

Montebello Unified School District

Montebello Teachers Association

Retiree Health Insurance Town Hall

Over 67 Retirees

September 13, 2022

Presented by Aja Simpson,
MBA, MPH
Senior Health Benefits Advisor





Overview Today

- As an MUSD-MTA retiree you fall into one of various categories
- **This presentation focuses on retirees who are “Over 67” years old.**

Reimbursement Summary

Retiree Phase	Reimbursement Method
Early Retiree Option up to age 60	2-party L.A. County medical and dental rate reimbursed by District according to active formula
Regular Retiree up to age 67	Medical insurance reimbursed by District up to \$1564.00 in 2023
Trust Fund Retiree Age 67 and beyond	Medical insurance reimbursed by Trust Fund up to \$500 in 2023
Retiree not eligible for reimbursement	Medical insurance deducted from STRS NOT REIMBURSED



Member Contributions & Deductions

- Active members pay \$200 per month in 2022-2023, 10 months per year.
- Retirees pay \$200 per month in 2022-2023, 10 months per year until they receive benefits (age 67).



District Benefits at Age 67 or Older

- The District pays nothing.
- The MTA Trust Fund provides you with the same coverage as the District provided up until age 67.
- The coverage can be altered only by a vote of the MTA Council.
- Retirees may purchase dental, vision, life, and long-term care insurance.

CalPERS Retiree Premiums by Location

- CalPERS retiree premiums are set by where the retiree lives.
- The reimbursements are set on the L.A. County rates. If you live in another area, then it will probably cost you more.
 - Los Angeles County
 - Other Southern California Counties
 - Northern California Counties
 - Out-of-State












District Minimum Contribution

- The District is required to pay a minimum contribution for those who retired prior to September 13, 2009.
- **In 2023 the contribution will be \$105.70.**
This amount is charged directly to the district and is not deducted from the retiree's STRS warrant.
- Consequently, the amount is also not reimbursed to the retiree's chosen bank account.

CalPERS Medicare Health Plan Options

- CalPERS offers the following Medicare health plans:
 - [Kaiser Permanente](#)
 - Senior Advantage HMO Plan - (800) 464-4000
 - **Senior Advantage Summit HMO Plan - (855) 717-9598 **NEW!****
 - [PERS Platinum & PERS Gold PERS Medicare Supplement PPO Plans](#) (administered by Anthem Blue Cross)
 - Includes enrollment in OptumRx Medicare Part D prescription drug plan - (877) 737-7776
 - [UnitedHealthcare \(UHC\)](#)
 - Group Medicare Advantage PPO Plan - (888) 867-5581
 - [Anthem Blue Cross Medicare Preferred](#)
 - Group Medicare Advantage PPO Plan - (855) 251-8825
 - [Blue Shield Medicare Advantage](#)
 - Group Medicare Advantage PPO Plan - (888) 802-4599

Kaiser Plans Comparison

Services	Senior Advantage	Senior Advantage Summit
 Annual out-of-pocket maximum	\$1,500 per person	\$1,500 per person
 Lifetime maximum	None	None
 Office visits	\$10 per visit	\$0
 Allergy injections	\$3 per visit	\$0
 Lab/X-rays	\$0	\$0
 Outpatient surgery	\$10 per procedure	\$0
 Hospitalization services	\$0	\$0
 Emergency services	\$50 per visit	\$50 per visit
 Ambulance services	\$0	\$0
 Prescription drugs (generic/brand) mail order	\$10 for up to a 100-day supply/ \$40 for up to a 100-day supply	\$10 for up to a 100-day supply/ \$40 for up to a 100-day supply
 Durable medical equipment	\$0	\$0

**New
Plan!**

2023 Plan Updates

- Anthem Blue Cross Medicare Preferred reduced copays for acupuncture and chiropractic services to \$10, down from \$15.
- Kaiser Permanente Senior Advantage new quarterly over the counter (OTC) allowance for OTC medications, vitamins and supplements, and other certain mobility and home care supplies.
- Kaiser Permanente Senior Advantage Summit new copay plan available in California only offering \$0 copay for most services; however, copays for emergency room visits, pharmacy benefits, acupuncture, and chiropractic will remain
- You can review the CalPERS Plans and Rates page for available Medicare approved plan options at: <https://www.calpers.ca.gov/page/retirees/health-and-medicare/retiree-plans-and-rates>
- There are ***no*** co-pay, benefit or co-insurance **changes for the MetLife Dental and the VSP vision plan.**

Pharmacy Benefit Manager Reminder

- OptumRx:
 - Pharmacy Benefit Manager (PBM) for CalPERS plans was effective as of January 1, 2017.

***PLEASE NOTE: The following plans are **NOT** affected by this change: **Kaiser Permanente and BlueShield Medicare Advantage PPO** and will continue to utilize CVS/Caremark. Kaiser and BlueShield will administer its own prescription drugs as it has done in the past.*

MetLife Dental PPO Benefit Enhancements

- ✓ Increase in the Calendar Year Maximum
- ✓ Now covers porcelain filling benefit

Benefit	2020 Benefit Coverage	Enhanced Benefit - Effective 1/1/21
Fillings	Silver Fillings	Porcelain
Calendar Year Maximum	\$1750.00	\$2500.00

Dental Benefits – PPO Plan Option

- MetLife
- Paid monthly through Coast Benefits
- Cost (per month) - **2023 No change!**
 - \$78.00 for single
 - \$158.00 for 2-party
 - \$186.00 for family

Vision Benefits

- VSP (www.vsp.com)
- Paid through Coast Benefits
- Cost (per month) – **2023 No change!**
 - \$16.21 for single
 - \$31.63 for 2-party
 - \$43.82 for family

Dental Benefits – PPO Plan Option

- MetLife
- Paid monthly through Coast Benefits
- Cost (per month) – **2023 No Change!**
 - \$78.00 for single
 - \$158.00 for 2-party
 - \$186.00 for family

Dental Benefits -DHMO Dental Plan Option

- Available for eligible Part-Time MUSD employees & retirees
- The DHMO or Dental HMO plan works similar to a Medical HMO plan where you will have to select a primary dental provider who will direct all your dental specialist needs

MET50	
Managed Dental Plan (per Employee Per Month)	
Employee Only	\$24.30
Employee + 1 Dependent	\$46.17
Employee + Family	\$64.40

**No rate
changes!**

A Quick look at your Contacts

MUSD Benefits

- Can provide premium info for dental and vision. This info can also be found on the MTA retiree page
- Handles changes in enrollment for **dental and vision**
- Has access to your **dental and vision benefit info**

Coast Benefits

- Can provide info on what premium amount is on file to be deducted from your account
- Will deduct dental and vision premiums
- Processes Trust reimbursements to STRS accounts
- DOES NOT have access to your **dental and vision benefit info**

FAQ: Coast Benefits

- When are deductions typically withdrawn each month for dental and vision? **Deductions should occur between the 5-15th of each month.**
- Who do I need to contact if I have to change my bank account information and what do I need to provide? **You will need to fill out an authorization form and send it to Coast Benefits along with a memo stating that you are requesting for your account information be updated.**
- If there is an error in the deduction amount for my dental and/or vision premium, who should I contact to get it corrected? **First contact the Benefits department to confirm your tier and the amount that you should have been billed and then contact Coast Benefits to correct the billing amount.**

FAQ: MUSD Benefits Department

- How do I find out how much my dental and vision premiums are? **Each year a letter is sent out to retirees notifying them of dental, vision and medical reimbursement amounts. Also, the new dental and vision rates are posted on the MTA retiree webpage. Finally, your benefits specialist Vivian Teran can provide you with that information.**
- Who do I need to contact for changes in enrollment? **For changes in medical plan enrollment, contact CalPERS. For changes in dental and vision plan enrollment, contact the Benefits Department.**
- When will I get information on medical, dental and vision rates? **Each year in the fall, a letter is sent out to retirees notifying them of dental, vision and medical reimbursement amounts for the following year.**

A Note on Dental Benefit Deductions

- Payments must be deducted from an account through the Banking institution of your choice
- If you have any changes to your account information, **you** must notify the Coast Benefits immediately. Failure to do so can result in lapse in payment and possible termination from your dental plan.
- **Coast Benefits Contact Information:**
 - **Contact: Jonette Tucker**
Phone: 1(800) 886-7559
Fax: 619-280-4304
Address: 3444 Camino del Rio North
Suite 101
San Diego, CA 92108
- **Benefits Department Contact Information:**
 - **Contact: Vivian Teran**
Email: teran_vivian@Montebello.k12.ca.us
 - **Contact: Laura Simmons**
Email: simmons_laura@Montebello.k12.ca.us
 - **Contact: Marybel Sanchez**
Email: sanchez_marybel@Montebello.k12.ca.us

More Contacts

- Aja Simpson (Presenter & Consultant)
 - aja@jglynn.com
 - 213.590.5738
- Harris Kivitz (UNUM)
 - kivitz1@verizon.net
 - 800.660.2622
- <https://montebelloteachers.org/Retirees.html>

Open Enrollment Assistance

- All aspects of open enrollment for medical need to go through CalPERS:
 - policy selection
 - eligibility
 - adding and deleting dependents
 - **CONTACT CalPERS**
 - **Phone: 1(888) CAL-PERS or 1 (888) 225-7377**
- <https://www.calpers.ca.gov/page/home>





Thank you!

Questions?