



Retiree Open Enrollment

STARTS SEPTEMBER 12 and ends OCTOBER 6, 2016

Open Enrollment is upon us! This is the time of year when health plan rates are announced and you have an opportunity to make changes to your elections for the upcoming 2017 plan year. Changes made during OE take effect on January 1, 2017.

Things you need to know...

Even if you don't plan to make changes to your current coverage, aspects of your coverage may change. Educating yourself ensures you won't be surprised with potential cost or coverage changes and that you will be satisfied with your choices.



FAQs about Open Enrollment

When can I make changes to my plans?

For the majority of people, the only time you can make changes is during Open Enrollment. The only exceptions are when you qualify for Medicare, or if you move, or experience another qualifying event.

Do I have to fill out any forms if I do not want to make any changes to my benefit elections?

Not for CalPERS. However, we ask that you complete the Universal Open Enrollment Change form to acknowledge coverage and rates.

Forms must be received in HR by October 6, 2016

You may submit via :

Fax	760.321.4509
Email	HR@cathedralcity.gov
In Person	Thursday, 09/22/16 9 a.m.—3:00 p.m. City Hall Study Session
HR will be available to assist and collect enrollment forms.	
Mail	68700 A. Lalo Guerrero Cathedral City, CA 92234

Know Your Options	Your plan	Your cost	Your network
	Is your plan still available or is there a better option for you?	Has your cost changed since last year?	Will you still have access to your doctors, pharmacies, and/or hospitals?

During Open Enrollment, you can:

- Change your CalPERS health plan.
- Add eligible dependents.
- Remove dependents.
- Cancel your existing CalPERS health coverage.

Online Health Plan Statements



Health Plan Statements and other Open Enrollment materials will be available online to all active and retired members via [my|CalPERS](#) starting August 22, 2016. This new feature will allow you to receive customized health information in a confidential and secure method, and provide a convenient, central location for health plan resources. You'll have 24/7 access to:

- All components of the CalPERS Open Enrollment packet, including the Health Plan Statement
- View, download, and print your individual Health Plan Statement
- Information about changes that may impact your health benefits in the upcoming year
- Additional resources to help you make an informed decision during Open Enrollment, including:
 - ⇒ 2016 and 2017 Health Plan Premium Rates
 - ⇒ 2016 and 2017 Health Benefit Summary
 - ⇒ Health Plan Summary of Benefits and Coverage
 - ⇒ Health Plan Evidence of Coverage
 - ⇒ Health Program Guide
 - ⇒ Medicare Enrollment Guide
 - ⇒ Open Enrollment Newsletter
 - ⇒ Health Plan Chooser
 - ⇒ Health Plan Search by ZIP Code
 - ⇒ Health plan websites and their provider directories



Do you have a my|CalPERS account?

If you do not have a my|CalPERS account, go to my.calpers.ca.gov and follow the instructions below

- 1 On the Pre-Log In page, select Participant and Continue.
- 2 Select Register Now.
- 3 Accept the terms and conditions under the Security Agreement.
- 4 Identify yourself by providing your name, date of birth, last four digits of your Social Security number or your CalPERS Identification number.
- 5 Answer a set of questions about your CalPERS account to verify your identity.
- 6 Create a Username and Password, and enter your email address.
- 7 Choose a personal security image and message.
- 8 Choose your security questions and answers. It's important to choose questions and answers you will remember.
- 9 Log in to my|CalPERS.



2016 Dental Plan Rates

With all of the emphasis on healthy living, it may be refreshing to know you have access to a group dental plan that helps you maintain an oral health regimen with the saving you need, the flexibility you want and service you can count on. The City offers two dental plans to choose from: HMO and PPO

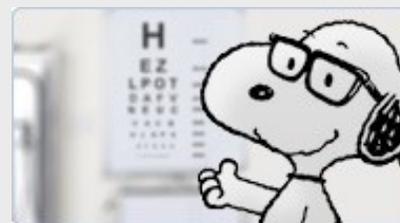
MetLife

DENTAL COVERAGE LEVEL	SGX100-CA (HMO PLAN)	PDP Plus (PPO PLAN)
Employee Only	\$16.59	\$39.89
Employee + 1 Dependent	\$30.98	\$76.44
Employee + Family	\$49.13	\$127.65

MetLife

VISION COVERAGE LEVEL	MetLife VSP VISION PPO
Employee Only	\$8.45
Employee + 1 Dependent	\$18.86
Employee + Family	\$18.86

2016 Vision Plan Rates



This plan allows you to improve your health through a routine eye exam, as well as save money on all your eye care needs. The plan is available through thousands of provider locations participating on the selected network. Program includes discounts on all your eyewear purchases, even after you've used your primary benefit.

Important Health Enrollment Reminders

- Be aware that a medical group no longer contracting with a health plan is not a qualifying event to change plans outside of Open Enrollment.
- You will receive new health plan ID cards from your health plan, not from MetLife Dental or Vision .
- Carefully review your pay warrant to ensure the correct health plan premium deduction was made when you change health plans, enroll for the first time, or add/ delete dependents.
- If you change plans during Open Enrollment and your January warrant doesn't show the new premium deduction please wait; you should see the correct deduction applied in your February warrant.
- If you don't see the correct deduction applied in your February warrant, contact CalPERS directly.
- Do not continue to use your previous health plan after December 31, 2016.

RESOURCES

For detailed information on all plan provisions and access to your plans, visit the City's website www.cathedralcity.gov under Departments and Services | Human Resources | Benefits

CONTACT PHONE NUMBERS

CalPERS 1-888-225-7377
MetLife 1-800-438-6388

BENEFIT CHANGES IN 2017

2017 HEALTH PROGRAM HIGHLIGHTS

BLUE SHIELD will not offer the Net-Value plan effective January 1, 2017. Members enrolled in NetValue will be automatically enrolled in Blue Shield's Access+ effective January 1, 2017, since most providers who currently participate in NetValue also participate in Access+. NetValue members may also choose another available health plan during Open Enrollment.

KAISER is expanding its Basic plan to Santa Cruz County.

UNITEDHEALTHCARE is expanding within San Luis Obispo, Madera, Riverside, San Bernardino, and San Diego counties.

CalPERS is implementing an important new diabetes prevention program for all health plans in 2017. This benefit is designed to reach pre-diabetic plan members to prevent or reduce the onset of Type 2 diabetes.

KAISER is adding a dental coverage option through its Senior Advantage Medicare plan for non-state public agency retirees who would like to receive the coverage as part of their retirement benefits. The dental benefit is a separate option that will be offered by Delta Dental with an additional premium of \$14.33 per month, per Medicare member. Delta Dental will bill members directly for these benefits. Contact Delta Dental for more information at (866) 257-4399.



KAISER will offer a fitness program called Silver&Fit to CalPERS Medicare enrollees. Covered by the Kaiser Medicare enrollee's premium, Silver&Fit will provide a membership at a participating health club or exercise center, or a home fitness program for members who can't get to a fitness center or want to work out at home. Contact Kaiser Permanente for more information at (800) 464-4000.



OptumRx becomes new CalPERS PHARMACY BENEFIT MANAGER!

OptumRx will replace CVS Caremark as the CalPERS pharmacy benefit manager, effective January 1, 2017. OptumRx will administer the prescription drug benefits for CalPERS members and their dependents enrolled in PERS Select, PERS Choice and PERSCare PPO plans, as well as those in Anthem Blue Cross, HealthNet, Sharp and UnitedHealthcare HMO plans. Blue Shield and Kaiser are not affected.

New Pharmacy Benefits

Members will receive a welcome package from OptumRx in late November 2016, which will include:

- A summary of your prescription benefit program
- Instructions on how to use your pharmacy benefits
- A home delivery order form and return envelope
- Helpful information to help you save money on your prescription



ID Cards

Basic (non-Medicare) members will receive new ID cards containing OptumRx information during the second week of December 2016.

Medicare members will receive two ID cards - one for medical services from the health plan, and one for prescription medications from OptumRx. If you do not receive your ID card by January 1, 2017, contact your health plan or OptumRx as appropriate.

2017 CAP ALLOWANCES

CAP ALLOWANCES ARE BASED ON HEALTH PLAN RATES FOR OTHER SOUTHERN CALIFORNIA REGION		
Basic (B)		
EE Only	EE+1	EE+ Family
\$ 802.24	\$1598.30	\$2077.79
Supplemental/Managed Medicare (SM)		
EE Only	EE+1	EE+ Family
\$464.00	\$779.52	\$1169.28
Combination Employee in SM, Dependent in B		
EE in SM 1 Dependent in B	EE in SM 2+Dependents in B	EE & 1 Dependent in SM + Dependents in B
\$1192.00	\$1641.00	\$1260.86
Combination Employee in B, Dependent in SM		
EE in B 1 Dependent in SM	EE in B 2+ Dependents in SM	EE & 1 Dependent in B 1+ Dependents in SM
\$1159.00	\$1581.76	\$1568.00

ENROLLMENT PROCESS

Complete the Universal Open Enrollment Change Form using the CalPERS CAPS shown as your allowance. As in the past, you may choose your premium-cap health plan and pay out-of-pocket for dental and vision, or choose a lower-premium health plan and use the "credit" to purchase all or part of your cost for dental and vision. (Any remaining credit stays with the City.)

Confirmation letters and payment schedule (if you have out-of-pocket expenses for 2017 coverage) will be mailed by the end of December. You will be required to maintain your account current without reminders.

Dental & Vision Plans	Single Mo. Cost	2-Party Mo. Cost	Family 2+ Mo. Cost
MetLife HMO Dental	\$ 16.59	\$ 30.98	\$ 49.13
MetLife PPO Dental	\$ 39.89	76.44	127.65
Vision	\$ 8.45	\$ 18.86	\$ 18.86



For health plan changes, you must contact CalPERS
1-888-225-7377

BENEFIT CALCULATOR

2017 Actual Medical Rate per your Election See CalPERS Packet	\$
Dental Cost	\$
Vision Cost	\$
Subtotal	\$
Deduct Allowance (2017 Caps)	\$
Monthly out of pocket or credit to the City	\$

HUMAN RESOURCES CONTACT	TITLE	PHONE	EMAIL
Sly Zelnys	HR Manager	760-770-0352	szelnys@cathedralcity.gov
Eugenia Torres	HR Coordinator	760-770-0317	etorres@cathedralcity.gov
AnnMarie Quintanilla	HR Assistant	760-202-2408	aquintanilla@cathedralcity.gov