

2024 Health Plan Changes Highlight

Open Enrollment elections are effective **January 1, 2024**.

Employees' monthly contributions have changed for 2024.

FSA program:

- ❖ Run-off claims:
 - Deadline for 2023 Claims: All claims must be received by WEX no later than March 31, 2024.
- ❖ 2024 FSA Health Care Account:
 - Annual contribution limits will increase from \$2,850 in 2023 to \$3,050 in 2024.
 - For the plan year 2023, it is permissible to carry over up to \$570 of unused funds from the Health Care Account into the plan year 2024. Similarly, for the plan year 2024, you may carry over up to \$610 of unused funds from the Health Care Account into the plan year 2025.
- ❖ 2024 FSA Commuter Benefits:
 - The maximum tax-free monthly allowance for transit and parking will increase from \$280 to \$300. The Commuter Express program enables participants to purchase transit passes with pre-tax dollars, with monthly payroll deductions aligned with your preauthorized amount. Please note that the program does not permit excess purchases with after-tax funds.
 - In accordance with IRS regulations, the FSA Commuter Program is exclusively intended for employee use and does not extend to dependents.
 - For new subscribers, your new ID cards will be dispatched during the second week of December. For existing participants, Debit Cards are reissued every four years.

2024 Changes to Basic Plans

- ❖ PERS Gold:
 - Site of care lab services incentive waives coinsurance when members use preferred lab providers for routine lab tests.
 - Pharmacy mail-order program with opt-out option guiding members to use home delivery for non-specialty maintenance medications.
 - Basic PPO out-of-network deductible will increase from \$1,000 to \$2,500.
- ❖ PERS Platinum
 - Site of care lab services incentive waives coinsurance when members use preferred lab providers for routine lab tests.
 - Pharmacy mail-order program with opt-out option guiding members to use home delivery for non-specialty maintenance medications.
 - Basic PPO out-of-network deductible will increase from \$500 to \$2,000.
- ❖ Anthem Blue Cross Select HMO:
 - Pharmacy mail-order program with opt-out option guiding members to use home delivery for non-specialty maintenance medications.
- ❖ Anthem Blue Cross Traditional HMO:
 - Exits Glenn County

- Pharmacy mail-order program with opt-out option guiding members to use home delivery for non-specialty maintenance medications.
- ❖ Health Net SmartCare:
 - Exits all counties; no longer part of CalPERS health plan offerings.
- ❖ UnitedHealthcare SignatureValue Alliance:
 - Expansion into 12 counties for public agencies and schools members: Alameda, Contra Costa, Marin, Merced, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, and Stanislaus
 - Pharmacy mail-order program with opt-out option guiding members to use home delivery for non-specialty maintenance medications.
- ❖ UnitedHealthcare SignatureValue Harmony:
 - Expansion into Santa Clara and Santa Cruz counties
 - Pharmacy mail-order program with opt-out option guiding members to use home delivery for non-specialty maintenance medications.
- ❖ Western Health Advantage:
 - Pharmacy mail-order program with opt-out option guiding members to use home delivery for non-specialty maintenance medications.

*Regardless of the health plan you enroll in, continuity of care coverage is available to you even if your current doctor, medical group, or hospital is not available. This means you'll continue to receive the medical and behavioral health services and medicines you need. Check with your health plan or call the Department of Managed Health Care at 1-888-466-2219 for more information about continuity of care options.

2024 Changes to Medicare Plans (Retirees Only)

- ❖ Anthem Blue Cross Medicare Preferred PPO:
 - New supplemental benefits: Personal Emergency Response System (PERS) devices and in-home support services.
- ❖ Kaiser Permanente Senior Advantage Summit:
 - Expansion into eight out-of-state regions: Colorado, Hawaii, Georgia, Northwest (Oregon, Washington), Mid-Atlantic (Virginia, Maryland, District of Columbia), and Washington.
- ❖ UnitedHealthcare Medicare Advantage Edge:
 - Changing from \$0 to a \$50 copay for emergency room visits
- ❖ Western Health Advantage MyCare Select:
 - Expansion into Humboldt County

*Any changes made through CalPERS self-service will not be validated. All enrollments and changes must be done via SECOVA. (Active Employees Only)