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Date: **September 10, 2001**

Reference No:

Circular Letter No: **600-084-01**

Distribution:

Special:

**TO: HEALTH BENEFIT OFFICERS AND ASSISTANTS OF  
THE STATE, CALIFORNIA STATE UNIVERSITY AND  
CONTRACTING PUBLIC AGENCIES**

**SUBJECT: CHANGES TO 2001-PRINTED OPEN ENROLLMENT  
MATERIALS**

CalPERS strives to provide our members and employers with accurate and complete information at all times; however, occasionally mistakes occur. CalPERS has identified errors in the following Open Enrollment materials:

- May 30, 2001 Circular Letter - COBRA Rate Sheet (Attachment 6)
- Health Plan Decision Guide - Book 2 (Benefit Charts)
- Health Plan of the Redwoods - Lake County ZIP Codes
- Western Health Advantage, PacifiCare and Health Net Evidence of Coverage Booklets

This letter also includes informational and reminder items on the following topics:

- Automated Communication Exchange System (ACES)
- Health Plan Change Alert Web Site
- CalPERS Web Site
- Submission of Changes To PERS Choice

May 30, 2001 Circular Letter

Attachment 6 of the May 30, 2001 Circular Letter indicated COBRA rates for February 1, 2002 to December 31, 2002. These rates become effective on January 1, 2002. A revised copy of the COBRA premiums is included as Attachment 1 of this letter.

### **Health Plan Decision Guide - Book 2 (Benefit Chart Corrections)**

There are three Benefit Charts located in the center of the "Health Plan Decision Guide" (Book 2). The Benefit Charts provide a brief summary of benefits. The changes to the charts are outlined on Attachment 2A and 2B of this letter.

**Note:** Refer to the plan's Evidence of Coverage (EOC) booklet for detailed benefit information. In case of conflict between the charts and the plan's EOC, the EOC determines the benefits that will be provided.

### Health Plan Decision Guide - Service Area Chart

In the Service Area chart on page 9, the HMOs listed under San Luis Obispo County will not be available in 2002. Therefore, Blue Shield, CCPOA, and PacifiCare should not have dots in the column for that county.

### Health Plan of the Redwood ZIP Codes

There was a correction to the Lake County ZIP Codes for Health Plan of the Redwoods. The following is the new list of **covered** ZIP Codes.

ZIP CODE	CITY	COUNTY
95422	Clearlake	Lake
95423	Clearlake Oaks	Lake
95424	Clearlake Park	Lake
95426	Cobb	Lake
95435	Finley	Lake
95443	Glenhaven	Lake
95451	Kelseyville	Lake
95453	Lakeport	Lake
95457	Lower Lake	Lake
95458	Lucerne	Lake
95461	Middletown	Lake
95464	Nice	Lake
95485	Upper Lake	Lake
95493	Witter Springs	Lake

### Evidence of Coverage Booklets (EOCs)

The evidence of coverage booklets are printed and distributed by each health plan. To ensure that you have correct information for your employees, CalPERS is including the following corrected information for Western Health Advantage and PacifiCare. WHA and PacifiCare will make these corrections in future printed EOCs.

#### Western Health Advantage (WHA)

The Western Health Advantage 2002 EOC has incorrect phone numbers for CalPERS on page 34 (right column, under the "To file for appeal...") and on page 77 (bottom of left column, under "To file for appeal..."). The number **shown** is 1-800-327-3345; the number **should be** 1-800-352-2238.

On page 54 of the EOC for WHA the 3-party Supplement to Medicare Monthly premium rate is listed as \$483.29. The correct amount is \$483.65 and is listed correctly in the "Health Plan Decision Guide." (Book 2 of the Open Enrollment materials.)

### **PacifiCare of California**

The Service Areas in PacifiCare's 2002 EOC should also show "Medicare" along with "Counties in Basic Plan Service Area." (Heading page 153.) The service areas for Basic and Medicare enrollees are the same.

### **Health Net**

The map located on the back cover of Health Net's EOC shows Trinity and Imperial Counties as partially covered. Health Net does not cover either of these counties.

On page 7 of the EOC for Health Net shows \$10 copayment for surgery in hospital, chemotherapy, administration of anesthesia, and physician visit to hospital. The \$10 copayment is listed incorrectly, and should show "No Charge."

### **CalPERS Automated Communications Exchange System (ACES)**

The Automated Communications Exchange System (ACES) allows employers to process health and membership enrollments and changes on-line through the Internet. If your employer has been approved to use the ACES system for submitting enrollments via the Internet Form or the File Transfer options, please do not submit enrollment form HBD-12's to CalPERS for enrollment changes. There are exceptions as this was indicated in your ACES training by CalPERS' staff. It is important that we track your enrollment transactions to ensure timely and accurate processing by our enrollment system. If you are using forms and electronic input at the same time, there could be duplications or missing transactions.

As a reminder, if you have input the transaction into ACES, DO NOT send the HBD-12 to CalPERS. If you have not signed-up for ACES and are interested in this program or want more information about the program, you may access the web site at: [www.calpers.ca.gov/aces](http://www.calpers.ca.gov/aces).

### **Health Plan Changes Alert Web Site**

CalPERS has developed a Health Plan Changes Alert feature for the CalPERS web site. Employers, members and constituents may use the Health Plan Changes Alert feature to access timely updates and information on provider network disruptions. The CalPERS web site also provides the latest available information on CalPERS Health Program topics, such as special open enrollment periods, eligibility information, and links to other health plan web sites. To access this new feature, visit the Health Plan Changes Alert site at: [www.calpers.ca.gov/health/provider](http://www.calpers.ca.gov/health/provider).

### **CalPERS Web Site**

CalPERS web site offers a variety of information on changes, as well as information on health plans that are available in the member's residential ZIP Code areas, premium rates

and benefits offered. The web site address is [www.calpers.ca.gov](http://www.calpers.ca.gov). From there, select the "Employer" tab at the top, scroll down, and select "Health Benefits Program."

### **Early Submission of Changes to PERS Choice**

As you know, the loss of some of our plans requires many members to change enrollment this year. If no enrollment change is made during Open Enrollment, impacted members will be automatically enrolled into the PERS Choice plan in early December.

Because of this automatic change, members may not see the need to file a change to their enrollment, knowing that the system will move them in December. We strongly urge you to emphasize to our members that they should still submit a formal change of plan election even if their selection is PERS Choice. This provides many advantages, including: early processing of their selection; members will receive a confirmation letter well in advance of the change; and the health plan will have additional time to establish the account and prepare and distribute cards to its new members.

Thank you for ensuring that this letter is distributed to all staff who assist employees with the health enrollment process. Additionally, we request that you provide the changed information to your current and newly hired employees. All information published by CalPERS has been corrected on the CalPERS web site. If you have any questions pertaining to the information provided, please call (800) 352-2238.

Sincerely,

Tom Fischer, Chief  
Health Benefit Services Division

Enclosure:

2002 COBRA Rates (PDF, 5Kb)

Summary of Benefit Chart Changes (PDF, 16kb)