduce your environmental impact by signing up to receive Retiree Open Enrollment Communications from us electronically.
 - Please contact the Employee Benefits and Services Division (EBSD) at ebbsd@hr.sbcounty.gov to update your email address.

- **Premium Rate Changes on Blue Shield & Kaiser plans**
 - New rates are effective January 1st, 2019
 - Most common rates are listed on pages 6 and 7 of the 2019 Benefits Guide
 - If your specific rate is not listed or if you are not sure what your rate will be, contact the EBSD at:
 - Email ebsd@hr.sbcounty.gov
 - Phone 909-387-5787 or toll-free 888-743-1474

- Kaiser Non-Medicare Low Option Benefit Plan Changes*
 - The copayment for complex imaging services and applied behavioral analysis will change
 - The partial hospitalization program and intensive outpatient program will no longer be subject to a deductible

*The member's out-of-pocket cost would **not exceed** the current copayment under these new changes

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
- Enrollment eligibility may be affected by retiree's residential zip code

- **Dental Plans**

- DeltaCare USA DHMO
- Delta DPPO – High & Low options

Out-of-State Options

■ Medical

- Blue Shield PPO coverage is available nationwide
- Kaiser coverage is available in Washington, Oregon, and Colorado in limited zip codes – contact EBSD to verify

■ Dental

- Delta DPPO coverage is nationwide
- DeltaCare USA DHMO provides benefits in 14 states: Arkansas, Arizona, California, Florida, Georgia, Idaho, Michigan, Missouri, Montana, Nevada, Oklahoma, Oregon, Texas, and Washington.

NOTE: Contact the EBSD for specific service area information

Open Enrollment

- November 1st through 30th, 2018
- During open enrollment, you can:
 - Enroll in a plan
 - Change plans
 - Cancel coverage
 - Add or drop dependents

**Changes made during
open enrollment will be
effective January 1st, 2019**



- **Who will provide your care?**
(choice of provider networks, physician choices)
- **Where will you receive your care?**
(hospitals, urgent care facilities)
- **What services are covered?**
(preventive care, prescription drug coverage)
- **How much will you pay for the services you need?**
(co-insurance, co-pays, deductibles)
- **County Group Retiree Plan vs. Individual Plan**
(limitations, exclusions)
- **County Group Retiree Plan vs. COBRA**
(premiums, co-pays, deductibles, Medicare eligibility)

To enroll, change plans, or add/remove dependents:

- 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

To cancel coverage:

- Complete County disenrollment form
- Complete a Medicare disenrollment form if cancelling a Medicare Plan—a **separate** form is needed for **each** member
- Member(s) who terminate coverage during open enrollment is/are not eligible for COBRA, as this is not considered a COBRA qualifying event

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 physician and must be submitted annually for as long as disability continues

New Blue Shield Signature HMO and/or DeltaCare USA DHMO 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 based on retiree's home address
- You may change your provider by calling the carrier's customer service number

- 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 or gain of Medicare eligibility
 - Loss of group coverage
 - Exhaustion of COBRA benefits
 - Gain/lose dependents
 - Move out of the service area

- Mid-year change requests ***must***:
 - Be received by the EBSD within 60 days of the qualifying event date
 - Meet the guidelines of County contracts/agreements
- Refer to pages 15-18 in the Guide for a complete list of qualifying events and required documentation

- Current COBRA or Cal-COBRA participants may:
 - Enroll in a retiree plan during open enrollment
 - 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 you voluntarily drop coverage, you will *not* be eligible to enroll in a retiree plan until open enrollment.

- Retirees are entitled to an additional 18 months of medical coverage under Cal-COBRA (maximum of 36 months COBRA and Cal-COBRA combined)
- No Cal-COBRA for dental or vision coverage
- To enroll in Cal-COBRA, submit an application to the health insurance provider directly – **not** the EBSD

- Update recurring premium request for premium changes
- Provide proof of your insurance coverage with the new premium amount
- Submit the completed form to Total Administrative Services Corporation (TASC), formerly Genesis
- Access your RMT account online!



<https://myvoyabenefitsportal.tasconline.com/Mvc/Home/Index>

- Forms can be found in the back of the Guide and at <http://cms.sbcounty.gov/hr/Benefits/RetireeBenefits.aspx>
- Enrollment/Change forms and dependent documentation must be submitted to the EBSD at
157 W. 5th Street, First Floor
San Bernardino, CA 92415
- Contact the EBSD toll-free at 1-888-743-1474 for assistance

OE Dates & Deadlines

DATES	EVENTS/FORMS DUE
Nov. 1-30, 2018	Open enrollment period
Nov. 12, 2018	EBSD closed (Veterans Day holiday observed)
Nov. 22-23, 2018	EBSD closed (Thanksgiving holiday observed)
Nov. 30, 2018	Enrollment/change and cancellation forms due
Dec. 7, 2018	Dependent documentation due
Jan. 1, 2019	Effective date for new premium rates and benefits <i>(new premiums will be taken from December 2018's benefit payment, which pays for January 2019's coverage)</i>

Enrollment/Change forms and documentation must be submitted to the EBSD by 5:00 PM on the date they are due.

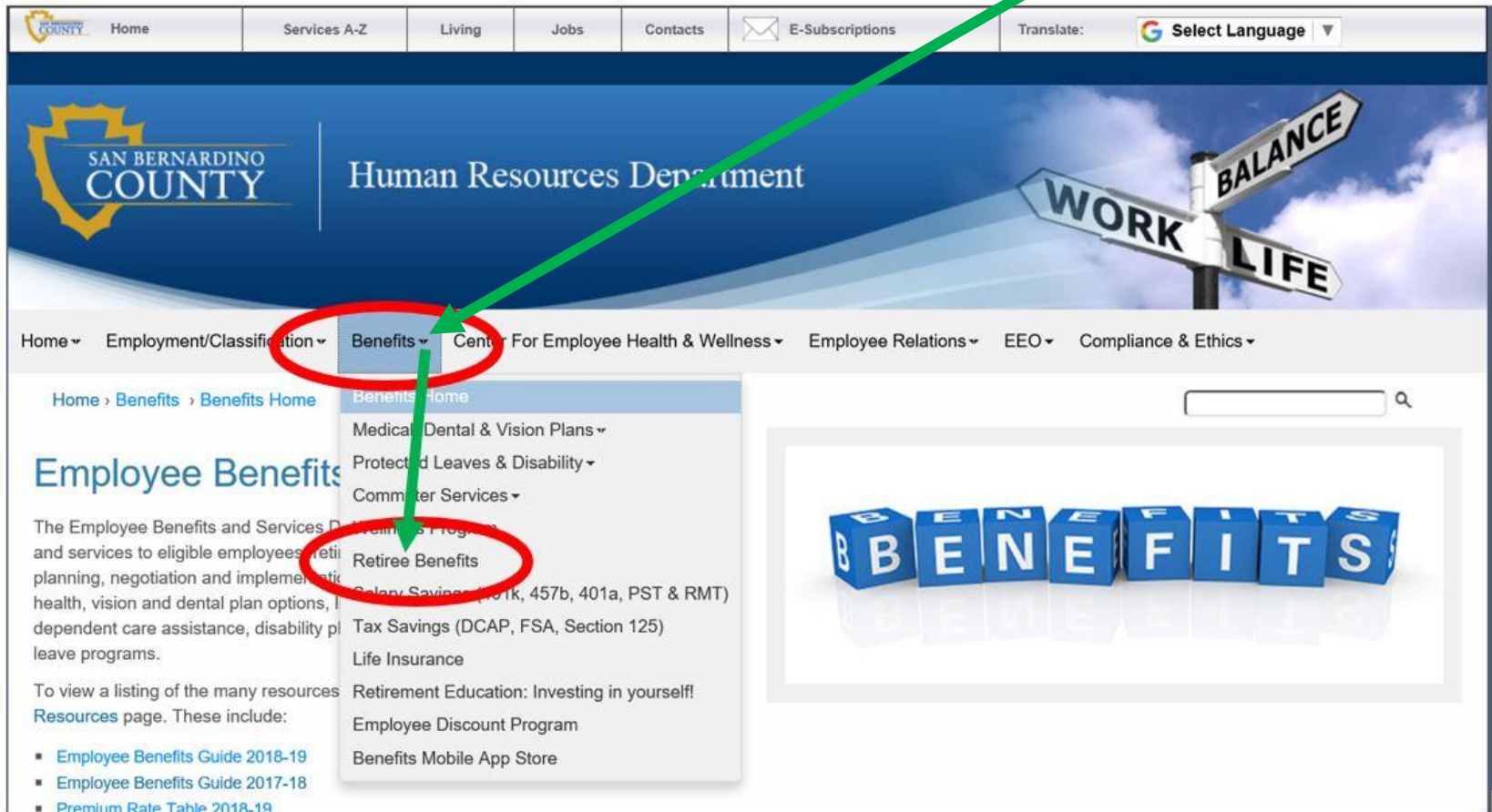


- The County's Retiree Wellness program includes:
 - Steps to Success on-line fitness portal
 - Discounted health club/gym memberships
 - Access to wellness tools through your Blue Shield or Kaiser retiree medical plan



- Reduced club membership at 24 Hour Fitness with no initiation fee
- Existing members may have monthly dues reduced to the County's discounted rate
- Eligible dependents may be added at a reduced rate
- See pages 73 of the Guide for more information

Find retiree benefit information online at www.sbcounty.gov/benefits under 'Retiree Benefits' found in the drop-down menu:



Once you are on the Retiree Benefits page, you will find additional information on the health plans and will also be able to access the link that will take you to the 2019 Retiree OE Materials and Forms:

The screenshot shows the San Bernardino County Human Resources Department website. The main navigation menu includes Home, Services A-Z, Living, Jobs, Contacts, E-Subscriptions, and Translate. The page title is "Human Resources Department". The breadcrumb trail is "Home > Benefits > Retiree Benefits". The main heading is "Retiree Benefits". Below the heading, there is a paragraph of text and a "Health Plan Carriers" section with three columns for Kaiser Permanente, Blue Shield, and Delta Dental. A "Retiree Navigation" sidebar is on the right, with a red circle around the "2019 Retiree OE Materials and Forms" link. In the main content area, there is a "Retiree Open Enrollment" section with a red circle around the "2019 Retiree OE Materials and Forms" link. A green arrow points from the text on the left to the link in the sidebar, and another green arrow points from the text to the link in the main content area.

We are here to help!

The EBSD assists with County retiree benefit plan questions and serves as a liaison between retirees and health carriers.

Contact Us:

Employee Benefits and Services Division
157 W. 5th Street, First Floor
San Bernardino, CA 92415
Phone: 909-387-5787 or toll-free 1-888-
743-1474
Fax: 909-387-5566

Email: ebsd@hr.sbcounty.gov

