



Human Resources Department
Employee Benefits and Services
Division

Leonardo Gonzalez
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October 23, 2024

2025 RETIREE OPEN ENROLLMENT

The 2025 Retiree Open Enrollment period will run from November 1 through November 30, 2024. 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 2025 Retiree Open Enrollment:

- November 30 – Deadline to submit all enrollment/change and cancellation forms.
- November 11, 28, and 29 – Employee Benefits and Services Division (EBS) office will be closed in observance of the holidays.
- January 1 – 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 2025, no additional steps are needed during Open Enrollment.

To better assist you with any questions you may have regarding the 2025 Retiree Open Enrollment, EBS will be hosting five open enrollment meetings. In addition to these meetings, you will have the option to schedule a 15-minute personal consultation with the EBS, Blue Shield of California and Kaiser Permanente. To schedule a 15-minute personal consultation with EBS, Blue Shield, or Kaiser, please call (909) 387-5787 or email ebsd@hr.sbcounty.gov.

Open Enrollment materials will be made available online by November 1, 2024 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 EBS at ebsd@hr.sbcounty.gov or 909-387-5787.

Sincerely,

Sandra Wakcher
Human Resources Division Chief
Employee Benefits and Services Division

Enclosures: Meeting Calendar, 2025 Creditable Coverage Disclosure Notice, 2025 Retiree Premium Rates

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Retiree Open Enrollment Meeting Calendar				
MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
				Nov 1
Nov 4	Nov 5	Nov 6	Nov 7	Nov 8
Retiree OE Webinar 10:00am - 11:30am	Retiree OE Expo 09:30am -12:30pm CFS 15020 Palmdale Rd., Victorville		Retiree OE Expo 12:30 pm - 03:30pm 10825 Arrow Rte., Rancho Cucamonga	
Nov 11	Nov 12	Nov 13	Nov 14	Nov 15
HOLIDAY EBSD Office Closed			Retiree OE Expo 09:30am - 12:30pm Government Center 385 N. Arrowhead Ave., San Bernardino	
Nov 18	Nov 19	Nov 20	Nov 21	Nov 22
	Retiree OE Webinar 10:00am - 11:30am		HOLIDAY EBSD Office Closed	HOLIDAY EBSD Office Closed
Nov 25	Nov 26	Nov 27	Nov 28	★ Nov 29
				Deadline to submit all enrollment/change and cancellation forms
Dec 2				

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 November 4th webinar will be available online by November 7, 2024, on the Retiree Open Enrollment webpage. No registration is required for in-person Retiree Open Enrollment Expo.

Monthly Medical Plan Rates			
Effective January 1, 2025 Plan and Coverage Level	2025 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	\$1,672.43	\$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	\$265.68	\$110.07	
1 Dependent, over 65, with Medicare A and B	\$261.32	\$105.71	
2 Dependents, over 65, with Medicare A and B	\$522.64	\$211.42	
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	\$787.34	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	\$1,400.75	\$1,065.32	\$853.12
1 Dependent, under 65, no Medicare	\$1,396.39	\$1,060.96	\$848.76
2 Dependents, under 65, no Medicare	\$2,555.39	\$1,941.55	\$1,553.23
Retiree only, over 65, no Medicare	\$1,611.08	\$1,463.12	\$1,789.97
1 Dependent, over 65, no Medicare	\$1,606.72	\$1,458.76	\$1,785.61
2 Dependents, over 65, no Medicare	\$3,213.44	\$2,917.52	\$3,571.22
Kaiser Permanente Medicare Advantage	High	Low	
Retiree only, over 65, with Medicare A and B	\$220.22	\$134.13	
1 Dependent, over 65, with Medicare A and B	\$215.86	\$129.77	
2 Dependents, over 65, with Medicare A and B	\$431.72	\$259.54	

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.