Health Benefits Open Enrollment

The 2014 Health Benefits Open Enrollment period begins September 15 and ends October 10, 2014.

This year, your employees can once again access CalPERS Open Enrollment information by using a Quick Response (QR) code. The QR code allows your employees to use their smartphone and connect directly to the CalPERS Open Enrollment website. With your support, we can reduce waste by encouraging your employees to access Open Enrollment information and publications by scanning the QR code from their smartphone, or by visiting our website at www.calpers.ca.gov. The Open Enrollment Web page and publications will be available beginning mid-August, and throughout the year.

In mid-August, your employees will receive a supply of Open Enrollment publication packets. These packets will contain the Health Benefit Summary and Health Program Guide. Around the same time, you will receive a supply of posters that you can display at your worksite to remind employees of the dates for this year’s Open Enrollment and to promote the Health Plan Chooser online tool.

You may request the CalPERS Medicare Enrollment Guide by contacting the CalPERS Agency Request Unit by email at OSSD_Public_Agency_Requests@CalPERS.ca.gov.

Employees enrolled in a CalPERS health plan prior to July 1, 2014, will receive an Open Enrollment packet toward the end of August. The Open Enrollment packet will contain:

- **Annual Health Plan Statement**
  Identifies the employee’s current health plan and lists family members enrolled under the plan.

- **Health Plan Premium Rate Sheet**
  Lists the monthly premiums for health plans available in the employee’s area.

- **Publication Request Postcard**
  A prepaid postcard for the employee to request the following CalPERS health publications:

Continued on page 3
Connect With Us Online
CalPERS offers many ways to stay informed and engaged with us
facebook.com/mycalpers
twitter.com/calpers
youtube.com/user/CalPERSNetwork

Going Green—You Can Help
CalPERS promotes environmental responsibility by providing digital publications, thus reducing the environmental impacts of printing, processing, and delivery.
We encourage you to “Go Green” by accessing employer forms and publications at www.calpers.ca.gov
Publications available include CalPERS Circular Letters, actuarial reports, and legislation information.

Sign Up for the 2014 Employer Educational Forum
We’re bringing the CalPERS Educational Forum back to Southern California this year. The 15th annual forum will be held in Riverside from October 26-29 and includes new sessions and two powerful keynote speakers.

The three-day event features leadership training, exhibits about CalPERS services, and networking time with other agencies and schools.

The forum is your opportunity to meet representatives from all areas of CalPERS and access their in-depth knowledge and extensive experience. You can also earn Continuing Education Credits.

New for this year is a Sunday session to learn about the various health plans that CalPERS offers and to meet one-on-one with plan representatives. Also back by popular demand is the Social Media Café, with electronic device charging stations. The registration fee is $350 and includes breakfast and lunch Monday through Wednesday, and the Board of Administration Welcome Reception.

Forum Registration
You can find forum registration information on CalPERS On-Line at www.calpers.ca.gov. We have a new registration process this year that will allow you to register online and create a personalized schedule for the conference. Be green and register online.

CalPERS Educational Forum 2014
October 26-29 | Riverside Convention Center
2015 CalPERS Health Rate and Benefit Changes Webinar

Be on the lookout for an email invitation to the CalPERS 2015 Health Rate and Benefit Changes Webinar, which will be sent out in late July. The webinar is scheduled to take place in early August in anticipation of Open Enrollment for 2015. The webinar is open to all employers.

The purpose is to learn more about changes in benefits, view the rate structure for the 2015 Health Plans, and provide an opportunity for you to ask questions online. All questions and answers, as well as the webinar, will be posted on our website at www.calpers.ca.gov.

If you don’t receive an email invitation, you can register online at our website by visiting the Video & Web Event Center. Don’t miss this opportunity to share in a discussion about the 2015 rates and benefit changes.

CalPERS Announces Candidates for the 2014 State and Public Agency Board Elections

We’re conducting two elections this year to fill the state and public agency representative seats on the CalPERS Board of Administration. These elections are open to eligible, active state and public agency members.

The current terms for both positions end in January 2015. There will be no election for the school board member representative as the incumbent, Rob Feckner, was unopposed.

The candidates for the state member position are David Miller, Theresa L. Taylor and Iqbal S. Badwalz. The candidates for the public agency member position are Leyne Milstein and Priya Sara Mathur (incumbent).

Candidates for the state member position are elected by, and represent, all active public agency members in the workforce. Ballots will be mailed to eligible voters on August 29, 2014, and must be received by CalPERS no later than September 29, 2014, to be counted.

Watch the Candidate Forum Live on September 16
Inform your employees that they will have an opportunity to ask questions and get answers from the candidates during a live Web candidate forum on September 16, 2014 from 5 p.m. to 6:30 p.m. Visit the Board of Administration section of our website at www.calpers.ca.gov to learn more, and encourage your employees to vote.

Continued from cover...

» 2014 Health Benefit Summary
An annual publication that provides valuable information to help members make an informed health plan decision; compares benefits, covered services, and co-payment information for all CalPERS health plans

» Health Program Guide
Describes Basic and Medicare health plan eligibility, enrollment, and choices; provides an overview of CalPERS health plan types and lets members know how and when they can make plan changes

» CalPERS Medicare Enrollment Guide
Provides information about how Medicare works with CalPERS health benefits, including when to enroll in a CalPERS Medicare health plan

• Open Enrollment Newsletter
Reports Open Enrollment dates and information about health benefit or program changes

We will send you any Open Enrollment packets that are returned to us as undeliverable. If you receive these, please help us improve the accuracy of our data by updating the employee’s address. You can find more information on how to update employee information by visiting the Employers area of CalPERS On-Line at www.calpers.ca.gov.

You can expect to receive additional information regarding Open Enrollment and CalPERS health plans through CalPERS Circular Letters and Employer Bulletins between now and the start of Open Enrollment on September 15, 2014.
CalPERS Offers Tools to Help Explain the Long-Term Care Program

CalPERS’ Long-Term Care (LTC) Program developed a Long-Term Care Employer Kit to help you and your employees better understand long-term care coverage. Information and materials in the kit provide an overview of long-term care products. The Employer Kit is available on our website, in PDF format for electronic download. You may also request a hard copy through our LTC website.

The Employer Kit Includes:

- A CalPERS Long-Term Care brochure with facts about LTC coverage that can be distributed to your employees at events or made available through your human resources or health benefits office.
- Customizable emails you can send to your employees.
- A one-page flyer about CalPERS LTC coverage and how to apply. You may choose to insert this flyer in any employee benefits packages you may provide new hires.
- Ready-to-use newsletter articles for use in your organization’s communication vehicles, each with a different focus.
- Brief Web copy for placement on your intranet or website that reminds employees about the benefits of LTC coverage.
- An eye-catching LTC poster for your workplace.
- A website banner that links to the CalPERS LTC Program site.

The CalPERS LTC Program is available to California public employees, retirees, their spouses, parents, parents-in-law, adult children, and adult siblings who are between the ages of 18 to 79 when they apply. Please consult with a CalPERS representative for eligibility on a specific basis. Eligible family members may apply regardless of whether the qualifying public employee or retiree receives LTC coverage.

You can download the CalPERS Long-Term Care Employer Kit or place orders for hard copies by visiting our website at www.CalPERSLongTermCare.com. You may also have your questions answered by emailing us at CalPERSLTC@ltcg.com, or by calling our employer customer service team at (800) 845-8427.
Help Your Employees Choose a Health Plan

The Health Plan Chooser provides key information that your employees can use, to find the health plan that best meets their needs.

These days, saving money is more important than ever. We anticipate that during the annual Open Enrollment period coming up this fall, your employees will want to compare the cost of their plan with other CalPERS plans. The Health Plan Chooser makes it easy for your employees to evaluate their health plan options.

The Health Plan Chooser will help your employees:

- Estimate the total cost of a plan
- Review covered services
- Determine whether their doctor is in a plan or help them find a new doctor
- View the differences among health plan features
- Find out how other participating members rate the plans

Encourage your employees to use the Chooser to get answers to their questions about health plan benefits and costs. Over the next few months, CalPERS will provide you with a variety of resources to make it easier to spread the word to your employees about the Health Plan Chooser.

Your employees are our best resource for improving the Health Plan Chooser. Be sure to ask them to take the survey located on the Chooser’s “Results” page.

Your employees can access the Health Plan Chooser tool under the 2014 Health Plan Information section on the Health Benefits Program page at www.calpers.ca.gov.

Introducing CalPERS | Compare

Imagine being able to get patient reviews of a doctor you’re thinking of using, or comparing prices for physician visits, hospital stays, surgeries, and prescription drugs, all by using your computer or smart phone.

CalPERS introduces a new tool that helps your employees do just that: find high-quality health care and see how much they’ll pay, before making a medical appointment or purchasing a prescription.

The tool is CalPERS | Compare, provided by Castlight Health through Anthem Blue Cross for all PERS Select, PERS Choice, and PERSCare basic plan members. CalPERS | Compare users have the opportunity to see all of their options and select the ones that will help them stretch their health care dollars. If your employees need help with their online options, Castlight representatives are available by telephone.

Physician charges and reimbursement rates differ for a variety of reasons and a higher price often does not mean a particular doctor necessarily provides better care. That is why we are providing you with tools that allow your employees to find high-quality doctors near them who charge below-average prices.

Healthcare costs for CalPERS members often vary. For example, last year CalPERS members saw a wide of range prices for the following identical services:

- MRI of the lower back: $503 to $2,904
- Dermatologist visit: $61 to $214
- CT scan of the chest: $219 to $2,512

By using CalPERS | Compare, your employees and their covered family members can:

- Compare nearby in-network doctors and medical services based on the price they’ll pay and the quality of care other patients have received.
- See all the ways they can save on prescriptions, like switching to therapeutic alternatives, splitting pills, or using a generic alternative.
- See personalized cost estimates that take into account the health plan and whether they’ve already met their deductible, before they visit a doctor.
- Review clear, detailed explanations of past medical spending so they know how much they paid and why.

Encourage your employees to sign up today and visit www.calperscompare.com to learn more.
Employer Education: New Class Offerings

New class offerings are available on an ongoing basis for you and your staff to continuously learn about the my|CalPERS and our CalPERS business rules course.

We now offer more than 50 online courses to help you navigate the my|CalPERS system. Eight of these online classes are dedicated to showcasing payroll transactions. Our newest payroll class, Making Adjustments to Posted Records, will teach you which transaction type to use for different scenarios. Other payroll classes include Reversing an Earned Period Record for Payroll Posted and Viewing Your Transaction History. Our new classes in the contracts section include How to Navigate Your Retirement Contract, How to Submit a Golden Handshake Resolution, Submitting Tax-deferred Employer Paid Member Contribution Resolutions, and How to Add Position Titles.

In April we launched a class on how to export the Health Billing Roster. This is a more interactive class providing hands-on experience while navigating through the my|CalPERS screens similar to our instructor-led training. With this class, you will learn how to export a roster from Cognos to Excel in a comma separated values format. From there you will learn how to filter and sort the data in Excel. This comes in very handy when reconciling the Health Premium Statement to the Health Billing Roster.

Recently a new instructor-led my|CalPERS training class was developed to showcase how to set up electronic funds transfer accounts and to make payments for public agencies, schools, and non-central state agencies. This course will also teach you how to generate, view, save, and print payment and receivable reports.

You can enroll in our many classes through the education tab in my|CalPERS. Log in as a Business Partner to register and take advantage of both instructor-led trainings and online. Videos of past employer webinars are also available on the CalPERS YouTube channel.

To learn more, look for the Employer Education & Events and the Video and Web Event Center links on the CalPERS website at www.calpers.ca.gov.
Online Employer Reference Guides

CalPERS provides reference guides to assist you in conducting business with us. The State Reference Guide and Public Agency & Schools Reference Guide are now available exclusively online. These guides include links to forms and additional information, and because they’re published online, the authors can quickly make updates so that readers always have the latest information.

We encourage you to share this information with your agency’s representatives who are responsible for enrolling employees into CalPERS membership, reporting payroll contributions, or conveying benefit information to staff.

The guides provide simplified explanations for often-complex laws. These online versions should replace any previous editions of manuals or handbooks you or your staff may have. If there is a conflict between the language in the guides and the Public Employees’ Retirement Law, the law will prevail.

In general, since rules for employers may vary, the guides cover CalPERS main areas of operation:
- Contract coverage
- Membership
- Compensation review
- Payroll reporting
- Benefits
- Web services and publications
- Education and other resources

Each Guide has a corresponding revision history page that highlights information that has been added, deleted or changed.

Both Guides are available in the Forms and Publication Center of CalPERS On-Line at www.calpers.ca.gov.

Stay Informed With CalPERS Employer Bulletin

Stay up to date with the latest employer news by subscribing to the CalPERS Employer Bulletin. You and your employees will receive a stream of information, sent straight to your email box as news is released.

Direct links to online CalPERS Circular Letters, Board of Administration information, and other communications are included in every Employer Bulletin update, giving you and your employees direct access to additional information related to every posting.

To subscribe to CalPERS Employer Bulletin, go to CalPERS On-Line at www.calpers.ca.gov and select Sign Up for CalPERS Employer Bulletin under the Employers section.
CalPERS Welcomes Los Angeles Unified School District to CERBT

The Los Angeles Unified School District (LAUSD) Board of Education recently began prefunding health care obligations to their retirees through the California Employers’ Retiree Benefit Trust (CERBT) Fund, an optional program administered by CalPERS that helps employers prefund Other Post-Employment Benefits (OPEB) such as medical, dental, and vision care insurance for retirees.

With more than 400 participating employers and total assets of approximately $3.5 billion, CERBT is currently the largest OPEB trust fund in California.

If employers don’t prefund retiree health care costs, premiums must be paid out of operating expenses. CERBT participants contribute funds on a voluntary schedule. These funds are invested by CalPERS so returns can be used to pay premiums in the future, lowering costs for employers.

The LAUSD, with its more than 100,000 employees, is a major addition to our CERBT program, and demonstrates the increasing confidence public employers have with our ability to help prefund health benefits. Welcome to the CERBT program LAUSD!

Welcome New CERBT Fund Agencies

We welcome the following employers who began new contracts for the CalPERS California Employers’ Retiree Benefit Trust (CERBT) Fund during the past quarter.

CERBT has established contractual relationships with:
• Bay Area Water Supply and Conservation Agency
• Calleguas Municipal Water District
• City of Capitola
• City of Daly City
• City of Rocklin
• Grossmont Union High School District
• Groveland Community Service District
• Lassen Municipal Utility District
• Los Angeles County Law Library
• Riverside County Superior Court
• Sacramento County Superior Court
• Southern California Regional Rail Authority
• Sweetwater Springs Water District
• Upper San Gabriel Valley Municipal Water District
• Valley County Water District

Visit www.calpers.ca.gov for more information on the CERBT Fund and CalPERS Retirement Program.
CalPERS Employer Response Team
Providing you with fast and reliable customer service.

Our Customer Contact Center agents can handle most of your requests immediately, but there are times when you may need more specialized assistance. Our newly formed Employer Response Team will help your executive leadership team to resolve time-critical, sensitive and complex issues more quickly.

Sample Guidelines to Direct Your Calls

<table>
<thead>
<tr>
<th>Customer Contact Center</th>
<th>Employer Response Team</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contract amendment initiation or status request</td>
<td>X</td>
</tr>
<tr>
<td>Documents/outstanding questions needed immediately for labor negotiations or Board meeting</td>
<td>X</td>
</tr>
<tr>
<td>Payroll reporting questions</td>
<td>X</td>
</tr>
<tr>
<td>Inability to report payroll, resulting in penalties or member consequences</td>
<td>X</td>
</tr>
<tr>
<td>Financial inquiry regarding payment due</td>
<td>X</td>
</tr>
<tr>
<td>Financial inquiry impacting impending employer year-end closing</td>
<td>X</td>
</tr>
<tr>
<td>Routine inquiry</td>
<td>X</td>
</tr>
<tr>
<td>Employer-escalated inquiry due to problematic media coverage</td>
<td>X</td>
</tr>
<tr>
<td>Status call on an employer issue that goes beyond our service levels</td>
<td>X</td>
</tr>
<tr>
<td>Multiple unresolved inquiries on the same issue</td>
<td>X</td>
</tr>
<tr>
<td>Emergency retirement services</td>
<td>X</td>
</tr>
</tbody>
</table>

Call or email our Employer Response Team:
(800) 253-4594
Employer.Response.Team@calpers.ca.gov

Nominate Your Agency for a CalPERS Spotlight on Excellence Award
Is your agency home to a particularly exceptional employee or program? Or is your agency simply amazing in its own right? If so, submit your nomination for the 2014 CalPERS Spotlight on Excellence Award.

This award recognizes contracting CalPERS agencies that exhibit excellence in public service and have a track record of building community success.

Nominations can be made for a public agency, program, or employee but must be submitted online by Friday, August 29. Once the submission deadline is closed, the nominees will be reviewed by a CalPERS panel. Then the top five nominees will be featured on the CalPERS Facebook page where the fans will vote for a winner.

Nominating an exemplary employee, program, or agency is an easy way to earn some well-deserved recognition for the good work you do in your communities. The 2014 Spotlight on Excellence Award Winner will be honored at the CalPERS Educational Forum in Riverside, October 26-29. For more information about the nomination process, contact Linda Evans at Linda_Evans@CalPERS.ca.gov or visit our website at www.calpers.ca.gov.
## July – September 2014

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
<th>Location</th>
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</thead>
<tbody>
<tr>
<td><strong>August</strong></td>
<td></td>
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<tr>
<td>5–6</td>
<td>Business Rules Training</td>
<td>San Bernardino Regional Office 650 East Hospitality Lane, Ste. 330, San Bernardino</td>
</tr>
<tr>
<td></td>
<td>my</td>
<td>CalPERS Training</td>
</tr>
<tr>
<td>5–7</td>
<td>my</td>
<td>CalPERS Training</td>
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<tr>
<td>8</td>
<td>my</td>
<td>CalPERS Training</td>
</tr>
<tr>
<td>11–15</td>
<td>my</td>
<td>CalPERS Training</td>
</tr>
<tr>
<td>14</td>
<td>Stakeholder Engagement Briefings</td>
<td>CalPERS Headquarters 400 Q Street, Room 1140, Lincoln Plaza North, Sacramento</td>
</tr>
<tr>
<td>18–20</td>
<td>CalPERS Board of Administration Meetings</td>
<td>CalPERS Headquarters Auditorium 400 Q Street, Lincoln Plaza North, Sacramento</td>
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<td>19–22</td>
<td>my</td>
<td>CalPERS Training</td>
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<tr>
<td>21</td>
<td>CalPERS Disability Retirement Workshop</td>
<td>Orange Regional Office 500 North State College Blvd., Ste. 750, Orange</td>
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<td>26–29</td>
<td>my</td>
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<tr>
<td>September</td>
<td>Event</td>
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<tr>
<td>1</td>
<td>Labor Day Holiday</td>
<td>State Offices Closed</td>
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<tr>
<td>5</td>
<td>myCalPERS Training</td>
<td>Sacramento Regional Office 400 Q Street, Room 1820, Lincoln Plaza East, Sacramento</td>
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<td>8</td>
<td>myCalPERS Training</td>
<td>Sacramento Regional Office 400 Q Street, Room 1820, Lincoln Plaza East, Sacramento</td>
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<tr>
<td>9–10</td>
<td>Business Rules Training</td>
<td>Walnut Creek Regional Office 1340 Treat Blvd., Ste. 200, Pacific Plaza, Walnut Creek</td>
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<td></td>
<td>myCalPERS Training</td>
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<td>9–12</td>
<td>myCalPERS Training</td>
<td>Orange Regional Office 500 North State College Blvd., Ste. 750, Orange</td>
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<tr>
<td>11</td>
<td>Stakeholder Engagement Briefings</td>
<td>CalPERS Headquarters 400 Q Street, Room 1140, Lincoln Plaza North, Sacramento</td>
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<tr>
<td>15–17</td>
<td>CalPERS Board of Administration Meetings</td>
<td>CalPERS Headquarters Auditorium 400 Q Street, Lincoln Plaza North, Sacramento</td>
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<tr>
<td>16–19</td>
<td>myCalPERS Training</td>
<td>Glendale Regional Office 655 North Central Avenue, Ste. 1400, Glendale Plaza, Glendale</td>
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<tr>
<td>30</td>
<td>myCalPERS Training</td>
<td>Sacramento Regional Office 400 Q Street, Room 1820, Lincoln Plaza East, Sacramento</td>
</tr>
</tbody>
</table>
Peace of mind begins with a plan

Work. Family. Retirement. Life pulls you in many directions. But have you thought about the financial impact an injury or illness would have on your quality of life?

Take a closer look today.
Visit www.CalPERSLongTermCare.com or call (800) 908-9119.

CalPERS EMPLOYER NEWS
California Public Employees’ Retirement System
Office of Public Affairs
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