

City of Sacramento Retirees

2025 Open Enrollment Information

Open Enrollment is September 30 – October 25, 2024

Open Enrollment is Monday, September 30, 2024, through Friday, October 25, 2024.

If you are completing the [online](#) Open Enrollment form, you must complete it by 5:00 p.m. on Friday, October 25, 2024.

If mailing in the paper Open Enrollment form included in this packet, it must be postmarked by October 25, 2024. Mail the form to:

City of Sacramento
Benefit Services
915 I Street, Plaza Level
Sacramento, CA 95814

Any changes made during Open Enrollment will be effective January 1, 2025. The included rate sheet should be reviewed carefully to understand changes to premiums for 2025.

COMPLETE YOUR OPEN ENROLLMENT FORM ONLINE

Complete your Open Enrollment form online starting Monday, September 30, 2024, at www.cityofsacramento.gov/retireeOE. If you submit your form online, you do not have to mail the paper form to the City. Completing your form online will also allow you to save a copy of your completed form for your records. **Only submit one online form if you choose the online option.** If you do not use the online enrollment form option, your paper Open Enrollment form must be postmarked by October 25, 2024.

COMPLETE YOUR OPEN ENROLLMENT FORM TO CONFIRM YOUR 2025 ELECTIONS

All retirees/beneficiaries need to complete an Open Enrollment form to confirm their elections for 2025, even if you are not making any changes, or you are waiving any coverages.

OPEN ENROLLMENT ASSISTANCE

IN-PERSON PAPERWORK LAB, OCTOBER 9 FROM 9:00 A.M. – 1:00P.M. AT HISTORIC CITY HALL

Benefit Services will be available to assist retirees with their Open Enrollment paperwork at Historic City Hall (915 I Street) in Room 109 (first floor) on October 9, from 9:00 a.m. – 1:00p.m., and no appointment is necessary for this lab. If changing coverage, you will also be able to complete the carrier's enrollment forms at the same time.

Other ways to receive assistance:

- [Book](https://www.cityofsacramento.gov/HR/employee-retiree-benefits/retiree-benefits) an *online virtual* appointment <https://www.cityofsacramento.gov/HR/employee-retiree-benefits/retiree-benefits> and click on *Book a virtual appointment*.
- Contact Benefit Services at (916) 808-5665 or RetireeOE@cityofsacramento.org to request an in-

person appointment for assistance.

- If you call the Benefit Services phone line at (916) 808-5665 you will be prompted to leave a detailed message, and a team member will return your call. When leaving a message, be sure to state your first name, last name, call back number, and if you are a SCERS or CalPERS retiree.
- Visit the Retiree Benefits webpage at <https://www.cityofsacramento.gov/HR/employee-retiree-benefits/retiree-benefits> for detailed 2025 health benefits information or to schedule a virtual one-on-one session with a team member for assistance.
- Refer to the Retiree Open Enrollment [Frequently Asked Questions](#).

CHANGES FROM MEDICARE FOR BOTH MEDICARE ADVANTAGE PLANS

- Medicare now covers compression stockings for lymphedema under the durable medical equipment benefit.
- The 2025 maximum out-of-pocket cost for Medicare Part D covered prescriptions will be \$2,000 per enrollee, and the Medicare Part D prescription coverage gap phase (also known as the “donut hole”) has been eliminated. *The reduction in Medicare Part D prescription drug costs is the driving factor in the increase to the City’s 2025 Medicare advantage plan premiums. The City’s Medicare advantage plans include Medicare Part D.*

2025 UNITEDHEALTHCARE® (UHC) GROUP MEDICARE ADVANTAGE PPO CHANGES

- In 2025, the plan’s fitness program provider will be [SilverSneakers®](#) instead of Renew Active.
- Teladoc, a UHC contracted provider, will provide 24/7 access to telephonic visits for \$0 copay in lieu of Nurse Support.

2025 KAISER PERMANENTE SENIOR ADVANTAGE (KPSA) HMO CHANGES

- In 2025, the plan’s fitness program provider will be [One Pass](#) instead of Silver & Fit.
- The [Over-the-Counter Wellness Benefit](#) (Medline) has been added to the City’s plan for 2025. This benefit provides up to \$70/quarter to purchase over-the-counter medication and supplies from Kaiser’s catalog. The quarterly amount does not rollover to the next quarter if unused.

SPLIT PLAN ENROLLMENT

If enrolling/enrolled in a City medical plan and one enrollee is Medicare eligible and the other enrollee on your plan is not Medicare eligible, this is referred to as split plan enrollment. There are two options available for split plan enrollment:

1. Kaiser Senior Advantage \$20 copay plan with Kaiser HMO \$40 copay plan; or
2. UnitedHealthcare® Medicare Advantage PPO \$15 copay plan *and* either the Sutter Health Plus or Western Health Advantage plan.

If split plan enrollment applies to you and you have questions about completing your form, please contact Benefit Services directly via telephone at (916) 808-5665 for assistance.

PROOF DOCUMENTATION REQUIRED IF ADDING DEPENDENTS TO BENEFITS

If you are adding dependents to your medical, dental, and/or vision plan(s) in 2025, you are required to submit proof of dependent eligibility to Benefit Services by November 15, 2024. Examples of required proof include birth certificate, marriage certificate, or a legal document such as a court order. Proof should be sent via mail to: **City of Sacramento, Benefit Services, 915 I Street, Plaza Level, Sacramento, CA 95814.**

PAYMENT OF PREMIUM

Out-of-pocket costs for your January 2025 health premiums, if applicable, will be deducted from your monthly pension check paid at the end of January/beginning of February 2025. **Pension checks received in January 2025 pay for December 2024 benefits.** For CalPERS Retirees, out-of-pocket costs are deducted from your City retiree health contribution from lowest cost plan to highest cost plan. The deduction order is usually vision, dental, and then medical if enrolled in all three types of coverage.

MEDICARE ELIGIBILITY

Each retiree and dependent must enroll (and maintain enrollment) in **Medicare Parts A & B** when eligible for Medicare. Upon initial enrollment, you must submit a copy of your Medicare card to Benefit Services. Medicare Part B, and sometimes Part D depending on your retirement income, has a premium associated with it. If those premiums are not paid, Medicare will terminate your City Kaiser Senior Advantage or UnitedHealthcare® Group Medicare Advantage coverage, and you will be disenrolled from your City-sponsored medical plan.

If you are not eligible to enroll in Medicare Part A, you must provide a Benefit Verification Letter from Social Security or Medicare stating that you are not eligible for or enrolled in premium-free Medicare Part A.

CITY CONTRIBUTION

Effective January 1, 2025, the City's contributions toward retiree health insurance premiums for those qualified to receive the benefit are:

Retired from FIRE (Rep 05)		Retired before 1/1/2020	Hired on/before 12/31/2019 & Retired on/after 1/1/2020
20+ YRS / IDR*	100%	\$1,027.55	\$980.32
15 - < 20 YRS	75%	\$770.66	\$735.24
10 - < 15 YRS	50%	\$513.77	\$490.16
< 10 YEARS	0%	\$0.00	\$0.00

Retired from all other Rep Units		Retiree	Retiree +1 on medical
20+ YRS / IDR*	100%	\$300.00	\$365.00
15 - < 20 YRS	75%	\$225.00	\$273.75
10 - < 15 YRS	50%	\$150.00	\$182.50
< 10 YEARS	0%	\$0.00	\$0.00

* Employees hired prior to the cutoff date for the City's retiree health contribution, and who retire due to industrial disability retirement, are eligible for up to 100% of the City's retiree health contribution, in accordance with their applicable labor agreement.

CASH-IN-LIEU

If you purchase an **individual** medical plan, you might be eligible to receive Cash-In-Lieu (CIL). The City will not reimburse group medical premiums (such as coverage through a spouse or another employer) or Medicare Part A and B premiums. Only premiums for individual medical insurance are reimbursable.

If you plan to receive CIL in 2025 for your individual medical coverage, mark the Cash-In-Lieu box on your

form. Around mid-November, the City will mail CIL paperwork to you to complete if you marked CIL for 2025 on your form.

COMPLETING YOUR OPEN ENROLLMENT FORM FOR 2025

1. Complete the online Open Enrollment form at www.cityofsacramento.gov/retireeOE; or
2. Complete the enclosed paper enrollment form and mail to Benefit Services:
 - i. **City of Sacramento, Benefit Services, 915 I Street, Plaza Level, Sacramento, CA 95814**
3. Your paper enrollment form must be received by 5:00 p.m. or postmarked by Friday, October 25, 2024, for changes to be made for the 2025 plan year.
4. PLEASE NOTE: **Returning your Open Enrollment form may not complete the process.** Some plans **REQUIRE** the health carrier's enrollment form to also be completed to enroll in their medical plan. *Benefit Services will mail any required carrier forms to complete based on your 2025 open enrollment elections if you are not able to use the electronic carrier form available at <http://www.cityofsacramento.org/HR/Divisions/Benefits-Retirement/Retirement>.* **Any additional required forms, such as the health carrier's enrollment form, are due December 1, 2024.**

WHEN CAN I MAKE CHANGES TO MY BENEFITS OUTSIDE OF OPEN ENROLLMENT?

After the Open Enrollment period closes, changes to your benefits are only permitted if you, or a dependent, experience a Qualifying Life Event, such as becoming Medicare eligible, getting married or divorced, gaining a dependent, losing other coverage, or gaining coverage elsewhere. If you have a Qualifying Life Event, you must complete paperwork through Benefit Services within 30-calendar days (60-calendar days for birth/adoption) of the date of the event to make your desired change(s).

HEALTH EXCHANGE MARKETPLACE – CALIFORNIA OR OUT OF STATE

If you prefer an individual plan, Covered California offers non-Medicare coverage options for you and your family. For more information, visit www.coveredca.com or contact them by phone at 1-800-300-1506. For marketplace options outside of California, visit <https://www.healthcare.gov/> or call 1-800-318-2596. You can also purchase individual Medicare or non-Medicare medical plans, dental or vision insurance by going directly through a carrier. For free assistance finding an individual plan in California, either through the Health Exchange Marketplace or directly with a carrier, you can contact eHealth at 1-844-298-4334 or <https://www.ehealthinsurance.com/individual-family-health-insurance>. The City retiree health contribution cannot be used for a non-City dental or vision plan.

DURABLE POWER OF ATTORNEY

If you have a durable power of attorney in place regarding any decisions or communication related to your health benefits, please make sure the City receives a copy of the legal document for your file. A copy can be mailed to: **City of Sacramento, Benefit Services, 915 I Street, Plaza Level, Sacramento, CA, 95814.**

WHY CAN I ONLY MAIL FORMS OR COMPLETE THE ONLINE ENROLLMENT FORM?

Mailing the paper form or using the online enrollment form provides a level of security appropriate for the personal information contained in your forms.

I AM NOT ENROLLED ON ANY CITY HEALTH PLAN. WHY DID I RECEIVE THIS?

The City sends Open Enrollment materials to all benefit eligible retirees who have a mailing address on file and requests retirees complete the form and mail back to the City or use the online enrollment form option to submit your information. This helps the City to correctly maintain your benefits and contact information.

BENEFIT SERVICES CONTACT INFORMATION

Email your Open Enrollment questions to Benefit Services at RetireeOE@cityofsacramento.org.

Call Benefit Services at (916) 808-5665 and leave a detailed message. Be sure to speak slowly and clearly and state your first and last name, telephone number, and if you are a SCERS or CalPERS retiree. A team member will return your call *within two (2) business days*.

Visit our dedicated City retiree webpage at <https://www.cityofsacramento.gov/HR/employee-retiree-benefits/retiree-benefits> for:

- A copy of the materials included in this packet.
- The web link to the Online Retiree Open Enrollment form (available Sep 30).
- Scheduling a one-on-one appointment with a team member for assistance.
- Retiree Open Enrollment Frequently Asked Questions.
- Health coverage benefit summaries from the City's carriers.

Benefit Services is closed to walk-in service, and appointments are required for in-person service.

Need help with your Open Enrollment paperwork?

Come to our Open Enrollment Paperwork Lab at Historic City Hall on October 9, from 9:00 a.m. to 1:00 p.m. in Room 109 (first floor).

No appointment is required for the lab.

Historic City Hall: 915 I Street, Sacramento, CA 95814

Enter building from the steps that face I Street, and security will direct you to Room 109.

The following information is provided by the Sacramento Retired City Employees Association

Sacramento Retired City Employees Association (SRCEA)

SRCEA was formed for you to enjoy the camaraderie of fellow City of Sacramento retirees. Membership is open to anyone who retired from the City, anyone receiving a pension that is based on time worked for the City, and all surviving spouses who receive continuation allowances. If you're already a member, please encourage your friends and former co-workers to join.

With a variety of activities during the year, SRCEA is a great way to stay in touch and connect with your fellow retirees. SRCEA strives to keep retirees informed and connected in many ways including newsletters, Facebook, and our website. Because the location and agendas of our meetings do change regularly, email and our online sites will be the primary method to keep you informed of the latest news.

Become a member to ensure you are receiving timely information about your retirement payments, City health benefits, deferred compensation plans, and more.

Stay connected with your former coworkers through a number of activities, including:

- Lunches with guest speakers
- Holiday luncheon and scholarship presentation
- Newsletters
- Facebook page at www.facebook.com/SacramentoRetiredCityEmployees/
- SRCEA website at srcea1.wordpress.com/

Annual membership dues are a great value at a sliding scale of only \$1 to \$12 per year. Membership is free starting at age 85. The membership year is July 1 to June 30.

To join SRCEA, please fill out the membership form below and mail it to SRCEA, PO Box 191716, Sacramento, CA 95819-7716. Email SRCEA.email@gmail.com if you have any questions.

Name: _____

Mailing address: _____

Email address: _____ Phone #: _____

Department: _____ Job Title: _____

Years of Service: _____ Retired from: PERS SCERS

Month and year of retirement: _____

Dues amount enclosed: \$ _____

Dues and contributions to SRCEA are not deductible as charitable contributions for federal income tax purposes. Consult your tax adviser.

Make check payable to SRCEA and mail to:
PO Box 191716, Sacramento, CA 95819-7716

Monthly Pension

Under \$400.00
\$ 400.00 – \$ 799.99
\$ 800.00 – \$1,199.99
\$1,200.00 – \$1,599.99
\$1,600.00 – \$1,999.99
\$2,000.00 and above

Annual Dues

\$ 1.00
\$ 3.00
\$ 6.00
\$ 8.00
\$10.00
\$12.00