CalPERS Health Benefits Into Retirement
Today’s topics

• Eligibility
• Enrollment
• Employer Contribution and Vesting
• Health Plans

• Medicare
• Dental and Vision Coverage
• Online Tools & Resources
Eligibility
Your Eligibility

You are eligible to enroll or continue enrollment as a retiree if you:

- Separate and retire within 120 days
- Receive a monthly retirement allowance
- Eligible for health benefits on the date of separation
- Public Agencies and Schools - must contract for your specific bargaining group
Family Member Eligibility

- Spouse
- Registered Domestic Partner
- Children (Natural, Adopted, Step)
- Certified Disabled Dependent
- Parent-Child Relationship
Survivor Eligibility

Survivors are eligible for continued health benefits coverage if they:

- Receive a monthly survivor check
- Were eligible dependents at the time of the annuitant’s death
Enrollment
Enrollment Timeline

• Separation and Retirement Dates
  – Within 30 days
    • Automatic continuation of health benefits
  – Between 31 and 120 days
    • Continuation of health benefits is not automatic
    • Lapse in coverage
Open Enrollment

Held annually in the fall

• Transactions:
  – Enroll in a health or dental plan
  – Change health plans
  – Add or delete eligible family members
  – Cancel all coverage
Special and Late Enrollment

• **Special Enrollment**
  – Must be requested within 60 days of the event
  – Effective date is the first day of the following month

• **Late Enrollment**
  – 90-day waiting period is required
  – Effective date is the first day of the month following the waiting period
Qualifying Enrollment Events

- Marriage / Domestic Partnership
- Change of residential address
- Medicare eligibility
- Divorce / Termination of Domestic Partnership
- Death of dependent family member
- Death of a member
Unlawful Enrollments

- Dual Coverage
- Split Enrollments
Employer Contribution and Vesting
Employer Contribution and Vesting

• Public Agency and Schools Contracts

• State and CSU Vesting
  – Percentages
  – Exceptions
Health Plans
CalPERS Health Plan Types

Health plan types offered:

- Preferred Provider Organization (PPO)
- Health Maintenance Organization (HMO)
- Exclusive Provider Organization (EPO)

Association plans are also available

Health Plan Search by ZIP Code Tool available on CalPERS Website
Changing Health Plans

You may change your health plan:

• During Open Enrollment period
• Qualifying event
  – When you move
  – Upon retirement
  – Upon Medicare Eligibility
Medicare
Medicare Eligibility

Eligibility

• Age 65
  – Your employment history or
  – Current, former, or decease spouse
• Under age 65 with Social Security qualified disabilities
Medicare Part A – Hospital Insurance

• Helps pay for
  – inpatient hospital stays
  – skilled nursing facilities
  – hospice care

• Premium Free
  – 10 years of Social Security/Medicare-covered employment
Medicare Part B – Medical Insurance

- Helps pay for
  - Outpatient health care expenses
    - Includes doctor visits
- Who’s eligible?
  - At age 65
  - Under age 65
Medicare Part B Premium

• Premium payment
  – Required for all enrollees

• Income Related Monthly Adjustment Amount
  – High income wage earners
Medicare Part B Premium Reimbursement

- Reimbursement for Part B Premiums
  - State of California or CSU
    - Retirees and
    - Dependents may be eligible
  - Public Agency and School retirees
    - Are not eligible
Medicare Enrollment

• Enrollment is required if:
  – Retired and
  – Eligible for premium-free Medicare Part A

• Notifications
Available CalPERS Medicare Plans

• Medicare Advantage Plans
  – UnitedHealthcare
  – Kaiser Permanente
  – Anthem Blue Cross

• Supplement to Medicare Plans
  – PERS Choice
  – PERSCare
  – PERS Select

• Associations
Medicare Part D – Prescription Drug Coverage

• All CalPERS Medicare plans
  – Part D included

• Non-CalPERS Medicare Part D plans
  – Do not enroll
  – Risk cancellation
Dental and Vision Coverage
State Retiree Dental Coverage

Retirees and eligible family members

- May be eligible for a State sponsored dental insurance plan
- Eligibility criteria
- Employer processes retiree enrollment
State Retiree Vision Coverage

State Retirees and eligible family members

- May be eligible for a State sponsored vision insurance plan
- Vision Service Plan (VSP)
- Complete retiree enrollment form through employer
PA and School Dental and Vision

- Non-Medicare
  - Employer
- Medicare
  - Anthem Traditional Medicare Advantage
  - Kaiser Permanente Senior Advantage
  - UnitedHealthcare Group Medicare Advantage
Resources

Health benefits resources:
• Health Plan Search by ZIP Code
• Search Health Plans
• Health Program Guide
• Health Benefit Summary
• Medicare Enrollment Guide
• Evidence of Coverage
Health Benefits

- Affordable Care Act (ACA)
- Eligibility & Enrollment
- Long-Term Care
- Medicare
- Plans & Rates

CalPERS Health Program Guide
You'll learn about health plan eligibility, enrollment, and choices with our comprehensive guide.

Get the Guide (PDF)

Members Impacted by the California Wildfires: View Important Health Plan Information ➔

Overview

- CalPERS offers 12 health plans.
- Open Enrollment is held each fall to allow members to make health plan changes.
- You can continue coverage into retirement if you retire within 120 days of your separation date.
- You can enroll in the CalPERS Health Program if your employer contracts for it and you meet the eligibility requirements.
- You may also be eligible for Dental & Vision Benefits.
How to Contact CalPERS

• Message Center in my|CalPERS
• By phone 888 CalPERS (or 888-225-7377)
• Visit a Regional Office

How to Contact Social Security
• www.ssa.gov or (800) 772-1213

We’re here for you!

• 8:00 a.m. to 5:00 p.m., M-F
• Busiest times:
  – Mondays
  – Beginning of the month
  – After a holiday