



## County of Sacramento

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September 2022

To: All Retirees

Open Enrollment begins **October 3, 2022** and ends **October 28, 2022**. There are no changes to the medical, dental or vision plan vendors.

- Non-Medicare plans offered by Kaiser, Sutter Health Plus and Western Health Advantage remain unchanged with only slight increase in premiums (all three carriers increased rates by less than 5%).
- Kaiser Medicare medical plans had a modest reduction from their 2022 rates and the UHC Medical plan costs remain unchanged for 2023.
- For Non-Medicare retirees who live outside of the Sacramento area, your coverage in the nationwide PPO, provided by Anthem BlueCross PPO, remains unchanged and also had a slight decrease in cost.
- Effective January 1, 2023, the rates for Kaiser Permanente Multisite Plan (KPMP) are now specific to the individual region, the 2023 KPMP premiums start on page 28 of the 2023 Retiree Summary.

You are strongly encouraged to review the enclosed 2023 Retiree Summary for a thorough understanding of your benefits.

### **IMPORTANT INFORMATION FOR 2023**

- **IF YOU TAKE NO ACTION, YOUR CURRENT COVERAGE WILL AUTOMATICALLY CONTINUE INTO 2023. YOU ONLY NEED TO COMPLETE FORMS IF YOU ARE MAKING CHANGES.**
- 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**.

**2023 Highlights:**

- Kaiser Permanente, Sutter Health Plus and Western Health Advantage continue to be available for non-Medicare coverage in both Traditional \$15 HMO co-pay plans and High Deductible HMO plans. The 2023 Non-Medicare Medical premiums start on page 21 of the 2023 Retiree Summary.
- Deductible limits on the High Deductible Health plans have increased slightly to the new IRS minimum of \$1,500/\$3,000.
- Kaiser Permanente and UnitedHealthcare (UHC) continue to offer Medicare Advantage plans. The 2023 Medicare Medical premiums start on page 25 of the 2023 Retiree Summary.
- We are still receiving a number of question about the January 1, 2022 dental plan change to Delta Dental. If you have elected dental benefits in retirement, your carrier is Delta Dental, and they do not issue dental cards. Simply provide your dentist’s office with your social security number and the group number. Group number are as follows:

<b>Standard Plan (noted as Retiree Paid Dental on your pension stub)</b>	<b>Enhanced Plan (noted as Enh Retiree Paid Dental on your pension stub)</b>
21482-00001	21482-00002

**Retiree Medical Administrative Policy:**

We’ve modified the Retiree Medical Administrative policy to including a number of provisions that were our practice, but were not included in the Policy. We have included the updated policy in this Open Enrollment package.

Plan coverage details, creditable/non creditable coverage notice, CHIP notice, and marketplace coverage notice are available through the Employee Benefits Office, or on our website at <https://personnel.saccounty.gov/Benefits>. A printed copy is available by request from the Employee Benefits Office.

Note: additional forms may be required when making changes to Kaiser Senior Advantage plans. Those forms are available on our website at <https://personnel.saccounty.gov/Benefits>.

**ALL CHANGES (effective 1/1/2023)**

Enrollment forms for any changes you make are due in our office or post marked by October 28, 2022 by 5:00 PM. If you are adding a dependent to coverage you must bring (or submit) required documentation (described in the Retiree

Summary) to the Employee Benefits Office by November 4, 2022 by 5:00 PM. Your dependents will not be enrolled without proper documentation.

## Virtual Open Enrollment Events

We had previously hoped that we would provide a single in-person Retiree Open Enrollment event. However, as a part of a commitment to everyone's health and welfare and social distancing, we have returned all of our Open Enrollment events to a virtual format, which can be found at: <https://personnel.saccounty.gov/Benefits/Pages/Open-Enrollment.aspx>.

The virtual event website contains great resources that can be viewed and shared when it's convenient for you and your family. Information will include links to carrier websites, videos, flyers and detailed information about all of your benefits.

We'll also have scheduled specific Vendor days that allow you (and your dependents) to participate in information sessions that include a presentation by the carrier and then a questions and answer session. The vendor days calendar can be viewed at: <https://personnel.saccounty.gov/Benefits/Pages/Training.aspx>.

If you have any questions about the Open Enrollment process, or need assistance, we encourage you to look on our website: <https://personnel.saccounty.gov/Benefits> under the Open Enrollment page first to find the answer to your questions, links to the carriers and any forms you may need. For additional questions, our office is open for visitor traffic during normal office hours, or you may contact the Employee Benefits Office at 916-874-2020 or by email at [myretireebenefits@saccounty.gov](mailto:myretireebenefits@saccounty.gov). Due to the high volume of inquiries, please allow up to 48 hours for a response.

Respectfully,

*Employee Benefits*

**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.**