Know...

CalPERS Health Benefits
Into Retirement
Today’s topics

- Eligibility
- Enrollment
- Employer Contribution and Vesting
- Health Plans
- Medicare
- State 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
- Certified Disabled Dependent
- Parent-Child Relationship
Survivor Benefits

Survivor Benefits

• 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

- 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
Enrollment (continued)

- Life Events
  - Marriage / Domestic Partnership
  - Change of residential address
  - Medicare eligibility
  - Divorce / Termination of Domestic Partnership
  - Death of dependent family member
  - Death of a member
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
What is not permitted?

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

• Contracts
  – Public Agency and Schools

• Vesting
  – Percentages
  – Exceptions
Health Plans
CalPERS Health Plans

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
  – Change employment
  – Upon retirement
  – Upon Medicare Eligibility
Medicare
Medicare Parts

- Medicare Part A – Hospital Insurance
- Medicare Part B – Medical Insurance
- Medicare Part C – Medicare Advantage
- Medicare Part D – Prescription Drug Coverage
Medicare Eligibility

• Eligibility
• Enrollment is required if:
  – Retired and eligible for premium-free Medicare Part A
• Notifications
Available Medicare Plans

• Medicare Managed Care Plans
  • Also know as Medicare Advantage plans
• Supplement to Medicare Plans

Health Plan Search by ZIP Code Tool available on CalPERS Website
Medicare Part B Premium Reimbursement

• State of California or CSU retirees
  – Reimbursement for Part B Premiums
  – Dependents may be entitled to a reimbursement
  – Income Related Monthly Adjustment Amount (IRMAA)

• Public Agency and School retirees
  – Are not eligible
State 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
• Public Agency and School members
  – Are not eligible
Retiree Vision Coverage

- Retirees and eligible family members
  - May be eligible for a State sponsored vision insurance plan
  - Vision Service Plan (VSP)
- Public Agency and School members
  - Are not eligible
Online Tools & Resources
Online Tools & Resources

- CalPERS website: www.calpers.ca.gov
Online Tools & Resources

Health benefits online resources:

• Health Plan Search by ZIP Code
• Health Program Guide
• Health Benefit Summary
• Medicare Enrollment Guide
• Evidence of Coverage
Health Plan Summary

Current Health Coverage as of 11/26/2012

Medical Plan
Kaiser Permanente California

Coverage Type
Employee only Basic

Enrolled Since
03/01/2001

Premium
$559.11

Subscriber and Dependents

Name
Jane A. Doe

Relationship
Self

Date of Birth
01/01/1961

Medical
Basic
How to Contact CalPERS

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

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

• Available 8:00 a.m. to 5:00 p.m., M-F
• Busiest times:
  – Mondays
  – First day of the month
  – Day after a holiday
Questions?
www.calpers.ca.gov
or
888 CalPERS (or 888-225-7377)

Please complete the session evaluation
CalPERS 2017 Health Open Enrollment

Do you need to make changes to your health plan?

Open Enrollment has already begun but there’s still time to make your changes.

Log in to your myCalPERS account to use the Find a Medical Plan tool to compare your health plan options.

As an active member, make changes through your employer.

Open Enrollment ends October 6, 2017.
Did you miss the Candidate Forum?

Don’t worry, you can still learn about the candidates by watching the Candidate Forum on our website.

Search **Board Elections** on our website for more information about the Member-At-Large CalPERS Board of Administration election and candidates.
2017 Member-At-Large CalPERS Board of Administration Election

New voting options make it easier than ever to have your voice heard. You can vote in one of three ways:

- **Online** from your computer with an authentic personal identification number.
- **Call** toll-free to a secure, automated telephone system.
- **Mail** your paper ballot.

Voting ends **October 2, 2017**.
Planning Your Financial Future Video Series

Watch our videos to help you plan for your financial future.

Topics include:

• Your CalPERS Pension
• Social Security
• Personal Savings
• Tax-Deferred Savings

• Budgeting
• Managing Debt
• Health Care Costs
• Managing Risk

Find these helpful videos on our Member Education page.
Social Security & Your CalPERS Pension

Check out our website to learn more about:

- Windfall Elimination Provision (WEP)
- Government Pension Offset (GPO)
- WEP & GPO Calculators

Search **Social Security** on our website for additional information.
Member Education Bulletin

Find out about your upcoming educational opportunities.

Subscribe to our Member Education Bulletin to know about:

- Instructor-led classes in your area
- Monthly webinars
- CalPERS Benefits Education Events

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