

City of Sacramento Retirees

2021 Open Enrollment Information

Open Enrollment is October 5-30, 2020

Open Enrollment is Monday, October 5, 2020, through Friday, October 30, 2020.

- If completing the online Open Enrollment form, you must complete this by 5:00 p.m. on Friday, October 30, 2020.
- If mailing in the paper Open Enrollment form included in this packet, it must be postmarked by October 30, 2020. Mail the form to:
City of Sacramento
Benefit Services
915 I Street, Plaza Level
Sacramento, CA 95814

Any changes made during Open Enrollment will be effective January 1, 2021. Please note there are no plan changes for 2021 – all health plan offerings remain the same as in 2020. The included rate sheet should be reviewed for changes to health plan premiums for 2021.

IMPORTANT INFORMATION DUE TO COVID-19

Due to COVID-19, the Benefit Services office is closed to walk-in customers, and all team members are primarily working remotely from home.

- The City cannot offer benefit fairs or paperwork labs this year due to COVID-19.
- Open Enrollment forms should be submitted via mail or by completing the online retiree Open Enrollment form option.
- Visit the City's [webpage](http://www.cityofsacramento.org/HR/Divisions/Benefits-Retirement/Retirement) dedicated to Retiree Benefits at <http://www.cityofsacramento.org/HR/Divisions/Benefits-Retirement/Retirement> for detailed 2021 health benefits information or to schedule a one-on-one session with a team member for assistance.
- If you call the main Benefit Services phone line at (916) 808-5665 you will be prompted to leave a detailed message and a team member will call you back. When leaving a message, be sure to state your first name, last name, call back number, and if you are a SCERS or CalPERS retiree.
- The City will not be offering Benefit Fairs or paperwork labs this year.

COMPLETE YOUR OPEN ENROLLMENT FORM ONLINE

Complete your Open Enrollment form online starting Monday, October 5, 2020, at www.cityofsacramento.org/retireeOE. If you submit your form online, you do not have to mail the paper form to the City. Completing your form online will also allow you to save a copy of your completed form for your records. ***Please only complete one online form if you choose the online option.*** If you do not use the online enrollment form option, your paper open enrollment form must be postmarked by October 30, 2020.

COMPLETE YOUR OPEN ENROLLMENT FORM TO CONFIRM YOUR 2021 ELECTIONS

All retirees/beneficiaries need to complete an Open Enrollment form to confirm their elections for 2021, even if waiving all coverages.

SPLIT PLAN ENROLLMENT

If enrolling/enrolled in a City medical plan and one enrollee is Medicare eligible and the other enrollee on your plan is not Medicare eligible, this is referred to as split plan enrollment. There are two options available for split plan enrollment:

1. Kaiser Senior Advantage \$20 copay plan with Kaiser HMO \$40 copay plan; or
2. UnitedHealthcare® Medicare Advantage PPO \$15 copay plan + either Sutter Health Plus or Western Health Advantage \$40 copay plan.

If split plan enrollment applies to you, we ask you contact Benefit Services directly via telephone at (916) 808-5665 for assistance with completing your Open Enrollment form.

PROOF DOCUMENTATION REQUIRED IF ADDING DEPENDENTS TO BENEFITS

If you are adding dependents to your medical, dental, and/or vision plan(s) in 2021, you are required to submit proof of dependent eligibility to Benefit Services by November 13, 2020. Examples of required proof documentation include birth certificate, marriage certificate, or a legal document such as a court order. Proof documentation should be sent via mail to: **City of Sacramento, Benefit Services, 915 I Street, Plaza Level, Sacramento, CA 95814.**

ASSISTANCE WITH QUESTIONS AND COMPLETING FORMS

Due to COVID-19, the City will not be hosting benefit fairs or in-person paperwork labs. To book an appointment with a team member for assistance, please visit <http://www.cityofsacramento.org/HR/Divisions/Benefits-Retirement/Retirement> and click on the link titled: *Schedule an appointment with a Benefit Services team member*. Otherwise, call Benefit Services at (916) 808-5665 to leave a message detailing the assistance needed and a team member will call you back.

PAYMENT OF PREMIUM

Out of pocket costs for your January 2021 health premiums, if applicable, will be deducted from your monthly pension check paid at the end of January or beginning of February 2021.

MEDICARE ELIGIBILITY

Each retiree and dependent must enroll (and maintain enrollment) in **Medicare Parts A & B** when eligible for Medicare. Upon initial enrollment, you must submit a copy of your Medicare card to Benefit Services. Medicare Part B, and sometimes Part D depending on your retirement income, has a premium associated with it. If those premiums are not paid, Medicare will drop your Kaiser Senior Advantage or UnitedHealthcare® Group Medicare Advantage coverage, and you will be disenrolled from your City-sponsored medical plan.

CITY CONTRIBUTION

Effective January 1, 2021, the City’s contributions toward retiree health insurance premiums for those qualified to receive the benefit are:

POLICE (Rep 02) and MISCELLANEOUS		RETIREE	RETIREE +1 on medical
20+ YRS / IDR*	100%	\$300.00	\$365.00
15 - < 20 YRS	75%	\$225.00	\$273.75
10 - < 15 YRS	50%	\$150.00	\$182.50
< 10 YEARS	0%	\$0.00	\$0.00

FIRE (Rep 05) – Retired before 1/1/2020		RETIREE or RETIREE +1 on medical	
20+ YRS / IDR*	100%	\$856.00	
15 - < 20 YRS	75%	\$642.00	
10 - < 15 YRS	50%	\$428.00	
< 10 YEARS	0%	\$0.00	

FIRE (Rep 05) – Hired on or before 12/31/2019 & Retired on/after 1/1/2020		RETIREE or RETIREE +1 on medical	
20+ YRS / IDR*	100%	\$817.44	
15 - < 20 YRS	75%	\$613.08	
10 - < 15 YRS	50%	\$408.72	
< 10 YEARS	0%	\$0.00	

*IDR is an Industrial Disability Retirement / SCERS Retirement Type 2. Retirees on an IDR are eligible for 100% city contribution regardless of years of service or pension start date.

CASH IN-LIEU

If you purchase an **individual** medical plan, you might be eligible to receive cash-in-lieu. The City will not reimburse group medical premiums (such as coverage through a spouse or another employer) or Medicare premiums—premiums must be for individual medical insurance to be reimbursable.

If you plan to receive cash in-lieu in 2021 for your medical enrollment, mark the Cash In-Lieu box on your form. You will then receive a separate communication via mail for completing cash in-lieu paperwork for 2021.

COMPLETING YOUR OPEN ENROLLMENT FORM FOR 2021

- a. Complete the Open Enrollment form online at www.cityofsacramento.org/retireeOE; or
- b. Complete the enclosed paper enrollment form and mail to Benefit Services:
City of Sacramento, Benefit Services, 915 I Street, Plaza Level, Sacramento, CA 95814
- c. Your paper enrollment form must be received or postmarked by 5:00 p.m. on Friday, October 30, 2020, for changes to be made for the 2021 plan year.
- d. PLEASE NOTE: **Returning your Open Enrollment form may not complete the process.** Some plans **REQUIRE** the health carrier's enrollment form to also be completed to enroll in their medical plan. Benefit Services will mail any required forms to complete based on your 2021 open enrollment elections. **Any additional required forms, such as the health carrier's enrollment form, will have a due date AFTER Open Enrollment has already ended but you are encouraged to complete the form(s) when received and mail to Benefit Services prior to the due date.**

WHEN CAN I MAKE CHANGES TO MY BENEFITS OUTSIDE OF OPEN ENROLLMENT?

After the open enrollment period closes, changes to your benefits are only permitted if you, or a dependent, experience a Qualifying Life Event such as becoming Medicare eligible, getting married or divorced, gaining a dependent, losing other coverage, or gaining coverage elsewhere. If you have a Qualifying Life Event, you must complete paperwork through Benefit Services within 30 calendar days (60 calendar days for birth/adoption) of the date of the event to make your desired change(s).

I AM NOT ENROLLED ON ANY CITY HEALTH PLAN. WHY DID I RECEIVE THIS?

The City sends open enrollment materials to all retirees who have a mailing address on file and requests retirees complete the form and mail back to the City or use the online enrollment form option to submit your information.

HEALTH EXCHANGE MARKETPLACE – CALIFORNIA OR OUT OF STATE

If you prefer an individual plan, Covered California offers non-Medicare coverage options for you and your family. For more information, visit www.coveredca.com or contact them by phone at 1-800-300-1506. For marketplace options outside of California, visit <https://www.healthcare.gov/> or call 1-800-318-2596. You can also purchase individual Medicare or non-Medicare medical plans, dental or vision insurance by going directly through a carrier. For free assistance finding an individual plan in California, either through the Health Exchange Marketplace or directly with a carrier, you can contact eHealth at 1-844-298-4334 or <https://www.ehealthinsurance.com/individual-family-health-insurance>. The use of your City contribution is not eligible for an individual dental or vision plan.

DURABLE POWER OF ATTORNEY

If you have a durable power of attorney in place regarding any decisions or communication related to your health benefits, please make sure the City receives a copy of the legal document for your file. A copy can be mailed to: **City of Sacramento, Benefit Services, 915 I Street, Plaza Level, Sacramento, CA, 95814.**

WHY CAN I ONLY MAIL FORMS OR COMPLETE THE ONLINE ENROLLMENT FORM?

Due to COVID-19, team members are primarily working remotely from their home. Mailing the paper form or using the online enrollment form provides a level of security appropriate for the personal information contained in your forms.

IMPORTANT CONTACT INFORMATION

Contact Benefit Services with your open enrollment questions via email at RetireeOE@cityofsacramento.org.

Call Benefit Services at (916) 808-5665 and leave a detailed message. Be sure to speak slowly and clearly and state your first and last name, telephone number, and if you are a SCERS or CalPERS retiree. A team member will return your call.

Check the City's webpage dedicated to retiree benefits at <http://www.cityofsacramento.org/HR/Divisions/Benefits-Retirement/Retirement> for:

- A copy of the materials included in this packet
- The web link to the Online Retiree Open Enrollment form (available Oct. 5)
- The option to schedule a one-on-one appointment with a team member for assistance
- Review more detailed materials about 2021 health benefits from the City's carriers.

The following information is provided by the Sacramento Retired City Employees Association (SRCEA.)

Sacramento Retired City Employees Association (SRCEA)

The Sacramento Retired City Employees Association (SRCEA) was formed to enjoy the camaraderie of fellow City of Sacramento retirees. The Board monitors policies that may affect retirees and represents your interests in meetings with the City and, occasionally, with the labor unions that negotiate for the benefits that apply to retirees. Through regular meetings, newsletters, and social media posts, retirees are given information about retirement payments, health benefits, the City's deferred compensation plans, and more. Membership is open to anyone who retired from the City of Sacramento, anyone receiving a pension that is based on time worked for the City, and all surviving spouses who receive continuation allowances. If you're already a member, please encourage your friends and former co-workers to join you.

SRCEA typically holds three open events each year, including two luncheon meetings with a guest speaker. Purchase of lunch from the restaurant where the meetings are held is optional. On the second Thursday of December there is a holiday luncheon and scholarship award presentation. The holiday luncheon requires a pre-paid reservation. In addition, the Board of Directors usually meets three times a year. SRCEA publishes a newsletter three times a year (which is mailed or emailed to all members) and regularly posts information on our website (www.srcea1.wordpress.com) and Facebook page (www.facebook.com/SacramentoRetiredCityEmployees). The newsletter informs you of upcoming meetings and activities, lists new retirees, reports on the death of retirees, and other information. The newsletter, Facebook page, and website are used to keep you informed about meeting dates, locations, and topics.

SRCEA offers one or two scholarships of \$1,000 each year which are awarded at the holiday luncheon. Applicants must be direct descendants of current living members of SRCEA and students at an accredited college at the time of application. Application information is published in the newsletter.

Membership dues are a great value at a sliding scale of only \$1 to \$12 per year, depending on the portion of your monthly gross pension amount related to time worked for the City of Sacramento. Upon attaining 85 years of age a member no longer is required to pay dues. The membership year is July 1 to June 30.

To join SRCEA, please fill out the membership form below and mail it to SRCEA, PO Box 191716, Sacramento, CA 95819-7716. Email SRCEA.email@gmail.com if you have any questions.

Name: _____

Mailing address: _____

Email address: _____ Phone #: _____

Retired from: PERS SCERS Month and year of retirement: _____

Dues amount enclosed: \$_____

Make check payable to SRCEA and mail to:
SRCEA
PO Box 191716
Sacramento, CA 95819-7716

<u>Monthly Pension</u>	<u>Annual Dues</u>
Under \$400.00	\$ 1.00
\$ 400.00 – \$ 799.99	\$ 3.00
\$ 800.00 – \$1,199.99	\$ 6.00
\$1,200.00 – \$1,599.99	\$ 8.00
\$1,600.00 – \$1,999.99	\$10.00
\$2,000.00 and above	\$12.00