

2020 Retiree Enrollment Guide

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?

- UnitedHealthcare SignatureValue HMO members: the recently added SignatureValue Advantage network, which is a select group of high-quality and cost-effective providers, has experienced a considerable premium reduction, making it 23.5% cheaper than your current plan. You may want to consider changing to this plan—see [page 2](#).
- 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 24](#).
- Medicare-eligible members in a Via Benefits plan may want to review whether their drug plan is still the best option based on changes in cost and their current needs—see [page 14](#).

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, 2019 - November 30, 2019 | February 1, 2020 - January 31, 2021 |
| Kaiser Permanente Senior Advantage California (Medicare) | | |
| UnitedHealthcare SV HMO and SVA HMO (non-Medicare) | | |
| Delta Dental | | |
| Vision Service Plan (VSP) | | |
| Via Benefits Non-Medicare Plans | November 1, 2019 - December 15, 2019 | January 1, 2020 - December 31, 2020 |
| Via Benefits Medicare Plans | October 15, 2019 - December 7, 2019 | |



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Introduction

Health Plan Information You Need to Know

This annual guide provides information about the ACERA-sponsored health plans available to retired members, non-member payees (e.g., surviving spouses/domestic partners), and their eligible dependents. It includes details about medical, dental, and vision plan premiums and subsidies, changes to coverage options, dependent documentation requirements, as well as information about the 2020 plan year Open Enrollment period, process, and deadlines.

Review Your Materials— It's Up to You

We encourage you to take the time to carefully review this guide and share it with your family as you consider your benefit needs for the coming year. It's up to you to understand your benefits, how they work, and how to take action. Keep it for ongoing reference about your health plan benefits should you have questions or need information. Also, be sure to refer to the [back page](#) of this guide—it lists ACERA's and our health plan providers' contact information.

Open Enrollment for Plan Year 2020

ACERA's Open Enrollment period provides retirees, eligible dependents, and COBRA participants the annual opportunity to enroll in a health plan or change coverage for medical, prescription drug (with Medicare), dental, and/or vision plans for the upcoming plan year. Review the inside cover of the guide to see what the Open Enrollment period dates are for each healthcare plan.

Additionally, review the inside cover of the guide to see if you need to take action. If you're enrolled in an individual Medicare plan through Via Benefits, you may want to take this time to review how well your Medicare Part D plan covers your prescription drugs and review any changes in coverage or cost for 2020. You may also take the opportunity to change Medicare supplement plans.

Instructions on how to take action and whether you need to submit enrollment forms are on [page 5](#).

What's New For 2020

Dental and Vision Premium Changes

| Dental and Vision Monthly Premiums (Retiree Only) | | | | |
|---|--|---------|--|---------|
| Dental & Vision | 0-9 Yrs. of ACERA Service (Voluntary Enrollment) | | 10+ Yrs. of ACERA Service (Mandatory Enrollment) | |
| | 2019 | 2020 | 2019 | 2020 |
| Delta Dental PPO | \$63.69 | \$61.58 | \$44.15 | \$42.04 |
| DeltaCare USA | \$31.05 | \$31.05 | \$22.18 | \$22.18 |
| VSP Standard | \$6.12 | \$6.12 | \$4.24 | \$4.24 |
| VSP Premium (Buy-Up) | \$16.38 | \$16.38 | \$14.78 | \$14.78 |

Medical Monthly Premium Changes

| Medical Monthly Premiums (Retiree Only) | | | |
|---|---|------------|----------|
| Plans | 2019 | 2020 | % Change |
| Kaiser HMO | \$765.06 | \$785.44 | 2.66% |
| Kaiser Senior Advantage | \$394.07 | \$411.54 | 4.43% |
| UHC SV HMO | \$1,047.16 | \$1,087.80 | 3.88% |
| UHC SVA HMO | \$980.94 | \$831.92 | -15.19% |
| Via Benefits plans | Premiums for individual plans through Via Benefits depend on which plan you select. | | |

The new premiums for group plans will be withheld from your January 2020 retirement check. See [page 26-28](#) for more premium information.

Monthly Medical Allowance Will Increase

The Monthly Medical Allowance (MMA) is increasing by 3.70% for all plans. See [page 22-23](#) for the MMA amounts.

Reminder:

Delta Dental PPO Maximum Renews February 1, 2020 (NOT January 1, 2020). See [page 19](#) for more information.

Check Your Service Credit

To see the amount of ACERA service credit you earned during your career, use Web Member Services by visiting www.acera.org and clicking on the Account Login button.

Significant Rate Decreases for UHC Advantage Plan

Non-Medicare-eligible UnitedHealthcare participants are enrolled in either the SignatureValue Plan or the SignatureValue Advantage Plan, which is a less expensive plan that has a narrower network of high-performing healthcare providers. The SignatureValue Advantage Plan—already the less expensive of the two—will experience a 15.19% decrease in premiums for the 2020 plan year. Premiums for the SignatureValue Plan, which are already higher, will increase 3.88% for 2020. All in all, this means the SignatureValue Advantage Plan is 23.5% cheaper than the higher plan, so enrollees may want to consider switching to this plan.

The SignatureValue Advantage Plan includes the Canopy Health alliance of nearly 5,000 doctors, dozens of care centers, and numerous renowned local hospitals, spanning eight Bay Area counties. Visit www.canopyhealth.com to search for doctors and services. (The higher-priced plan does not include Canopy Health.) If you are currently

enrolled in the higher-priced plan, you may find that you can keep your same doctors and providers under the much cheaper SignatureValue Advantage Plan; the county has found this to be true for most participants.

See [page 12](#) for plan coverage details and follow the directions on [pages 5-6](#) if you'd like to switch to the SignatureValue Advantage Plan. To confirm available providers, contact UnitedHealthcare; see the back cover of this guide for contact information.

Kaiser Medicare Plan Adds Additional Tobacco-Cessation Coverage

For enrollees in the Kaiser Permanente Senior Advantage Plan (ACERA's Medicare group plan), Kaiser is now covering prescription and over-the-counter tobacco cessation products at no cost for enrollees. The limit is 2 cycles per calendar year. Ask your doctor for more information.

All Kaiser Plans Will Cover Medically-Referred Acupuncture

Currently, your share of the cost for medically-referred acupuncture is determined based on the provider group that performs the service—either a physician specialist or a non-physician specialist. Effective January 1, 2020, you will pay only the specialist visit copay for all medically referred acupuncture.

Medicare Plans C and F Ending

Many ACERA members are enrolled in a Medigap plan through Via-Benefits, which is a plan with a lettered name (like Plan F) that offers a standard set of benefits nationwide. Congress has eliminated Plans C and F for 2020 for people who become Medicare eligible on January 1, 2020 and beyond. This means that if you're currently in a Plan C or Plan F, you can maintain enrollment in those plans until you change medical plans in the future. If you're Medicare eligible before January

1, 2020 and not in a Plan C or Plan F, and you'd like to be, this open enrollment is your last chance (except in situations noted at www.acera.org/medigap-rights). Having said all that, the options replacing Plan C and Plan F are Plan D and Plan G, which are identical to C and F except that you will have to pay a small deductible (\$185 in 2019) before the plan kicks in.

New Exciting Dental Resources

Delta Dental has added some exciting new resources:

- An online cost estimator tool at www.deltadentalins.com that will help you estimate costs for dental visits, plan treatment costs, and help you navigate what's in and out of network.
- Preferred pricing on hearing aids through Amplifon hearing (see [page 16](#)).
- Preferred pricing on LASIK laser eye surgery

Shop for Eyewear at VSP's Eyeconic Online Store

Your vision benefit includes www.eyeconic.com, an eyewear store for VSP members. Browse a huge selection of contact lenses and designer frames 24/7, upload your prescription, order your glasses, and apply your VSP benefit directly to your purchase. Eyeconic offers free shipping and returns. If you have already used your benefits for the year, you will still receive 20% savings on glasses and sunglasses. To connect your VSP benefits, first create an account at vsp.com.

New Reduced-Price Hearing Aid Benefit for Via Benefits Enrollees

Members with healthcare plans through Via Benefits can take advantage of a new hearing aid benefit through iHear. See [page 16](#).

Electing Your Healthcare Coverage

When Can I Enroll or Make Changes?

Open Enrollment is your annual opportunity to consider your benefit needs and options, and to make changes if needed. ACERA's Open Enrollment period for group plans is [November 1 – November 30, 2019](#); you can change your Kaiser Permanente or UnitedHealthcare medical plan, you can change your Delta Dental plan, you can change your vision plan, and you can add or drop medical, dental, and vision coverage for your eligible dependents. Open Enrollment for an individual medical plan through Via Benefits is depicted in the chart below.

Outside of Open Enrollment, you may enroll in coverage or make changes to your coverage if you inform ACERA in writing within 30 days after retirement or within 30 days after experiencing one of the qualifying events discussed on the webpage www.acera.org/enrollment.

Requests for changes must be made in writing to ACERA.

When Will My Enrollment or Changes Be Effective?

Enrolling During Open Enrollment

If you enroll in a plan during the Open Enrollment period, your plan is effective on the first day of the plan year, as depicted in the chart below—either January 1 or February 1.

Enrolling Outside of Open Enrollment/Qualifying Events

For the effective date of your new coverage if you enroll in or change your plan outside of Open Enrollment due to a qualifying event, ask an ACERA staff member at your Ready-to-Retire counseling session or by contacting us at www.acera.org/contact or by phone (see [back page](#)).

| ACERA Healthcare Plans | Open Enrollment Period | Plan Year |
|---|--------------------------------|-------------------------------------|
| Kaiser Permanente HMO California (non-Medicare) Kaiser Permanente Senior Advantage California (Medicare) UnitedHealthcare SV HMO and SVA HMO (non-Medicare) Delta Dental Vision Service Plan (VSP) | November 1 – 30, 2019 | February 1, 2020 – January 31, 2021 |
| Via Benefits Non-Medicare Plans | November 1 – December 15, 2019 | January 1, 2020 – December 31, 2020 |
| Via Benefits Medicare Plans | October 15 – December 7, 2019 | |

STEP 1:

Do I Need to Take Action?

You Do Not Need to Take Action If:

You don't want to make changes to your medical, dental, and/or vision coverage.

During Open Enrollment or with a Qualifying Event, You Only Need to Take Action If:

- a. You want to newly enroll in a retiree medical, dental, and/or vision plan.
- b. You want to switch medical, dental, and/or vision plans.
- c. You want to add or drop medical, dental, and/or vision coverage for you or your eligible dependents. (Dental and vision coverage is mandatory for members with 10+ years of ACERA service credit).
- d. Your dependents age 19 to age 26 are enrolled in your health plans. You must submit an affidavit annually. See sidebar on [page 9](#).
- e. Your personal information has changed (e.g., name, address, marital status). See How to Take Action.

At Retirement, You Will Need to Take Action:

- a. You need to take action to enroll in a medical plan for you and your eligible dependents.
- b. You need to take action to be enrolled in the mandatory and voluntary retiree dental and vision plans.
- c. You need to take action to add dental and/or vision coverage for your eligible dependents.
- d. If you are Medicare-eligible, or becoming Medicare eligible, contact ACERA (see [back page](#)) and ask for the Healthcare Unit.

STEP 2:

Review Your Plan Options

You Do Not Need to Take Action If:

- ✓ If you're already retired, review your current plan selections online through ACERA's Web Member Services. Simply go to www.acera.org, click on the Account Login button, and log in to your existing account or create a new one. (For assistance, contact ACERA.)
- ✓ Review the plan highlights on [page 10-21](#).
- ✓ Review the costs and premiums on [page 22-28](#).

STEP 3:

How to Take Action

For Group Plans:

- Kaiser Permanente HMO in California (non-Medicare)
- Kaiser Permanente Senior Advantage in California (Medicare)
- UnitedHealthcare SignatureValue HMO and SignatureValue Advantage HMO (non-Medicare)
- Delta Dental
- Vision Service Plan (VSP)

Follow the instructions below to enroll in, change, or switch medical, dental, and/or vision coverage for you and/or your dependent(s) for the plans above.

1. Visit ACERA's website at www.acera.org/enrollment. There you'll find the enrollment forms you need to complete to enroll in coverage or to make changes to existing coverage. You can also request these forms from ACERA at 1-800-838-1932 or 510-628-3000.
2. If you are enrolling dependents in coverage for 2020, provide ACERA with the dependent verification documentation listed on [page 8](#).

3. Mail or email completed forms and applicable dependent verification documentation to ACERA. For Open Enrollment, your mail must be postmarked (or email timestamped) between November 1, 2019 and November 30, 2019. Outside of Open Enrollment, your mail must be postmarked (or email timestamped) within 30 days after retirement or after experiencing a qualifying event. See www.acera.org/enrollment for more information. Email forms to info@acera.org.
4. If your personal information and/or marital status has changed, contact ACERA at 1-800-838-1932 or 510-628-3000.

For Via Benefits and Other Plans

- **Non-Medicare-Eligible:** You live outside of California or in parts of non-metro California outside of ACERA group plan service areas, and you want to enroll in medical insurance through ACERA. California residents should visit www.acera.org/eligible to verify their eligibility based on their zip code.
- **Medicare-Eligible:** You live anywhere in the U.S., you're Medicare-eligible, and you want to enroll in, change, or switch to a Via Benefits medical plan.

If you are in the two groups above, you can enroll in, change, or switch individual medical coverage through Via Benefits. Via Benefits is a private health insurance exchange where many healthcare companies offer a variety of medical plans for you to choose from. Healthcare plans in the federal and state public healthcare exchanges are also available to non-Medicare eligible members through Via Benefits. Via Benefits provides online or telephone enrollment to help you compare plans and make the right plan decisions. Follow the instructions:

1. To enroll in or change plans through Via Benefits, you do not fill out enrollment forms—simply call Via Benefits or visit their website during Open Enrollment (see [page 4](#) for dates) or within

30 days after retirement or a qualifying event to set up a phone enrollment appointment. **Note:** Via Benefits cannot legally call you to set up an enrollment appointment or otherwise discuss enrollment. **You must call them.**

Non-Medicare-Eligible Members:

Visit www.acera.org/via or call 1-844-353-0770.

Medicare-Eligible Members:

Visit www.acera.org/via-med or call 1-888-427-8730.

To Make Your Via Benefits Experience Helpful & Efficient, Follow These Steps

1. Before you call Via Benefits for your enrollment appointment, have a list of all of your prescription medications in front of you so the Benefit Advisor you speak with can inform you about the copay required for each medication.
2. When you call Via Benefits for your enrollment appointment, to help you choose between Via Benefits plans, ask these questions and any others you have:
 - a. What's the monthly premium cost for the plan?
 - b. What extras does the plan cover above the standard?
 - c. What does the Via Benefits Benefit Advisor recommend?
4. You are not obligated to choose a plan during the first call. In fact, once the Benefit Advisor narrows down the plan choices for you, you may ask them to mail you documentation on a small group of plans. You may want to ask your doctor some questions about these plans:
 - a. Does my doctor accept the plan?
 - b. What does my doctor recommend?
3. After you sign up for a plan you will receive a packet about your plan in the mail. Look over the plan documents within the 30-day grace period after your enrollment date to make sure

Safety Members Should Check With Their Tax Preparers Regarding Deductions for Healthcare Expenses

Safety members may be eligible for tax deductions for healthcare spending. Because of the complex nature of federal tax regulations, safety members should consult a tax preparer to ensure they are correctly filing for deductions.

Call Via Benefits ASAP

If you need an appointment with Via Benefits, call to schedule this appointment soon. Open Enrollment is a busy time for their Benefit Advisors, so don't wait until the last minute.

Spend a Little Time Outside Daily

Take a stroll around your neighborhood or walk through a local park each day. Eat lunch on a bench outdoors.

If you have a dog, take them for a five-minute walk down the street. Being active outside is rejuvenating, even if just for a few minutes, and is a great way to enliven your spirits without even trying.

the plan has the benefits you believe you signed up for. If the plan is different than you believe you signed up for, you may call Via Benefits again during the grace period to enroll in the correct plan.

Via Benefits will mail all current enrollees a newsletter each year prior to Open Enrollment. For members who are newly Medicare-eligible throughout the year, Via Benefits will mail you an enrollment guide and other pertinent materials.

If you're already enrolled in a plan through Via Benefits, a few reasons you might want to call Via Benefits to get more information about making a change would be:

- To determine if you are still in the best prescription drug plan for 2020. In some cases, the formularies or copays may change.
- You moved, and a plan in your new area may be less expensive and/or provide more coverage.
- You want to do a "premium comparison" to know how your premium compares to similar plans in your area.

Sign Up For ACERA's Medicare Transition Seminar

If you will become Medicare eligible after February 1, 2020, sign up for one of ACERA's Medicare Transition Seminars at least 90 days before your 65th birthday at www.acera.org/medicare-seminars. You should also expect a packet mailed to you by Kaiser Permanente (if you are a Kaiser enrollee) regarding their Senior Advantage plan, and all Medicare-eligible retirees will receive a packet from Via Benefits explaining how the individual Medicare coverage works and how to enroll.



Enrolling Your Eligible Dependents

You Can Cover Your Dependents Under Your Plan(s)

If you are enrolled in an ACERA-sponsored health plan, you may also choose to cover your eligible dependents. Your monthly retirement allowance must be sufficient for the deduction of the premium to be able to add dependent(s) to your coverage. Your eligible dependents include:

- Your legal spouse or domestic partner
- You or your domestic partner's children under age 26 (married or unmarried), including your:
 - » Biological children
 - » Adopted children, from the date of placement
 - » Stepchildren
 - » Dependents under a legal guardianship/conservatorship
- Dependents for whom plan coverage has been court-ordered through a Qualified Medical Child Support Order (QMCSO) or through a National Medical Child Support Notice (NMCSN)
- You or your domestic partner's child(ren) over age 26 who are incapable of supporting themselves due to a mental or physical handicap incurred prior to age 26 (you must provide proof of child's incapacity prior to age 26).

First Time Dependent Enrollment Documentation

If you enroll your spouse/ domestic partner

Spouse:

- Certified copy of marriage certificate

Domestic partner:

- ACERA-filed Affidavit of Domestic Partnership

OR

- Copy of state-filed domestic partner registration

If you enroll your children under age 19

One of the following documents:

- Certified copy of birth certificate
- Original church baptismal certificate with mother/father listed
- Court-filed guardianship/adoption papers

If you enroll your children age 19 to age 26 or children over age 26 if incapacitated

- ACERA Affidavit of Dependent Eligibility (available through www.acera.org/forms or by request from the ACERA Call Center)

AND one of the following documents:

- Certified copy of birth certificate
- Original church baptismal certificate with mother/father listed
- Court-filed guardianship/adoption papers

Enrolling Your Dependents in Kaiser Permanente or UnitedHealthcare

You and your dependents must be enrolled in coverage provided through the same ACERA medical plan carrier. If you are enrolled in Kaiser Permanente, your dependents can only be enrolled in Kaiser Permanente; if you enroll in UnitedHealthcare, your dependents can only be enrolled in UnitedHealthcare. To enroll your dependents, simply write them in on the enrollment form. Follow the instructions on [page 5](#) for How to Take Action.



Annual Affidavit for 19–26 Yr. Old Dependents

You must submit an ACERA Affidavit of Dependent Eligibility EACH YEAR that your dependents age 19 to age 26 are enrolled in your health plans. The affidavit can be found at www.acera.org/forms. Contact ACERA if you have questions about the documentation required to enroll your eligible dependents. You can reach us at 1-800-838-1932 or 510-628-3000.

Affidavit forms can be found at www.acera.org/forms.

COBRA & Your Dependents

If your dependents lose group plan medical coverage, the federal government's COBRA law allows your dependents to maintain enrollment in their current plan(s) for up to 36 months as long as the full monthly premiums associated with the plan(s) and administration fee is paid on a timely basis to ACERA. See [page 32](#) for more information on COBRA.

Enrolling Your Dependents Through Via Benefits

If you and your dependent(s) enroll in a plan through Via Benefits, you both must enroll using Via Benefits. If you are not Medicare-eligible, your dependents must enroll in the same plan as you. However, if you ARE Medicare-eligible, you can enroll in different plans from your dependents and/or with different insurance carriers. To enroll your dependents, simply let Via Benefits know you would like to enroll your dependents during your enrollment call. See [page 6](#) for instruction on contacting Via Benefits.

Other Options For Your Dependents

If you do not wish to seek medical coverage through ACERA for your dependents, try visiting www.healthcare.gov to find a healthcare plan through either the federal or your state health insurance exchange.



Medical Plans

Plan Options if You're Not Medicare-Eligible

(Generally for those under age 65)

Metro California

- Kaiser Permanente HMO
- UnitedHealthcare SignatureValue HMO
- UnitedHealthcare SignatureValue Advantage HMO

U.S. Outside CA and in Non-Metro CA

- Individual plans through Via Benefits (outside group plan service areas)
- Individual Kaiser Permanente plans in Kaiser service areas outside CA

Plan Options if You're Medicare Eligible

(Generally for those age 65+ or with qualifying medical conditions)

Metro California

- Kaiser Permanente Senior Advantage

Kaiser Permanente Service Areas Outside California

- Individual Kaiser Permanente plans

Nationwide

- An individual plan through Via Benefits

ACERA's Medicare plans work in conjunction with your Medicare coverage provided by the U.S. Government. To enroll in an ACERA-sponsored Medicare plan or an individual plan, you must first sign up for and maintain enrollment in Medicare Parts A and B. For more information on how

ACERA-sponsored plans work with Medicare, visit www.acera.org/health-plans.

Everyone over age 65 can enroll in Medicare. If you did not pay into Medicare for long enough during your career, you can still enroll in Medicare Parts A and B, although there will be a cost for both Parts A and B.

Two Kinds of Medicare Plans Through ACERA

Medicare Advantage plans, like the Kaiser Permanente Senior Advantage plan or some plans offered through Via Benefits, provide your Medicare Parts A and B benefits and your prescription drug benefits, and Medicare reimburses the plans.

Medigap plans, like some offered through Via Benefits, supplement what Medicare doesn't already provide you. If you choose a Medigap plan through Via Benefits, this plan may not be "guaranteed issue" after your first year during open enrollment. This means that if you switch Medigap plans through Via Benefits during a future Open Enrollment period, your pre-existing conditions may have an effect on your ability to change plans as well as the cost of the new plan. (This does not apply to Medicare Advantage plans or medical plans prior to Medicare-eligibility, which are guaranteed issue during each open enrollment.) Contact Via Benefits for more information.

Understand Each Plan's Service Area, Benefits, and Costs

As you choose the medical plan that best meets your health care and budget needs, it's important to understand where it is offered in the U.S., how each plan works, the benefits provided, and the costs you may incur under each plan (monthly premiums and out-of-pocket expenses at the point of care).

Generally, you must live in a plan's specific service area to enroll or continue to be enrolled. Metro areas for our HMO plans and Kaiser Permanente Senior Advantage plan include the San Francisco Bay Area, Southern California, the Sacramento



area, and Fresno (Kaiser plans also include Santa Cruz), but each plan's service area is a little different. Before you consider purchasing retirement property or moving outside California or to a non-metro part of California, we strongly recommend that you call the plan's customer service number or visit its website to verify that your residence will be within the plan's service area and to verify access to providers, including doctors, specialists, and hospitals that participate in each plan's network. Find these phone numbers and websites on the [back page](#) of this guide.

If you're not Medicare-eligible and you plan to move outside California or to a non-metro area of California, you can visit www.acera.org/eligible to see if your potential zip code will qualify you to seek an individual plan through Via Benefits.

The charts on [pages 12-13](#) provide a brief summary of each plan's benefits and key features. For a summary of the prescription drug coverage each plan provides, see [page 14](#).

The monthly premium costs for the 2020 group plans, begin on [page 26](#).

Plan Service Areas May Change at Retirement

Working in/for Alameda County allows you to be considered in the service area of the Kaiser Permanente and UnitedHealthcare HMOs. However, once you retire, the service area for your retiree plan may differ from the working plan you were in.

Thus, you may not be eligible for the same medical plan you had while you were working. Also, the service area diminishes from roughly 30 miles to 20 miles once you become Medicare eligible.

A Few Tools To Help You Decide On a Plan

In addition to the customer service of the plans themselves, here are some online tools and information to help you make informed choices:

- **National Committee of Quality Assurance (NCQA)** Visit www.ncqa.org/report-cards for comparisons of health plans and clinicians.
- **State of California Office of the Patient Advocate (OPA)** Get easy to follow information on how to choose and use your health plan at www.opa.ca.gov
- **The Leapfrog Group** Compare hospitals at www.leapfroggroup.org
- **Vitals.com** Find a doctor by name, specialty, or condition at www.vitals.com
- **Medicare.Gov** Compare physicians at www.medicare.gov/physiciancompare/
- **GoodRx.com** Compare local prescription drug prices and find coupons at www.goodrx.com

Non-Medicare Plan Highlights

| Plan Benefits | Kaiser Permanente HMO | UnitedHealthcare SignatureValue HMO and SignatureValue Advantage HMO |
|--------------------------------------|--|--|
| Annual Deductible | None | None |
| PCP/Specialist Office Visits | \$15 copay | \$15 copay |
| Annual Physical Exam | No charge | Preventive Care covered at 100% |
| Ambulance Services | No charge | No charge |
| Emergency Services | \$50 copay; waived if admitted; \$15 copay urgent care visit | \$50 copay; waived if admitted |
| Hospitalization | No charge | No charge |
| Skilled Nursing Care | No charge; up to 100 days/ benefit period | Paid in full |
| Hearing Services | No charge for exam | \$15 copay; Hearing Aid: Standard; \$5,000 benefit maximum per calendar year; limited to one hearing aid (including repair/ replacement per hearing impaired ear every three years; paid in full |
| Other Important Plan Features | <p>Focus on Your Well-Being In-person health classes and personalized online programs</p> <p>Focus on Your Health Preventive care benefits and 24 hour nurse advice</p> <p>Network Doctor Collaboration Your doctor coordinates your care and works collaboratively with specialists</p> <p>Worldwide Urgent or Emergency Coverage You are covered worldwide for urgent care</p> <p>www.kp.org E-mail your physician and access health and drug information, appointment scheduling, and pharmacy orders</p> | <p>24-Hour Health Information Access a nurse line to answer your general questions</p> <p>HealthCredits Online Provides health and wellness information, health risk assessments, and credits for prizes and product discounts</p> <p>Online Provider Directory Search for providers that meet your specialty or location needs alameda.welcometouhc.com</p> <p>Health Allies Get savings on activities, products and services that help you to live healthier</p> |

Medicare Plan Highlights

| Plan Benefits | Kaiser Permanente Senior Advantage in California | Via Benefits Medicare Exchange |
|--------------------------------------|---|---|
| PCP/Specialist Office Visits | \$10 copay | Actual benefits will depend on the individual plan in which you are enrolled. When you call Via Benefits to enroll, your Benefit Advisor will help you find a plan that's right for you. See page 6 for more information on enrolling in a medical plan through Via Benefits. |
| Ambulance Services | No charge | |
| Emergency Services | \$25 copay | |
| Hospitalization | No charge | |
| Durable Medical Equipment | No charge when prescribed (provided only within Kaiser's service area) | |
| Skilled Nursing Care | No charge up to 100 days/benefit period | |
| Vision Care | \$10 copay/eye exam; \$150 allowance every 24 months | |
| Hearing Services | \$10 copay for exam Hearing Aid: \$1,000 hearing aid allowance/ device (aid) per three years | |
| Other Important Plan Features | <p>Focus on Your Well-Being In-person health classes and personalized online programs</p> <p>Focus on Your Health Preventive care benefits and 24 hour nurse advice</p> <p>Network Doctor Collaboration Your doctor coordinates your care and works collaboratively with specialists</p> <p>Worldwide Urgent or Emergency Coverage You are covered worldwide for urgent care</p> <p>www.kp.org</p> <p>E-mail your physician and access health and drug information, appointment scheduling, and pharmacy orders</p> | |

Prescription Drugs

Prescription drug coverage is available through all ACERA-sponsored medical plans. Highlights of each plan's prescription drug coverage are included in the table below.

| Prescription Drug Coverage Highlights | | |
|---|---|----------------------------|
| Plan | Retail Pharmacy | Mail Order |
| ACERA-Sponsored Non-Medicare Plans | | |
| Kaiser Permanente HMO | | |
| Generic, Brand Non-Formulary | \$15 copay; 100-day supply | \$15 copay; 100-day supply |
| UnitedHealthcare Signature Value HMO | | |
| Tier 1 Preferred Generic | \$10 copay; 30-day supply | \$20 copay; 90-day supply |
| Tier 2 Preferred Brand | \$25 copay; 30-day supply | \$50 copay; 90-day supply |
| Tier 3 Non-Preferred Drugs | \$35 copay; 30-day supply | \$70 copay; 90-day supply |
| UnitedHealthcare Signature Value Advantage HMO | | |
| Tier 1 Preferred Generic | \$10 copay; 30-day supply | \$20 copay; 90-day supply |
| Tier 2 Preferred Brand | \$25 copay; 30-day supply | \$50 copay; 90-day supply |
| Tier 3 Non-Preferred Drugs | \$35 copay; 30-day supply | \$70 copay; 90-day supply |
| ACERA-Sponsored Medicare Plans | | |
| Kaiser Permanente Senior Advantage in California | | |
| Generic, Brand Non-Formulary | \$10 copay; 100-day supply | \$10 copay; 100-day supply |
| Via Benefits | Coverage options will vary based on the enrolled plan | |

Prescription Drug Coverage and Non-Medicare Plans

All ACERA non-Medicare plans include prescription drug coverage as noted in the table above.

Prescription Coverage & Kaiser Permanente Senior Advantage

Medicare Part D prescription drug coverage is included in the Kaiser Permanente Senior Advantage Medicare plan through ACERA. You should not enroll in a stand-alone Medicare Part D plan (e.g., through Walmart or CVS), because in doing so, you would jeopardize your entire medical coverage through ACERA.

Prescription Coverage & Via Benefits

Non-Medicare plans through Via Benefits include prescription drug coverage. Each plan's coverage may differ. When you talk to a Via Benefits Benefit Advisor during your enrollment, the Benefit Advisor can help you choose a plan based on your prescriptions to keep your prescription costs as low as possible. It's a good idea to contact Via Benefits each year during open enrollment to

review whether your current drug plan is still the best option based on changes in costs and your current needs.

Medicare Advantage plans through Via Benefits include Part D prescription drug coverage, so you should not enroll in a stand-alone Medicare Part D plan (e.g., through Walmart or CVS) because you will jeopardize your entire medical coverage.

Medigap plans through Via Benefits do not include prescription drug coverage. However, you can enroll in a Medicare Part D prescription plan through Via Benefits and utilize your Monthly Medical Allowance (MMA) to pay for it. You should not enroll in a stand-alone Part D plan (e.g. through Walmart or CVS) because you would jeopardize your Part D coverage through Via Benefits, and you would not be able to use ACERA's MMA to pay for stand-alone plans.

Both types of plans through Via Benefits allow you to use any excess Monthly Medical Allowance that you are eligible for to pay for prescription copays by sending claims to Via Benefits. See [page 23](#) for more information.

Part D Drug Formularies Can Change During the Plan Year

Your prescription drug plan has a list of the drugs it covers (called a “formulary”). Insurance companies often adjust formularies at the start of the

plan year and may make adjustments throughout the plan year as well. Your plan may add drugs to its formulary during the plan year, replace brand-name drugs with new generic drugs, or modify formularies based on new information about drug safety and effectiveness as long as they send you a 60-day notice prior to the change. Your plan can have drugs removed from its formulary, or moved to a more expensive tier within the formulary. Again, a notice must be sent to you 60 days in advance. However, Part D plans may not change therapeutic categories and classes in a formulary other than at the beginning of each plan year.

Lower Prescription Prices

If you are enrolled in a plan through UnitedHealthcare or Via Benefits, try shopping around for lower prescription prices. Local pharmacies will quote prescription prices over the phone. Or try www.goodrx.com for price comparisons and coupons.

Check out ACERA's New Wellness Site

www.acera.org/well

Access a wealth of information on how to be the best you. Get tips on staying active, eating cleanly, thinking clearly, and living well. Access powerful healthcare provider tools that are already free to you.



Hearing Aids

All of our carriers and partners offer hearing aid coverage that you can access if you're enrolled in their plans. Getting your hearing aid benefits through one carrier doesn't exclude you from also accessing your benefits through the other carriers you're enrolled with, so contact all of them to compare coverage.

| Carrier / Plan | Benefits |
|---|--|
| Kaiser Permanente Senior Advantage Plan (Medicare) | <ul style="list-style-type: none"> • \$10 copay for hearing exam • Get a \$1,000 hearing aid allowance per ear every 3 years • Visit www.kphearingcenters.com |
| UnitedHealthcare <ul style="list-style-type: none"> • SignatureValue HMO • SignatureValue Advantage HMO | <ul style="list-style-type: none"> • \$15 copay for hearing exam • Get one standard hearing aid (repair or replacement) per hearing impaired ear every 3 years. Maximum hearing aid benefit is \$5,000 per calendar year. |
| Via Benefits – iHEAR | <ul style="list-style-type: none"> • Exclusive access and discounts to cutting-edge, invisible iHEAR hearing aids featuring high definition (HD) sound • Get the only FDA-approved at-home test kit so you don't have to visit an audiologist • Call 1-844-222-2965 |
| VSP – TruHearing MemberPlus Program | <ul style="list-style-type: none"> • \$75 annual hearing exam • Up to 50% discount on hearing aids • See page 21 for more info |
| Delta Dental – Amplifon | <ul style="list-style-type: none"> • Get 62% average savings off retail hearing aid pricing, plus Amplifon will price match other local offers and beat them by 5% • Visit www.amplifonusa.com/deltadentalins or call 1-888-779-1429 |



Try UnitedHealthcare's Real Appeal Weight Loss Program

www.realappeal.com

This free weight loss program for UnitedHealthcare members is based on clinical weight loss research and provides you a personalized weight loss coach, 24/7 online support, mobile app, goal trackers, fun and easy streaming workout videos and DVDs, recipes, group support, and more.



Take a Kaiser Healthy Living Class

www.acera.org/kp-classes

Kaiser Permanente offers over 1,400 classes for Kaiser members in the Bay Area including yoga, acupuncture, diabetes management, fall prevention, headache management, qigong (chi gong), and weight management. Some are free and others have a discounted fee.

Dental & Vision Plans

Your Dental & Vision Coverage

ACERA's dental and vision plans, offered through Delta Dental and Vision Service Plan (VSP) respectively, provide participants with access to coverage through a nationwide network of providers. Contact the carriers for a complete list of participating dental and eye care professionals in your area. The back cover of this guide includes all of ACERA's health plan carriers' contact information.

Retired members with 10 or more years of ACERA service credit must enroll in dental and vision coverage, and ACERA currently subsidizes the monthly premium costs for this coverage. All service-connected disability retirees as well as non-service connected disability retirees with an effective retirement date prior to 2/1/2014 are included in this group.

Retired members with less than 10 years of ACERA service credit may enroll in a voluntary dental and/or vision plan. However, the full

premium will be payable through retirement payroll deductions.

Enrollment is voluntary for ACERA non-member payees (e.g., surviving or former spouses/domestic partners) and eligible dependents. The retiree is responsible for 100% of the monthly premium for this coverage. The premium is deducted from your monthly retirement allowance. Your allowance must be greater than the amount of the premium.

Dental Coverage

You may choose from one of two Delta Dental plans: 1) the Delta Dental PPO Plan, or 2) the DeltaCare® USA Plan, depending on where you live. A brief summary of each plan option follows. Premium costs effective February 1, 2020, are listed on [page 28](#).

Dental Plan Highlights

| Plan | Key Features |
|--|--|
| Delta Dental PPO Plan | Under the Delta Dental PPO Plan, you may visit any licensed dentist within the United States or internationally. However, you receive a higher level of coverage and will pay no deductible and lower out-of-pocket costs when you utilize an in-network Delta Dental PPO dentist. |
| DeltaCare USA (available to CA residents only) | <p>DeltaCare USA contracts with a network of private dental offices in California and covers reasonable and customary dental care (subject to the plan's contract provisions, limitations, and exclusions) when care is received by a DeltaCare USA panel dentist. You pay set copayments for services and procedures. There are no claim forms and no annual maximum dollar limits.</p> <p>When you enroll in this plan, you select a panel dental office from the list provided by Delta Dental, which serves as the center for your dental needs. You may change your selected panel office in writing or by phone to DeltaCare USA by the 21st day of each month. Changes take effect the first day of the following month.</p> <p>After you enroll, DeltaCare USA will send you a welcome letter and membership card and a complete description of your dental plan benefits. This will include the address and telephone number of the panel dentist you selected. To receive all necessary dental care covered by the plan, simply call your selected panel dentist to make an appointment.</p> |

| Benefits Coverage * | Delta Dental PPO Plan | | | DeltaCare USA |
|---|-------------------------|--|--|---|
| | In-Network | Premier Dentist** | Out-of-Network** | |
| Plan Year Benefit Maximum | \$1,300 | \$1,000 | \$1,000 | None |
| Plan Year Deductible | | | | |
| Single | No deductible | \$50 | \$50 | None |
| Family | No deductible | \$150 | \$150 | None |
| Diagnostic | | | | |
| Oral Exams | 100% | 100%; no deductible | 100%; no deductible | 100% |
| X-Rays | 100% | 100%; no deductible | 100%; no deductible | 100% |
| Preventive | | | | |
| Routine Cleanings | 100% | 100%; no deductible | 100%; no deductible | 100% |
| Fluoride Treatment | 100% | 100%; no deductible | 100%; no deductible | 100% |
| Basic | | | | |
| Fillings | 80% | 70% after deductible | 70% after deductible | Copay varies; see Schedule of Benefits for specific amounts |
| Sealants | 80% | 70% after deductible | 70% after deductible | Copay varies; see Schedule of Benefits for specific amounts |
| Crowns | 60% | 60% after deductible | 50% after deductible | Copay varies; see Schedule of Benefits for specific amounts |
| Inlays/Onlays | 60% | 50% after deductible | 50% after deductible | Copay varies; see Schedule of Benefits for specific amounts |
| Endodontics | 80% | 70% after deductible | 70% after deductible | Copay varies; see Schedule of Benefits for specific amounts |
| Periodontics | 80% | 70% after deductible | 70% after deductible | Copay varies; see Schedule of Benefits for specific amounts |
| Oral Surgery | 80% | 70% after deductible | 70% after deductible | Copay varies; see Schedule of Benefits for specific amounts |
| Prosthetic & Other | | | | |
| Bridges, Partial and Full Dentures, Implants | 60% | 50% after deductible | 50% after deductible | Copay varies; see Schedule of Benefits for specific amounts; implants not covered |
| TMJ Benefits | 50%; \$500 lifetime max | 50% after deductible; \$500 lifetime max | 50% after deductible; \$500 lifetime max | Not covered |
| Orthodontia | Not covered | Not covered | Not covered | Copay varies; see Schedule of Benefits for specific amounts |

* Limitations or waiting periods may apply for some benefits; some services may be excluded. Please refer to the plans' Evidence of Coverage or Schedule of Benefits for waiting periods and a list of benefit limitations and exclusions.

** Fees are based on PPO fees for in-network dentists and the maximum plan allowance (MPA) for out-of-network dentists. Reimbursement is paid on Delta Dental contract allowances and not necessarily each dentist's actual fees.

Contact Delta Dental if you have questions about the benefits covered under these plans. Delta Dental's customer service number and website address are included on the [back page](#) of this guide. Also, you can get a copy of the DeltaCare USA Schedule of Benefits by contacting ACERA.

Delta Dental Plan Year

ACERA's Delta Dental plans work on a "plan year" basis which is different than a "calendar year." Your plan year is the 12-month period that begins on February 1 and ends on January 31.

You Get Two Covered Dental Cleanings Per Plan Year

Under both dental plans, Delta Dental pays for the first two cleanings you receive during the plan year, February 1 through January 31 (the payment comes out of your annual maximum in the PPO). If you receive more than two cleanings during this 12-month period, the cost of the additional cleanings is your responsibility.

Delta Dental PPO Plan Year Maximum

During the plan year, the benefits covered by Delta Dental apply to treatments you receive between February 1 and January 31 the following year. Under the Delta Dental PPO, the maximum amounts payable are \$1,300 for treatment provided by an in-network PPO Delta Dental dentist and \$1,000 for treatment provided by a Premier or an out-of-PPO network dentist.

New Retirees Take Note

There are differences between your active employee Delta Dental Plan and the Delta Dental plans ACERA offers. See www.acera.org/dental for more information.

If you are an active employee with Delta Dental coverage and you retire during the plan year, you will most likely move from your active Delta Dental PPO dental plan to the ACERA retiree Delta Dental PPO dental plan. When this occurs, the maximum amount that Delta Dental will pay for your dental care does not "start over" when you retire. The amount of the maximum you've spent will carry over into retirement.

Here is an example of how dental treatment would be paid during a year when you are an active employee who retires within the same year. (This

example applies for coverage under the PPO and seeing a PPO dentist.)

| Your Status | Month Dental Treatment Obtained | Delta Dental PPO Pays* | Maximum Annual Amount Remaining* |
|-------------|---------------------------------|------------------------|---|
| Active | March & April 2020 | \$800 | \$500 |
| Retired | June 2020 | \$500 | \$0 |
| Retired | October 2020 | \$0 | \$0 |
| Retired | March 2021 | \$400 | \$900 (because a new plan year begins February 1, 2021) |

* Sample amounts are based on a \$1,300 yearly maximum when visiting an in-network PPO Delta Dental dentist.

Delta Dental PPO – The Plan Year Deductible for Dental Treatment from Out-of-Network Dentist

Under the Delta Dental PPO, if you visit an in-network PPO Delta Dental dentist, you do not need to satisfy a plan year deductible before Delta Dental pays its portion toward your dental care. However, if you visit a Premier or an out-of-PPO-network dentist, you need to satisfy a \$50 per person (\$150 per family) deductible before Delta Dental begins paying its portion toward your dental care.

If you retire during the plan year and move from an active Delta Dental plan to the ACERA retiree Delta Dental PPO plan, the deductible amount does not change or "start over" when you retire. Because you carry your plan with you into retirement, your deductible won't exceed \$50 per person (\$150 per family) for dental care provided between February 1 and January 31 of any plan year.

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PPO Differences Between Types of Dentists

| Delta Dental PPO Dentist | Delta Dental Premier® Dentist | Non-Delta Dental Dentist |
|--|--|--|
| You will usually pay the lowest amount for services when you visit a Delta Dental PPO dentist, also known as "In-Network." | Premier dentists may not balance bill above Delta Dental's approved amount, so your out-of-pocket costs may be lower than with non-Delta Dental dentists' charges. | You are responsible for the difference between the amount Delta Dental pays and the amount your non-Delta Dental dentist bills. You will usually have the highest out-of-pocket costs when you visit a non-Delta Dental dentist. |
| You are charged only the patient's share* at the time of treatment. Delta Dental pays its portion directly to the dentist. | Premier dentists charge you only the patient's share* at the time of treatment. | Non-Delta Dental dentists may require you to pay the entire amount of the bill in advance and wait for reimbursement. |
| PPO dentists will complete claim forms and submit them for you at no charge. | Premier dentists will complete claim forms and submit them for you at no charge. | You may have to complete and submit your own claim forms, or pay your non-Delta Dental dentist a fee to submit them for you.** |

* Patient's share is the coinsurance/copayment, any remaining deductible, any amount over the annual maximum, and any services your plan does not cover.

** If you visit a non-network dentist, Delta Dental will send the benefit payment directly to you. You are responsible for paying the non-network dentist's total fee, which may include amounts in excess of your share of your plan's contract allowance.

Vision Coverage

Comprehensive vision coverage is provided through Vision Service Plan (VSP) through two plans—Standard and Premium (Buy-Up). Retired members with ten or more years of ACERA service credit must enroll in at least the Standard vision coverage. Currently, ACERA subsidizes the premium costs for this Standard coverage. The VSP Standard Plan covers a variety of benefits in the table on the next page, and the Premium plan has higher coverage amounts. For retirees with less than 10 years of ACERA service credit, voluntary coverage is available.

VSP offers plan participants' access to a national network of vision care providers. When you visit a provider in the VSP network, you receive a higher level of benefits. To find an in-network VSP provider, call VSP at 1-800-877-7195 or visit the VSP website at www.acera.org/vsp.

Premium costs effective February 1, 2020 are listed on [page 28](#).

There is no ID card for this plan. When you visit an in-network provider, you will need to provide the last four digits of your Social Security number. The provider will then process the claim for your service directly with VSP.

Note: If you visit an out-of-network provider, you will need to pay the full bill and submit a claim to VSP for reimbursement. Claim forms are available through VSP's website at www.acera.org/vsp, the ACERA website at www.acera.org/forms, or by request from ACERA. You must file claims within one year of the service.

VSP TruHearing MemberPlus Program

A hearing aid discount program called TruHearing MemberPlus Program offered by VSP is available to our vision care members and their covered dependents at no cost. As an added benefit, our retirees can add up to four guest members (parents, siblings). The MemberPlus Program includes:

- Savings of up to 50% on hearing aides
- Yearly comprehensive hearing exams for \$75
- 3-year repair warranty
- 48 batteries per purchased hearing aid

- 3 visits with a hearing professional after purchase (fitting, programming, and/or adjustments)
- Manufacturer's coverage for one-time loss or damage for 3 years (replacement fee paid to manufacturer)

To learn more and sign-up, go to truhearing.com/vsp.

Summary of VSP Vision Plan Benefits

| Benefit Description | VSP Choice Network Provider | | Non-VSP Network Provider |
|-------------------------------------|--|--|---|
| | Standard | Premium | Standard & Premium |
| Exam (once every 12 months) | No copay, every 12 months | \$15 copay for exam + prescription glasses, every 12 months | Standard: No copay Premium: \$15 copay |
| Prescription Glasses | \$25 copay | | \$25 copay |
| Single Vision Lenses | 100%, every 12 months | 100%, every 12 months | Up to \$30 |
| Lined Bifocal Lenses | 100%, every 12 months | 100%, every 12 months | Up to \$50 |
| Lined Trifocal Lenses | 100%, every 12 months | 100%, every 12 months | Up to \$65 |
| Tints and Photochromics | 20% Discount | 100% | \$5 allowance |
| Standard Progressive Lenses | 100%, every 12 months | 100%, every 12 months | N/A |
| Premium & Custom Lenses | \$95 - \$175 allowance | 100% after \$25 copay, every 12 months | N/A |
| Anti-Reflective Lens Coating | \$41 copay | \$25 copay | N/A |
| Frames | Every 24 months: \$150 allowance with 20% discount on amount above allowance | Every 12 months: \$200 allowance with 20% discount on amount above allowance | Up to \$70 |
| Contact Lenses | \$105 allowance for contacts and contact lens exam and fitting | \$200 allowance for contacts and contact lens exam and fitting | Up to \$105 |

Health Plan Costs

Health Plans Have a Monthly Premium

The monthly cost of being enrolled in a healthcare plan is called a “premium.” Premiums for medical, dental, and vision coverage are based on the plan and coverage level you select.

Your monthly retirement allowance must be sufficient enough to cover the cost of your premium to enroll in a medical plan; likewise, your monthly retirement allowance must be sufficient enough to cover the cost of your dependent’s premiums or you are not able to add/enroll them.

Monthly Medical Allowance

Retirees with 10 or more years of ACERA service credit or service-connected disability and who are enrolled in an ACERA-sponsored medical plan receive a Monthly Medical Allowance (MMA) to partially offset their monthly medical costs. The offset is based on years of ACERA service credit and a contribution amount determined annually by the ACERA Board of Retirement.

This benefit is only available for payment toward an ACERA-sponsored medical plan including individual plans through Via Benefits. The cost of private insurance is not covered.

There is no MMA offset provided to:

- Retirees with less than 10 years of ACERA service (except service-connected disability retirees)
- Non-member payees (i.e., surviving or former spouses/domestic partners and/or beneficiaries)
- Dependents

ACERA retirees are responsible for 100% of the costs associated with covering these individuals.



These Meditation Podcasts are Easy; Just Click and Listen

www.acera.org/kp-podcast

These guided imagery meditations help you deal with common conditions like anger, grief, anxiety, stress, quitting smoking, weight loss, menopause, pain, cancer, and many more.

Monthly Medical Allowance – Category 1

Kaiser Permanente HMO in California

Kaiser Permanente Senior Advantage in California

UnitedHealthcare SignatureValue HMO & SignatureValue Advantage HMO

The maximum MMA amount is limited to your self-only medical premium or the highest allowable benefit under the MMA, whichever is lower. Plan premium costs exceeding the MMA contribution are deducted from your monthly retirement allowance. Premiums for your dependents are also deducted from your monthly retirement allowance.

Monthly Medical Allowance – Category 2

Kaiser Permanente Non-Medicare Individual Plans Outside California

Individual Non-Medicare Plans Through Via Benefits

Your MMA can be used to pay your self-only monthly medical plan premiums as well as medical or prescription copays and deductibles (our plan excludes other IRS Code Section 213(d) reimbursement expenses). You will need to submit those claims to Via Benefits (including Kaiser members) for reimbursement. Unused MMA amounts at the year's end do not carry over into the new plan year.

The MMA is prorated according to your years of ACERA service. The MMA amounts for 2020 were increased by 3.70% from 2019 and are noted in the table:

| MMA Amounts for Category 1 & 2 | | |
|--------------------------------|----------------|------------|
| Years of ACERA Service | Portion of MMA | MMA Amount |
| 0-9 years | No MMA | \$0 |
| 10-14 years | 1/2 | \$289.33 |
| 15-19 years | 3/4 | \$433.99 |
| 20+ years | Full | \$578.65 |

An Alternative to the MMA for Via Benefits Plans: A Federal Subsidy

When you call Via Benefits to explore enrolling in a non-Medicare-eligible plan, your Benefit Advisor can help you choose between utilizing ACERA's MMA to offset your medical plan costs (if you're eligible), or selecting a public healthcare plan and utilizing the federal government's healthcare subsidy (tax credit) to offset the costs of your plan. The level of subsidy you could be eligible for is based on your level of income. You can't receive both an MMA from ACERA and a federal subsidy.

Monthly Medical Allowance – Category 3

Kaiser Permanente Senior Advantage Individual plans outside California (Medicare)

Via Benefits Individual Medicare Plans

Monthly premiums in Category 3 plans are lower than Category 1 premiums, so the MMA amounts are accordingly lower. Your MMA can be used to pay your self-only monthly medical plan premiums as well as medical or prescription copays and deductibles (our plan excludes other IRS Code Section 213(d) reimbursement expenses). You will need to submit those claims to Via Benefits for reimbursement (including Kaiser members). Unused MMA amounts at the year's end do not carry over into the new plan year.

The MMA provided to offset those costs, prorated according to your years of ACERA service will be offered as follows:

| MMA Amounts for Category 3 | | |
|----------------------------|----------------|------------|
| Years of ACERA Service | Portion of MMA | MMA Amount |
| 0-9 years | No MMA | \$0 |
| 10-14 years | 1/2 | \$221.64 |
| 15-19 years | 3/4 | \$332.46 |
| 20+ years | Full | \$443.28 |



Category 2 & 3 Plans & Retirees Who Return to Work

If you return to work for one of ACERA's participating employers and you are enrolled in an individual plan either through Via Benefits or Kaiser Permanente (outside California), you will not be eligible to receive the Monthly Medical Allowance (MMA) for your medical coverage during this "return to work period." Thus, you would be responsible for paying the individual coverage premiums and would not receive a subsidy from ACERA through a Health Reimbursement Account (HRA). Visit www.acera.org/employers for a list of ACERA's participating employers.

Check Your Service Credit

To see the amount of ACERA service credit you earned during your career, use Web Member Services by visiting www.acera.org and clicking on the Account Login button.

How Will I Pay?

Category 1 Plans

Your monthly premiums will be deducted from your monthly retirement allowance and you will be paid the MMA amount you are eligible for in the same pension check, not to exceed the premium amount.

Category 2 & 3 Plans

You make payments directly to your insurance carrier. To set up an automatic monthly payment for the plan directly to the insurance carrier from your bank account, simply call Via Benefits at the number on the back of this guide, even if you're in an individual Kaiser Permanente medical plan outside of California. If you are eligible for ACERA's Monthly Medical Allowance, ACERA will fund a tax-free Health Reimbursement Account (HRA) up to the amount you are eligible for. You can also set up an automatic reimbursement to your bank account. While ACERA does provide limited support, retirees have to assume a greater responsibility for accounting when choosing a plan that provides reimbursement through an HRA. Review ACERA's publication "Making Your Via Benefits Reimbursements Easier" at www.acera.org/publications for helpful hints.

Remember to Sign Up For the Medicare Part B Reimbursement Plan (MBRP)—It's Not Automatic and It's Not Paid Retroactively

Once you become Medicare-eligible, to continue your enrollment in an ACERA sponsored Medicare plan (including plans through Via Benefits), you are required to pay your Medicare Part B premium. Medicare may either deduct the premium from your Social Security check or bill you directly on a quarterly basis. To help offset this cost, ACERA currently provides eligible retired members (not their dependents) with the lowest standard premium reimbursement amount for their Medicare Part B premium. To qualify, you



Healthcare Benefits Are Not Guaranteed

Dental, Vision, the Monthly Medical Allowance (MMA), and the Medicare Part B Reimbursement Plan (MBRP) are non-guaranteed (non-vested) benefits. They are reviewed and subject to funding approval annually by the ACERA Board of Retirement.

Continuance of these benefits is based on available funds.

Making Via Benefits Reimbursements Easier

Look for ACERA's pamphlet on Making Reimbursements Easier at www.acera.org/publications.

must have 10 or more years of ACERA service or a Service Connected Disability Retirement.

ACERA pays this non-vested benefit only if you apply. MBRP benefits begin the month following ACERA's receipt of your application. To apply, simply download the Medicare Part B Reimbursement Plan Application Form at www.acera.org/forms, complete the form, and return it to ACERA with a copy of your Medicare card showing Part B enrollment.

Some Members Must Annually Certify Medicare Part B Enrollment

Participants of ACERA's Medicare Part B Reimbursement Plan (MBRP) who are not enrolled in one of ACERA's medical plans are required to certify enrollment in Medicare Part B by remitting to ACERA a copy of the most recent Social Security Administration/Railroad Retirement monthly benefit payment statement, or for those not receiving Social Security benefits, the quarterly billing statement. This certification is not necessary for retirees or dependents enrolled in the Kaiser Permanente Senior Advantage Plan or a Medicare medical plan through Via Benefits since in order to be enrolled in these plans, participants must be enrolled in Medicare Parts A and B.

Frequently Asked Questions About Health Plan Premiums

My group medical plan premiums have increased this year and I don't have enough in my retirement allowance to cover the cost of the premium. Can I continue coverage?

If you are already enrolled in a medical, dental, and/or vision plan and the new premiums exceed your retirement allowance, you may continue coverage. You will be required to submit payment for the entire cost of the premium on a monthly basis to ACERA. Contact ACERA for more information (see [back page](#)).

Can I use my Category 2 or 3 Monthly Medical Allowance to pay for medical and prescription copays and/or deductibles?

Yes, this Monthly Medical Allowance is to be used for medical and prescription monthly premiums as well as for these specific types of copays and deductibles. Review ACERA's publication "Making Your Via Benefits Reimbursements Easier" at www.acera.org/publications for information on seeking reimbursement for copays and deductibles.

Non-Medicare Eligible Plan Costs

Monthly Medical Plan Premiums and Costs

| Medical Plans | 0 - 9 Years of ACERA Service Credit | | | 10 - 14 Years of ACERA Service Credit | | |
|--------------------------------------|-------------------------------------|-------------------|-------------------|---------------------------------------|-------------------|-------------------|
| | Self | Self + 1 | Family | Self | Self + 1 | Family |
| Kaiser Permanente HMO Premium | \$785.44 | \$1,570.88 | \$2,222.80 | \$785.44 | \$1,570.88 | \$2,222.80 |
| MMA Contribution | \$0 | \$0 | \$0 | \$289.33 | \$289.33 | \$289.33 |
| Cost to Retiree | \$785.44 | \$1,570.88 | \$2,222.80 | \$496.11 | \$1,281.55 | \$1,933.47 |

| | | | | | | |
|--|-------------------|-------------------|-------------------|------------------|-------------------|-------------------|
| UnitedHealthcare SignatureValue HMO Premium | \$1,087.80 | \$2,175.50 | \$3,078.30 | \$1,087.80 | \$2,175.50 | \$3,078.30 |
| MMA Contribution | \$0 | \$0 | \$0 | \$289.33 | \$289.33 | \$289.33 |
| Cost to Retiree | \$1,087.80 | \$2,175.50 | \$3,078.30 | \$ 798.47 | \$1,886.17 | \$2,788.97 |

| | | | | | | |
|--|-----------------|-------------------|-------------------|-----------------|-------------------|-------------------|
| UnitedHealthcare SignatureValue Advantage HMO Premium | \$831.92 | \$1,663.74 | \$2,354.18 | \$831.92 | \$1,663.74 | \$2,354.18 |
| MMA Contribution | \$0 | \$0 | \$0 | \$289.33 | \$289.33 | \$289.33 |
| Cost to Retiree | \$831.92 | \$1,663.74 | \$2,354.18 | \$542.59 | \$1,374.41 | \$2,064.85 |

| Medical Plans | 15–19 Years of ACERA Service Credit | | | 20 + Years of ACERA Service Credit | | |
|--------------------------------------|-------------------------------------|-------------------|-------------------|------------------------------------|-----------------|-------------------|
| | Self | Self + 1 | Family | Self | Self + 1 | Family |
| Kaiser Permanente HMO Premium | \$785.44 | \$1,570.88 | \$2,222.80 | \$785.44 | \$1,570.88 | \$2,222.80 |
| MMA Contribution | \$433.99 | \$433.99 | \$433.99 | \$578.65 | \$578.65 | \$578.65 |
| Cost to Retiree | \$351.45 | \$1,136.89 | \$1,788.81 | \$206.79 | \$992.23 | \$1,644.15 |

| | | | | | | |
|--|-----------------|-------------------|-------------------|-----------------|-------------------|-------------------|
| UnitedHealthcare SignatureValue HMO Premium | \$1,087.80 | \$2,175.50 | \$3,078.30 | \$1,087.80 | \$2,175.50 | \$3,078.30 |
| MMA Contribution | \$433.99 | \$433.99 | \$433.99 | \$578.65 | \$578.65 | \$578.65 |
| Cost to Retiree | \$653.81 | \$1,741.51 | \$2,644.31 | \$509.15 | \$1,596.85 | \$2,499.65 |

| | | | | | | |
|--|-----------------|-------------------|-------------------|-----------------|-------------------|-------------------|
| UnitedHealthcare SignatureValue Advantage HMO Premium | \$831.92 | \$1,663.74 | \$2,354.18 | \$831.92 | \$1,663.74 | \$2,354.18 |
| MMA Contribution | \$433.99 | \$433.99 | \$433.99 | \$578.65 | \$578.65 | \$578.65 |
| Cost to Retiree | \$397.93 | \$1,229.75 | \$1,920.19 | \$253.27 | \$1,085.09 | \$1,775.53 |

Medicare Eligible Plan Costs

Monthly Medical Plan Premiums and Costs

| Medical Plans | Self with Medicare | Self + 1 (both with Medicare) | Self + 1 (member only with Medicare)* | Self + 1 (spouse only w/ Medicare) | Self + 1 + Family (two with Medicare)* | Self + 1 + Family (member only with Medicare)* | Self + 1 + Family (spouse only w/ Medicare) |
|---|--|-------------------------------|---------------------------------------|------------------------------------|--|--|---|
| 0 - 9 Years of ACERA Service Credit | | | | | | | |
| Kaiser Permanente Senior Advantage | \$411.54 | \$823.08 | \$1,196.98 | \$1,196.98 | \$1,475.00 | \$1,848.90 | \$1,848.90 |
| MMA Contribution | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Cost to Retiree | \$411.54 | \$823.08 | \$1,196.98 | \$1,196.98 | \$1,475.00 | \$1,848.90 | \$1,848.90 |
| Via Benefits Medicare Plans | Individual plans will have individual costs based on age and location. | | | | | | |
| 10 - 14 Years of ACERA Service Credit | | | | | | | |
| Kaiser Permanente Senior Advantage | \$411.54 | \$823.08 | \$1,196.98 | \$1,196.98 | \$1,475.00 | \$1,848.90 | \$1,848.90 |
| MMA Contribution | \$289.33 | \$289.33 | \$289.33 | \$289.33 | \$289.33 | \$289.33 | \$289.33 |
| Cost to Retiree | \$122.21 | \$533.75 | \$907.65 | \$907.65 | \$1,185.67 | \$1,559.57 | \$1,559.57 |
| Via Benefits Medicare Plans | Individual plans will have individual costs based on age and location. | | | | | | |
| 15–19 Years of ACERA Service Credit | | | | | | | |
| Kaiser Permanente Senior Advantage | \$411.54 | \$823.08 | \$1,196.98 | \$1,196.98 | \$1,475.00 | \$1,848.90 | \$1,848.90 |
| MMA Contribution | \$411.54 | \$411.54 | \$411.54 | \$433.99 | \$411.54 | \$411.54 | \$433.99 |
| Cost to Retiree | \$0 | \$411.54 | \$785.44 | \$762.99 | \$1,063.46 | \$1,437.36 | \$1,414.91 |
| Via Benefits Medicare Plans | Individual plans will have individual costs based on age and location. | | | | | | |
| 20 or More Years of ACERA Service Credit | | | | | | | |
| Kaiser Permanente Senior Advantage | \$411.54 | \$823.08 | \$1,196.98 | \$1,196.98 | \$1,475.00 | \$1,848.90 | \$1,848.90 |
| MMA Contribution | \$411.54 | \$411.54 | \$411.54 | \$578.65 | \$411.54 | \$411.54 | \$578.65 |
| Cost to Retiree | \$0 | \$411.54 | \$785.44 | \$618.33 | \$1,063.46 | \$1,437.36 | \$1,270.25 |
| Via Benefits Medicare Plans | Individual plans will have individual costs based on age and location. | | | | | | |

* Not all premium combinations are shown on this page. Please contact ACERA for more information.

Monthly Dental & Vision Plan Premiums & Costs

Dental and vision plan monthly premiums are subsidized with mandatory enrollment for retirees who have:

- a. 10 or more years of ACERA service credit
- b. Service-connected disability
- c. Non-service-connected disability retirement prior to 2/1/2014

Dental & Vision Plans

| Dental Plans | 0 - 9 Years of ACERA Service Credit | | | 10 or More Years of ACERA Service Credit or b. and c. above | | |
|---|-------------------------------------|-----------------|-----------------|---|----------------|-----------------|
| | Self | Self + 1 | Family | Self | Self + 1 | Family |
| Delta Dental PPO | \$61.58 | \$100.54 | \$161.71 | \$42.04 | \$81.04 | \$142.33 |
| ACERA Contribution | \$0 | \$0 | \$0 | \$42.04 | \$42.04 | \$42.04 |
| Cost to Retiree | \$61.58 | \$100.54 | \$161.71 | \$0 | \$39.00 | \$100.29 |
| DeltaCare USA | \$31.05 | \$45.51 | \$63.00 | \$22.18 | \$36.64 | \$54.13 |
| ACERA Contribution | \$0 | \$0 | \$0 | \$22.18 | \$22.18 | \$22.18 |
| Cost to Retiree | \$31.05 | \$45.51 | \$63.00 | \$0 | \$14.46 | \$31.95 |
| Vision Plans | Self | Self + 1 | Family | Self | Self + 1 | Family |
| Vision Service Plan Standard | \$6.12 | \$8.88 | \$15.94 | \$4.24 | \$6.16 | \$11.06 |
| ACERA Contribution | \$0 | \$0 | \$0 | \$4.24 | \$4.24 | \$4.24 |
| Cost to Retiree | \$6.12 | \$8.88 | \$15.94 | \$0 | \$1.92 | \$6.82 |
| Vision Service Plan Premium (Buy-up) | \$16.38 | \$23.80 | \$42.72 | \$14.78 | \$21.46 | \$38.54 |
| ACERA Contribution | \$0 | \$0 | \$0 | \$4.24 | \$4.24 | \$4.24 |
| Cost to Retiree | \$16.38 | \$23.80 | \$42.72 | \$10.54 | \$17.22 | \$34.30 |



Hearing Aid Coverage

Hearing aid coverage and/or discounts are offered by all our carriers. See [page 16](#) for more information.



Wellness Tools

You want to feel like a million dollars. You want to breathe easy. You want to move. Yes, finding the motivation to make healthy choices can be challenging. The single best thing you can do to find motivation is to find help—establish relationships with communities that inspire and sustain hope, and use those relationships to help you to learn, practice, and master the new ways of thinking, habits, and skills that you need to thrive.

Explore ACERA Wellness

www.acera.org/well

Access a wealth of information on how to be the best you. Read an ever-growing treasure-trove of 60+ articles written in-house with cutting-edge tips on staying active, eating cleanly, thinking clearly, and living well. Learn how to beat your

sugar addiction, how to achieve the best sleep of your life, and how to find emotional balance in what can sometimes feel like a turbulent life. Access powerful healthcare provider tools that are already free to you. Join our Meetup to connect and find activities with fellow retirees.

Healthcare Resources Available Right Now

Your healthcare providers offer a ton of resources to help you find some of those new ways of thinking, discover the information you need, and connect with others.

It may seem hard, but you are really successful in a lot of other areas of your life, so you absolutely have wellness success within you.

All Kaiser Members Get \$25 Gym Memberships

www.choosehealthy.com

\$25 memberships at select gyms through Kaiser's Active & Fit. Create a login to search for gyms by zip code.



Easy Meditation Podcasts; Just Click and Listen

www.acera.org/kp-podcast

Guided imagery meditations to help you deal with common conditions like anger, grief, anxiety, stress, quitting smoking, weight loss, menopause, pain, cancer, and many more.

Healthier You Toolkit

www.acera.org/kp-toolkit

Toolkit to help you lose weight, quit smoking, eat better, and feel better.

Healthier You Video Library

www.acera.org/kp-videos

Check out these short videos and watch your health improve.

How Stressed Am I? Take the Quiz

www.acera.org/stress-quiz

Gauge your stress level based on the number of life changes you've had recently.

Am I Depressed? Take the Quiz

www.acera.org/dep-quiz

Depression is a real—and common—medical illness that can affect your mind, body and spirit. It isn't always easy to recognize, but depression has certain symptoms that are different from the “blues,” which everyone gets from time to time. Take the quiz to find out if you might be depressed.

Kaiser Wellness Central

www.acera.org/kp-health

Kaiser Permanente's comprehensive website with all of their health and wellness resources for Kaiser members.

Kaiser \$25 Gym Memberships

www.choosehealthy.com

\$25 memberships at select gyms through Kaiser's Active & Fit. Create a login to search for gyms by zip code.

Kaiser Healthy Living Classes

www.acera.org/kp-classes

Over 1,400 classes for Kaiser members in the Bay Area including yoga, acupuncture, diabetes management, fall prevention, headache management, qigong, and weight management. Some are free and others have a discounted fee.

Kaiser Discounts

www.choosehealthy.com

Provider discounts on fitness clubs, acupuncture, chiropractic, massage therapy, physical therapy, products, and more.

UHC Real Appeal Weight Loss Program

www.realappeal.com

Free weight loss program for UnitedHealthcare members. Based on clinical weight loss research. Provides you a personalized weight loss coach, 24/7 online support, mobile app, goal trackers, fun and easy streaming workout videos and DVDs, recipes, group support, and more.

UHC Rally App

www.acera.org/rally

App and online health tracker for UnitedHealthcare members. Monitor weight loss, physical activity, and more. Connect with online health communities. Get sent on personal exercise missions. Earn up to \$200 with SimplyEngaged.

UHC Live and Work Well Mental Health Support Program

www.liveandworkwell.com

Gives UnitedHealthcare members access to personalized support services to help you take steps toward feeling healthier, happier, and more in control of your life, finances, and well-being. Get private appointments from the comfort of home through video-calling.



Dental Health Article and Videos

www.deltadentalins.com/oral_health

Access 150+ articles on dental health topics plus 15+ videos created by the experts at Delta Dental.

Subscribe to ACERA Email Wellness Articles

www.acera.org/subscribe

Select “Wellness Tips and Tools” and you’ll receive via email every future article we post to our new wellness site.

Creditable Coverage Notice

Each year, ACERA provides covered retirees, non-member payees, and their enrolled dependents with a Creditable Coverage Notice regarding their prescription drug benefit. Be sure to keep a copy of this notice. If you discontinue your ACERA-sponsored Medicare medical coverage, you may need to provide this notice if you enroll in a stand-alone Medicare Part D Plan in the future.

Important Notices

ACERA Policy

The information contained in this guide describes general ACERA policies and procedures that affect ACERA retirees and the benefits offered. The policies and procedures are general; each benefit may have more specific rules, especially regarding eligibility. Please keep this in mind as you use this guide to make your medical, dental, and vision plan decisions. In addition, if there is a discrepancy between the information outlined in this guide and actual plan documents, the plan documents will govern.

ACERA Important Notices

For important notices regarding the following healthcare topics, please visit www.acera.org/healthcare-notices, or call 1-800-838-1932 for a paper copy.

- Statement of Belief – Grandfather Status
- Newborns and Mothers Health Protection Act (NMHPA)
- Women’s Health and Cancer Rights Act (WHCRA)
- Important Reminder to Provide the Plan with the Taxpayer Identification Number (TIN) or Social Security Number (SSN)
- COBRA Continuation Coverage
- Special Enrollment Rights Notice
- Medicare Part D – Important Notice About Your Prescription Drug Coverage and Medicare
- Health Insurance Marketplace Coverage Options and Your Health Coverage
- Availability Health Insurance Portability and Accountability Act (HIPAA) Notice of Privacy Practices
- Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)
- Discrimination Is Against The Law
- Patient Protections
- Network/Claims/Appeals
- Notice Regarding the Wellness Program

2020

Contact Information

1-800-838-1932
510-628-3000

fax: 510-268-9574
www.acera.org

Medical, Dental, & Vision Plan Carriers

ACERA Group No. Customer Service No. Website ID Cards Issued

Medical

Kaiser Permanente

| | | | | |
|-------------------------------|------|-----------------------------------|--|------------------------------|
| HMO | 7668 | 1-800-464-4000 | my.kp.org/acera | Yes: Medical/Prescription ID |
| Senior Advantage | 7668 | 1-800-464-4000 | my.kp.org/acera | Yes: Medical/Prescription ID |
| Individual Out of State Plans | N/A | Call your local Kaiser Permanente | www.kp.org | Yes |

United Healthcare

| | | | | |
|------------------------------|--------|----------------|--|------------------------------|
| SignatureValue HMO | 149659 | 1-800-624-8822 | alameda.welcometouhc.com | Yes: Medical/Prescription ID |
| SignatureValue Advantage HMO | 251928 | 1-866-633-2474 | alameda.welcometouhc.com | Yes: Medical/Prescription ID |

Via Benefits

| | | | | |
|-----------------------|-----|----------------|--|-----------------------------|
| Non-Medicare Eligible | N/A | 1-844-353-0770 | acera.org/via | Varies depending on carrier |
| Medicare Eligible | N/A | 1-888-427-8730 | acera.org/via-med | Varies depending on carrier |

Dental

| | | | | |
|------------------|-----|----------------|--|-----|
| DeltaCare USA | 103 | 1-800-422-4234 | www.deltadentalins.com | Yes |
| Delta Dental PPO | 703 | 1-800-765-6003 | www.deltadentalins.com | No |

Vision

| | | | | |
|---------------------------|----------|----------------|--|----|
| Vision Service Plan (VSP) | 12110712 | 1-800-877-7195 | www.acera.org/vsp | No |
|---------------------------|----------|----------------|--|----|

Other Contact References

| | | | |
|--------------------------------|---------------|----------------|--|
| Medicare | | 1-800-633-4227 | www.medicare.gov |
| Social Security Administration | | 1-800-772-1213 | www.ssa.gov |
| ACRE | Pete Albert | 510-350-0649 | |
| REAC | | | reacsite.org |
| PERS - Long Term Care | | 1-800-982-1775 | calperslongtermcare.com |
| Deferred Compensation | Aaron Coleman | 510-272-6809 | |

Cancer Advice

Learn how to help lower your chances of getting cancer, plus what screening tests to get and when to get them.

www.cancer.org/healthy