City of Sacramento Retirees
2020 Open Enrollment Information

Open Enrollment is September 30 - October 25, 2019

Open Enrollment is Monday, September 30, 2019, through Friday, October 25, 2019. Enclosed is your Open Enrollment form which must be returned to Benefit Services by 5:00 p.m. on Friday, October 25, 2019, or postmarked by October 25, 2019. Changes are effective January 1, 2020.

Complete your Open Enrollment Form Online!
Complete your Open Enrollment form online starting Monday, September 30, 2019, at www.cityofsacramento.org/retireeOE. If you submit your Open Enrollment form online, you do not have to mail the paper form back to Benefit Services. 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 complete your form via the online portal, the paper Open Enrollment form must be received by 5:00 p.m. on October 25, 2019 or postmarked by October 25. Return completed forms to:

City of Sacramento
Benefit Services Division
915 I Street, HCH, Plaza Level
Sacramento, CA 95814

OR
Fax both sides of the form by October 25 to (916) 808-7326.

Benefit Services office hours are Monday-Friday, 8:00 a.m. to 5:00 p.m. No appointment is needed to drop off your form or if you need assistance completing your paperwork.

Information on the City’s retiree health benefits are available for review on the City’s website at http://www.cityofsacramento.org/HR/Divisions/Benefits-Retirement/Retirement. This webpage includes health carrier materials, retiree change of address forms, and presentations on Social Security and Medicare. Retirees are encouraged to check this webpage throughout the year for resources and information.
1. **UPDATES FOR JANUARY 1, 2020**

   a. **Complete your Open Enrollment form to confirm your 2020 elections**
      All retirees/beneficiaries are being asked to complete an Open Enrollment form to confirm their elections for 2020. This means that even if you are not making any changes to your benefits for 2020, you should still complete each section of the form to confirm your enrollment choices.

   b. **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.

   c. **Proof Documentation Required if adding Dependents to Benefits**
      If you are adding dependents to your medical, dental, or vision plan(s) in 2020, you are required to submit proof of dependent eligibility to Benefit Services by November 15, 2019. Examples of required proof documentation include birth certificate, marriage certificate, or a legal document such as a court order.

   d. **Premiums**
      Premiums are increasing for most medical plans, the Delta Dental PPO plan, and both Vision Service Plans. A rate sheet is included and available at [http://www.cityofsacramento.org/HR/Divisions/Benefits-Retirement/Retirement](http://www.cityofsacramento.org/HR/Divisions/Benefits-Retirement/Retirement).

   e. **Vision Service Plan (VSP) benefit enhancement**
      As of January 1, 2020, the Vision Service Plans will add the following benefits:
      
      - VSP Basic Plan will include coverage for color tints to eyeglass lenses
      - VSP Enhanced plan will include coverage for color tints and photochromics to eyeglass lenses.
2. **OPEN ENROLLMENT BENEFITS FAIRS AND PAPERWORK LABS**

Attend one of the paperwork labs to receive one-on-one assistance with completing your paperwork or to ask questions about available benefits. Vendors/carriers will be available only at the Benefit Fairs.

<table>
<thead>
<tr>
<th>EVENT</th>
<th>DATE</th>
<th>TIME</th>
<th>LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits Fair</td>
<td>Wednesday, Oct. 2</td>
<td>2pm-4pm</td>
<td>Meadowview City Services Complex 2812 Meadowview Road Sacramento, CA 95832</td>
</tr>
<tr>
<td>OE Paperwork Lab</td>
<td>Thursday, Oct. 3</td>
<td>9am-11am</td>
<td>Meadowview City Services Complex 2812 Meadowview Road Sacramento, CA 95832</td>
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<tr>
<td>Benefits Fair</td>
<td>Wednesday, October 9</td>
<td>2pm-4pm</td>
<td>South Area Corp Yard 5730 24th Street, <strong>Gold Room, Bldg 22</strong> Sacramento, CA 95822</td>
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<tr>
<td>Medicare &amp; Social Security Presentation</td>
<td>Thursday, Oct. 10</td>
<td>9am-11:30am</td>
<td>Historic City Hall 915 I Street, <strong>Room 201, 2nd Floor</strong> Sacramento, CA 95814</td>
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<tr>
<td>OE Paperwork Lab</td>
<td>Thursday, Oct. 10</td>
<td>9am-12pm</td>
<td>Historic City Hall 915 I Street, <strong>Room 109</strong> Sacramento, CA 95814</td>
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<tr>
<td>OE Paperwork Lab</td>
<td>Monday, Oct. 14</td>
<td>9am-11am</td>
<td>South Natomas Community Center 2921 Truxel Road, Sacramento, CA 95833</td>
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<tr>
<td>Benefits Fair</td>
<td>Wednesday, Oct. 16</td>
<td>1pm-3pm</td>
<td>City Hall Plaza 915 I Street, <strong>Outdoor Plaza</strong> Sacramento, CA 95814</td>
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3. **CITY CONTRIBUTION**: Effective January 1, 2020, the City’s contributions toward retiree health insurance premiums are:

<table>
<thead>
<tr>
<th>POLICE (Rep 02) and MISCELLANEOUS</th>
<th>RETIREE</th>
<th>RETIREE +1 on medical</th>
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<tbody>
<tr>
<td>20+ YRS / <strong>IDR</strong>*</td>
<td>100%</td>
<td>$300.00</td>
</tr>
<tr>
<td>15 - &lt; 20 YRS</td>
<td>75%</td>
<td>$225.00</td>
</tr>
<tr>
<td>10 - &lt; 15 YRS</td>
<td>50%</td>
<td>$150.00</td>
</tr>
<tr>
<td>&lt; 10 YEARS</td>
<td>0%</td>
<td>$0.00</td>
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<table>
<thead>
<tr>
<th>FIRE (Rep 05)</th>
<th>RETIREE or RETIREE +1 on medical</th>
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<tbody>
<tr>
<td>20+ YRS / <strong>IDR</strong>*</td>
<td>100%</td>
</tr>
<tr>
<td>15 - &lt; 20 YRS</td>
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</tr>
<tr>
<td>10 - &lt; 15 YRS</td>
<td>50%</td>
</tr>
<tr>
<td>&lt; 10 YEARS</td>
<td>0%</td>
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*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.
4. **PAYMENT OF PREMIUM:** Out of pocket costs for your 2020 health premiums, if applicable, will be deducted from your monthly pension check paid at the end of January or beginning of February 2020.

5. **MEDICARE ELIGIBILITY:** Each retiree and dependent must enroll (and maintain enrollment) in Medicare when eligible for Medicare. Upon initial enrollment, you must submit a copy of your Medicare card to the City’s Benefit Services Division. Please be mindful that 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.

6. **CASH IN-LIEU:** If you live outside the service plan areas for the City’s medical plans, you may receive “cash in-lieu” if you purchase an individual medical plan. 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.

   Depending upon the rep unit you retired from, you may also be eligible for cash in-lieu even if you live within the service plan area. Please refer to the Retiree Health Benefit Options handout to see the requirements for your rep unit.

   If you plan to receive cash in-lieu in 2020 for your medical enrollment, mark the Cash In-Lieu box on your Open Enrollment form. You will receive a separate communication via the mail for completing cash in-lieu paperwork for 2020.

7. **HEALTH EXCHANGE MARKETPLACE – CALIFORNIA OR OUT OF STATE**

   If you would prefer an individual plan, Covered California offers non-Medicare coverage options for you and your family. For more information, please visit [www.coveredca.com](http://www.coveredca.com) or contact them by phone at 1-800-300-1506. For marketplace options outside of California, visit [https://www.healthcare.gov/](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](https://www.ehealthinsurance.com/individual-family-health-insurance). There is no City contribution toward an individual dental or vision plan.

8. **COMPLETING YOUR OPEN ENROLLMENT FORM FOR 2020:**

   a. Complete the Open Enrollment form online at [www.cityofsacramento.org/retireeOE](http://www.cityofsacramento.org/retireeOE); or

   b. Complete the enclosed paper enrollment form and return it to Benefit Services:

      1. **Via mail** by mailing to: City of Sacramento, Benefit Services, 915 I Street, HCH, Sacramento, CA 95814

      2. **Via secure fax** by faxing BOTH sides of your form to (916) 808-7326
c. Your form must be received or postmarked by 5:00 p.m. on Friday, October 25, 2019, for changes to be made for the 2020 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. Please look at the Required Carrier Forms handout in this packet to see if a change you are making will require an additional form to finalize the change. You can contact Benefit Services to request the form in advance, or we will mail you the required health carrier form for completion. Please note: any additional required forms, such as the health carrier’s enrollment form, will have a due date AFTER open enrollment has already ended but can be turned in during Open Enrollment as well.

9. 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).

10. 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. Depending upon the rep unit from which you retired, you may be eligible to come back on a City health plan even if you have waived coverage. Please refer to the Retiree Health Benefit Options handout for eligibility rules by rep unit. You may also be eligible to receive the City’s contribution to retiree health even if you are on an individual medical insurance plan.

11. 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, HCH, Sacramento, CA, 95814.

Please call Benefit Services if you have any questions or to confirm your form was received at (916) 808-5665, Monday - Friday, 8:00 a.m. - 5:00 p.m., or email the Retiree Open Enrollment email address at RetireeOE@cityofsacramento.org.

Review additional materials and more detailed plan information online at http://www.cityofsacramento.org/HR/Divisions/Benefits-Retirement/Retirement.

Retirees are encouraged to complete the online Open Enrollment form at www.cityofsacramento.org/retireeOE. Please only submit your online form one time.
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: $________  

<table>
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<th>Annual Dues</th>
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<td>$ 1.00</td>
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<tr>
<td>$ 400.00 – $799.99</td>
<td>$ 3.00</td>
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<tr>
<td>$ 800.00 – $1,199.99</td>
<td>$ 6.00</td>
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<tr>
<td>$1,200.00 – $1,599.99</td>
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<td>$1,600.00 – $1,999.99</td>
<td>$10.00</td>
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<tr>
<td>$2,000.00 and above</td>
<td>$12.00</td>
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Make check payable to SRCEA and mail to:
SRCEA
PO Box 191716
Sacramento, CA 95819-7716