

MEDICAL/VISION

The County offers eleven (10) medical plan options designed to provide choices for its retirees. All County retirees, or survivors, or beneficiaries receiving a monthly retirement allowance as defined by the Sacramento County Employee Retirement System (SCERS) may participate in the retiree medical and dental insurance program. Of the medical plans, there are six (6) Non –Medicare plans (3 HMOs and 3 HDHP HMOs), and four (4) Medicare Advantage plans. The carriers for these plans are Kaiser, Sutter Health Plus, Western Health Advantage and UnitedHealthcare.

Non-Medicare Plans

Non-Medicare Plans are plans available to retirees that are not Medicare eligible.

Medicare Advantage Plans

Medicare Advantage Plans, also known as “Risk” plans, are plans in which the member assigns his/her Medicare benefits to the HMO. The member agrees to receive all routine medical services through a participating physician group and pays the co-payment. There will be no payments for services outside of the HMO.

Out-Of-Area Medical Plans

If you are a non-Medicare retiree and you live outside of the HMO service areas for the County HMO plans, your option for out-of-area coverage would be to enroll in the PPO plan. Kaiser enrollment outside of the Sacramento area is only possible in other Kaiser Permanente service regions. If you move out of the area during the calendar year, you should notify the Benefits Office to confirm what coverage is available or to change plans.

Health Maintenance Organization (HMO)

Under an HMO plan, a Primary Care Physician (PCP) generally directs all medical care and specialty referrals for members.

Preferred Provider Organization (PPO)

A PPO plan allows you freedom of choice because you may choose your doctor without using a Primary Care Physician (PCP) and you may self-refer to specialists. You may also choose to see a doctor who is out of network and still receive a benefit.

High Deductible Health Plan (HDHP)

A High Deductible Health Plan (HDHP) is defined by Internal Revenue Code 223(c) (2). To qualify as an HDHP, both medical (except for certain types of preventative care) and prescription expenses must apply to the deductible. HDHPs are not available once you or an enrolled dependent become entitled to Medicare. If you choose to enroll in one of the HDHP medical plans, you may also be eligible to establish a Health Savings Account (HSA).

Vision

Vision benefits are available to all retirees. If you enroll in a Kaiser Traditional HMO or Senior Advantage plan your vision benefits are provided through Kaiser. If you enrolled in a Western Health Advantage, Sutter Health Plus, or UnitedHealthcare plan your vision benefits are managed through VSP. If you enroll in any of the High Deductible plans or you waive medical coverage you may enroll separately to have vision benefits available through VSP.

I don't have a card, how do I use services?

For VSP, you should use the subscribers SSN. Contact VSP at 800-877-7195 or www.vsp.com to find a list of participating providers. For medical, you can access services with your Medical Record Number (MRN) or Member ID Number.