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California Public Employees' Retirement System

October 21, 2016

CalPERS ID: «CalPERS_Id»

«SBSB_FIRST_NAME» «SBSB_LAST_NAME»
«SBAD_ADDR1»
«SBAD_CITY», «SBAD_STATE» «SBAD_ZIP»

Important information regarding your CalPERS Health Plan

Why am I receiving this letter?

Our records reflect that you are currently enrolled in the Kaiser Permanente Senior Advantage (KPSA) health plan or elected to enroll in KPSA during the 2016 Open Enrollment period. Earlier this year, the CalPERS Board of Administration approved a new, optional dental plan for Public Agency retirees 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 received on the last day of CalPERS' Open Enrollment period, details of this dental option may not have been available to you. To ensure you have the opportunity to make the best health/dental coverage decision for you and your family, CalPERS is providing a one-time enrollment opportunity to enroll in the KPSA health plan with dental option. This special enrollment period runs from October 24 – November 22, and the change would be effective January 1, 2017.

Please be aware that if you change your health plan during this one-time enrollment opportunity you will not be able to change your health plan back to KPSA health-only, or any other plan, without a qualifying event such as a change in retirement status or if you move outside of your health plan's service area. You will be required to wait until the CalPERS Open Enrollment period in 2017 to change your 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. Delta Dental will bill you directly. For information on the benefits, coverage and local dentists in the DeltaCare USA network, please call **Delta Dental at 866-257-4399** or visit their website at <http://www.deltadentalins.com/cad83forseniors>.

**What action
do I need to
take?**

You have two options:

Option 1: If you would like to remain enrolled in the KPSA health plan without the dental option for 2017, no action is needed on your part.

Option 2: If you would like to select the KPSA health plan with the dental option, you may do so between October 24 and November 22, 2016. **You can make this health plan change by calling CalPERS at (888) 225-7377.**

Sincerely,
CalPERS, Member Account Management Division