



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 2025 Retiree Enrollment Guide containing information about the ACERA-sponsored healthcare plans. Review the new monthly healthcare premiums for the next year starting on [page 3](#). The Monthly Medical Allowance will increase for the 2025 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/enrollment.

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 and a resource throughout 2025.



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Sincerely,

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

Dave Nelsen

Chief Executive Officer
October 2024



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).

How to Make Changes

Review the instructions under Electing Your Healthcare Coverage starting on page 4 of the Retiree Enrollment Guide.

For group healthcare plan enrollment forms, visit www.acera.org/enroll.

Who MAY WANT to take action?

- Kaiser Permanente HMO and UnitedHealthcare SignatureValue HMO members: the UnitedHealthcare SignatureValue Advantage network plan, which is a select group of high-quality and cost-effective providers, is 35% cheaper than the regular UHC SignatureValue plan and 5% cheaper than the Kaiser Permanente HMO. If you want to consider changing to this plan—see [page 3](#).
- 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)	Nov 1, 2024 - Nov 30, 2024	Feb 1, 2025 - Jan 31, 2026
Kaiser Permanente Senior Advantage California (Medicare)		
UnitedHealthcare SV HMO and SVA HMO (non-Medicare)	Nov 1, 2024 - Dec 15, 2024	Jan 1, 2025 - Dec 31, 2025
Delta Dental		
Vision Service Plan (VSP)		
Via Benefits Non-Medicare Plans	Oct 15, 2024 - Dec 7, 2024	
Kaiser Permanente Individual Non-Medicare Plans (outside California)		
Via Benefits Medicare Plans		
Kaiser Permanente Individual Medicare Plans (outside California)		