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Circular Letter: 600-054-16
Distribution: Special

Circular Letter

October 21, 2016

TO: **PUBLIC AGENCY AND SCHOOL HEALTH BENEFITS OFFICERS AND ASSISTANT HEALTH BENEFITS OFFICERS**

SUBJECT: **KAISER DENTAL SPECIAL ENROLLMENT OPPORTUNITY**

Purpose The purpose of this Circular Letter is to inform you of a one-time special enrollment opportunity for Public Agency Kaiser Permanente Senior Advantage (KPSA) retired subscribers.

Background Earlier this year, the CalPERS Board of Administration approved a new, optional dental plan for Public Agency subscribers and their Medicare-eligible dependents to be offered with the KPSA health plan. Kaiser Permanente contracted with Delta Dental to provide DeltaCare USA as the dental plan option. Since the Department of Managed Health Care's approval of this new product was granted on the last day of the CalPERS' Open Enrollment period, details of this dental option, including access to Evidence of Coverage (EOC) materials, were not available until after the Open Enrollment period.

One-time Opportunity To ensure our members are able to make the best health coverage decisions for themselves and their families, CalPERS is providing a one-time special enrollment opportunity to enroll in the KPSA dental option. This one-time special enrollment opportunity is for Public Agency subscribers currently enrolled in KPSA and subscribers who enrolled in KPSA during the 2016 Open Enrollment period. The four week period for this opportunity will run from **October 24 – November 22** and the change will be effective January 1, 2017. If a subscriber elects to enroll in the KPSA dental option they will not be able to change back to KPSA health-only, or any other plan, without a qualifying event such as a change in retirement status or if they move outside of the health plan's service area. The subscriber will be required to wait until the CalPERS Open Enrollment period in 2017 to change their health plan.

What are the premiums and benefits offered with this dental option? The premium for the dental option is \$14.33 a month per enrolled member. This is in addition to the premium for the health coverage. DeltaCare USA will bill the subscriber directly. For information on the benefits, coverage, and local dentists in the DeltaCare USA network, the subscriber can call Delta Dental at 866-257-4399 or visit their website at <http://www.deltadentalins.com/cad83forseniors>.

Member Options

Impacted members have two options:

Option 1: To remain enrolled in the KPSA health plan without the dental option for 2017, no action by the member is needed.

Option 2: To enroll in the KPSA dental option, the member must contact CalPERS between October 24 and November 22, 2016 at **(888) 225-7377**.

Member Communication

A letter (attached) was mailed to all subscribers that are eligible for this one-time opportunity on October 21, 2016. The letter informs them of the opportunity to enroll in the KPSA health plan with dental option.

Questions

If you have any questions about the information provided in this circular letter, please contact the CalPERS Customer Contact Center at **888 CalPERS** (or **888-225-7377**).

Carene Carolan, Chief
Member Account Management Division

Attachment:
Member Letter