



ALAMEDA COUNTY EMPLOYEES'
RETIREMENT ASSOCIATION

475 14th Street, Suite 1000
Oakland, CA | 94612

Dear ACERA Member,

This is your annual opportunity to review your healthcare options provided by ACERA. In this packet, you'll find the ACERA 2018 Retiree Enrollment Guide containing information about the ACERA-sponsored healthcare plans. Review the new monthly healthcare premiums for the next year starting on **page 5**. The Monthly Medical Allowance will remain at the current levels for the 2018 plan year.

Timeline to Make Changes

Annual benefit enrollment decisions can only be made during the Open Enrollment period outlined on the back of this letter unless you experience a qualifying event. For qualifying events, you must notify ACERA in writing within 30 days of the event. To find out more about qualifying events, visit www.acera.org/when-to-enroll.

How to Get Started

Check out the back of this letter for a quick start guide. Detailed instructions on how to make changes are contained in the enclosed Enrollment Guide. We hope you find this packet of information useful as well as a resource throughout 2018.

Sincerely,

A handwritten signature in black ink that reads 'Dave Nelsen'.

Dave Nelsen

Chief Executive Officer

October 2017

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Quick Start Guide

Who DOES need to take action?

ACERA members who want to make changes to their medical, dental, and/or vision plan(s)

Who MAY WANT to take action?

- Newly Medicare-eligible members with 10+ years ACERA service credit: you will probably want to enroll in the Medicare Part B Reimbursement Plan for help with your Medicare costs—see **page 25**.
- Medicare-eligible members in a OneExchange plan who want to review whether their drug plan is still the best option based on changes in cost and their current needs—see **page 7**
- Non-Medicare-eligible UnitedHealthcare PPO participants outside of California or in rural areas of California. You may want to explore availability of a lower cost plan through OneExchange—see **page 11**.

Who DOES NOT need to take action?

Members who don't want to make changes to their medical, dental, and/or vision plan(s)

Open Enrollment Periods and Plan Years

ACERA Healthcare Plans	Open Enrollment Period	Plan Year
Kaiser Permanente HMO California (non-Medicare)	November 1, 2017 - November 30, 2017	February 1, 2018 - January 31, 2019
Kaiser Permanente Senior Advantage California (Medicare)		
UnitedHealthcare HMO and PPO (non-Medicare)		
Delta Dental		
Vision Service Plan (VSP)		
OneExchange Non-Medicare Plans	November 1, 2017 - December 15, 2017	January 1, 2018 - December 31, 2018
OneExchange Medicare Plans	October 15, 2017 - December 7, 2017	