2016 Health Plan Changes Highlight

1. Open Enrollment elections are effective January 1, 2016.
2. Health plan premiums have changed.
3. Anthem Blue Cross and Blue Shield of California are introducing Welvie, an online tool that will help educate members and place more power in their hands when it comes to minimizing unnecessary and inappropriate surgeries.
4. Inclusion of Acupuncture and Chiropractic benefits for the PERS Care, PERS Choice and PERS Select Plans and all three Medicare Supplemental plans (Care/Choice/Select plans).
   - Acupuncture and Chiropractic services will provide twenty (20) annual visits (combined) for these services, regardless of medical necessity, at the standard office visit copay level ($15).
5. Blue Shield of California will be enhancing the Prescription (Rx) benefit with a 90-day supply option allowing members the option to fill their prescriptions at select retail pharmacies.
6. CalPERS adds Health Net SmartCare HMO to the Bay Area (subject by zip code for Alameda, Contra Costra, San Mateo, Santa Clara, and San Francisco counties).
7. Medicare Health Plan Availability or Unavailable after December 31, 2015: All CalPERS HMO products including Anthem Blue Cross, Blue Shield, Health Net, and Sharp plans. Only Kaiser will retain both BASIC and Medicare Advantage HMO Plan. Available January 1, 2016: Kaiser, PERSCare/Choice/Select PPOs, and UnitedHealthcare Group Medicare Advantage PPO. UHC HMO members will be defaulted to the New UnitedHealthcare Group Medicare Advantage PPO Plan.
8. Introducing the new 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 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.
9. Dental Benefits Enhancement - Diagnostic and Preventive Services are exempted from the annual maximum.
10. FSA Health Care Reimbursement Account annual maximum will increase to $2,550.
11. Coverage for the same-sex domestic partners (CA-registered or non-registered) is discontinued for NEW participants effective January 1, 2016. Current insured members with the same-sex domestic partners will be grandfathered in the existing plans. You may elect to make changes between the different medical plans, and continue to pay imputed income for the same domestic partner coverage. However, once a partner is being removed, your status is no longer protected, and marriage certificate will be required in all cases.

New Voluntary Benefits:

- **MetLife products**: Critical Illness, Accident and Legal Insurance (online enrollment via iElect.com)
- **Healthy Paws Pet Insurance** - available for the first time at group discount, and premium is direct bill by carrier. For quote, you may apply online at: http://www.healthypawspetinsurance.com/. For details, please contact customer service at 1-855-898-8991.

Note: You should refer to each health plan’s Evidence of Coverage (EOC) booklet for a complete explanation of the benefits covered, as well as limitations and exclusions that apply. For **Medical Insurance Plan Details**, please access the plan specifics and contact customer service at the toll-free numbers for further assistance.