

## Health Benefit Update

by David Chen, MVTA Bargaining Team, MVTA Health Benefits Chair

### **MVTA Members and Retirees:**

MVTA is moving towards having CalPERS service us for our Medical Health Benefits. Before MVTA can join CalPERS, CalPERS requires MVSD to have contract language offering all retirees the option to participate in Medical Health Benefits and receive a Minimum Contribution toward their Medical Health Benefits.

MVTA signed an MOU (Memorandum of Understanding) on Aug. 20, 2013 with MVSD regarding Health Benefit contract language to participate in CalPERS for Medical Health Benefits. We are waiting for the MVSD School Board to approve (Aug. 22, 2013) the MOU and sign a resolution to participate in CalPERS.

### **Enrollment for all Members and Retirees:**

We are transitioning in our enrollment schedule.

There is a schedule for Dental, Vision, and Life Plans enrollment.

Currently, the enrollment schedule is

Wed. Aug 21, Tues. Aug 27, and Tues. Sept. 3, 2013.

The following info is posted on the MVTA website:

CalPERS Rate Sheet for MVTA Members and Los Angeles Area Retirees

Rate Sheet, for MVTA Members and Retirees to enroll for Dental, Vision, and Life Plans

2013 Health Benefit Summary CalPERS

2014 Health Benefit Summary CalPERS

There will be a different schedule for Medical Health Benefits enrollment through CalPERS because CalPERS operates on the standard calendar year for coverage (January to December).

We will be enrolling for two separate periods of coverage.

Our first enrollment is for coverage during October 1, 2013 to December 31, 2013.

Our second enrollment is for coverage during January 1, 2014 to December 31, 2014.

**Details for CalPERS enrollment is still pending. More info to come. Continue to check the MVTA website for more info.**

### **Regarding Retirees:**

All retirees that are currently receiving Early Retirement Health Benefits Contribution (see Article XXIII) toward their Health Benefits will maintain their current status. CalPERS will be contacting the retiree and will bill the retiree for Medical Health Benefits directly from the retiree's STRS check. Retirees will be billed at a 12 month rate. MVSD will reimburse you for the Contribution the retiree is eligible for. Dental and Vision Health Benefits will be billed or adjusted by MVSD.

**Medical Health Benefits will be enrolled through CalPERS. Dental and Vision Health Benefits will be enrolled through MVSD.**

Retirees that are not eligible for Early Retirement Health Benefits Contribution will be contacted by CalPERS directly.

**MVTA members and Retirees:**

Go to CalPERS website to look up info about the Health Plans that are available.

The website is: <http://www.calpers.ca.gov/>

-click on Members,

-select Active Member, scroll down, click Next,

-select School Employee, scroll down, click Next,

-click Confirm,

-Scroll down, click Health Benefits

on this page, there are 2 crucial links:

**2013 Health Plan Information** and  
**2014 Health Plan Information,**

-for the **2013 Health Plan Information** link

The following topics are crucial:

2013 Health Rates

Health Plan Search by Zip Code

Health Plan Chooser

2013 Health Program Publications

Health Benefit Summary

Evidence of Coverage Publications

Summary of Benefits and Coverage

**Health Program Guide (2013)**

-for the **2014 Health Plan Information** link

The following topics are crucial:

Health Rates

Our health Plans Online

Health Program Publications

**Health Program Guide (2014)**

Health Benefit Summary

2014 Health Plan Summary

2014 Benefit Changes

Health Plan Chooser

**It is recommended that all retirees and MVTA members read all Plan Information in order to make an informed decision.**

All rates listed by CalPERS are on a 12 month basis, not 10 month.

Call your doctor to see if they take the specific plan you are interested in.

**MVTA members**

MVTA has provided a rate sheet to assist. See the MVTA website.

If a member utilizes the rate sheet from the CalPERS website, choose LA County and use the MVSD zip code for the correct rates.

**Retirees**

MVTA has provided a rate sheet to assist for the Los Angeles Area. See the MVTA website.

Retirees must use their residential zip code for their rates. Retirees may not use the MVSD zip code.

If you have any questions about specific plans, contact the listed CalPERS phone numbers:

**2013 info**

Blue Shield of California  
P.O. Box 272520, Chico, CA 95927-2520  
Member Services: (800) 334-5847

Kaiser Permanente  
Member Services:  
Call Center (800) 464-4000

PERS Select, PERS Choice, and PERSCare  
Medical Benefits:  
(Administered by Anthem Blue Cross)  
P.O. Box 60007, Los Angeles, CA 90060-0007  
(877) PERS PPO or (877) 737-7776

**2014 info**

**Anthem Blue Cross**

Member Services: (855) 839-4524

**Blue Shield**

Member Services: (800) 334-5847

**CVS Caremark**

Member Services: (877) 542-0284

**Health Net of California**

Member Services: (888) 926-4921

**Kaiser Permanente**

Member Services: (800) 464-4000 TTY: (800) 777-1370

**PERS Select/PERS Choice/PERSCare**

Member Services: (877) 737-7776 (818) 234-5141

(outside the continental U.S.) TTY: (818) 234-3547

**Sharp Health Plan**

Member Services: (855) 995-5004

**UnitedHealthcare**

Member Services: (877) 359-3714