



It's About Choice, It's About Value, It's About You!

Welcome to Benefits Open Enrollment for 2018

Monday, September 11, 2017 through Friday, October 6, 2017

For Post-97 Retirees

Open Enrollment is your once-a-year opportunity to learn your benefits options and to make additions, changes or deletions to your health coverage. Any elections made during Open Enrollment are effective and irrevocable as of January 1, 2018 and will stay in effect until December 31, 2018 (unless you have a qualified change in status and make a timely corresponding change).

Passive Open Enrollment – To retain the same benefits coverage for Plan Year 2018, you do not need to do anything. If no changes are made during the Open Enrollment period, we will carry forward your 2017 elections.

The FHDA partners with the California Public Employees' Retirement System (CalPERS) to provide your health and retirement benefits. Please check the information packet mailed by CalPERS for full details on health plans.

For comprehensive, up-to-date information regarding Open Enrollment for PY 2018, and carriers contact list, visit: http://hr.fhda.edu/benefits/a_2018%20Open%20Enrollment.html.

For **Important Notices**, please access: http://hr.fhda.edu/downloads/2018%20Health_Plan_Notices_Packet.pdf.

Important Reminder: when adding new dependents online, you must submit **ALL** required documentation such as Marriage Certificate, Birth Certificate or Passport, and Social Security Cards, for all dependents, to the District HR/Benefits Unit no later than **5pm, Friday, October 6, 2017** in order for benefits to be activated effective January 1, 2018. No exceptions.

Phone: 650-949-6224

Fax: 650-949-6299

Email: Mybenefits@fhda.edu

WHAT'S NEW?

- **2018 Benefit Rates** – cost changes
- Beginning 2018, the **Mandatory Minimum Monthly Employer Contribution** towards health is **\$39.90 or \$133 X 30%**. This amount will be reduced from the monthly FULL CalPERS published rates, and is applicable only for retirees who have retired from the District prior to May 17, 2012.
- **Bridge to Medicare Program for post 97 retirees (must be under age 65)** – District subsidy for eligible retiree and spouse/domestic partner increases to \$400/month (retiree only) or \$800/month (retiree + spouse/DP) for all bargaining units including ACE, CSEA, FA, POA, TEAMSTERS, and Confidentials effective January 1, 2018. Subsidy rates for AMA members remain unchanged or 2.8% of level M, step 8 (retiree only = \$451.48) and 5.6% of level M, step 8 for (retiree + spouse/DP = \$902.96).
- Beginning January 1, 2018, **CalPERS** introduced five health plan changes for the PERS Select, PERS Choice, and PERSCare PPO plans, including:
 - Expanding the use of Ambulatory Surgery Centers for BASIC plans to include 12 new outpatient medical procedures such as sigmoidoscopies, tonsillectomies, and kidney stone treatment.
 - Adding a site of care program to guide members who need certain prescription drug infusions to lower-cost sites than hospitals (e.g. doctor's office, ambulatory infusion center, or home infusion).

- A mobile application called **Quick Care** to help members quickly identify nearby clinics and doctors' walk-in-offices, avoiding the need to use more expensive emergency room care for their urgent needs.
- Expanding the **Welvie Program** to include Medicare subscribers. Welvie is an online tool that educates members, and informs and empowers their decision making when it comes to preference-sensitive surgeries.
- Adding **SilverSneakers program** to the CalPERS PPO Medicare plans. SilverSneakers is a community fitness program specifically designed for older adults.

Plans Expansion:

- **Western Health Advantage HMO**, a new health plan partner for 2018, will provide coverage in the counties of Colusa, El Dorado, Marin, Napa, Placer, Sacramento, Solano, Sonoma, and Yolo.
- **Kaiser Permanente HMO** is expanding its coverage to 13 counties in Washington State in 2018: Grays Harbor, Island King, Kitsap, Lewis, Mason, Pierce, San Juan, Skagit, Snohomish, Spokane, Thurston, and Whatcom.
- **Health Net SmartCare HMO** is moving into Placer County.
- **Anthem Blue Cross Select HMO** is adding Monterey county.
- **Anthem Medicare Preferred PPO** (Medicare-eligible only) will be available for the 2018 plan year in 36 counties coupled with its Basic HMO Traditional Plan, Medicare members will have an option to purchase dental and vision benefits from Anthem. Members will have an option to purchase dental and vision benefits from Anthem when enrolling in this plan.

Medicare Health Plan Availability:

- Only Kaiser offers both BASIC and Medicare Advantage HMO Plan
- **Medicare-eligible members may enroll with Kaiser, PERSCare/Choice/Select PPOs, Anthem Medicare Preferred PPO, and UnitedHealthcare Group Medicare Advantage PPO**
- **UnitedHealthcare (UHC) Group Medicare Advantage PPO** (restricted to Medicare-eligible retirees only) - Allows plan members to receive care at the same benefit level from any willing Medicare provider, except Kaiser, for a \$10 OV co-pay. It covers Medicare Parts A, B, and D and the plan will cover members nation-wide in all states and U.S. territories.
 - Optional dental and vision coverage are available to Medicare-eligible retirees who are not currently offered the coverage as part of their benefits. Members signing up for this dental and vision benefit will pay Anthem BC directly for this coverage.
- **Anthem Medicare Preferred PPO** (restricted to Medicare-eligible retirees only) - Allows plan members to receive care at the same benefit level from all contracted Medicare provider, except Kaiser, for a \$10 OV co-pay. It covers Medicare Parts A, B, and D and the plan will cover members nation-wide in all states and U.S. territories.
 - Offers similar coverage to UHC Group Medicare Advantage PPO, however, the plan required 10% co-insurance for Durable Medical Equipment and Diabetic Services such as glucose monitors, and test strips.
 - Optional dental and vision coverage are available to Medicare-eligible retirees who are not currently offered the coverage as part of their benefits. Members signing up for this dental and vision benefit will pay Anthem BC directly for this coverage.

For Open Enrollment checklist and key dates, please visit:

<http://hr.fhda.edu/downloads/2018%20Benefits%20Open%20Enrollment%20Check%20List%20and%20Key%20Dates.pdf>.

DEADLINE: Friday, October 6, 2017, 5pm.

