

Montebello Unified School District

Montebello Teachers Association

Retiree Health Insurance Town Hall

Retirees - 67 years & Older

September 9, 2025



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





A Few Things Before We Begin

- **Today's session will be recorded**
- **Please hold all questions until the end**
- **Please don't share your personal health information!**
- **This session will not address questions regarding the Trust.**



Today's Session:

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



Session Overview

- District Benefits Overview
- CalPERS Plan Types: Basic vs. Medicare
- Medicare Health Plan Options
- What is a PBM?
- CalPERS Plan Updates & Rate Information
- Contacts
- Resources
- Questions?

District Benefits Overview

- **Medical Benefits**

- Upon retirement, eligible retirees will be reimbursed once a month a set dollar amount to contribute to the cost of medical premiums.
- This reimbursement will continue until the retiree reaches age 67, at which time, the District will discontinue retiree premium reimbursements. The final reimbursement will be the month in which the retiree turns 67.
- If you are retiring after the age of 67, there will not be any district reimbursements upon retirement

- **Other Benefits**

- While dental, vision, life, and long-term care insurance benefits are not district covered benefits into retirement, retirees may purchase coverage for dental and vision benefits through the district. Life insurance and Long-Term care can be continued as well but you will need to contact the carrier directly.
- There are 2 dental benefit options to choose from: **Dental PPO & Dental HMO**. If you determine that you would like to change plan types you may do so each during Open Enrollment.
 - **Dental PPO (PDP)** – allows you the freedom to see providers you want, wider plan benefit coverage, higher premium
 - **Dental HMO (Met50)** – you are restricted to providers in plan network, narrower plan benefit coverage, lower premium

CalPERS Plan Types: Basic vs. Medicare



CalPERS: Basic Health Plans

- A **CalPERS Basic health plan** provides health benefits coverage to members who are under age 65 or who are over age 65 and still working.
- Members who are 65 years of age or older and not eligible for Medicare Part A may also be eligible to enroll in a Basic health plan.
- To access plan details for the CalPERS Basic Plan options visit: <https://www.calpers.ca.gov/retirees/health-and-medicare/retiree-plans-and-rates>

Health Plan	Plan Type
Anthem Blue Cross - Full	HMO
Anthem Blue Cross - Select	HMO
BlueShield Access Plus	HMO
BlueShield Trio	HMO
HealtNet Salud Y Mas	HMO
Kaiser Permanente	HMO
United Healthcare Alliance	HMO
United Healthcare Harmony	HMO
PERS Gold	PPO
PERS Platinum	PPO

CalPERS: Medicare Health Plan

➤ A **CalPERS Medicare health plan** provides health benefits coverage to members who are:

- ✓ Over age 65
- ✓ Retired, and
- ✓ are enrolled in Medicare Parts A and B with the Social Security Administration (SSA).

➤ To access plan details for the CalPERS Medicare Plan options visit:

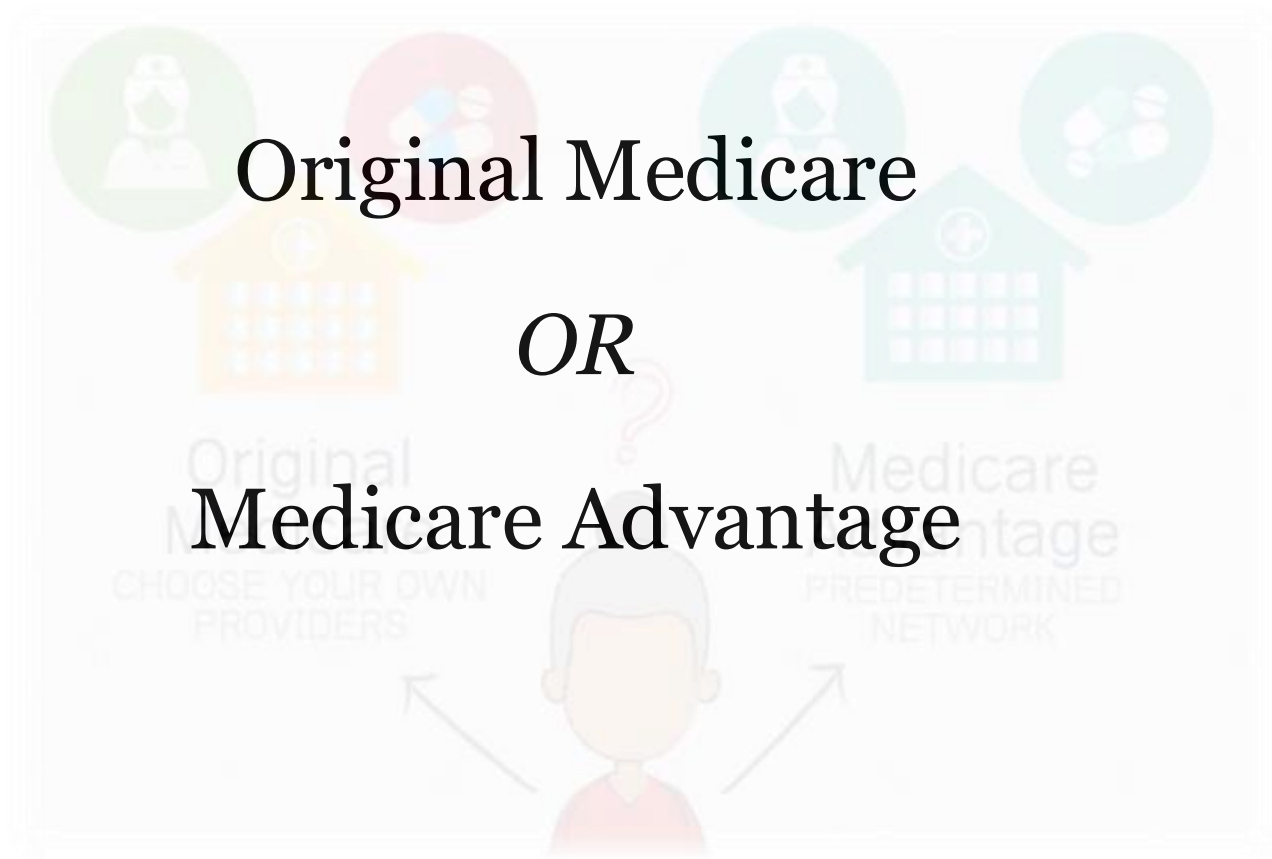
<https://www.calpers.ca.gov/retirees/health-and-medicare/retiree-plans-and-rates>

Health Plan	Plan Type
Anthem Blue Cross Medicare Preferred (PPO)	Medicare Advantage
Blue Shield of California Medicare (PPO)	Medicare Advantage
UnitedHealthcare Medicare (PPO)	Medicare Advantage
Kaiser Permanente Senior Advantage (HMO)	Medicare Advantage
Kaiser Permanente Senior Advantage SUMMIT (HMO)	Medicare Advantage
Western Health Advantage (HMO) <i>(Only available in certain regions)</i>	Medicare Advantage
Sharp Advantage Medicare (HMO) <i>(Only available in certain regions)</i>	Medicare Advantage
PERS PLATINUM Supplement to Medicare	Supplement
PERS GOLD Supplement to Medicare	Supplement

Medicare Health Plan Options



How would you like to get your Medicare Coverage?



What's The Difference?

Original Medicare

- You pay for services as you get them. When you get a covered service, Medicare pays part of the cost, and you pay your share.
- You can see any doctor or hospital that takes Medicare, anywhere in the U.S.

Includes:

- **Part A (Hospital Insurance)**
- **Part B (Medical Insurance)**
- **Add Supplemental coverage** (to help pay your share of costs)
Medicare Supplement Insurance (Medigap) which includes prescription drug coverage (aka, **Part D**)

Medicare Advantage

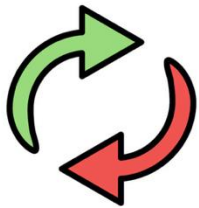
- You join a Medicare-approved plan from CalPERS that offers an alternative to Original Medicare for your health and drug coverage.
- This is also called Medicare Part C
- In many cases, you can only use doctors who are in the plan's network

Includes:

- **Part A (Hospital Insurance)**
- **Part B (Medical Insurance)**
- **Part D (Medicare Drug Coverage)**
- **Some extra benefits** (that Original Medicare doesn't cover – like certain vision, hearing, and dental services)

Medicare Advantage vs. Supplement

- The primary differences between Medicare Advantage plans and Supplemental plans are:



- **Medicare Advantage Plans** are managed care plans that *replace* Original Medicare with a managed network of providers.



- **Supplemental Plans** provide a *supplement* for costs you would normally pay with Original Medicare, and you choose your own providers.

Medicare Advantage Options

Medicare Advantage HMO Plans

Medicare Advantage PPO Plans

Must use network providers for covered services	Yes	No
Network primary care provider coordinates care	Yes	No
Referral needed for specialist care	Varies by plan	No

*Examples of Medicare Advantage **HMO** Plans: **Kaiser Permanente, Western Health and Sharp***

*Examples of Medicare Advantage **PPO** Plans: **Anthem Blue Cross, BlueShield & UnitedHealthcare***

PPO Supplements

Supplement to Medicare Plans

- With a Supplement to Medicare plan, you do not need to select a PCP or obtain referrals to see specialists.
- Members have access to a network of health care providers known as preferred providers.
- If your providers participate in Medicare, your health plan will pay most bills for Medicare approved services. If any of your providers do not accept Medicare payments, you will have to pay a larger portion of your health care bills. You can find out if you will have to pay more by asking your providers.

*Examples of Supplement Plans
available through CalPERS:*

- ✓ **PERS Gold**
- ✓ **PERS Platinum**



Recap of Medicare Plan Options

Medicare Advantage: HMO	Medicare Advantage: PPO	PPO Supplement to Medicare
Kaiser Permanente Senior Advantage	Anthem Blue Cross Medicare Preferred	PERS Platinum
Kaiser Permanente Senior Advantage SUMMIT	BlueShield Medicare Preferred	PERS Gold
Sharp Advantage <i>(Only available in certain regions)</i>	UnitedHealthcare Medicare	
Western Health Advantage <i>(Only available in certain regions)</i>		

To access plan details for the CalPERS Medicare Plan options visit: <https://www.calpers.ca.gov/retirees/health-and-medicare/retiree-plans-and-rates>



Need a little help deciding which plan to choose? Review the Health Benefits Summary and then use the CalPERS How to choose a plan guidance document to help you make a choice.

- How to choose a plan: <https://www.calpers.ca.gov/documents/choose-a-health-plan/download?inline=>
- CalPERS Health Benefits Summary: <https://www.calpers.ca.gov/documents/2026-health-benefit-summary/download?inline=>

A Note on Combination Plans

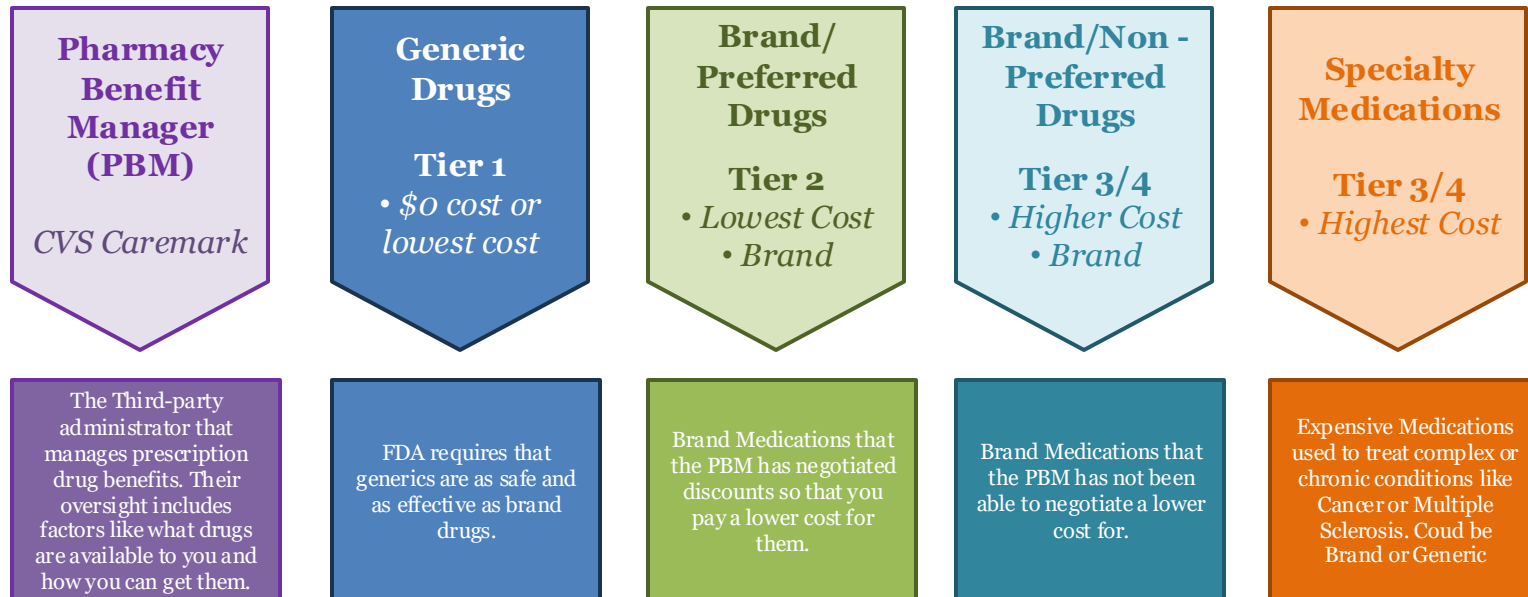
Combination Plans (Non-Medicare + Medicare)

- A combination plan means at least one family member is enrolled in a Medicare plan and at least one family member is enrolled in a Basic plan through the same health carrier.
- CalPERS requires all family members to have the same health carrier.
- If your current CalPERS Basic plan does not offer a CalPERS sponsored Medicare plan, a health plan change will be required.
- Consider your family's needs when determining which Medicare plan is right for you.
- If you or your family member become eligible for Medicare and enroll in a CalPERS Medicare plan, all members of your family will be impacted by the Medicare member's change in health plans.

What is a PBM?



Pharmacy Benefits 101:



Formulary – a list developed by your PBM that includes all medications that the PBM will provide some level of cost share.

Things to Note About Formulary:

1. If a medication is not on your plan formulary, then there will be NO cost share provided on the part of the plan
2. Formularies can change at any point in time through the year.

CalPERS Plan Updates & Rate Information



2026 Health Plan Changes

- **Effective January 1, 2026, CVS Caremark (CVS) will replace OptumRx as the new pharmacy benefits manager for the following *Non-Medicare Plans*:**
 - **Anthem Blue Cross Traditional**
 - **Anthem Blue Cross Select**
 - **Health Net Salud y Más**
 - **PERS Gold Basic**
 - **PERS Platinum Basic**
 - **Sharp Health Plan Performance Plus**
 - **UnitedHealthcare SignatureValue Alliance**
 - **UnitedHealthcare SignatureValue Harmony**
- **Effective January 1, 2026, CVS Caremark (CVS) will replace OptumRx as the new pharmacy benefits manager for the following *Medicare Plans*:**
 - **Anthem Blue Cross Medicare Preferred**
 - **PERS Gold Medicare Supplement**
 - **PERS Platinum Medicare Supplement**

** *Kaiser Permanente, KP out of state, BlueShield Access Plus and BlueShield Trio will NOT be affected by this transition.*

2026 Health Plan Changes (cont.)

- **The CVS Caremark Transition does NOT affect the following Medicare Advantage Plans:**
 - **Kaiser Permanent Senior Advantage**
 - **Kaiser Permanent Senior Advantage – OUT OF STATE**
 - **Kaiser Permanent Senior Advantage SUMMIT**
 - **UnitedHealthcare Medicare PPO**
 - **Sharp Direct Advantage**

For detailed information on this transition visit the CalPERS webpage at:
<https://www.calpers.ca.gov/members/health-benefits/plans-and-rates/cvs-caremark-pharmacy-benefits>

Dental & Vision

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

The PBM Transition May Impact You In These Areas :

- **Pharmacy Network**

- Many CalPERS members will be able to continue filling prescriptions at the same pharmacy they currently use but those members who can't will receive a letter 90 days prior to January 1st notifying them if they will experience any pharmacy network changes.
- Members will also have access to CVS Caremark's website that will allow you to search whether a specific pharmacy will be in network using their pharmacy locator.

- **Drug Access (Formulary Difference)**

- There may be some changes to the list of covered drugs, and some medications may have different approval requirements under the new PBM
- Some prescriptions may require a new prescription from your doctor, such as controlled substances or expired refills in which case, CVS will notify you prior to the effective date if action is needed.

- **Drug Cost**

- It is possible that some medications may change tiers in the new formulary which would result in changes to copayments. If there are formulary differences that impact your covered medications, CVS will notify you by mail and provide additional information, including alternative options, to discuss with your doctor.

Important Things To Know & Do:

- ✓ **Refill prescriptions prior to January 1st** – If it is possible, get these at a 90-day supply in December
- ✓ **Watch for mail from CVS Caremark** – You should soon be receiving a welcome kit that includes ID cards and access information to the CVS Caremark portal. You should also be on the look out for any communications regarding your specific information.
- ✓ **Check the CalPERS website for more information** - Beginning September 15, 2025, CVS's phone lines and website will be updated, and representatives should be taking calls to provide members with more information about their prescription benefits.
- ✓ **Visit the CalPERS website for more information by visiting:**
<https://www.calpers.ca.gov/members/health-benefits/plans-and-rates/cvs-caremark-pharmacy-benefits>



2026 Retiree Reimbursements

Retiree Phase	Reimbursement Method
Regular Retiree up to age 67	Medical insurance reimbursed by District up to \$1,749.00 in 2026
Age 67 and beyond	District Reimbursements end the month after you turn 67
Retiree not eligible for reimbursement	Medical insurance deducted from STRS NOT REIMBURSED

Retiree reimbursement information can be found in the retiree letter located on the MUSD Benefits page. To review visit:

https://www.montebello.k12.ca.us/apps/pages/index.jsp?uREC_ID=2209018&type=d&pREC_ID=2194666



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- your premiums may differ based on what regions you fall into.
 - 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 to CalPERS for those who retired prior to September 13, 2009.
- **In 2026 the contribution will be \$137.70.** 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 Rate Sheet Review

CalPERS 2026 Regional Health Premiums (Actives and Annuitants)

Effective Date: January 1, 2026

Region 3*												
Los Angeles, Riverside, San Bernardino												
Basic Monthly Premiums (B)												
Plan	Subscriber	Plan Code	Party Code	Party Rate	Subscriber & 1 Dependent	Plan Code	Party Code	Party Rate	Subscriber & 2+ Dependents	Plan Code	Party Code	Party Rate
Anthem Blue Cross Select HMO	\$962.68	508	1	1	\$1,925.36	508	2	2	\$2,502.97	508	3	3
Anthem Blue Cross Traditional HMO	\$1,128.53	511	1	1	\$2,257.06	511	2	2	\$2,934.18	511	3	3
Blue Shield Access+ HMO	\$917.91	527	1	1	\$1,835.82	527	2	2	\$2,386.57	527	3	3
Blue Shield Trio HMO	\$852.56	452	1	1	\$1,705.12	452	2	2	\$2,216.66	452	3	3
Health Net Salud y Más	\$740.11	532	1	1	\$1,480.22	532	2	2	\$1,924.29	532	3	3
Kaiser Permanente	\$969.05	535	1	1	\$1,938.10	535	2	2	\$2,519.53	535	3	3
Peace Officers Research Assoc of CA	\$1,057.00	594	1	1	\$2,127.00	594	2	2	\$2,708.00	594	3	3
PERS Gold	\$960.03	650	1	1	\$1,920.06	650	2	2	\$2,496.08	650	3	3
PERS Platinum	\$1,431.81	659	1	1	\$2,863.62	659	2	2	\$3,722.71	659	3	3
UnitedHealthcare SignatureValue Alliance	\$870.76	578	1	1	\$1,741.52	578	2	2	\$2,263.98	578	3	3
UnitedHealthcare SignatureValue Harmony	\$765.51	475	1	1	\$1,531.02	475	2	2	\$1,990.33	475	3	3

Supplement/Managed Medicare Monthly Premiums (M)

Plan	Subscriber	Plan Code	Party Code	Party Rate	Subscriber & 1 Dependent	Plan Code	Party Code	Party Rate	Subscriber & 2+ Dependents	Plan Code	Party Code	Party Rate
Anthem Medicare Preferred PPO	\$571.70	517	1	4	\$1,143.40	517	2	5	\$1,715.10	517	3	6
Anthem Medicare Preferred PPO with Dental/Vision ¹	\$571.70	514	1	4	\$1,143.40	514	2	5	\$1,715.10	514	3	6
Anthem Medicare Preferred PPO	\$571.70	039	1	4	\$1,143.40	039	2	5	\$1,715.10	039	3	6
Anthem Medicare Preferred PPO with Dental/Vision ¹	\$571.70	075	1	4	\$1,143.40	075	2	5	\$1,715.10	075	3	6
Blue Shield Medicare PPO	\$539.43	014	1	4	\$1,078.86	014	2	5	\$1,618.29	014	3	6
Blue Shield Medicare PPO with Dental/Vision ¹	\$539.43	047	1	4	\$1,078.86	047	2	5	\$1,618.29	047	3	6
Kaiser Permanente Senior Advantage	\$356.83	538	1	4	\$713.66	538	2	5	\$1,070.49	538	3	6
Kaiser Permanente Senior Advantage with Dental ²	\$356.83	544	1	4	\$713.66	544	2	5	\$1,070.49	544	3	6
Kaiser Permanente Senior Advantage Summit	\$426.31	632	1	4	\$852.62	632	2	5	\$1,278.93	632	3	6
Kaiser Permanente Senior Advantage Summit with Dental ³	\$426.31	638	1	4	\$852.62	638	2	5	\$1,278.93	638	3	6
Peace Officers Research Assoc of CA Medicare Supplement	\$597.00	597	1	4	\$1,322.00	597	2	5	\$1,791.00	597	3	6
PERS Gold Medicare Supplement	\$597.57	653	1	4	\$1,195.14	653	2	5	\$1,792.71	653	3	6
PERS Platinum Medicare Supplement	\$665.50	663	1	4	\$1,331.00	663	2	5	\$1,996.50	663	3	6
UnitedHealthcare Group Medicare Advantage PPO	\$481.29	581	1	4	\$962.58	581	2	5	\$1,443.87	581	3	6
UnitedHealthcare Group Medicare Advantage PPO with Dental/Vision ⁴	\$481.29	587	1	4	\$962.58	587	2	5	\$1,443.87	587	3	6

*For health plan availability by county, please refer to the 2026 Health Benefit Summary or myCalPERS.

¹Dental and Vision coverage is an additional \$38.00 per member per month premium. You will be billed directly for this amount.

²Dental and Vision coverage is an additional \$40.31 per member per month premium. You will be billed directly for this amount.

³Dental benefit is an additional \$15.97 per member per month premium. You will be billed directly for this amount.

⁴Dental and Vision coverage is an additional \$29.54 per member per month premium. You will be billed directly for this amount.

CalPERS 2026 Regional Health Premiums (Actives and Annuitants)

Effective Date: January 1, 2026

Region 3*												
Los Angeles, Riverside, San Bernardino												
Combination Monthly Premiums												
Plan	Subscriber in M, & 1 Dependent in B	Plan Code	Party Code	Party Rate	Subscriber in M, & 2+ Dependents in B	Plan Code	Party Code	Party Rate	Subscriber in M, & 1 Dependent in M, & 1+ Dependent in B	Plan Code	Party Code	Party Rate
Anthem Blue Cross Select HMO and Medicare Preferred	\$1,534.38	041	4	7	\$2,111.99	041	5	8	\$1,721.01	041	6	9
Anthem Blue Cross Select HMO and Medicare Preferred with Dental/Vision ¹	\$1,534.38	077	4	7	\$2,111.99	077	5	8	\$1,721.01	077	6	9
Anthem Blue Cross Traditional HMO and Medicare Preferred	\$1,700.23	520	4	7	\$2,377.35	520	5	8	\$1,820.52	520	6	9
Anthem Blue Cross Traditional HMO and Medicare Preferred with Dental/Vision ¹	\$1,700.23	523	4	7	\$2,377.35	523	5	8	\$1,820.52	523	6	9
Blue Shield Access+ HMO and Medicare	\$1,457.34	051	4	7	\$2,008.09	051	5	8	\$1,629.61	051	6	9
Blue Shield Access+ HMO and Medicare with Dental/Vision ²	\$1,457.34	091	4	7	\$2,008.09	091	5	8	\$1,629.61	091	6	9
Blue Shield Trio HMO and Medicare	\$1,391.99	096	4	7	\$1,903.53	096	5	8	\$1,590.40	096	6	9
Blue Shield Trio HMO and Medicare with Dental/Vision ²	\$1,391.99	099	4	7	\$1,903.53	099	5	8	\$1,590.40	099	6	9
Kaiser Permanente and Senior Advantage	\$1,325.88	541	4	7	\$1,907.31	541	5	8	\$1,295.09	541	6	9
Kaiser Permanente and Senior Advantage with Dental ³	\$1,325.88	547	4	7	\$1,907.31	547	5	8	\$1,295.09	547	6	9
Kaiser Permanente and Senior Advantage Summit	\$1,395.36	635	4	7	\$1,976.79	635	5	8	\$1,434.05	635	6	9
Kaiser Permanente and Senior Advantage Summit with Dental ⁴	\$1,395.36	641	4	7	\$1,976.79	641	5	8	\$1,434.05	641	6	9
Peace Officers Research Assoc of CA and Medicare Supplement	\$1,667.00	600	4	7	\$2,247.00	600	5	8	\$1,888.00	600	6	9
PERS Gold and Medicare Supplement	\$1,557.60	656	4	7	\$2,133.62	656	5	8	\$1,771.16	656	6	9
PERS Platinum and Medicare Supplement	\$2,097.31	667	4	7	\$2,956.40	667	5	8	\$2,190.09	667	6	9
UnitedHealthcare SignatureValue Alliance and Group Medicare Advantage PPO	\$1,352.05	584	4	7	\$1,874.51	584	5	8	\$1,485.04	584	6	9
UnitedHealthcare SignatureValue Alliance and Group Medicare Advantage PPO with Dental/Vision ⁴	\$1,352.05	590	4	7	\$1,874.51	590	5	8	\$1,485.04	590	6	9
UnitedHealthcare SignatureValue Harmony and Group Medicare Advantage PPO	\$1,246.80	774	4	7	\$1,706.11	774	5	8	\$1,421.89	774	6	9
UnitedHealthcare SignatureValue Harmony and Group Medicare Advantage PPO with Dental/Vision ⁴	\$1,246.80	776	4	7	\$1,706.11	776	5	8	\$1,421.89	776	6	9

*For health plan availability by county, please refer to the 2026 Health Benefit Summary or myCalPERS.

View this rate sheet on the CalPERS website at:

<https://www.calpers.ca.gov/documents/2026-health-rates-region-3/download?inline>



Vision Benefits & Rates

- VSP (www.vsp.com)
- Paid through Coast Benefits
- Cost (per month) – ***No Changes!***
 - \$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 Changes!***
 - \$80.00 for single
 - \$160.00 for 2-party
 - \$190.00 for family

Dental Benefits & Rates DHMO (HMO 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 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 within the first half 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 in the fall, a letter is posted on the Benefits Department website, and it it advises of dental rates for the following year. Also, the 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**

Important Health Enrollment Reminders

- **2026 CalPERS Open Enrollment is from September 15th through October 10th.**
- You may use your current health plan through December 31, 2025, only. If you don't make any plan changes your current plan will reset beginning January 1, 2026.
- If you switch health plans your new health plan will take effect January 1, 2026.
- 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.

Contacts

- **CalPERS**

- **Phone:** 1(888) CAL-PERS or
1 (888) 225-7377
- **Retirees Page:**
<https://www.calpers.ca.gov/page/retirees>

- **Montebello Teachers Association**

- 918 W. Whittier Blvd.
Montebello, CA 90640
- **Phone:** 323 722 5005
Email: mta@montebelloteachers.org
- **Website:**
<https://www.montebelloteachers.org/Retirees.html#gsc.tab=0>

- **Coast Benefits Contact Information:**

- **Contact:** Courtney Boules
- cb@coastbenefits.com

- **Benefits Department Contact Information:**

- **Contact:** Vivian Lomeli
Email: lomeli_vivian@montebello.k12.ca.us
- **Contact:** Laura Simmons
Email: simmons_laura@Montebello.k12.ca.us
- **Website:**
https://www.montebello.k12.ca.us/apps/pages/index.jsp?uREC_ID=2209018&type=d&pREC_ID=2194666

- **Long Term Care (UNUM)**

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

- **Life Insurance (SISC)**

- **Email:** SISCLife@siscschools.org
- **Phone:** (661) 636-4410

Resources

CalPERS Retiree Resources

- **CalPERS Forms and Publications**
 - <https://www.calpers.ca.gov/retirees/health-and-medicare/eligibility-and-enrollment>
- **CalPERS Resource Documents**
 - **How to Choose a Health Plan** - <https://www.calpers.ca.gov/documents/choose-a-health-plan/download?inline=>
 - **Health Program Guide** - <https://www.calpers.ca.gov/documents/health-program-guide/download?inline=>
 - **Health Benefit Summary** - <https://www.calpers.ca.gov/documents/2026-health-benefit-summary/download?inline=>
- **Social Security Administration**
 - <https://www.ssa.gov/>
- **Medicare**
 - **Medicare & You** - <https://www.medicare.gov/publications/10050-medicare-and-you.pdf>
 - **Medicare website** - <https://www.medicare.gov/>
 - **Medicare Enrollment Guide** - <https://www.calpers.ca.gov/documents/medicare-enrollment-guide/download?inline=>
 - **Understanding Medicare Part B & IRMAA Reimbursements**
 - <https://www.calpers.ca.gov/documents/medicare-part-b-irmaa-reimbursements/download?inline=>



Thank you!

Questions?