

Montebello Unified School District

Montebello Teachers Association

Retiree Health Insurance Town Hall

Retirees - 67 years & Older

September 10, 2024



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





Session Overview

- District Retiree Reimbursement amount for 2025
- 2025 Plan Updates
- CalPERS Medicare Health Plan Options
- Dental and Vision Rates
- FAQs on who to contact with questions
- Resources
- Questions



Today's Session:

- **This presentation focuses on retirees who are “67 years & Older”.**

Reimbursement Summary

Retiree Phase	Reimbursement Method
Regular Retiree up to age 67	Medical insurance reimbursed by District up to \$1,710.00 in 2024
Trust Fund Retiree Age 67 and beyond	Medical insurance reimbursed by Trust Fund up to \$500 in 2024
Retiree not eligible for reimbursement	Medical insurance deducted from STRS NOT REIMBURSED



District Benefits at Age 67 or Older

- Once the retiree reaches age 67, the District stops reimbursing the retiree premium contribution.
- The MTA Trust Fund takes effect at age 67.
- Retirees may purchase dental, vision, life, and long-term care insurance through the district.

District Minimum Contribution

- The District is required to pay a minimum contribution for those who retired prior to September 13, 2009.
- **In 2025 the contribution will be \$126.40.**
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 65th 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 2023 Medicare 101 workshop, [click here.](#)

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
- CalPERS is currently working to move towards a rating system that will be the same across the state of California
- This transition will take place over the course of the next 2 years

2024 Plan Updates

Medical

- **PERS PPO Plans**
 - Blue Shield of California will be the new administrator for all PPO plans, but There are no changes to copays, coinsurance, or deductibles with this transition to Blue Shield
 - Optum Rx will remain the pharmacy benefit manager for medications.
- **UnitedHealthcare Medicare Advantage Edge**
 - Will not be offered for the 2025 Plan Year.
- **Western Health Advantage Edge MyCare Select**
 - Will not be offered for the 2025 Plan Year.

*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>*

Dental & Vision

- There are **no** co-pay, benefit or co-insurance **changes for the MetLife Dental and the VSP vision plan.**

CalPERS Medicare Health Plan Options

CalPERS offers the following Medicare health plans:

- **Medicare Advantage Plans:**

- Kaiser Permanente (2) - HMO Plans

- Senior Advantage HMO Plan (with or without Dental) - (800) 464-4000
- Senior Advantage Summit HMO Plan (with or without Dental) - (855) 717-9598

- UnitedHealthcare (UHC) - PPO Plan

- Group Medicare Advantage PPO Plan (with or without Dental & Vision) - (888) 867-5581

- Anthem Blue Cross Medicare Preferred - PPO Plan

- Group Medicare Advantage PPO Plan - (855) 251-8825

- Blue Shield Medicare Advantage - PPO Plan

- Group Medicare Advantage PPO Plan - (888) 802-4599

- **Medicare Supplement Plans**

- PERS Platinum & PERS Gold PERS Medicare Supplement PPO Plans **(Effective January 1st, 2025, these plans will be administered by BlueShield)**












- Includes enrollment in OptumRx Medicare Part D prescription drug plan - (877) 737-7776

Note: All CalPERS plan options include prescription drug benefits

Pharmacy Benefit Managers

- Optum Rx:
 - Pharmacy Benefit Manager (PBM) for CalPERS plans was effective as of January 1, 2017.
- Kaiser and BlueShield plans will administer its own prescription drugs as it has done in the past.
- *The exception to this will be the PERS PPO plans, which will continue to be administered by Optum Rx until further notice.*

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

Important Health Enrollment Reminders

- 2024 CalPERS Open Enrollment is from September 16th through October 11th.
- You may use your current health plan through December 31, 2024, only. If you don't make any plan changes your current plan will reset beginning January 1, 2025.
- If you switch health plans your new health plan will take effect January 1, 2025.
- If you change your health plan, you'll receive new ID cards from your new health plan.
- 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.
- 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.

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 & Rates

- VSP (www.vsp.com)
- Paid through Coast Benefits
- Cost (per month) – ***No Change!***
 - \$14.00 for single
 - \$27.00 for 2-party
 - \$37.50 for family

Dental Benefits & Rates (PPO Plan Option)

- MetLife
- Paid monthly through Coast Benefits
- Cost (per month) – ***No Change!***
 - \$80.00 for single
 - \$160.00 for 2-party
 - \$190.00 for family

Dental Benefits & Rates

DHMO (Dental Plan Option)

- The DHMO or Dental HMO plan works like a Medical HMO plan where you will have to select a primary dental provider who will direct all your dental specialty 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 Special Note on Dental & Vision Payments

- Payments for dental and vision premiums must be deducted from an account through the Banking institution of your choice
- If you have any changes to your bank account information, **you** must notify the Benefits department immediately.
- Failure to do so can result in lapse in payment and possible termination from your dental plan.

FAQ: Coast Benefits

- When are deductions typically withdrawn each month for dental and vision? **Deductions should occur between the 5-15th of each month.**
- 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

- 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 Benefits Department with a note stating that you are requesting for your account information be updated.**
- 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 Lomeli 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 posted on the Benefits Department website and it it advises of dental, vision and medical reimbursement amounts for the following year. To review this letter visit:**
https://www.montebello.k12.ca.us/apps/pages/index.jsp?uREC_ID=2209018&type=d&pREC_ID=2194666

A Quick Review of Your Dental & Vision 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**

Contacts

- **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

- **Coast Benefits Contact Information:**

- **Contact: Courtney Boules**
cb@coastbenefits.com
Address: 3444 Camino del Rio North
Suite 101
San Diego, CA 92108

- **MTA Retiree Website**

- **<https://www.montebelloteachers.org/Retirees.html#gsc.tab=0>**

- **Benefits Department Contact Information:**

- **Contact: Vivian Lomeli**
Email: lomeli_vivian@montebello.k12.ca.us
- **Contact: Laura Simmons**
Email: simmons_laura@Montebello.k12.ca.us

- **Long Term Care (UNUM)**

- **Contact: Harris Kivitz**
- **Email: kivitz1@verizon.net**
- **Phone: 310-844-3918**

- **Aja Simpson (Presenter & Consultant)**

- **Email: aja@jglynn.com**
- **Phone: 213-590-5738**

Resources

- 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**
 - **Retirees Page: <https://www.calpers.ca.gov/page/retirees>**





Thank you!

Questions?