

# Montebello Unified School District

## Montebello Teachers Association

### Retiree Health Insurance Town Hall

#### Regular & Under 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 “Regular” or “Under 67” .**

# Reimbursement Summary

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



# 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- it could potentially 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 Retirement Planning

- At least 3 months prior to a retiree's 65<sup>th</sup> birthday, CalPERS requires that retiree to sign up for **MEDICARE A and B (not D)**
- Please note that throughout your transition to Medicare you may begin receiving correspondences from **CalPERS, Social Security Administration** and **the Centers for Medicare and Medicaid Services**. Be sure to carefully review all correspondences and respond to each as appropriate.
- To view the recording of the 2022 Medicare 101 workshop, **[click here.](#)**

# 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!**





# 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).

# 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.**

# Important Health Enrollment Reminders

- Be aware that a medical group ending its contract with a health plan doesn't create a qualifying event to change plans outside of Open Enrollment.
- If you change your health plan, you'll receive new ID cards from your new health plan.
- You may use your current health plan through December 31, 2022 only. Your new health plan takes effect January 1, 2023.
- ID cards are issued by each health plan, not by CalPERS. Contact your health plan directly if you need additional cards.
- Carefully review your pay warrant to ensure the health plan premium deduction was made when you change health plans, enroll for the first time, or add/delete dependents.
- If your January warrant doesn't show the new premium deduction, you should see the premium payment adjustment in a subsequent pay period.
- If you don't see the correct deduction applied in your February warrant, contact CalPERS.

# Pharmacy Benefit Manager Reminder

- Optum Rx:
  - 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, BlueShield Access+, Blue Shield Trio and BlueShield Medicare 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

# Vision Benefits

- VSP ([www.vsp.com](http://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

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

**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
- 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 5-15<sup>th</sup> 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](mailto:teran_vivian@Montebello.k12.ca.us)**

# More Contacts

- Aja Simpson (Presenter & Consultant)
  - [aja@jglynn.com](mailto:aja@jglynn.com)
  - 213.590.5738
- Harris Kivitz (UNUM)
  - [kivitz1@verizon.net](mailto:kivitz1@verizon.net)
  - 800.660.2622

# 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?**