



# **Retiree Benefits Open Enrollment 2013**

**Medical Open Enrollment Period: September 10th to October 5th  
Dental and Vision Open Enrollment Period: October 1st to October 31st**

**Effective 1/1/2013 - 12/31/2013**

**POA/PMA/MSMA/FMA/HBFA**

**If you (and/or your dependent) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see pages 13-14 for details.**

## SUMMARY

The information in this brochure is a general outline of the benefits offered under the City of Huntington Beach's benefits program. Specific details and plan limitations are provided in the Evidence of Coverage (EOC), which is based on the official Plan Documents that may include policies, contracts and plan procedures.

The EOC and Plan Documents contain all the specific provisions of the plans. In the event that information in this brochure differs from the Plan Documents, the Plan Documents will prevail.

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## RETIREE BENEFITS PROGRAM 1/1/2013 THRU 12/31/2013

### **INTRODUCTION**

The City of Huntington Beach takes pride in offering a Benefit Program that provides flexibility for the diverse and changing needs of our employees and retirees. The City offers employees and retirees and their family members a full range of benefits including:

- Medical HMO Plans
- Medical PPO Plans
- Dental HMO Plan
- Dental PPO Plan
- Vision Plan

The Human Resources Department has taken many steps in providing easy access to health and benefit plan information. Please visit the City's internet site at [www.huntingtonbeachca.gov/retiree\\_benefits](http://www.huntingtonbeachca.gov/retiree_benefits).

If you have any questions, please do not hesitate to call our Employee Benefits Team:

Barbara Pratt, Personnel Assistant, (714) 375-8456

Jaymie Liu, Human Resources Analyst, (714) 536-5213 or

Brigitte Charles, Principal Human Resources Analyst, (714) 536-5917

Sincerely,

*Michele S. Warren*

*Director of Human Resources*

## WHAT YOU NEED TO KNOW

Human Resources would like to take this opportunity to give you important information about the benefits being offered by the City of Huntington Beach for the 2013 calendar year. The California Public Employees Retirement System (CalPERS) has mailed Open Enrollment packets that include a personalized Health Plan Statement, an Open Enrollment newsletter and information on how to request additional information. It is important that you use the following information to educate yourself about the open enrollment process, timeline and changes.

In addition, an Educational Form has been scheduled for Tuesday, October 9, 2012 in the City Council Chambers from 9:00 a.m. to noon. During this time, carrier representatives will provide an overview of the City plans. **Note: CalPERS health plans will not be represented.**

### ***What can I do at this year's Open Enrollment?***

City of Huntington Beach benefit-eligible retirees can:

- Enroll/make changes to Medical, Dental, and Vision Plans
- Add or delete dependents
- Switch to a different Medical or Dental plan
- **Note: To make changes to your medical plan through CalPERS, you must contact CalPERS directly. Please refer to your CalPERS Open Enrollment Packet or call them directly at (888)-CALPERS (225-7377). The deadline to make medical changes is Friday, October 5, 2012.**

### ***What do I have to do if I am NOT making changes?***

- Even if you are not making any changes, you need to indicate "no changes" on your Confirmation Statement for 2013 and verify the accuracy of personal data, especially social security numbers for dependents.

### ***How do I participate in Open Enrollment?***

- Submit all changes via a hard copy of your confirmation statement to Human Resources. Your benefit elections will be effective January 1, 2013. Dental and vision changes must be received by Human Resources no later than 5:00 p.m. on Wednesday, October 31, 2012.
- For any changes to CalPERS medical elections, you must submit them directly to CalPERS. **Note: Open enrollment for CalPERS is September 10, 2012 through October 5, 2012 ONLY.**

### ***What if I have questions or need assistance?***

- Call or e-mail:  
Barbara Pratt at (714) 375-8456, [bpratt@surfcity-hb.org](mailto:bpratt@surfcity-hb.org)  
Jaymie Liu at (714) 536-5213, [jaymie.liu@surfcity-hb.org](mailto:jaymie.liu@surfcity-hb.org)  
Brigitte Charles at (714) 536-5917, [bcharles@surfcity-hb.org](mailto:bcharles@surfcity-hb.org)

Note: Employee benefits staff are available for enrollment assistance.

(Continue on next page)

## ***WHAT YOU NEED TO KNOW (Cont'd)***

### ***What if I want to make changes throughout the year?***

- You can only make changes outside of Open Enrollment if you have a Qualifying Event.

To add dependents you have **31 days** from the Qualifying Event to submit an "Add Dependent" form to Human Resources. The Qualifying Event could be marriage, birth, adoption, a dependent becoming eligible, spouse losing coverage, etc.

- You are required to submit a "Delete Dependent" form to Human Resources within 30 days of a dependent becoming ineligible such as divorce, an overage dependent no longer eligible, etc. **Failure to do so can jeopardize your COBRA rights.**

## ***WHAT WILL HAPPEN ON JANUARY 1, 2013***

### ***What will be the same on January 1, 2013?***

- Benefit Carriers for all plans will remain the same.

### ***What will change on January 1, 2013?***

- Refer to the Open Enrollment Newsletter in your CalPERS Open Enrollment packet for additional information on CalPERS health plans.
- The Definition of Dependent will be extended up to age 26 regardless of financial dependence, residency, student or marital status for Dental DPPO, Dental DHMO and Vision.
- See enclosed rate sheet for 2013 premiums.

# MEDICAL PLAN FEATURES

	<b>HMO OPTIONS</b> <b>SCHEDULE OF BENEFITS</b>	
	<b>PERS BLUE SHIELD HMO &amp; NET VALUE HMO*</b>	<b>PERS KAISER HMO</b>
<b>PLAN BENEFITS</b>		
<b>OFFICE VISITS</b>	\$15 Copay	\$15 Copay
<b>PRESCRIPTION DRUG</b> (must use a participating pharmacy)	(not to exceed 30-day supply) \$5 Generic \$20 Brand \$50 Non-Formulary (\$40 if waiver approved)	(not to exceed 30-day supply) \$5 Generic \$20 Brand
<b>PRESCRIPTION DRUG - MAIL ORDER**</b>	(not to exceed 90-day supply)** \$10 Generic /\$40 Brand \$100 Non-Formulary (\$70 if waiver approved)	(up to 30-day supply) \$5 Generic/\$20 Brand (31-100 day supply) \$10 Generic/\$40 Brand
<b>EMERGENCY SERVICES</b>	\$50 Copay (waived if admitted as an inpatient or for observation as an outpatient)	\$50 Copay (waived if admitted as an inpatient or for observation as an outpatient)
<b>DEDUCTIBLE</b>	None	None
<b>MAXIMUM OUT-OF POCKET</b> Individual Family	\$1,500 \$3,000	\$1,500 \$3,000
<b>LIFETIME MAXIMUM</b>	Unlimited	Unlimited
<b>ROUTINE PHYSICAL EXAMS</b>	No Charge	No Charge
<b>CHIROPRACTIC</b>	Not Covered (alternative care discounts 25% or more)	Not Covered (discounts available up to 25% off)
<b>VISION EXAM</b>	No Charge (may be limited to one visit for age 18 and over, no limit for under age 18)	No Charge
<b>HOSPITAL SERVICES</b> Inpatient Outpatient	No Charge No Charge (exceptions may apply)	No Charge \$15/Visit
<b>OUTPATIENT LAB &amp; X-RAY</b>	No Charge	No Charge
<b>SUBSTANCE ABUSE PROGRAM</b> Inpatient Outpatient	No Charge \$15 Copay	No Charge \$15 Copay
<b>MENTAL HEALTH</b> Inpatient Outpatient	See EOC	See EOC

\*The Blue Shield NetValue plan benefits mirror the Blue Shield HMO plan; however, NetValue offers Blue Shield's "high performance network", only available in certain counties.

\*\*For Blue Shield PrimeMail information, visit [www.MyPrimeMail.com](http://www.MyPrimeMail.com).

The information in this summary is not intended to take the place of, or change the official Plan Documents or Evidence of Coverage. In the event that the information in this brochure differs from the Plan Document, the Plan Document shall prevail.

# MEDICAL PLAN FEATURES

	PERS CHOICE & SELECT* LOW OPTION PPO		PERS CARE* HIGH OPTION PPO	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>PLAN BENEFITS</b>				
<b>OFFICE VISITS</b>	\$20 Copay	40%	\$20 Copay	40%
<b>PRESCRIPTION DRUG</b> Retail Pharmacy  Retail Pharmacy - Maintenance Drugs after 2 <sup>nd</sup> Fill	(not to exceed 30-day supply) \$5 Generic \$20 Brand \$50 Non-Formulary (\$40 if waiver approved)  (not to exceed 30-day supply) \$10 Generic \$40 Brand \$100 Non-Formulary (\$70 if waiver approved)		(not to exceed 34-day supply) \$5 Generic \$20 Brand \$50 Non-Formulary (\$40 if waiver approved)  (not to exceed 34-day supply) \$10 Generic \$40 Brand \$100 Non-Formulary (\$70 if waiver approved)	
<b>PRESCRIPTION DRUG - MAIL ORDER</b> (90-Day Supply)	\$10 Generic \$40 Brand \$100 Non-Formulary (\$70 if waiver approved)		\$10 Generic \$40 Brand \$100 Non-Formulary (\$70 if waiver approved)	
<b>EMERGENCY SERVICES</b>	\$50 + 20% (\$50 deductible waived if admitted as an inpatient or for observation as an outpatient)		\$50 + 10% (\$50 deductible waived if admitted as an inpatient or for observation as an outpatient)	
<b>DEDUCTIBLE</b> Individual Family	\$500 \$1,000		\$500 \$1,000	
<b>MAXIMUM OUT-OF-POCKET</b> Individual Family	\$3,000 \$6,000	N/A	\$2,000 \$4,000	N/A
<b>LIFETIME MAXIMUM</b>	Unlimited		Unlimited	
<b>DURABLE MEDICAL EQUIPMENT</b>	20%	40%	10%	40%
	Pre-certification required for equipment priced at \$1,000 or more		Pre-certification required for equipment priced at \$1,000 or more	
<b>CHIROPRACTIC/ACUPUNCTURE</b>	20%	40%	10%	40%
	(15 visits per year)		(20 visits per year)	
<b>INPATIENT HOSPITAL SERVICES</b>	20% <sup>1</sup>	40%	10%	40%
			(\$250 deductible)	
<b>OUTPATIENT LAB &amp; X-RAY</b>	20%	40%	10%	40%
<b>SUBSTANCE ABUSE PROGRAM</b> Inpatient Outpatient	20%	40%	10%	40%
<b>MENTAL HEALTH</b> Inpatient Outpatient	See EOC		See EOC	

1. Inpatient Hospital Services under PERS Select Plan can be 20-30% (in-network) depending on the hospital.

\*PERS Select utilizes the Anthem Blue Cross Select PPO Network, which is a subset of the Anthem Blue Cross Prudent Buyer PPO Network. Approximately 50% of the Anthem Prudent Buyer PPO Network of physicians participate in the Select PPO Network. By obtaining physician services through the Select PPO Network, you will receive the highest level of reimbursement. PERS Choice and PERSCare utilize the Anthem Blue Cross Prudent Buyer PPO Network, which is a more comprehensive network. By obtaining physician services through Anthem Prudent Buyer PPO Network, you will receive the highest level of reimbursement.

# MEDICAL PLAN FEATURES

	<b>PORAC</b> <b>ANTHEM BLUE CROSS PPO</b>	
	<b>PPO</b> <b>IN-NETWORK</b>	<b>NON-PPO</b> <b>OUT-OF-NETWORK</b>
<b>PLAN BENEFITS</b>		
<b>OFFICE VISITS</b>	\$20 Copay (deductible does not apply)	10% (varies)
<b>PRESCRIPTION DRUG</b> (30-day supply)	\$10 Generic \$25 Brand \$45 Non-Formulary / Compound	\$10 Generic \$25 Brand \$45 Non-Formulary (Compound Not Covered)
<b>PRESCRIPTION DRUG - MAIL ORDER</b> (90-day supply)	\$20 Generic \$40 Brand \$75 Non-Formulary	N/A
<b>EMERGENCY SERVICES</b>	10%	10%
<b>DEDUCTIBLE</b> Individual Family	\$300 \$900	\$600 \$1,800
<b>MAXIMUM OUT-OF-POCKET</b> Individual Family (combined PPO and Non-PPO)	\$3,000 \$6,000	\$3,000 \$6,000
<b>LIFETIME MAXIMUM</b>	Unlimited	
<b>DURABLE MEDICAL EQUIPMENT</b>	20%	20% (varies)
<b>CHIROPRACTIC</b>	20 Visits	\$35 / Visit
	See EOC	
<b>ACUPUNCTURE</b>	\$20 (10% for all other services)	10% (varies)
<b>HOSPITAL SERVICES</b>	10%	10% (varies)
<b>OUTPATIENT LAB &amp; X-RAY</b>	10%	10% (varies)
<b>SUBSTANCE ABUSE PROGRAM</b> Inpatient Outpatient	10%	10% (varies)
<b>MENTAL HEALTH</b> Inpatient Outpatient	See EOC	See EOC

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## DENTAL PLAN FEATURES

	DELTA DENTAL DENTAL PPO		DELTA DENTAL DENTAL HMO**	
	IN-NETWORK	OUT-OF-NETWORK		IN-NETWORK ONLY
	PPO DENTISTS	NON-PPO DELTA DENTISTS	NON-DELTA DENTISTS*	
PLAN BENEFITS				
<b>ANNUAL MAXIMUM</b>	\$2,000 max. benefit		Unlimited	
<b>DEDUCTIBLE</b> Individual Family	\$25 per person / \$75 per family		None	
<b>PREVENTIVE</b> Exams X-Rays Cleanings Fluoride Treatment Space Maintainers	85% of PPO dentist's allowed fee (no deductible applies for these services)	85% of Delta dentist's allowed fee	No Charge	
<b>BASIC SERVICES</b> Basic Restorative Endodontics Periodontics Sealants Simple Extractions	85% of PPO dentist's allowed fee	85% of Delta dentist's allowed fee	No Charge	
<b>MAJOR SERVICES</b> Inlays, Onlays, Crowns  Prosthodontics  Implants	85% of PPO dentist's allowed fee  60% of PPO dentist's allowed fee  60% of PPO dentist's allowed fee	85% of Delta dentist's allowed fee  60% of Delta dentist's allowed fee  60% of Delta dentist's allowed fee	No Charge  No Charge  Not Applicable	
<b>ORTHODONTIA</b>	60% of PPO dentist's allowed fee (subject to \$3000 lifetime max per person)	60% of Delta dentist's allowed fee (subject to \$3000 lifetime max per person)	\$500 copay + startup for normal 24 month treatment	

\*Members will be responsible for the difference if non-Delta dentists charge more than Delta's allowed fees.

\*\* Consult the full benefit description for a complete listing of basic covered services, costs for treatment upgrades, and any limitations and exclusions.

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## VISION PLAN FEATURES

	VISION SERVICE PLAN (VSP) VISION	
	IN-NETWORK	OUT-OF-NETWORK
PLAN BENEFITS		
<b>COPAY</b>	\$15	
<b>FREQUENCY</b> Examination Frame Lenses Contact Lenses (in lieu of lenses)	Every 12 months Every 12 months Every 12 months Every 12 months	
<b>EXAM</b> ( <i>Dilation when necessary</i> )	Covered in full*	\$50 Allowance
<b>STANDARD LENSES</b> Single Vision Bifocal Trifocal	Covered in full*	\$50 Allowance \$75 Allowance \$100 Allowance
<b>FRAMES</b>	\$120 Allowance	\$70 Allowance
<b>LASER VISION CORRECTION (US LASER NETWORK)</b>	Discounts at participating facilities	N/A
<b>CONTACT LENSES:</b> Elective Medically Necessary	\$120 Allowance Covered in full	\$105 Allowance \$210 Allowance

\*Vision exam is covered once every 12 months at the \$15 copay. If a member requires lenses and has already paid the \$15 exam copay, then an additional \$15 is not required.

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## REQUIRED FEDERAL NOTICES

### THE CHILDREN'S HEALTH INSURANCE PROGRAM REAUTHORIZATION ACT (CHIPRA) OF 2009

If you or your children are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, your State may have a premium assistance program that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for these programs, but also have access to health insurance through their employer. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or **[www.insurekidsnow.gov](http://www.insurekidsnow.gov)** to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must permit you to enroll in your employer plan if you are not already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, you can contact the Department of Labor electronically at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or by calling toll-free 1-866-444-EBSA (3272).

**If you live in one of the following States, you may be eligible for assistance in paying your employer health plan premiums. The following list of States is current as of July 31, 2012. You should contact your State for further information on eligibility -**

<b>ALABAMA – Medicaid</b>	<b>COLORADO – Medicaid</b>
Website: <a href="http://www.medicaid.alabama.gov">http://www.medicaid.alabama.gov</a> Phone: 1-855-692-5447	Medicaid Website: <a href="http://www.colorado.gov/">http://www.colorado.gov/</a> Medicaid Phone (In state): 1-800-866-3513 Medicaid Phone (Out of state): 1-800-221-3943
<b>ALASKA – Medicaid</b>	
Website: <a href="http://health.hss.state.ak.us/dpa/programs/medicaid/">http://health.hss.state.ak.us/dpa/programs/medicaid/</a> Phone (Outside of Anchorage): 1-888-318-8890 Phone (Anchorage): 907-269-6529	
<b>ARIZONA – CHIP</b>	<b>FLORIDA – Medicaid</b>
Website: <a href="http://www.azahcccs.gov/applicants">http://www.azahcccs.gov/applicants</a> Phone (Outside of Maricopa County): 1-877-764-5437 Phone (Maricopa County): 602-417-5437	Website: <a href="https://www.flmedicaidprecovery.com/">https://www.flmedicaidprecovery.com/</a> Phone: 1-877-357-3268
	<b>GEORGIA – Medicaid</b>
	Website: <a href="http://dch.georgia.gov/">http://dch.georgia.gov/</a> Click on Programs, then Medicaid Phone: 1-800-869-1150

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**REQUIRED FEDERAL NOTICES (Cont'd)**

**THE CHILDREN'S HEALTH INSURANCE PROGRAM**

<b>IDAHO – Medicaid and CHIP</b>	<b>MONTANA – Medicaid</b>
Medicaid Website: <a href="http://www.accesstohealthinsurance.idaho.gov">www.accesstohealthinsurance.idaho.gov</a> Medicaid Phone: 1-800-926-2588 CHIP Website: <a href="http://www.medicaid.idaho.gov">www.medicaid.idaho.gov</a> CHIP Phone: 1-800-926-2588	Website: <a href="http://medicaidprovider.hhs.mt.gov/clientpages/clientindex.shtml">http://medicaidprovider.hhs.mt.gov/clientpages/clientindex.shtml</a> Phone: 1-800-694-3084
<b>INDIANA – Medicaid</b>	<b>NEBRASKA – Medicaid</b>
Website: <a href="http://www.in.gov/fssa">http://www.in.gov/fssa</a> Phone: 1-800-889-9948	Website: <a href="http://dhhs.ne.gov/medicaid/Pages/med_kidsconx.aspx">http://dhhs.ne.gov/medicaid/Pages/med_kidsconx.aspx</a> Phone: 1-877-255-3092
<b>IOWA – Medicaid</b>	<b>NEVADA – Medicaid</b>
Website: <a href="http://www.dhs.state.ia.us/hipp/">www.dhs.state.ia.us/hipp/</a> Phone: 1-888-346-9562	Medicaid Website: <a href="http://dwss.nv.gov">http://dwss.nv.gov</a> Medicaid Phone: 1-800-992-0900
<b>KANSAS – Medicaid</b>	
Website: <a href="http://www.kdheks.gov/hcf/">http://www.kdheks.gov/hcf/</a> Phone: 1-800-792-4884	
<b>KENTUCKY – Medicaid</b>	<b>NEW HAMPSHIRE – Medicaid</b>
Website: <a href="http://chfs.ky.gov/dms/default.htm">http://chfs.ky.gov/dms/default.htm</a> Phone: 1-800-635-2570	Website: <a href="http://www.dhhs.nh.gov/ombp/index.htm">www.dhhs.nh.gov/ombp/index.htm</a> Phone: 603-271-5218
<b>LOUISIANA – Medicaid</b>	<b>NEW JERSEY – Medicaid and CHIP</b>
Website: <a href="http://www.lahipp.dhh.louisiana.gov">http://www.lahipp.dhh.louisiana.gov</a> Phone: 1-888-695-2447	Medicaid Website: <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a> Medicaid Phone: 1-800-356-1561 CHIP Website: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a> CHIP Phone: 1-800-701-0710
<b>MAINE – Medicaid</b>	
Website: <a href="http://www.maine.gov/dhhs/OIAS/public-assistance/index.html">http://www.maine.gov/dhhs/OIAS/public-assistance/index.html</a> Phone: 1-800-572-3839	
<b>MASSACHUSETTS – Medicaid and CHIP</b>	<b>NEW YORK – Medicaid</b>
Website: <a href="http://www.mass.gov/MassHealth">http://www.mass.gov/MassHealth</a> Phone: 1-800-462-1120	Website: <a href="http://www.nyhealth.gov/health_care/medicaid/">http://www.nyhealth.gov/health_care/medicaid/</a> Phone: 1-800-541-2831
<b>MINNESOTA – Medicaid</b>	<b>NORTH CAROLINA – Medicaid and CHIP</b>
Website: <a href="http://www.dhs.state.mn.us/">http://www.dhs.state.mn.us/</a> Click on Health Care, then Medical Assistance Phone: 1-800-657-3629	Website: <a href="http://www.ncdhhs.gov/dma">http://www.ncdhhs.gov/dma</a> Phone: 919-855-4100

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**REQUIRED FEDERAL NOTICES (Cont'd)**

**THE CHILDREN'S HEALTH INSURANCE PROGRAM**

<b>MISSOURI – Medicaid</b>	<b>NORTH DAKOTA – Medicaid</b>
Website: <a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a> Phone: 573-751-2005	Website: <a href="http://www.nd.gov/dhs/services/medicalserv/mcicaid/">http://www.nd.gov/dhs/services/medicalserv/mcicaid/</a> Phone: 1-800-755-2604
<b>OKLAHOMA – Medicaid and CHIP</b>	<b>UTAH – Medicaid and CHIP</b>
Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a> Phone: 1-888-365-3742	Website: <a href="http://health.utah.gov/upp">http://health.utah.gov/upp</a> Phone: 1-866-435-7414
<b>OREGON – Medicaid and CHIP</b>	<b>VERMONT– Medicaid</b>
Website: <a href="http://www.oregonhealthykids.gov">http://www.oregonhealthykids.gov</a> <a href="http://www.hijossaludablesoregon.gov">http://www.hijossaludablesoregon.gov</a> Phone: 1-877-314-5678	Website: <a href="http://www.greenmountaincare.org/">http://www.greenmountaincare.org/</a> Phone: 1-800-250-8427
<b>PENNSYLVANIA – Medicaid</b>	<b>VIRGINIA – Medicaid and CHIP</b>
Website: <a href="http://www.dpw.state.pa.us/hipp">http://www.dpw.state.pa.us/hipp</a> Phone: 1-800-692-7462	Medicaid Website: <a href="http://www.dmas.virginia.gov/rcp-HIPP.htm">http://www.dmas.virginia.gov/rcp-HIPP.htm</a> Medicaid Phone: 1-800-432-5924 CHIP Website: <a href="http://www.famis.org/">http://www.famis.org/</a> CHIP Phone: 1-866-873-2647
<b>RHODE ISLAND – Medicaid</b>	<b>WASHINGTON – Medicaid</b>
Website: <a href="http://www.ohhs.ri.gov">www.ohhs.ri.gov</a> Phone: 401-462-5300	Website: <a href="http://hrsa.dshs.wa.gov/premiumpymt/Apply.shtm">http://hrsa.dshs.wa.gov/premiumpymt/Apply.shtm</a> Phone: 1-800-562-3022 ext. 15473
<b>SOUTH CAROLINA – Medicaid</b>	<b>WEST VIRGINIA – Medicaid</b>
Website: <a href="http://www.scdhhs.gov">http://www.scdhhs.gov</a> Phone: 1-888-549-0820	Website: <a href="http://www.dhhr.wv.gov/bms/">www.dhhr.wv.gov/bms/</a> Phone: 1-877-598-5820, HMS Third Party Liability
<b>SOUTH DAKOTA - Medicaid</b>	<b>WISCONSIN – Medicaid</b>
Website: <a href="http://dss.sd.gov">http://dss.sd.gov</a> Phone: 1-888-828-0059	Website: <a href="http://www.badgercareplus.org/pubs/p-10095.htm">http://www.badgercareplus.org/pubs/p-10095.htm</a> Phone: 1-800-362-3002
<b>TEXAS – Medicaid</b>	<b>WYOMING – Medicaid</b>
Website: <a href="https://www.gethipptexas.com/">https://www.gethipptexas.com/</a> Phone: 1-800-440-0493	Website: <a href="http://health.wyo.gov/healthcarefin/equalitycare">http://health.wyo.gov/healthcarefin/equalitycare</a> Phone: 307-777-7531

To see if any more States have added a premium assistance program since July 31, 2012, or for more information on special enrollment rights, you can contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/ebsa](http://www.dol.gov/ebsa)  
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Ext. 61565

**HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT (HIPAA)**

Your medical benefit plan may impose a preexisting condition exclusion upon enrollees age 19 and older. That means that if you are age 19 or older and have a medical condition before coming to our Plan, you might have to wait a certain period of time before the Plan will provide coverage for that condition. This exclusion applies only to conditions for which medical advice, diagnosis, care, or treatment was recommended or received within the 6 month period. Generally, this 6 month period ends the day before your coverage becomes effective. However, if you were in a waiting period for coverage, the 6 month period ends on the day before the waiting period begins. The preexisting condition exclusion does not apply to pregnancy.

This exclusion may last up to 12 months from your first day of coverage or, if you were in a waiting period, from the first day of your waiting period. However, you can reduce the length of this exclusion period by the number of days of your prior "creditable coverage." Most prior health coverage is creditable coverage and can be used to reduce the preexisting condition exclusion if you have not experienced a break in coverage of at least 63 days.

To reduce the exclusion period by your creditable coverage, you should provide the new carrier with a copy of any certificates of creditable coverage (HIPAA Certificates) you have. If you do not have a Certificate, but you do have prior health coverage, you can obtain one from your prior plan or issuer.

**Notice of Availability of HIPAA Privacy Notice**

The Federal Health Insurance Portability and Accountability Act of 1996 ("HIPAA") requires that we periodically remind you of your right to receive a copy of the HIPAA Privacy Notice. You can request a copy of the Privacy Notice by contacting Human Resources.

**THE WOMEN'S HEALTH AND CANCER RIGHTS ACT**

The Women's Health and Cancer Rights Act (WHCRA) requires employer groups to notify participants and beneficiaries of the group health plan, of their rights to mastectomy benefits under the plan. Participants and beneficiaries have rights to coverage to be provided in a manner determined in consultation with the attending Physician for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits are subject to the same deductible and co-payments applicable to other medical and surgical benefits provided under this plan. You can contact your health plan's Member Services for more information.

### **Important Notice from City of Huntington Beach About Your Prescription Drug Coverage and Medicare**

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the City of Huntington Beach and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered and at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The City of Huntington Beach has determined that the prescription drug coverage offered by the plan is, on average for all plan participants, expected to pay out as much as what standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

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#### **When Can You Join A Medicare Drug Plan?**

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15<sup>th</sup> through November 7<sup>th</sup>. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

#### **What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?**

If you decide to join a Medicare drug plan and drop your current City of Huntington Beach prescription drug coverage, be aware that you and your dependents will not be able to get this coverage back.

*Please contact Medicare for more information about what happens to your coverage if you enroll in a Medicare prescription drug plan.*

#### **When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?**

You should also know that if you drop or lose your current coverage with City of Huntington Beach and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

**(Continue on next page)**

## MEDICARE PART D (Cont'd)

### For More Information About Your Options Under Medicare Prescription Drug Coverage...

Contact the office listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through City of Huntington Beach changes. You also may request a copy of this notice at any time.

### For More Information About This Notice Or Your Current Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

<b>Date:</b>	January 1, 2013
<b>Name of Entity:</b>	City of Huntington Beach
<b>Contact:</b>	Human Resources
<b>Address:</b>	2000 Main Street, Huntington Beach, CA 92648
<b>Phone Number:</b>	(714) 375-8456

### *Where can I get Additional Information on the CalPERS Medical Options?*

Visit the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov). There is a special section on Open Enrollment with links to useful information and publications including plan descriptions and comparisons.

### *Prevention is the Best Medicine*

- All retirees and family members should be receiving the preventive services recommended for their age and gender.
- Everyone with chronic conditions (hypertension, asthma, diabetes, etc.) needs to follow all recommended care prescribed by your physician.

### *My Dental Bills are Painful!*

Dental bills can add up very quickly. If you are having dental work that will cost you more than \$200 ask the dentist to get pre-authorization prior to the service. The insurance company will notify you if the procedure will be covered, how much *they* will pay, and how much *you* will be responsible to pay.

### *I Need HELP with My Insurance*

Contact the customer service group for the appropriate carrier in the "Retiree Benefits Contact Information" Section or visit the City's internet site at [www.huntingtonbeachca.gov/retiree\\_benefits](http://www.huntingtonbeachca.gov/retiree_benefits).

## RETIREE BENEFITS CONTACT INFORMATION

### Human Resources - Employee Benefits

- Phone: (714) 375-8456, (714) 536-5213 or (714) 536-5917
- Fax: (714) 374-1743
- Email: [bpratt@surfcity-hb.org](mailto:bpratt@surfcity-hb.org)  
[jaymie.liu@surfcity-hb.org](mailto:jaymie.liu@surfcity-hb.org)  
[bcharles@surfcity-hb.org](mailto:bcharles@surfcity-hb.org)

### Dental

- [www.deltadentalins.com](http://www.deltadentalins.com)
- Delta Dental/DPO (Group #4729)  
(888) 335-8227
- Delta Care USA (Group #1575)  
(800) 422-4234

### Vision

- [www.vsp.com](http://www.vsp.com)
- (Group # 00105162)  
(800) 877-7195

### CalPERS Medical

- [www.calpers.ca.gov](http://www.calpers.ca.gov)  
(888) 225-7377 or (888) CAL-PERS
- CalPERS Blue Shield HMO (Group #PH0001)  
(800) 334-5847
- CalPERS Blue Shield Net Value (Group #PH0010)  
(800) 334-5847
- CalPERS Kaiser HMO (Group #105705-00)  
(800) 464-4000
- CalPERS Blue Cross PORAC (Group #13079)  
(800) 288-6928
- CalPERS Blue Cross - PERS Choice (Group #CB050A)  
(877) 737-7776
- CalPERS Blue Cross - PERS Care (Group #KB050A)  
(877) 737-7776
- CalPERS Blue Cross - PERS Select (Group #SB050A)  
(877) 737-7776

### CalPERS Retirement

- [www.calpers.ca.gov](http://www.calpers.ca.gov)
- (Group #0097)  
(888) 225-7377 or (888) CAL-PERS

Due to privacy issues and concerns, we strongly recommend contacting your insurance provider directly with regard to claims, replacement/lost cards, or coverage questions.

Retiree Benefits Brochure designed and developed by



in conjunction with the City of Huntington Beach, September 2012