

*HR Services at the Chancellor's Office is pleased to present this benefits newsletter with information to help you with the 2009 Open Enrollment process. Look for future newsletters on other benefits topics.*

## OPEN ENROLLMENT PERIOD: SEPTEMBER 14 – OCTOBER 9, 2009

The annual Benefits Open Enrollment for Chancellor's Office employees is being held September 14 through October 9, 2009. All changes made during open enrollment will be effective January 1, 2010.

### OPEN ENROLLMENT HIGHLIGHTS

- All Kaiser and PERSCare members will experience an increase in their premium.
- All Blue Shield Access+, PERS Select and PERS Choice members will experience a decrease in their premium.
- Blue Shield NetValue is now available in Imperial, San Francisco, San Luis Obispo. And parts of San Mateo counties.
- Kaiser is eliminating chiropractic benefits.
- Kaiser is increasing co-payments for 31-100 day supply of drugs.
- PERS Select/Choice/Care are expanding benefits for transplants.
- Don't miss an opportunity to save money in 2010. Enroll in a Health Care Reimbursement Account (HCRA) and use pre-tax dollars to pay for all covered out-of-pocket health care expenses for you and your eligible dependents. Learn more about the HCRA plan by going to <http://www.calstate.edu/hr/benefitsportal/>.

### HEALTH PLAN STATEMENT ALERTS

- Employees enrolled in a health plan not available in the employee's eligibility ZIP code of record will be notified by CalPERS to change their health plan during Open Enrollment. If the employee does not change their health plan during Open Enrollment, CalPERS will administratively change their health enrollment to a plan they are eligible for, effective January 1, 2010.
- Employees with one or more "economically dependent" child will be notified by CalPERS to recertify each economic dependent annually. Failure to comply will result in the child's cancellation of health coverage. CalPERS will provide employees with instructions when it is time for recertification.

### PERMISSIBLE TRANSACTIONS

During the open enrollment period, eligible employees may:

- Enroll in or change health or dental plans;
- Add or remove spouse, domestic partner or eligible dependents to health and/or dental plan;
- Elect or cancel their Flexcash. If you have other non-CSU medical and/or dental coverage, you may elect the FlexCash Plan which pays you cash in lieu of CSU coverage; and/or
- Elect participation or *re-enroll* in the Health Care Reimbursement Account (HCRA) or the Dependent Care Reimbursement Account (DCRA). **If you are participating in 2009, and want to continue participation in 2010, you must re-enroll during open enrollment.**

## HOW TO MAKE AN OPEN ENROLLMENT CHANGE

**Step 1: Complete the Open Enrollment Benefits Worksheet.** Available online at [Intranet.calstate.edu](http://Intranet.calstate.edu) > Human Resource Services > Benefits > Health Benefits or in the HR Services Benefits Room. For employees adding a dependent(s), please refer to the "CalPERS Guidelines for Adding a Dependent" on the back of the benefits worksheet to see what additional documentation is required. **All forms are due in Human Resource Services by no later than Friday, October 9, 2009.**

**Step 2: Sign Enrollment Forms.** HRS will generate additional documents in order to process your open enrollment change. HRS will contact the employee when the documents are ready for signature.

**Step 3: Wait Until January 1, 2010.** Your benefits will not change until January 1, 2010. Do not use your prior plan after that date. Use of the prior plan after the January 1 effective date may require the employee to pay for all services received from the prior plan.

## CALPERS HEALTH BENEFITS PROGRAM BASIC PLAN RATE COMPARISON 2009/2010

HEALTH PLAN	Enrolled Employees & Eligible Dependents	2009			2010		
		Total Mo. Premium	CO Employees except Unit 6 Mo. Ded.	Unit 6 Mo. Ded.	Total Mo. Premium	CO Employees except Unit 6 Mo. Ded.	Unit 6 Mo. Ded.
BLUE SHIELD ACCESS+ (HMO)	Employee Only	\$505.02	\$27.02	\$22.02	\$517.09	\$24.09	\$19.09
	Employee + 1 Dependent	\$1,010.04	\$101.04	\$91.04	\$1,034.18	\$98.18	\$88.18
	Employee + 2 or more	\$1,313.05	\$146.05	\$126.05	\$1,344.43	\$142.43	\$122.43
BLUE SHIELD NETVALUE (HMO)	Employee Only	\$446.40	\$0.00	\$0.00	\$447.82	\$0.00	\$0.00
	Employee + 1 Dependent	\$892.80	\$0.00	\$0.00	\$895.64	\$0.00	\$0.00
	Employee + 2 or more	\$1,160.64	\$0.00	\$0.00	\$1,164.33	\$0.00	\$0.00
KAISER PERMANENTE (HMO)	Employee Only	\$471.87	\$0.00	\$0.00	\$494.99	\$1.99	\$0.00
	Employee + 1 Dependent	\$943.74	\$34.74	\$24.74	\$989.98	\$53.98	\$43.98
	Employee + 2 or more	\$1,226.86	\$59.86	\$39.86	\$1,286.97	\$84.97	\$64.97
Anthem Blue Cross PERS CARE (PPO)	Employee Only	\$742.41	\$264.41	\$259.41	\$831.50	\$338.50	\$333.50
	Employee + 1 Dependent	\$1,484.82	\$575.82	\$565.82	\$1,663.00	\$727.00	\$717.00
	Employee + 2 or more	\$1,930.27	\$763.27	\$743.27	\$2,161.90	\$959.90	\$939.90
Anthem Blue Cross PERS CHOICE (PPO)	Employee Only	\$477.70	\$0.00	\$0.00	\$487.25	\$0.00	\$0.00
	Employee + 1 Dependent	\$955.40	\$46.40	\$36.40	\$974.50	\$38.50	\$28.50
	Employee + 2 or more	\$1,242.02	\$75.02	\$55.02	\$1,266.85	\$64.85	\$44.85
Anthem Blue Cross PERS SELECT (PPO)	Employee Only	\$448.67	\$0.00	\$0.00	\$454.87	\$0.00	\$0.00
	Employee + 1 Dependent	\$897.34	\$0.00	\$0.00	\$909.74	\$0.00	\$0.00
	Employee + 2 or more	\$1,166.54	\$0.00	\$0.00	\$1,182.66	\$0.00	\$0.00
KAISER (HMO for outside of CA)	Employee Only	\$660.32	\$182.32	\$177.32	\$724.69	\$231.69	\$226.69
	Employee + 1 Dependent	\$1,320.64	\$411.64	\$401.64	\$1,449.38	\$513.38	\$503.38
	Employee + 2 or more	\$1,716.83	\$549.83	\$529.83	\$1,884.19	\$682.19	\$662.19

## HEALTH UPDATES AND RESOURCES

### Review your Medical, Dental and Vision Dependent Information in PeopleSoft Self-Service

Go to PeopleSoft CO Employee Self-Service at <https://cmsweb.calstate.edu/psp/HCOPRD/?cmd=login> to view and verify your medical, dental and vision dependent(s). To add or delete dependents complete the Open Enrollment Worksheet and return it to HR Services.

### The Health Plan Chooser Tool

Determine which CalPERS health plan best suits your needs. You can access the Health Plan Chooser tool at [www.calpers.ca.gov](http://www.calpers.ca.gov). Click on "View All Online Services, Calculators & Tools," and then click "Health and Health Plan Chooser."

### Find a CalPERS Health Plan

To find a health plan available in your area, go to <http://www.calpers.ca.gov/index.jsp?bc=/member/health/plan-phy-info/zip-search/home.xml> and type in your home or work address zip code. If you elect to use your work address as the Zip Code to enroll in a health plan, you must complete the CalPERS Employer Zip Code Election form available online at [http://intranet.calstate.edu/hrs/benefits/health/documents/Employer\\_Zip\\_Code\\_Election.pdf](http://intranet.calstate.edu/hrs/benefits/health/documents/Employer_Zip_Code_Election.pdf). Return the completed form to HR Services.

### Accessing CalPERS Online Services: my CalPERS

My CalPERS allows you to access all CalPERS self-service tools and services in one, easy-to-use place – with just the click of a mouse. You can access my CalPERS, a personalized and secure member website, via CalPERS On-Line, or by going directly to <http://my.calpers.ca.gov>. Once you've logged in, select **My Health Summary** for details about health plans that are available in your area. You'll also find all the forms and publications you'll need to make informed decisions about choosing a health plan during Open Enrollment.

### 2010 Your Health Care, Your Choices

A new publication only available on CalPERS on-line at [www.calpers.ca.gov](http://www.calpers.ca.gov). This publication provides valuable information to help you choose a health plan, select doctors, and understand differences between the different types of plans.

### [Find a Doctor](#) in the Blue Shield NetValue (HMO) Plan

Search for a doctor by going to <https://www.blueshieldca.com/bsc/home/home.jhtml>. Click on "find a provider now," then click on "Find a Doctor." Under "Choose a Plan" select from the drop down menu "CalPERS NetValue." Here you can find a doctor by specialty, name or location.

### [Find a Doctor](#) in the Blue Shield Access + (HMO) Plan

Search for a doctor by going to <https://www.blueshieldca.com/bsc/home/home.jhtml>. First click on "find a provider now," then click on "Find a Doctor." Under "Choose a Plan" select "CalPERS HMO" from the drop down menu. Here you can find a doctor by specialty, name or location.

### [Find a Doctor](#) in the PERS Select, Choice and Care PPO Plans

Search for a doctor by going to <http://www.anthem.com/ca/>. Select "Visitors" and "Employees of Groups of 51+." Click "Enter" under "Find a Doctor" then click "Next" under "Visitor Search." In the "Select a Plan Type" drop down menu choose "Large Group." To find A PERS Select doctor under "Select a Plan" choose "Select PPO." For a PERS Choice or PERSCare doctor under "Select a Plan" choose Blue Cross PPO (Prudent Buyer). Under "Select Provider Type" choose "Physicians." In the last section, you can choose a specialty or indicate "No Preference." Here, you can type in your address and/or zip code and search for providers.

## ADDITIONAL BENEFITS INFORMATION

### Do You Know Who Your Beneficiary Designee Is?

It is important to designate beneficiaries for your CalPERS Retirement, Life Insurance and Accidental Death and Dismemberment policies. Beneficiaries may be changed at any time and we recommend that you review them periodically. Forms are available in the HR Services benefits room and on the intranet at:

[http://intranet.calstate.edu/hrs/benefits/life\\_insurance/index.asp](http://intranet.calstate.edu/hrs/benefits/life_insurance/index.asp) and  
<http://www.calstate.edu/hrs/benefits/retirement/CalPERSBeneficiaryForm.pdf>

# HAVE YOU HAD A FAMILY STATUS CHANGE?

Family status changes must be reported to HR Services within 30 days after the event has occurred.

## ▪ **Divorce or Termination of Domestic Partnership**

If you divorce or terminate your domestic partnership and your former spouse or former domestic partner does not work for a CalPERS employer, your former spouse or former domestic partner is no longer eligible, even if the court orders you to provide health coverage for them. The coverage terminates on the last day of the month in which the final decree of divorce is granted. Former spouses may be eligible for coverage under a COBRA or an Individual Conversion Policy. You must submit a copy of your final divorce decree or Notice of Termination of Domestic Partnership form to Human Resource Services.

If you claim your domestic partner as a dependent for federal income tax purposes or if you no longer claim your domestic partner as a federal tax dependent you need to complete the Domestic Partner Dependent Certification Form available at [http://intranet.calstate.edu/hrs/benefits/health/documents/Domestic\\_Partner\\_Dependent\\_Cert\\_Form.pdf](http://intranet.calstate.edu/hrs/benefits/health/documents/Domestic_Partner_Dependent_Cert_Form.pdf) Return the completed form to HR Services.

## ▪ **Newborn or Newly Adopted Child**

Your newborn child is eligible for coverage from the date of birth. Adopted children are eligible for coverage beginning the date formal adoption takes place. Medical coverage will be effective the first day of the month following the newborn child's date of birth or the date of the formal adoption. Birth Certificates (issued by the county or hospital) and/or adoption papers are required.

## ▪ **Dependent Child Marries**

If one of your dependent children gets married, he or she is no longer eligible for health coverage even if they are under the age of 23. The coverage terminates on the last day of the month in which the marriage occurred. Former dependent children may be eligible for coverage under COBRA. You must submit documentation that shows the date your child married.

## ▪ **Dependent Obtains Own CalPERS Health Coverage**

If one of your dependents obtains their own CalPERS health coverage, he or she is no longer eligible for health coverage even if they are under age 23. The coverage terminates the day before their own CalPERS health coverage begins.

## ▪ **Economically Dependent Child Loses Status**

If one of your dependent children loses status as an economically dependent child, he or she is no longer eligible for health coverage even if they are under age 23. The coverage terminates the last day of the month in which the dependent loses eligibility.

### IMPORTANT CONTACT INFORMATION

- **Blue Shield Access+ & NetValue HMO:** (800) 334-5847  
<https://www.blueshieldca.com/calpers>
- **Kaiser Permanente HMO:** (800) 464-4000  
<http://my.kaiserpermanente.org/ca/calpers/>
- **Anthem Blue Cross (PERS Select, Choice & Care):** (877) 737-7776  
<http://www.anthem.com/ca/calpers/>
- **CalPERS:** (888) 225-7377  
<http://www.calpers.ca.gov/>
- **Delta Dental PPO:** (800) 765-6003  
<http://www.deltadentalins.com/csu/>
- **Delta Care USA:** (800) 422-4234  
<http://www.deltadentalins.com/csu/>
- **VSP:** (800) 877-7195  
[www.vsp.com](http://www.vsp.com)
- **ASI Flex (HCRA/DCRA):** (800) 659-3035  
<http://www.asiflex.com/>