

Contra Costa County
2018 Employee Benefits
Information and Open Enrollment Guide



CalPERS HEALTH PLAN

Active Employees

Open Enrollment for Plan Year
January 1, 2018—December 31, 2018

This pamphlet supplements information you received from CalPERS regarding Open Enrollment beginning on Monday, September 11, 2017 and ending Friday, October 6, 2017.

OPEN ENROLLMENT CHANGES WILL BE
EFFECTIVE JANUARY 1, 2018



CalPERS Health Plan Statements & Guides

Health Plan Statements and other Open Enrollment materials will be available online to all active and retired members via my|CalPERS starting August 28, 2017. This feature will allow you to receive customized health information in a confidential and secure method, and provide a convenient, central location for health plan resources. You'll have 24/7 access to:

- All components of the CalPERS Open Enrollment packet, including the Health Plan Statement
- View, download, and print your individual Health Plan Statement
- Information about changes that may impact your health benefits in the upcoming year
- Additional resources to help you make an informed decision during Open Enrollment, including:
 - 2017 and 2018 Health Benefit Summary
 - Health Plan Summary of Benefits and Coverage
 - Health Plan Evidence of Coverage
 - Health Program Guide
 - Medicare Enrollment Guide
 - Open Enrollment Newsletter
 - Health Plan Chooser
 - Health Plan Search by ZIP Code
 - Health plan websites and their provider directories

ACCESSING YOUR HEALTH INFORMATION

- Beginning August 28, view your Health Plan Statement and Open Enrollment materials by logging in to your my|CalPERS account. If you do not have an account, you can create one by going to the **my|CalPERS** Log In page, and selecting **Register Now**.

Eligibility Reminders

All permanent employees eligible for CalPERS health plans and working 20/40 or greater may participate in the CalPERS Health Plan Open Enrollment.

Coverage of Spouses

If you are adding a spouse to your coverage, CalPERS requires proof of marriage. Please be sure to provide a certified state/county marriage certificate with your enrollment form.

No Dual Coverage

CalPERS members, spouses and dependent children can only be covered by one CalPERS medical plan.

Social Security Numbers

Existing federal regulations require CalPERS health plans to report the Social Security numbers for members and their dependents. The federal government uses the Social Security number for various purposes, such as verifying eligibility for subsidies and reimbursements. By providing Social Security numbers for your dependents, you can help CalPERS maximize the federal funding available to help offset program costs.

Dependent Eligibility Reminder

Children of CalPERS health benefit subscribers, whether previously on their parent's plan or not, are eligible for health coverage up to age 26. They are eligible even if they are married, do not live with their parent, or are not students. As a reminder, if adding a child, a certified copy of the birth certificate is required.

Domestic Partners

Under CalPERS health plans, domestic partners are covered contingent upon meeting eligibility and enrollment requirements. To determine domestic partner eligibility for the CalPERS health plans, please refer to your CalPERS Health Plan Guide or contact the Employee Benefits Services Unit.

Employees on a Leave of Absence

Employees who are on a leave of absence may change health plans and/or add dependents during the open enrollment period.

**Open Enrollment begins on Monday, September 11, 2017
and ends Friday, October 6, 2017**

Zip Codes and Health Plan Eligibility

Zip Codes are used to determine the regions for the plans in which you are eligible to enroll. Employees may choose either the Zip Code of the residential (CalPERS does not allow a PO Box to be used as a physical address) or work address to establish eligibility.

If the residential address is used, all enrolled dependents will have health services in the coverage area specified by residential zip code. If the work address is used, all enrolled dependents must receive all coverage services (except for emergency and urgent care) within the health plan's service area that includes the work address.

To find out which health plans are available in your area, use CalPERS online service available at www.calpers.ca.gov or contact CalPERS directly at (888) CalPERS (225-7377) or Contact Employee Benefits Services Unit at (925) 335-1746.

Important 2018 Plan Changes

New Plan – Western Health Advantage

- Western Health Advantage, a new plan partner for 2018, will provide coverage in the Counties of Colusa, El Dorado, Marin, Napa, Sacramento, Solano, Sonoma and Yolo.

Online Resources

Health Plan Zip Code Search

The health plan search by ZIP Code is an online tool that identifies which plans are available in the ZIP Code area. Enter the ZIP Code of the residential or work address, select the member tab, and then search to view the results.

Health Plan Chooser

The online Health Plan Chooser lets you weigh the benefits and costs for each plan, search for specific doctors, and view overall plan satisfaction and quality ratings. The Chooser is available on CalPERS On-Line at www.calpers.ca.gov.

Address Change

Please notify your department in a timely manner if you have an address change.

IMPORTANT

- ☑ Open Enrollment regarding other benefit programs such as Dental plans, Health Care Spending Account, Dependent Care Assistance Program, and the Premium Conversion Plan (PCP) information will be available shortly.

- ☑ The effective date for all benefit changes is January 1, 2018.

- ☑ All Open Enrollment changes require completing enrollment forms that must be obtained from the Employee Benefit Services Unit office or by accessing the forms available on the Employee Benefits website.

- ☑ We recommend that you do not wait until the last minute.

- ☑ The phone number for the Employee Benefits Services Unit is (925) 335-1746.

ACTIVE EMPLOYEES

Contra Costa County
Employee Benefits Services Unit

651 Pine Street, 5th Floor
Martinez, CA 94553

Phone: 925-335-1746
Fax: 925-335-1798

Office Hours: Monday—Friday
8:00 a.m.—5:00 p.m.

Open Enrollment Deadline

All enrollment forms must be received in the Employee Benefits Services Unit Office on or before 5:00 p.m. on Friday, October 6, 2017. Please remember to provide a certified state/county marriage certificate if adding a spouse and a certified copy of the birth certificate or court document if adding a dependent child.

