

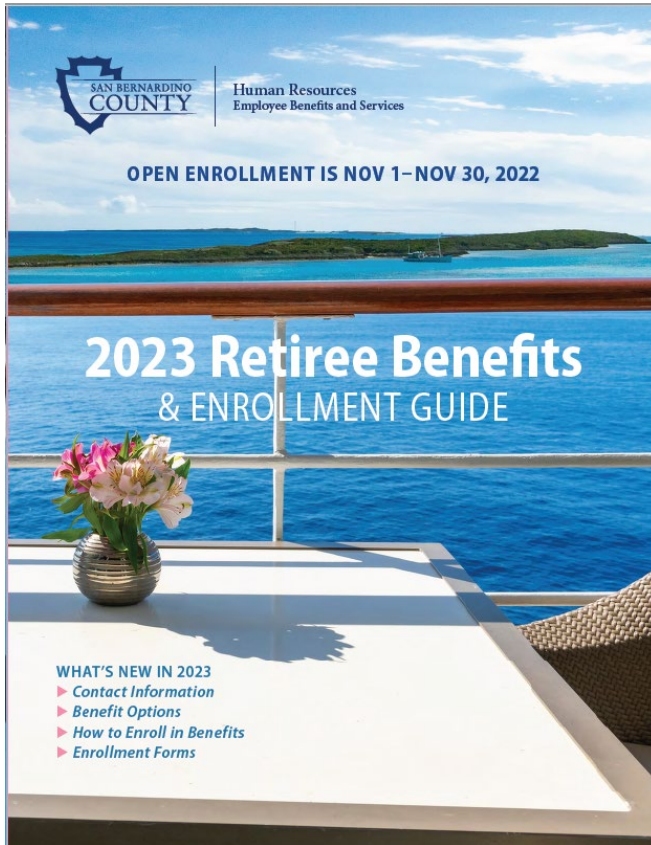


Human Resources
Employee Benefits and Services Division

2023

San Bernardino County
Retiree Open Enrollment
November 1 – 30, 2022

2023 Retiree Benefits and Enrollment Guide



Open Enrollment materials will be available online November 1, 2022

Information includes:

- Monthly Plan Premiums
- Enrollment forms
- Important dates & deadlines
- Contact information
- Plan benefits summary

Go Green, view the electronic benefit guide online at:
link.sbcounty.gov/Retiree-Benefits

Please contact the Employee Benefits and Services Division (EBSD)
at ebsd@hr.sbcounty.gov or 909-387-5787 to receive paper
or electronic Retiree Open Enrollment materials

Retiree Open Enrollment Dates and Deadlines

November 1, 2022

Retiree Open Enrollment begins

November 11, 2022

EBSD office closed (Veterans Day holiday observed)

November 24 - 25, 2022

EBSD office closed (Thanksgiving holiday observed)

November 30, 2022

Deadline to submit all enrollment/change and cancellation forms

December 6, 2022

Last day to submit proof of dependency and/or dependent disability

January 1, 2023

Effective date for new premium rates and benefits

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

Retiree Open Enrollment: November 1, 2022 – November 30, 2022

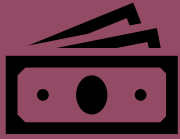
During Retiree Open Enrollment, you can:

- **Enroll in a retiree medical and/or dental plan**
- **Change **your** medical and/or dental plan elections**
- **Terminate your coverage**
- **Add or remove dependents**

Changes made during Retiree Open Enrollment will be effective January 1, 2023

Visit the Retiree Open Enrollment Webpage at:

<https://link.sbcounty.gov/RetireeOE>



Updated Monthly
Premium Rates



15-minute personal
phone
consultations with
EBSD, Blue Shield
and Kaiser



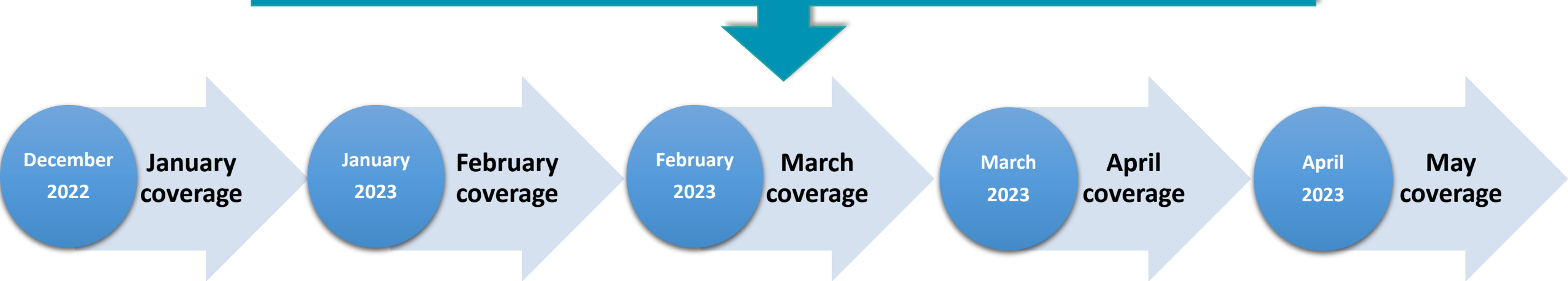
Updated Retiree
Open Enrollment
Webpage

2023 Retiree Premium Rates

New rates are effective January 1, 2023

- 1% reduction on Delta HMO plans
- 8.50% reduction for the Kaiser Senior Advantage plans
- No changes to the Blue Shield Medicare Advantage plans, Blue Shield Non-Medicare plans, Kaiser Non-Medicare plans and Dental PPO plans

- Premiums are paid monthly for the following month
- New premiums for 2023 will be taken from December 2022's SBCERA benefit payment





Medical Plan Options



- Kaiser HMO for non-Medicare Retirees
- Kaiser HMO Medicare (Senior Advantage)
- Kaiser HMO High Deductible Health Plan



- Blue Shield HMO Signature (non-Medicare)
- Blue Shield TRIO HMO
- Blue Shield PPO (non-Medicare)
- Blue Shield 65 Plus HMO (Medicare)
- Blue Shield PPO Medicare Coordination of Benefits



Dental Plan Options



- DeltaCare USA DHMO
- Delta DPPO High Option
- Delta DPPO Low Option

NOTE: Enrollment eligibility may be affected by retiree's residential zip code.

Out-of-State Plan Options

blue  of california

- Blue Shield PPO coverage is available nationwide

 **KAISER PERMANENTE®**

- Kaiser coverage is available in Washington, Oregon, and Colorado in limited zip codes – contact EBSD for more information

 **DELTA 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.

blue  of california

Signature HMO and/or

 **DELTA DENTAL[®]**

USA DHMO Plan Enrollees



Must select a primary care provider and a medical group



If a provider is not selected, one will be automatically assigned by the carrier based on your home address



You may change your provider by calling the carrier's customer service number



Retiree Open Enrollment Considerations

Who will provide your care?	Where will you receive your care?	What services are covered?	How much will you pay for the services you need?	County Group Retiree Plan vs. Individual Plan	County Group Retiree Plan vs. COBRA
✓ Choice of provider networks, physician choices	✓ Hospitals & Urgent care facilities	✓ Preventive care ✓ Prescription drug coverage	✓ Co-insurance ✓ Co-pays ✓ Deductibles	✓ Limitations & exclusions	✓ Premiums ✓ Co-pays ✓ Deductibles ✓ Medicare eligibility

To Enroll, Change Plans, or Add/Remove Dependents

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

To Terminate Coverage

- ✓ Complete County disenrollment form
- ✓ Complete a Medicare disenrollment form if cancelling a Medicare Plan
- ✓ A separate form is needed for each member

NOTE: A member who terminates coverage during open enrollment is not eligible for COBRA, as this is not considered a COBRA qualifying event

Proof of Dependency is required:

- Marriage certificate
- Birth certificate or court document
- State Registration of Domestic Partnership

Newly enrolled dependents



- Disabled Dependent Certification Form required from physician and must be submitted annually for non-permanently disabled dependents

Children 26 and older who are incapable of self-support due to disability



Outside of Retiree Open Enrollment, you may enroll in a plan, change plans, or add dependents if you experience a mid-year qualifying event

Examples of qualifying events include:

**Loss or gain
of Medicare
eligibility**

**Loss or gain
of
dependent(s)**

**Exhaustion
of COBRA
benefits**

**Loss of group
coverage**

**Move out of
the service
area**

Mid-year change request must:

**Meet the
guidelines
of County
contracts/
agreements**

**Be received
by the EBSD
within 60
days of the
qualifying
event date**

Current COBRA or Cal-COBRA Participants May:

**Enroll once your
COBRA/Cal-COBRA
exhausts (after 18/36
months respectively)**

**Enroll in a retiree
plan during open
enrollment**

**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 Retiree Open Enrollment.
- No Cal-COBRA for dental or vision coverage
- To enroll in Cal-COBRA, submit an application to the health insurance provider directly

Accessing Your Retirement Medical Trust Fund

- ✓ Update *Recurring Individual Premium Reimbursement Request* form for premium or plan changes
- ✓ Provide proof of your insurance coverage with the new premium amount
- ✓ Submit the completed form to Total Administrative Services Corporation (TASC)
- ✓ Access your RMT account online! <https://www.voya.com/hra>



Retiree Medical & Dental Plans

Retiree Benefits Guide

Visit the NEW Retiree Webpage at:
link.sbcounty.gov/Retiree-Benefits

You can access:

- ✓ Retiree medical & dental plan overviews
- ✓ Medical & Dental benefits summary & rate premiums
- ✓ The 2023 Retiree Benefits Guide
- ✓ Retiree Open Enrollment information, & enrollment forms
- ✓ Wellness tools & resources
- ✓ Contact information

Retiree Open Enrollment Forms and Documentation

Page 17

- Enrollment Forms can be found in the back of the Guide and at:

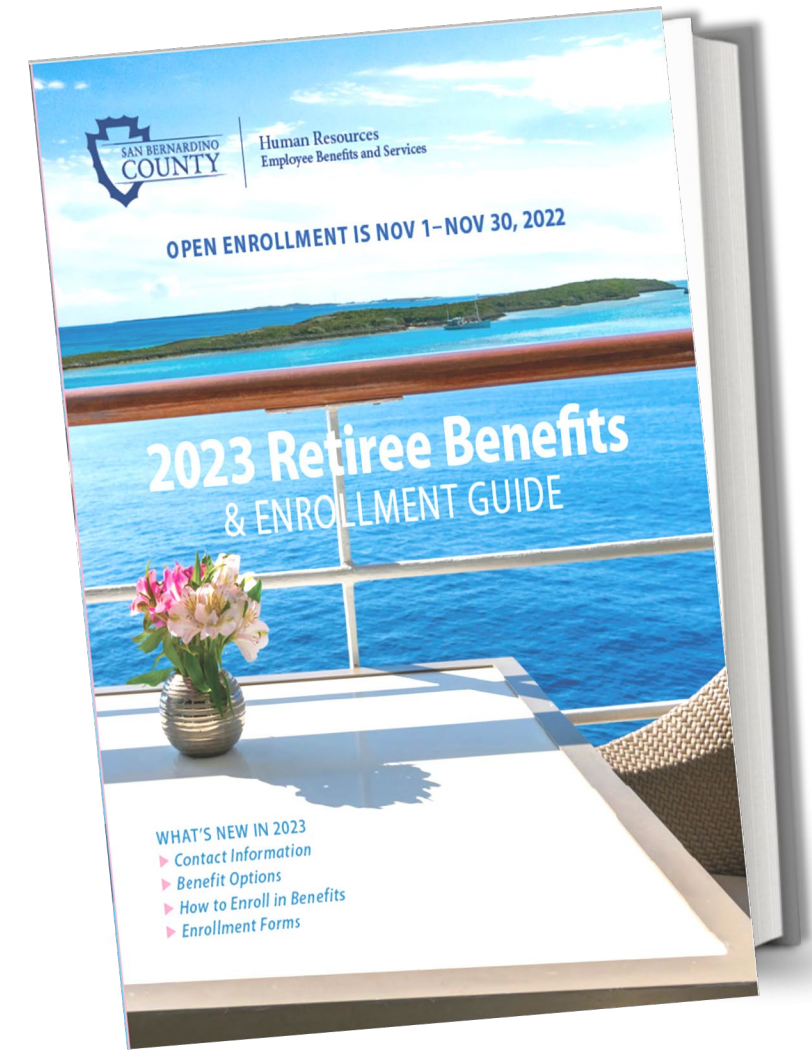
<https://link.sbcounty.gov/RetireeOE>

- Enrollment/Change forms and dependent documentation must be submitted to the EBSD at:

175 W. 5th Street, First Floor
San Bernardino, CA 92415
Attn: Retiree Desk

- For further assistance contact the EBSD at:

Office: 909-387-5787
Toll-Free: 888-743-1474





- Blue Shield



- Kaiser



- Delta Dental



- Voya



To schedule a 15-minute personal consultation:

- Schedule with an Employee Benefits and Services Division 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>

Employee Benefits & Services Division



Phone: 909-387-5787
Toll-free: 888-743-1474
Fax: 909-387-5566



ebsd@hr.sbcounty.gov



175 W. 5th Street, First Floor
San Bernardino, CA 92415