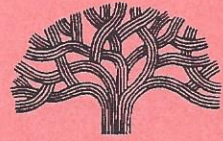# CITY OF OAKLAND

150 FRANK H. OGAWA PLAZA, 3RD FLOOR • OAKLAND, CALIFORNIA 94612-2021
Retirement Systems

(510) 238-3987
FAX (510) 238-7129
TDD (510) 839-6451

August 2013

Re: 2013 OPEN ENROLLMENT

Dear City of Oakland P & F, **FIRE** Retiree:

The annual medical plan open enrollment will be September 16 through October 11, 2013.

All open enrollment changes will be effective January 2014. **If you do not want to make any changes to your health plan, no action is needed;** your medical coverage will remain the same as it is today.

During open enrollment you can: change your CalPERS health plan, enroll in a CalPERS health plan if you do not currently have CalPERS coverage, discontinue your existing CalPERS coverage, and add or delete dependents from your coverage.

If you are currently enrolled in a health plan through the City of Oakland, you will soon receive a personalized "Health Plan Statement" from CalPERS. This statement provides health plan premium and benefit information for 2013 that CalPERS has on file for you and your dependents. **Please review it carefully and verify your information is still accurate.** Also on the CalPERS' website at www.calpers.ca.gov you will be able to: view in early September a video titled *Presenting the 2014 CalPERS Health Plans*, search by zip code to see what health plans are available in your area, and see the rates and details regarding the different plans. However for your convenience, enclosed are charts of all CalPERS medical programs with the respective rates for plans offered through the City of Oakland. The rate descriptions include:

- Basic (B) rates correspond to anyone who is not Medicare eligible,
- Supplement/Managed Medicare (SM) rates apply when all individuals under the plan are covered by Medicare
- Combination rates apply when at least one person is Medicare eligible (SM) and at least one other person is covered under the Basic (B) rates.

This year, the maximum amount that the City of Oakland will contribute to your medical coverage each month will be:

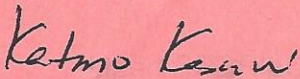**Single Party - $742.72   Two Party - $1,134.90   Three party or more - $1,264.14**

You pay the remainder of the monthly premium cost by payroll deduction.

The Employee Benefits Office will host an Open Enrollment Fair on September 19th from 9:30 AM – 11:30 AM at 150 Frank H. Ogawa Plaza, 2nd Floor, Oakland, CA 94612. Health plan representatives will be available to present information, distribute plan literature, and answer questions.

If you are interested in enrolling in a health plan or want to modify your current health plan, please contact your Benefits Representative, Carol Kolenda at ckolenda@oaklandnet.com or call her at 510-238-6480 so that she can send you the necessary document to make your requested change(s).

Once again, if you do not want to make any changes to your health plan, no action is needed on your part. Your coverage will remain the same and continue uninterrupted.

Sincerely,

Katano Kasaine

Katano Kasaine
Plan Administrator

Enclosures

Monthly Premiums for Contracting Agencies
Bay Area Region
Alameda, Amador, Contra Costa, Marin, Napa, Nevada, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Sutter, Yolo, Yuba

Effective Date: 1/1/2014 - 12/31/2014

Basic Monthly Rate (B)

PLAN	If you are ⇨	Employee Only	Party Code	Employee & 1 Dependent	Party Code	Employee & 2+ Dependents	Party Code
Anthem Select HMO		$657.33	1	$1,314.66	2	$1,709.06	3
Anthem Traditional HMO		728.41	1	1,456.82	2	1,893.87	3
Blue Shield Access+		836.59	1	1,673.18	2	2,175.13	3
Blue Shield NetValue		704.01	1	1,408.02	2	1,830.43	3
Kaiser (CA)		742.72	1	1,485.44	2	1,931.07	3
PERS Choice		690.77	1	1,381.54	2	1,796.00	3
PERS Select		661.52	1	1,323.04	2	1,719.95	3
PERSCare		720.04	1	1,440.08	2	1,872.10	3
PORAC		634.00	1	1,186.00	2	1,507.00	3
Unitedhealthcare		764.24	1	1,528.48	2	1,987.02	3

Supplement/Managed Medicare Monthly Rate (SM)

PLAN	If you are ⇨	Employee Only	Party Code	Employee & 1 Dependent	Party Code	Employee & 2+ Dependents	Party Code
Anthem Medicare Preferred		341.12	1	682.24	2	1,023.36	3
Blue Shield 65+		298.21	1	596.42	2	894.63	3
Blue Shield Med Supp		298.21	1	596.42	2	894.63	3
Kaiser (CA)		294.97	1	589.94	2	884.91	3
PERS Choice		307.23	1	614.46	2	921.69	3
PERS Select		307.23	1	614.46	2	921.69	3
PERSCare		327.36	1	654.72	2	982.08	3
PORAC		397.00	1	791.00	2	1,264.00	3
Unitedhealthcare		193.33	1	386.66	2	579.99	3

Combination Monthly Rate

PLAN	If you are ⇨	Employee in SM 1 Dependent in B	Party Code	Employee in SM 2+ Dependents in B	Party Code	Employee & 1 Dependent in SM 1+ Dependents in B	Party Code
Anthem Select & Medicare Preferred		$998.45	4	$1,392.85	5	$1,076.64	6
Anthem Traditional & Medicare Preferred		1,069.53	4	1,506.58	5	1,119.29	6
Blue Shield Access+ & 65 Plus		1,134.80	4	1,636.75	5	1,098.37	6
Blue Shield Access+ & Med Supp		1,134.80	4	1,636.75	5	1,098.37	6
Blue Shield NetValue & 65 Plus		1,002.22	4	1,424.63	5	1,018.83	6
Blue Shield NetValue & Med Supp		1,002.22	4	1,424.63	5	1,018.83	6
Kaiser (CA)		1,037.69	4	1,483.32	5	1,035.57	6
PERS Choice		998.00	4	1,412.46	5	1,028.92	6
PERS Select		968.75	4	1,365.66	5	1,011.37	6
PERSCare		1,047.40	4	1,479.42	5	1,086.74	6
PORAC		949.00	4	1,270.00	5	1,112.00	6
Unitedhealthcare		957.57	4	1,416.11	5	845.20	6

PLAN	If you are ⇨	Employee in B 1 Dependent in SM	Plan Code	Employee in B 2+ Dependents in SM	Plan Code	Employee & 1 Dependent in B 1+ Dependents in SM	Plan Code
Anthem Select & Medicare Preferred		$998.45	7	$1,339.57	8	$1,392.85	9
Anthem Traditional & Medicare Preferred		1,069.53	7	1,410.65	8	1,506.58	9
Blue Shield Access+ & 65 Plus		1,134.80	7	1,433.01	8	1,636.75	9
Blue Shield Access+ & Med Supp		1,134.80	7	1,433.01	8	1,636.75	9
Blue Shield NetValue & 65 Plus		1,002.22	7	1,300.43	8	1,424.63	9
Blue Shield NetValue & Med Supp		1,002.22	7	1,300.43	8	1,424.63	9
Kaiser (CA)		1,037.69	7	1,332.66	8	1,483.32	9
PERS Choice		998.00	7	1,305.23	8	1,412.46	9
PERS Select		968.75	7	1,275.98	8	1,365.66	9
PERSCare		1,047.40	7	1,374.76	8	1,479.42	9
PORAC		1,028.00	7	1,501.00	8	1,349.00	9
Unitedhealthcare		957.57	7	1,150.90	8	1,416.11	9