

Department of Personnel Services

Employee Benefits Office  
Dave Comerchero,  
Employee Benefits Manager



County of Sacramento

September 2019

Dear Retiree:

Open Enrollment begins **September 30, 2019** and ends **October 25, 2019**. For retiree medical plans, there are no changes to the medical plan vendors, all medical plans have increased premiums, and there is a modest increase in the annual deductibles/out of pocket maximums for the three High Deductible plans. New this year is an Enhanced dental level from Principal Financial. Even if you do not plan on making changes for 2020, you are strongly encouraged to review the enclosed 2020 Retiree MyBenefits Summary for a thorough understanding of your benefits.

**IMPORTANT INFORMATION FOR 2020**

- **YOU ONLY NEED TO COMPLETE FORMS IF YOU ARE MAKING CHANGES. YOUR COVERAGE WILL CONTINUE INTO 2020 AUTOMATICALLY IF YOU DO NOTHING.**
- Medical dental, and vision carriers are unchanged for 2020.
  - Kaiser Permanente, Sutter Health Plus and Western Health Advantage will be available for non-Medicare coverage in both Traditional \$15 HMO co-pay plans and High Deductible HMO plans. Kaiser Permanente and UnitedHealthcare (UHC) will still offer Medicare Advantage plans. The 2020 Medical premiums start on Page 18 of the 2020 MyBenefits Summary.
    - **Silver and Fit coverage is now included in both Kaiser Senior Advantage plans.**
- Increases in the 2020 deductible amounts in the High Deductible Health Plans (HDHP) and HSA's:
  - The annual deductible for single coverage increases \$50 to \$1,400 with another \$1,400 for prescriptions copays.
  - The annual deductible for family increases to \$2,800.
- There are small increases in the UHC plan Emergency Room co-pays (waived if admitted) and Ambulance travel.
- New for 2020 is an Enhanced level dental plan with a \$1000 increase in the annual maximum benefit when services are provided by an in network PPO dentist, but a reduced out of network maximum benefit when using a non-network dentist. You should confirm your dentist is in network prior to deciding which plan fits your situation.
  - **Note: The 24 month minimum lockout is also eliminated and any retiree can sign up for either the Standard or Enhanced Dental plan for 2020.**

- If you wish to change medical plans, add or change dental or vision coverage, or add or drop dependents, you will need to complete the enclosed **Retiree Open Enrollment Form**.

Note: additional forms may be required when making changes to Kaiser Senior Advantage plans which are available from our office, at Open Enrollment events, or on our website at <http://www.personnel.saccounty.net/Benefits>.

**ALL PLANS (effective 1/1/2020)**

- Enrollment forms for any changes you make are due in our office or post marked by October 25, 2019 by 5:00 PM. If you are adding a dependent to coverage you must bring (or submit) required documentation (described in the Retiree MyBenefits Summary) to the Employee Benefits Office by November 1, 2019 by 5:00 PM. Your dependents will not be enrolled without proper documentation.

OPEN ENROLLMENT EVENTS			
Location	Date	Time	Attendees
<b>DHHS</b> 7001-A East Parkway	<b>Monday</b> Oct. 7	<b>1 PM – 4 PM</b>	Employee Benefits Office Insurance Carriers*
<b>County Administration</b> 700 H Street – Lobby	<b>Thursday</b> Oct. 17	<b>1 PM – 4 PM</b>	Employee Benefits Office Insurance Carriers*
<b>Foothill Community Center</b> 5510 Diablo Drive	<b>Friday</b> Oct. 18	<b>9 AM – 12 PM</b>	Employee Benefits Office Insurance Carriers*

\*Insurance Carriers

Kaiser Permanente  
UnitedHealthcare  
Fidelity

Sutter Health Plus  
Principal Dental  
ICMA-RC

Western Health Advantage  
Vision Service Plan

If you have any questions about the Open Enrollment process, or need assistance, we strongly encourage you to look on our website: <http://www.personnel.saccounty.net/Benefits> under the Open Enrollment page first to find the answer to your questions, links to the carriers and any forms you may need. You are also able to attend an Open Enrollment Event to get your questions answered. If you still have questions, contact the Employee Benefits Office at 916-874-2020 or by email at [MyBenefits@saccounty.net](mailto:MyBenefits@saccounty.net). Due to the high volume of inquiries, please allow up to 48 hours for a response.

Respectfully,

Dave Comerchero  
Benefits Manager

**IMPORTANT NOTICE: Legal instruments under which the Sacramento County Retiree Medical, Dental and Vision Insurance Program is created to provide that the plan does not create any contractual, regulatory, or other vested right or entitlement to either present or future retirees, their spouses, domestic partners, or dependents to any particular level of subsidization cost, or subsidization at all. Whether health plan offerings continue is vested within the sole discretion of the Sacramento County Board of Supervisors. Whether or not subsidization continues, and if so, the level of the subsidy, or whether or not a participating Employer continues participation in the County Retiree Medical, Dental and Vision Insurance Program is vested within the sole discretion of each eligible, participating Employer through agreement with the County of Sacramento.**