



2019 Health Insurance Plans For Retired SDCERA Members



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Who can enroll?

Retired Members, surviving spouses/partners, and eligible dependents

When can I enroll?

Annually during Open Enrollment, or within 30 days of an eligible event such as retirement

Do I need to re-enroll every year?

No, your current SDCERA-sponsored plan election(s) will renew automatically if you take no action during Open Enrollment

2019 Health Insurance Plans for Retired Members

If you are enrolled in an SDCERA-sponsored health plan, your current plan election(s) will automatically renew for the 2019 calendar year, unless you request a change.

Eligibility

SDCERA sponsors group medical and dental insurance plans for retired Members and their eligible dependents. In addition, if you are the surviving spouse/partner or dependent of a deceased SDCERA Member and you receive a monthly SDCERA retirement benefit, the plans are also available to you. Eligible dependents include a spouse or registered domestic partner and children under age 26.

Premium(s) and applicable fees for all SDCERA-sponsored health plans, including coverage for your dependent(s), will be deducted from your monthly retirement benefit. If your monthly benefit does not cover the cost of the plan(s) you select, the SDCERA Retiree Health Program Service Center will contact you to set up automatic debit from your checking or savings account.

Plans provide coverage in both California and out-of-state service areas, but service areas vary by plan. Please contact the plan to verify that you live within its service area before enrolling. Premiums and types of medical plans vary based on Medicare eligibility. Dental plans are available to Members regardless of age and Medicare eligibility. SDCERA does not offer plans that provide coverage to Members living outside of the United States.

Enrollment in a plan

You may enroll or make changes to your current SDCERA-sponsored plan selection during Open Enrollment from November 1 through November 20, 2018. Enrollment or changes outside of the annual Open Enrollment period are limited to qualifying life events (see Page 2). **If you wish to continue your current election(s), you do not need to do anything during Open Enrollment; your current plan election(s) will renew automatically.** If you change your plan, or enroll for the first time, allow 30 days from the effective date for the carrier to recognize your coverage. Plan ahead for any necessary prescriptions or care you may require.

Enrollment or changes outside of the annual Open Enrollment period are limited. You can cancel coverage for yourself or your dependents at any time. You may be eligible to enroll or make changes within 30 days if you have a qualifying life event noted below:

- retire
- become eligible for Medicare (or your dependent becomes eligible)
- add a dependent due to marriage, domestic partner registration, birth, adoption or placement for adoption
- move outside your plan's service area
- lose eligibility for coverage, such as conclusion of COBRA or Cal-COBRA
- lose eligibility for other coverage (or if the employer stops contributing toward your or your dependents' other coverage), or
- lose eligibility (not due to termination for cause) for Medicaid, Medi-Cal, Children's Health Insurance Program (CHIP), Healthy Families Program, or Access for Infants and Mothers Program (you must request enrollment within 60 days)

If you are (or your dependent is) eligible for Medicare and the other is not, you can enroll in separate plans (Medicare and non-Medicare) with the same carrier.

If you are (or your dependent is) turning 65 in 2019 and will become eligible for Medicare, the SDCERA Health Plans Service Center will send correspondence to your mailing address approximately 90 days prior to your 65th birthday outlining necessary steps to enroll in Medicare and providing information about SDCERA-sponsored Medicare plans. In the meantime, you may enroll in a non-Medicare plan through SDCERA.

To enroll in medical and/or dental plans, please visit www.sdcera.org, click on Retiree Health Program and then "Enrollment", and follow the steps outlined to obtain a copy of the *SDCERA Health Insurance Plans Enrollment* form. This form is used to process your request, which includes enabling premium deductions to cover the cost of plan premiums and using your address for health zone coverage verification purposes. Please note, enrollment in some of the SDCERA-sponsored Medicare plans requires a separate carrier-specific form. More information is available on the Retiree Health Program page. You may submit your form requesting enrollment in an SDCERA-sponsored plan online or by mailing or faxing your completed form to the SDCERA Health Plans Service Center.

Medical plan coverage details and premiums begin on Page 4 of this booklet. Dental coverage details and premiums are on page 9. The premiums shown for medical and dental plans are per person, per month and do not include an administrative fee of \$5.16.

Tier I and Tier II Members: Health Insurance Allowance

The Health Insurance Allowance (HIA) helps offset the cost of premiums for medical, dental and prescription plans. In addition to the allowance, \$93.50 may be reimbursed to offset the cost of Medicare Part B. You are eligible for HIA if you are a retired Tier I or Tier II Member who has at least 10 years of SDCERA service credit or is receiving a disability retirement. Monthly allowance amounts range from \$200 to \$400. The HIA is not a vested SDCERA benefit and is not guaranteed. The allowance may be reduced or discontinued at any time.

To use your HIA towards the cost of a medical, dental and/or prescription plan not sponsored by SDCERA, complete the *Health Insurance Allowance Request* form. You must enroll in the program each year to be reimbursed.

2019 Monthly Premiums

Non-Medicare Plans

| Plan | Monthly Premium Per Person |
|-------------------------|----------------------------|
| Health Net HMO | \$1,682.65 |
| Kaiser Permanente HMO | \$859.07 |
| UHC Signature Value HMO | \$3,034.42 |

Medicare Plans

| Plan | Monthly Premium Per Person |
|------------------------------------|----------------------------|
| Health Net HMO | \$630.00 |
| Health Net Seniority Plus | \$286.48 |
| Kaiser Permanente Senior Advantage | \$274.10 |
| UHC Group Medicare Advantage | \$276.61 |
| UHC Senior Supplement | \$519.43 |

Dental Plans

| Plan | Monthly Premium Per Person |
|--------------------------|----------------------------|
| CIGNA Dental Care (DHMO) | \$17.84 |
| Delta Dental PPO | \$45.73 |

Non-Medicare plans

Generally for those under age 65

These plans are only available in the state of California.

| Health Net HMO | |
|---|---|
| 1.800.522.0088 Group 57358-A www.healthnet.com | |
| IMPORTANT NOTES | |
| SDCERA-sponsored medical plans do not have overall annual or lifetime limits. Service area varies by plan. Please confirm you live within a plan's service area before enrolling. Refer to each plan's coverage documents for exact terms and conditions of coverage. If there is a discrepancy between this summary chart and the plan documents, the plan documents will govern. | |
| HMO plan | |
| You are required to use the primary care physician you select from a list of providers. | |
| Monthly premium per person | |
| \$1,682.65 | |
| Annual deductible | Any applicable deductible must be met before coverage shown is effective. |
| Ambulance | Requires preauthorization. |
| Anesthesia | Covered in full |
| Chiropractic visit | Not covered |
| Durable medical equipment | Covered in full |
| Emergency care | Includes accidental injury and acute illness; the copayment shown is when visiting an emergency room and is waived if you are admitted. |
| Fitness club membership | Discounts available |
| Hearing care and hearing aids | Preventive screening covered in full; all other \$20 per exam. No coverage for hearing aids. |
| Home health care | Covered in full up to 30 days; \$10 copayment starts on the 31st day after the 1st visit. |
| Hospice care | Covered in full |
| Hospital room and board | Coverage is for a semi-private room. |
| Laboratory fees | Covered in full |
| Physician care (doctor visits) unrelated to hospitalization | The copayments shown are for office visits unrelated to hospitalization. |
| Physician care (doctor visits) due to hospitalization | Coverage shown is for visits due to hospitalization. |
| Prescription medications from a mail order sponsored by the carrier | The copayments in all cases are for the number of days shown. |
| Prescription medications from a pharmacy | Unless noted, non-formulary prescriptions are covered by the same copayments when deemed medically necessary. |
| Psychiatric care (inpatient) | An asterisk (*) indicates the plan will cover this care in full for diagnoses covered under the Mental Health Parity Act. |
| Psychiatric care (outpatient) | \$20 per visit, unlimited visits |
| Rehabilitation therapy | Physical, speech, occupational, pulmonary, and cardiac |
| Skilled nursing facility | Covered in full up to 100 days |
| Surgery (inpatient) | Covered in full |
| Surgery (outpatient) | Covered in full |
| Urgent care | An asterisk (*) indicates non-emergency. |
| Vision care and eyewear | \$20 per exam; No coverage for eyewear. |
| X-rays | Covered in full |

| Kaiser Permanente HMO | UHC Signature Value HMO |
|---|---|
| 1.800.464.4000 Group 104302 www.kp.org | 1.800.624.8822 Group 004501 www.myuhc.com |
| HMO plan | HMO plan |
| You are required to use Kaiser Permanente physicians and facilities. A higher premium will apply if you enroll in this plan when eligible for Medicare. | |
| You are required to use the primary care physician you select from a list of providers. | |
| \$859.07 | \$3,034.42 |
| None | None |
| Covered in full | Covered in full |
| Covered in full | Covered in full |
| \$10 per visit, up to 20 visits | \$15 per visit, up to 20 visits. |
| Covered in full | Covered in full |
| \$25 | \$50 |
| Discounts available. Visit www.choosehealthy.com | Discounts available |
| Preventive screening covered in full; All other \$20 per exam. No coverage for hearing aids. | \$20 per exam; Hearing aids are covered in full up to \$5,000 every 36 months. |
| Covered in full up to 100 days | Covered in full up to 100 visits per year |
| Covered in full | Covered in full |
| Covered in full | Covered in full |
| Covered in full | Covered in full |
| \$20 per office visit | \$20 per office visit |
| Covered in full | Covered in full |
| \$15 generic, \$30 brand name. Up to a 100-day supply. | \$30 generic, \$60 brand name. 90-day supply. |
| \$15 generic, \$30 brand name. Up to a 100-day supply. Specialty drugs up to 30 days. | \$15 generic, \$30 brand name. 30-day supply. |
| *Covered in full Unlimited visits | *Covered in full No limit on days |
| \$20 per visit, unlimited visits | \$20 per visit, unlimited visits |
| \$0 inpatient, | \$20 copay |
| Covered in full up to 100 days | Covered in full up to 100 consecutive calendar days from first treatment |
| Covered in full | Covered in full |
| \$20 copayment | Covered in full |
| \$20* | \$50 |
| No charge for routine eye exams with a plan optometrist. \$20/exam. | \$20 per exam; No coverage for eyewear. |
| Covered in full | Covered in full |

Medicare information for SDCERA-sponsored plans

SDCERA-sponsored Medicare plans

Although you may be enrolled in Medicare Part A and Part B, you may still have medical expenses not covered by Medicare; therefore, enrolling in an additional insurance plan such as an SDCERA-sponsored medical plan may help pay for expenses that Medicare does not cover.

As long as you are covered by an SDCERA-sponsored medical plan, you will have the option of joining a Medicare drug plan in the future—without a penalty. SDCERA-sponsored medical plans meet the Centers for Medicare and Medicaid Services (CMS) creditable coverage guidelines. The Notice of Creditable Coverage on Page 10 of this booklet provides you with the documentation you need to prove that you have had creditable coverage through an SDCERA-sponsored plan. This notice protects you from penalty charges and allows you to join a Medicare drug plan in the future (if you so decide).

SDCERA offers three types of Medicare health plans for Members covered by Medicare Part A and Part B. SDCERA-sponsored plans include comprehensive medical coverage as well as the Medicare prescription drug coverage; therefore, if you enroll in an SDCERA-sponsored plan, your drug coverage will be provided through the SDCERA-sponsored plan you select. **If you enroll in a separate Medicare prescription plan (Part D), you and your dependents will be disenrolled from the SDCERA-sponsored plan.**

Medicare Supplement plans allow you to keep your Medicare benefits and use any physician or facility that accepts Medicare.

Medicare HMO plans coordinate their coverage with Medicare. You may also use your Medicare card to obtain services outside

your health plan.

Medicare Advantage plans require your Medicare Part A and Part B to be assigned to a health plan.

Refer to the Medicare Information page on the Retiree Health Program page of www.sdcera.org for more information about the types of Medicare health plans.

If you are eligible for Medicare, but your dependent is not (or if you are not eligible for Medicare and your dependent is), and you both want to enroll in SDCERA-sponsored plans, you may enroll in separate plans with the same carrier.

You must submit a copy of both sides of your signed Medicare identification card to confirm your eligibility for enrollment in an SDCERA-sponsored Medicare plan. If you have submitted a copy in the past, you do not need to submit another copy. If you are (or your dependent is) newly enrolled in Medicare Part A and Part B, please submit a copy of the signed card to the SDCERA Health Plans Service Center when you receive it.

If you are (or your dependent is) covered by Medicare Part A only or Medicare Part B only, different premiums may apply. If this situation affects you, contact the SDCERA Retiree Health Program Service Center at 1.866.751.0256 to confirm your monthly premium.

For information about the Medicare program, enrollment deadline or to contact Medicare, visit www.medicare.gov or call 1.800.633.4227.

Medicare plans

Generally for those over age 65

| | | Health Net HMO | Health Net Seniority Plus |
|---|--|---|--|
| | | 1.800.522.0088 Group 57358-B www.healthnet.com | 1.800.275.4737 Group 57358-S www.healthnet.com |
| IMPORTANT NOTES | | Medicare HMO plan | Medicare Advantage plan |
| SDCERA-sponsored medical plans do not have overall annual or lifetime limits. Service area varies by plan. Please confirm you live within a plan's service area before enrolling. Refer to each plan's coverage documents for exact terms and conditions of coverage. If there is a discrepancy between this summary chart and the plan documents, the plan documents will govern. | | Benefits coordinated with Medicare (primary); may use Medicare outside of network. You must use a primary care physician from the providers list for HMO to cover services. | Medicare benefit must be assigned to the plan. You are required to use the Health Net physician you select from a list of providers. |
| Monthly premium per person | | \$630.00 | \$286.48 |
| Annual deductible | Applicable deductible must be met before coverage shown is effective. | None | None |
| Ambulance | Requires preauthorization. | Covered in full | Covered in full |
| Anesthesia | | Covered in full | Covered in full |
| Chiropractic visit | If covered, services generally include initial examinations; additional visits for treatment; x-ray and laboratory fees when prescribed. Preauthorization may be required. | Not covered | \$5 per visit up to 20 visits through American Specialty Health Network |
| Durable medical equipment | | Covered in full | Covered in full |
| Emergency care | Includes accidental injury and acute illness; the copayment shown is when visiting an emergency room and is waived if you are admitted. | \$35 | \$20 |
| Fitness club membership | | Discounts available Visit www.choosehealthy.com | Silver & Fit |
| Hearing care and hearing aids | | Preventive screening covered in full; all other \$20 per exam. No coverage for hearing aids. | \$20 per exam, 2 standard hearing aids every 36 months covered in full |
| Home health care | Requires a physician's prescription. | Covered in full up to 30 days; \$10 copayment starts on the 31st day after the 1st visit. | Covered in full |
| Hospice care | | Covered in full | Covered per Medicare guidelines |
| Hospital room and board | Coverage is for a semi-private room. | Covered in full | Covered in full |
| Laboratory fees | | Covered in full | Covered in full |
| Physician care (doctor visits) unrelated to hospitalization | Copayments shown are for office visits unrelated to hospitalization. | \$20 per office visit | \$20 per office visit |
| Physician care (doctor visits) due to hospitalization | Coverage shown is for visits due to hospitalization. | Covered in full | Covered in full |
| Prescription medications from a mail order sponsored by the carrier | Copayments are for the number of days shown. Copays may vary when the Medicare Part D Catastrophic Coverage stage is reached. | \$30 generic, \$60 brand name, \$100 non-formulary. 90-day supply. Administered by SilverScript. | \$30 generic, \$60 brand name, \$90 non-formulary. 90-day supply. |
| Prescription medications from a pharmacy before reaching Medicare Part D Catastrophic Coverage Stage | Unless noted, non-formulary prescriptions are covered by the same copayments when deemed medically necessary. | \$15 generic, \$30 brand name, \$50 non-formulary. 30-day supply. Administered by SilverScript. | \$15 generic, \$30 brand name, \$45 non-formulary. 30-day supply. |
| Psychiatric care (inpatient) | An asterisk (*) indicates the plan will cover this care in full for diagnoses covered under the Mental Health Parity Act. | *Covered in full | Covered in full |
| Psychiatric care (outpatient) | | \$20 per visit | \$20 per visit |
| Rehabilitation therapy | Physical, speech, occupational, pulmonary, and cardiac | Covered in full | No copay for Medicare-covered services |
| Skilled nursing facility | | Covered in full up to 100 days | Covered in full up to 100 days |
| Surgery (inpatient) | | Covered in full | Covered in full |
| Surgery (outpatient) | | Covered in full | Covered in full |
| Urgent care | An asterisk (*) indicates non-emergency. | \$35 | \$20 |
| Vision care and eyewear | | \$20 per exam. No coverage for eyewear. | \$20 per exam. \$100 paid for eyewear every 2 years. |
| X-rays | | Covered in full | Covered in full |

| Kaiser Permanente Senior Advantage | UHC Group Medicare Advantage | UHC Senior Supplement |
|--|---|---|
| 1.800.464.4000 Group 104302-00 www.kp.org | Customer service—1.800.457.8506 Prospective Member—1.877.714.0178 Group CA: 004497; AZ: 060499; NV: 667201 www.uhcretiree.com | Customer service—1.800.851.3802 Prospective Member—1.800.698.0822 Group 05408 www.uhcretiree.com |
| Medicare Advantage plan | Medicare Advantage plan | Medicare Supplement plan |
| Medicare benefit must be assigned to the plan, or a higher premium and traditional Kaiser HMO benefits apply. You are required to use Kaiser Permanente physicians and facilities. | This plan provides coverage in California, Arizona and Nevada. Medicare benefit must be assigned to the plan. You are required to use the primary care physician you select from a list of providers. | This plan is available nationwide. You may use any physician or facility that accepts Medicare. |
| \$274.10 | \$276.61 | \$519.43 |
| None | None | None |
| Covered in full | Covered in full | Covered in full. No preauthorization required. |
| Covered in full | Covered in full | Covered in full |
| \$10 per visit, up to 20 visits | \$5 per visit, up to 20 visits | Spinal manipulation covered; \$0 per visit. Other services generally not covered. |
| Covered in full | Covered in full | Covered in full |
| \$20 | \$20 | Covered in full in the U.S.; \$250 deductible outside of the U.S., 20% thereafter. |
| Discounts available at www.choosehealthy.com | Silver Sneakers Fitness membership | Silver Sneakers Fitness membership |
| \$10 per exam No coverage for hearing aids. | \$0 per exam; hearing aids covered up to \$500 every 36 months. | Exams covered; \$0 per visit for Medicare covered exams. Hearing aids not covered. |
| Covered in full. Refer to evidence of coverage from the plan. | Covered in full | Covered in full |
| Covered in full | Covered per Medicare guidelines | Covered in full |
| Covered in full | Covered in full | Covered in full |
| \$10 per office visit | \$20 per office visit | Covered in full |
| Covered in full | Covered in full | Covered in full |
| \$10 generic, \$20 brand name Up to a 100-day supply. | \$20 generic, \$60 brand name, \$60 non-preferred brand formulary. 90-day supply. | \$20 generic, \$70 brand name; \$100 non-preferred brand formulary. 90-day supply. |
| \$10 generic, \$20 brand name Up to a 100-day supply. | \$10 generic, \$30 brand name, \$30 non-preferred brand formulary. 30-day supply. | \$10 generic, \$35 brand name; \$50 non-preferred brand formulary. 30-day supply. |
| *Covered in full Unlimited visits | Covered per Medicare guidelines up to 190 days per lifetime | Covered in full up to 150 days |
| \$10 per visit, unlimited visits | \$20 per visit | Covered in full |
| \$0 inpatient; \$10 per visit outpatient | \$0 copay | Covered in full |
| Covered in full up to 100 days | Covered in full up to 100 days | Covered in full up to 100 days |
| Covered in full | Covered in full | Covered in full |
| \$10 per procedure | Covered in full | Covered in full |
| \$10* | \$10 copay (in- and out-of-network) | Covered in full |
| \$10 per exam. \$150 allowance for eyewear every 2 years. | \$20 per exam. \$75 per eyewear every 2 years. | \$0 per Medicare-covered exam. Medicare-covered eyewear is reimbursed. Non-Medicare is not covered. |
| Covered in full | Covered in full | Covered in full |

SDCERA-sponsored dental plans

When deciding which dental plan will provide the best coverage for you, consider the differences between a dental health maintenance organization (DHMO) plan and a dental preferred provider organization (PPO) plan.

DHMO plans contract with their own network of dentists and all care is coordinated by the dental office you select. You may change your dental office at any time. If you receive care (other than emergency services) that is not coordinated by your dental office, you are required to pay the full cost for the services you receive. The cost of your out-of-pocket expense in a DHMO dental plan is based on a schedule of patient charges. There are no charges for many diagnostic and preventive services, and most other types of service require you to pay a copayment.

Dental PPO plans give you the flexibility to have all covered services provided by the dentist of your choice; however, you pay less if you select a dentist within the network the plan has contracted with to provide services, because network dentists charge patients pre-negotiated discount rates for services. If you choose to see an out-of-network dentist, the reimbursement amount is based on the network's regional schedule of benefits for a geographic area. If your dentist charges more than a network dentist's allowed fee, you are responsible for paying the difference.

To enroll in a dental plan listed below and establish payment deductions to cover the cost of plan premiums, complete and submit the SDCERA *Health Insurance Plans Enrollment* form on the Retiree Health Program page of www.sdccera.org.

Dental plans

for retired Members and dependents

| | CIGNA Dental Care (DHMO) | Delta Dental PPO | |
|--|--|---|---|
| Refer to each plan's coverage documents for exact terms and conditions of coverage. If there is a discrepancy between this summary chart and the plan documents, the plan documents will govern. | 1.800.244.6224 Group number 3217340 www.cigna.com This plan is available in 39 of 50 states. States without coverage: AK, HI, ME, MT, ND, NE, NM, RI, SD, VT and WY. | 1.800.765.6003 Group number 02472-00001 www.deltadentalins.com This plan provides coverage nationwide. | |
| Annual deductible Any applicable deductible must be met before coverage shown is effective unless noted. | None | IN-NETWORK \$50 per person | OUT-OF-NETWORK* \$50 per person |
| Annual maximum benefit | No maximum | \$1,500 per person | \$1,000 per person |
| Basic and restorative services Fillings, sealants, simple extractions | Copayments vary by service; refer to the schedule of patient charges available from the plan. | 80% of PPO contracted fee after deductible has been met | 80% of PPO contracted fee after deductible has been met |
| Diagnostic and preventive services Emergency treatment for pain, oral exams, prophylaxis, space maintainers, x-rays | 100% for most services | 100% of PPO contracted fee with no deductible | 100% of PPO contracted fee with no deductible |
| Other basic and major services Bridges, crowns, dentures, endodontics, implants, oral surgery, periodontal treatment | Copayments vary by service; refer to the schedule of patient charges available from the plan. <i>Implants are not covered under the DHMO plan; however, implant crowns are covered.</i> | 50% of PPO contracted fee after deductible has been met | 50% of PPO contracted fee after deductible has been met |
| Orthodontia For adults and eligible dependent children | Copayments vary by service; refer to the schedule of patient charges available from the plan. | 50% of PPO contracted fee; \$1,000 lifetime maximum, per person for orthodontia services. | 50% of PPO contracted fee; \$1,000 lifetime maximum, per person for orthodontia services. |

*If you go out-of-network, visit a Delta Dental Premier dentist for lower costs.

Important notice about your prescription drug coverage and Medicare

The prescription drug coverage you have under your SDCERA-sponsored medical plan for retired Members is expected to pay out, on average, at least as much as the standard Medicare prescription drug coverage will pay.

If you decide to join a Medicare drug plan, your current SDCERA-sponsored medical and prescription drug coverage will end for you and all covered dependents. If you decide to join a Medicare drug plan and drop your current SDCERA-sponsored coverage, be aware that you and your dependents will be unable to get this coverage back until the next Open Enrollment period.

Members enrolled in an SDCERA-sponsored prescription drug plan receive notice of creditable coverage annually. You may receive this notice at other times in the future, such as before the next period during which you may enroll in Medicare prescription drug coverage, if SDCERA-sponsored plan coverage changes, or upon your request.

The Consolidated Omnibus Budget Reconciliation Act (COBRA) provides retired Members, non-Member payees, and their dependents who lose SDCERA-sponsored coverage the right to continue medical and dental coverage for limited periods of time due to certain COBRA-qualifying events.

Electing COBRA coverage

If you are eligible to elect COBRA continuation coverage due to a qualifying event, you have 60 days (from the date of the COBRA election notice or the date you lose coverage, whichever is later) to elect COBRA continuation coverage.

COBRA Qualifying events

COBRA defines a qualifying event as the loss of health plan coverage that is attributable to death of the Member, divorce, legal separation, annulment or dependent(s) ineligibility (for instance, your dependent(s) no longer satisfies the requirements for coverage, such as attainment of age 26).

Each individual who is affected by the qualifying event may independently elect continuation coverage. This means that if you and your dependents are entitled to elect continuation coverage, you each may decide separately whether to do so. The covered Member or the spouse/registered domestic partner is allowed to elect on behalf of any dependent children or on behalf of all qualified beneficiaries; COBRA coverage is limited to a maximum of 36 months and the following terms and conditions apply:

- COBRA premiums are calculated based on current monthly medical or dental plan rates plus a two percent administrative fee.
- You may only continue the coverage that was in effect on the date of the qualifying event.
- Coverage is extended only to those individuals covered at the time of the qualifying event.

COBRA participants are subject to the same plan coverage levels and administrative rules (e.g., adding dependents and changing or canceling coverage) that apply to non-COBRA participants.

COBRA is provided subject to your eligibility for coverage under the law and the plan. SDCERA reserves the right to terminate your continuation coverage retroactively if you are later determined to be ineligible.

Federal law places responsibility upon the Member or the Member's eligible dependent(s) to notify within 60 calendar days of death, divorce, legal separation, annulment or dependent's ineligibility. If you or your eligible dependent(s) do not notify the SDCERA Health Plans Service Center of the qualifying event within the required time frame, you and your dependents will be ineligible for COBRA. Other forms of notice will not bind the plan.

You will be ineligible for COBRA coverage if you do not notify the SDCERA Health Plans Service Center within 60 days of a qualifying event.

SDCERA Retiree Health Program administration credit and fees

SDCERA Retiree Health Program administration fees

The administrative expenses of the health benefit program are paid by each plan participant. The health benefit program expenses are divided equally among all participants, resulting in a monthly fee per person for each plan in which they enroll (applicable to both medical and dental plans). This fee is applicable to SDCERA-sponsored plans and the Health Insurance Allowance program. The monthly administrative fee is \$5.16 for the 2019 plan year.

Patient Centered Outcomes Research Institute (PCORI)

Federal law requires SDCERA to pay the Patient Centered Outcomes Research Institute (PCORI) fee for each health plan participant. This fee, paid to the Internal Revenue Service (IRS), is intended to fund a federal research institute that publishes guidelines for improving public health. Tier I and Tier II members receiving the Health Insurance Allowance or Medicare Part B Reimbursement funds in 2018 will be charged this fee. The federal government determines the current-year PCORI fee in October. Once the fee is determined, SDCERA will deduct the fee from your retirement benefit.

CHIP/Medicaid Notice

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

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, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you may not be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a state listed below on pages 15-18, 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, contact your state Medicaid or CHIP office or dial **1.877.KIDS NOW** or www.insurekidsnow.gov. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't 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, contact the Department of Labor at www.askebsa.dol.gov or call **1.866.444.EBSA (3272)**.

Medicaid Contact List by State

ALABAMA – Medicaid

Website: <http://myalhipp.com/>

Phone: 1-855-692-5447

ALASKA – Medicaid

Website: <http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx>

Phone (Outside of Anchorage): 1-800-780-9972 / Phone (Anchorage): 907-465-2680

COLORADO – Medicaid

Medicaid Website: <http://www.colorado.gov/hcpf>

Medicaid Customer Contact Center: 1-800-221-3943

FLORIDA – Medicaid

Website: <http://flmedicaidtprecovery.com/hipp/>

Phone: 1-877-357-3268

GEORGIA – Medicaid

Website: <http://dch.georgia.gov/medicaid> - Click on Health Insurance Premium Payment

(HIPP) Phone: 404-656-4507

INDIANA – Medicaid

Healthy Indiana Plan for low-income adults 19-64 Website: <http://www.hip.in.gov>

Phone: 1-877-438-4479

All other Medicaid Website: <http://www.indianamedicaid.com>

Phone 1-800-403-0864

IOWA – Medicaid

Website: <http://www.dhs.state.ia.us/hipp/>

Phone: 1-888-346-9562

KANSAS – Medicaid

Website: <http://www.kdheks.gov/hcf/>

Phone: 1-785-296-3512

KENTUCKY – Medicaid

Website: <http://chfs.ky.gov/dms/default.htm>

Phone: 1-800-635-2570

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| <p>LOUISIANA – Medicaid Website: http://dhh.louisiana.gov/index.cfm/subhome/1/n/331 Phone: 1-888-342-6207</p> |
| <p>MAINE – Medicaid Website: http://www.maine.gov/dhhs/ofi/publicassistance/index.html Phone: 1-800-442-6003 TTY: Maine relay 711</p> |
| <p>NEW JERSEY – Medicaid and CHIP Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710</p> |
| <p>NEW YORK – Medicaid Website: http://www.nyhealth.gov/health_care/medicaid/ Phone: 1-800-541-2831</p> |
| <p>NORTH CAROLINA – Medicaid Website: http://www.ncdhhs.gov/dma Phone: 919-855-4100</p> |
| <p>MASSACHUSETTS – Medicaid and CHIP Website: http://www.mass.gov/MassHealth Phone: 1-800-462-1120</p> |
| <p>MINNESOTA – Medicaid Website: http://mn.gov/dhs/ma/ Phone: 1-800-657-3739</p> |
| <p>MISSOURI – Medicaid Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005</p> |
| <p>MONTANA – Medicaid Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084</p> |
| <p>NEBRASKA – Medicaid Website: http://dhhs.ne.gov/Children_Family_Services/AccessNebraska/Pages/accessnebraska_index.aspx Phone: 1-855-632-7633</p> |

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| <p>NEVADA – Medicaid Medicaid Website: http://dwss.nv.gov/ Medicaid Phone: 1-800-992-0900</p> |
| <p>NEW HAMPSHIRE – Medicaid Website: http://www.dhhs.nh.gov/oii/documents/hippapp.pdf Phone: 603-271-5218</p> |
| <p>NORTH DAKOTA – Medicaid Website: http://www.nd.gov/dhs/services/medicalserv/medicaid/ Phone: 1-844-854-4825</p> |
| <p>OKLAHOMA – Medicaid and CHIP Website: http://www.insureoklahoma.org Phone: 1-888-365-3742</p> |
| <p>OREGON – Medicaid Website: http://www.oregonhealthykids.gov http://www.hijosaludablesoregon.gov Phone: 1-800-699-9075</p> |
| <p>PENNSYLVANIA – Medicaid Website: http://www.dhs.pa.gov/hipp Phone: 1-800-692-7462</p> |
| <p>RHODE ISLAND – Medicaid Website: http://www.eohhs.ri.gov/ Phone: 401-462-5300</p> |
| <p>SOUTH CAROLINA – Medicaid Website: http://www.scdhhs.gov Phone: 1-888-549-0820</p> |
| <p>SOUTH DAKOTA - Medicaid Website: http://dss.sd.gov Phone: 1-888-828-0059</p> |
| <p>TEXAS – Medicaid Website: http://gethipptexas.com/ Phone: 1-800-440-0493</p> |
| <p>UTAH – Medicaid and CHIP Website: Medicaid: http://health.utah.gov/medicaid CHIP: http://health.utah.gov/chip Phone: 1-877-543-7669</p> |

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| <p>VERMONT – Medicaid Website: http://www.greenmountaincare.org/ Phone: 1-800-250-8427</p> |
| <p>VIRGINIA – Medicaid and CHIP Medicaid Website: http://www.coverva.org/programs_premium_assistance.cfm Medicaid Phone: 1-855-242-8282 CHIP Website: http://www.coverva.org/programs_premium_assistance.cfm CHIP Phone: 1-855-242-8282</p> |
| <p>WASHINGTON – Medicaid Website: http://www.hca.wa.gov/medicaid/premiumpymt/pages/index.aspx Phone: 1-800-562-3022 ext. 15473</p> |
| <p>WEST VIRGINIA – Medicaid Website: http://www.dhhr.wv.gov/bms/Medicaid%20Expansion/Pages/default.aspx Phone: 1-877-598-5820, HMS Third Party Liability</p> |
| <p>WISCONSIN – Medicaid and CHIP Website: https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf Phone: 1-800-362-3002</p> |
| <p>WYOMING – Medicaid Website: https://wyequalitycare.acs-inc.com/ Phone: 1-855-294-2127</p> |

Physician Designation Notice

The SDCERA HMO retiree medical plans generally require the designation of a primary care provider. You have the right to designate any primary care provider who participates in the health plan’s network and who is available to accept you or your family members. Until you make this designation, your HMO plan designates one for you. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact:

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| Health Net Non-Medicare HMO | 1.800.522.0088 |
| Health Net Medicare HMO | 1.800.275.4737 |
| UHC Non-Medicare HMO | 1.800.624.8822 |
| UHC Medicare HMO | 1.800.457.8506 |

For children, you may designate a pediatrician as the primary care provider. You do not need prior authorization from Health Net or UHC or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in the health plan’s network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact your medical plan provider.

To see if any other states have added a premium assistance program since January 31, 2016, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
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
1.877.267.2323, Menu Option 4, Ext. 61565

SDCERA-sponsored health insurance plans

Access to SDCERA-sponsored health insurance plans is not a vested right or guaranteed benefit. The County Employees Retirement Law of 1937 and the California Public Employees' Pension Reform Act of 2013 do not require SDCERA to provide any post-retirement health insurance plans. The Board of Retirement annually determines whether to continue the health insurance plans.

Woman's Health and Cancer Rights Act of 1998

Your (or your dependent's) health plan will not restrict benefits if you (or your dependent) received benefits for a mastectomy and elected breast reconstruction in connection with a mastectomy. Benefits will not be restricted provided the breast reconstruction is performed in a manner determined in consultation with your (or your dependent's) physician and may include: (1) reconstruction of the breast on which the mastectomy was performed, (2) surgery and reconstruction of the other breast to produce a symmetrical appearance and (3) prostheses and treatment of physical complications for all stages of mastectomy, including lymphedemas. Benefits for breast reconstruction may be subject to appropriate annual deductibles and coinsurance provisions that are consistent with those established for other benefits under the plan.

Medical and dental plan descriptions contained in this booklet

This booklet provides only a summary of the medical and dental plans offered to retired Members and their eligible dependents. Please refer to each plan's evidence of coverage documents for exact terms and conditions of coverage. If there is a discrepancy between this summary and the plan documents, the plan documents will govern in all cases.



SDCERA Retiree Health Program Service Center
PO Box 14464
Des Moines, IA 50306-3464
1.866.751.0256, Monday - Friday 5:30 a.m. to 6:00 p.m. Pacific Time

www.sdcera.org