

City of Sacramento Retirees

2024 Open Enrollment Information

Open Enrollment is October 2-27, 2023

Open Enrollment is Monday, October 2, 2023, through Friday, October 27, 2023.

If you are completing the [online](#) Open Enrollment form, you must complete it by 5:00 p.m. on Friday, October 27, 2023.

If mailing in the paper Open Enrollment form included in this packet, it must be postmarked by October 27, 2023. 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, 2024. The included rate sheet should be reviewed carefully to compare changes to 2024 premiums to 2023.

COMPLETE YOUR OPEN ENROLLMENT FORM ONLINE

Complete your Open Enrollment form online starting Monday, October 2, 2023, at www.cityofsacramento.gov/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 27, 2023.

COMPLETE YOUR OPEN ENROLLMENT FORM TO CONFIRM YOUR 2024 ELECTIONS

All retirees/beneficiaries need to complete an Open Enrollment form to confirm their elections for 2024, even if you are not making any changes, or you are waiving any coverages.

OPEN ENROLLMENT ASSISTANCE

Benefit Services team members are available by appointment to assist you with your Open Enrollment, or you can schedule a virtual appointment. Open Enrollment forms should be submitted via mail or by completing the online retiree Open Enrollment form.

- [Book](https://www.cityofsacramento.gov/HR/employee-retiree-benefits/retiree-benefits) an *online virtual* appointment <https://www.cityofsacramento.gov/HR/employee-retiree-benefits/retiree-benefits> and click on *Book a virtual appointment*.
- Contact Benefit Services at (916) 808-5665 or RetireeOE@cityofsacramento.org to request an in-person appointment for assistance.
 - If you call the Benefit Services phone line at (916) 808-5665 you will be prompted to leave a detailed message, and a team member will return your call. 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.

- Visit the Retiree Benefits webpage at <https://www.cityofsacramento.gov/HR/employee-retiree-benefits/retiree-benefits> for detailed 2024 health benefits information or to schedule a virtual one-on-one session with a team member for assistance.
- Refer to the Retiree Open Enrollment [Frequently Asked Questions](#).

2024 UNITEDHEALTHCARE® (UHC) GROUP MEDICARE ADVANTAGE PPO ENHANCEMENTS

UHC is adding Let's Move – a wellness program designed to integrate self-service, virtual and in-person wellness programming focused on nutrition, physical activity, mental health, social well-being, financial wellness and more. UHC will also expand access to Continuous Glucose Monitors and add Medicare eligible mental health counselors and marriage and family therapists.

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 *and* either Sutter Health Plus or Western Health Advantage plan.

If split plan enrollment applies to you and you have questions about completing your form, please contact Benefit Services directly via telephone at (916) 808-5665 for assistance.

PROOF DOCUMENTATION REQUIRED IF ADDING DEPENDENTS TO BENEFITS

If you are adding dependents to your medical, dental, and/or vision plan(s) in 2024, you are required to submit proof of dependent eligibility to Benefit Services by November 17, 2023. Examples of required proof include birth certificate, marriage certificate, or a legal document such as a court order. Proof should be sent via mail to: **City of Sacramento, Benefit Services, 915 I Street, Plaza Level, Sacramento, CA 95814.**

PAYMENT OF PREMIUM

Out-of-pocket costs for your January 2024 health premiums, if applicable, will be deducted from your monthly pension check paid at the end of January or beginning of February 2024. **Pension checks received in January 2024 pay for December 2023 benefits.** For CalPERS Retirees, out-of-pocket costs are deducted from your City retiree health contribution from lowest cost plan to highest cost plan. This order is usually vision, dental, and then medical if enrolled in all three types of coverage.

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.

If you are not eligible to enroll in Medicare Part A, you must provide a Benefit Verification Letter from Social Security or Medicare stating that you are not eligible for or enrolled in premium-free Medicare Part A.

CASH-IN-LIEU

If you purchase an **individual** medical plan, you might be eligible to receive Cash-In-Lieu (CIL). The City will not reimburse group medical premiums (such as coverage through a spouse or another employer) or Medicare Part A and B premiums. Premiums must be for individual medical insurance to be reimbursable.

If you plan to receive CIL in 2024 for your medical enrollment, mark the Cash-In-Lieu box on your form. You will then receive a separate communication via mail for completing CIL paperwork for 2024.

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

The City sends Open Enrollment materials to all benefit eligible 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.

CITY CONTRIBUTION

Effective January 1, 2024, the City's contributions toward retiree health insurance premiums for those qualified to receive the benefit are:

Retired from FIRE (Rep 05)		Retiree/Retiree +1 on Medical Retired before 1/1/2020	Retiree/Retiree +1 on Medical Hired on/before 12/31/2019 & Retired on/after 1/1/2020
20+ YRS / IDR*	100%	\$987.02	\$941.82
15 - < 20 YRS	75%	\$740.26	\$706.37
10 - < 15 YRS	50%	\$493.51	\$470.91
< 10 YEARS	0%	\$0.00	\$0.00

Retired from all other Rep Units		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

***IDR** is an Industrial Disability Retirement / SCERS Retirement Type 2. Retirees approved for an IDR are eligible for 100% City contribution regardless of years of service, unless labor agreement does not provide any City retiree health contribution for employees hired on or after a specific date and retiree does not meet the date eligibility.

COMPLETING YOUR OPEN ENROLLMENT FORM FOR 2024

- Complete the online Open Enrollment form at www.cityofsacramento.gov/retireeOE; or
- Complete the enclosed paper enrollment form and mail to Benefit Services:
City of Sacramento, Benefit Services, 915 I Street, Plaza Level, Sacramento, CA 95814
- Your paper enrollment form must be received by 5:00 p.m. or postmarked by Friday, October 27, 2023, for changes to be made for the 2024 plan year.
- 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 2024 open enrollment elections if you are not able to use the electronic form available at*

<http://www.cityofsacramento.org/HR/Divisions/Benefits-Retirement/Retirement>. **Any additional required forms, such as the health carrier's enrollment form, are due December 1, 2023.**

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).

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?

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 *within two (2) business days*.

Visit the City's webpage dedicated for City retiree information at <https://www.cityofsacramento.gov/HR/employee-retiree-benefits/retiree-benefits> to access:

- A copy of the materials included in this packet
- The web link to the Online Retiree Open Enrollment form (available Oct. 2)
- The option to schedule a one-on-one appointment with a team member for assistance
- Retiree Open Enrollment Frequently Asked Questions
- Access detailed materials about 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)

SRCEA was formed for you to enjoy the camaraderie of fellow City of Sacramento retirees. Membership is open to anyone who retired from the City, 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.

With a variety of activities during the year, SRCEA is a great way to stay in touch and connect with your fellow retirees! SRCEA strives to keep retirees informed and connected in many ways including newsletters, Facebook, and our website. Because the location and agendas of our meetings do change regularly, email and our online sites will be the primary method to keep you informed of the latest news.

Become a member to ensure you are receiving timely information about your retirement payments, City health benefits, deferred compensation plans, and more.

Stay connected with your former coworkers through a number of activities, including:

- Lunches with guest speakers
- Holiday luncheon and scholarship presentation
- Newsletters
- Virtual meetings via Zoom as needed
- Facebook page at www.facebook.com/SacramentoRetiredCityEmployees/
- SRCEA website at srcea1.wordpress.com/

Annual membership dues are a great value at a sliding scale of only \$1 to \$12 per year. Membership is free starting at age 85. 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: \$ _____

Dues and contributions to SRCEA may not be deductible as charitable contributions for federal income tax purposes. Consult your tax adviser.

Make check payable to SRCEA and mail to:
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