



September 2021

To: All Retirees

Open Enrollment begins **October 4, 2021** and ends **October 29, 2021**. There are no changes to the medical or vision plan vendors; all non-Medicare medical plans have increased premiums, and there are modest reductions to all Medicare Advantage plans. For our Non-Medicare retirees who live outside of the Sacramento area, your coverage in the nationwide PPO will transition to Anthem BlueCross PPO with a small decrease in cost. We also have great news regarding the dental program – your coverage will be returning to Delta Dental with two different levels of coverage. You are strongly encouraged to review the enclosed 2022 Retiree Summary for a thorough understanding of your benefits.

IMPORTANT INFORMATION FOR 2022

- **YOU ONLY NEED TO COMPLETE FORMS IF YOU ARE MAKING CHANGES. IF YOU TAKE NO ACTION, YOUR CURRENT COVERAGE WILL AUTOMATICALLY CONTINUE INTO 2022 AND YOUR DENTAL COVERAGE WILL TRANSITION AUTOMATICALLY TO DELTA DENTAL.**
- Medical and vision carriers are unchanged for 2022.
 - 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 2022 Non-Medicare Medical premiums start on Page 21 of the 2022 Retiree Summary.
 - Kaiser Permanente and UnitedHealthcare (UHC) continue to offer Medicare Advantage plans. The 2022 Medicare Medical premiums start on Page 25 of the 2022 Retiree Summary.
 - Deductible limits on the High Deductible Health plans remain the same and have not increased.
 - Our nationwide PPO carrier for non-Medicare retiree coverage will be provided by Anthem BlueCross with a slight decrease in rates. Your

coverage will transition automatically. Plan coverage details are available through the Employee Benefits Office, or on our website at <http://www.personnel.saccounty.net/Benefits>.

- Dental benefits will be provided by Delta Dental, with no changes to the two benefit levels of coverage with no cost increase. Your coverage will transition automatically. If you have previously waived your retiree dental benefit, this year has no return exclusion and you may select dental coverage independently from any medical or vision coverage decision.
- 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. Those forms are available on our website at <http://www.personnel.saccounty.net/Benefits>.

ALL PLANS (effective 1/1/2022)

- Enrollment forms for any changes you make are due in our office or post marked by October 29, 2021 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 5, 2021 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 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.net/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.net/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: <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. 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.net. Due to the high volume of inquiries, please allow up to 48 hours for a response.

Respectfully,

Dave Comerchero

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.