

## **Health Benefit Update/Enrollment Info, August 14, 2014**

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

### **New Info for MVTA members and Retirees:**

The cap for Health Benefits is still \$5,617 for the year.

For members/employees it is \$561.17 for the ten months of September to June.

For ERHB Retirees it is \$468.08 monthly. ERHB=Early Retirement Health Benefit

Some rates for Medical(CalPERS) have increased. A few of the plans have decreased check the rate sheet carefully. The plans remain the same. No major changes.

These rates will be effective on December 31(members)/January 1(retirees).

The coverage is for January 1 to December 31.

Most of the rates for Dental(Delta/ASCIP), Vision(VSP/ASCIP), and Life(ING/ASCIP) Plans have decreased. Some of the benefits have decreased to adjust for the rate decrease.

for Dental(Delta/ASCIP), All members and retirees, new enrollment forms will need to be completed.

Vision(VSP/ASCIP), continuing members and retirees, no enrollment forms needed.

Life(ING/ASCIP), continuing members, no enrollment forms needed.

These rates will be effective on the September 30(members/retirees).

The coverage is for October 1 to September 30.

### **Enrollment for all MVTA members:**

**All Members/Employees must be enrolled for Medical or demonstrate proof of alternative enrollment in another Medical plan elsewhere.**

**All members must complete a Benefit Selection Worksheet.**

If changing plans or a new employee to the district, new enrollment forms need to be completed.

Enrollment Dates of Medical(CalPERS), Dental(Delta/ASCIP), Vision(VSP/ASCIP), and Life(ING/ASCIP) Plans are all on the same schedule.

Wed. Aug 20 (8:30-4:30), and Tues. Aug 26 (12:00-5:30)

The following info is posted on the MVTA website:

-Medical/(CalPERS) Rate Sheet for MVTA Members, 10 monthly deductions.

-Dental(Delta/ASCIP), Vision(VSP/ASCIP), and Life(ING/ASCIP) Plans Rate Sheet for MVTA Members, 10 monthly deductions

-2014 Health Program Guide CalPERS

-2015 Health Benefit Summary Revised CalPERS(**will post on August 18**)

Continuing employees are covered through December 31, 2014.

New employees will start coverage as soon as possible.

The enrollment for Medical(CalPERS) is for the calendar year coverage (January 1 to December 31, 2015).

### **Enrollment for all 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 Monthly/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.

MVTA has provided a rate sheets to assist for the Los Angeles Area, Southern Cal, and Out of State. See the MVTA website.

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

**Medical Health Benefits will be enrolled through CalPERS. A packet will be In the mail late August. Open Enrollment will be September 15 to October 10.**

Retirees can make changes to their Medical plans 3 ways.

-Call CalPERS at 888-225-7377

-Through [my.calpers.ca.gov](http://my.calpers.ca.gov)

Retirees will have in their Enrollment Packet an insert (A Guide to Changing Your Health Coverage) that shows how to make changes online.

-By requesting a change in writing and mailing the request to:

CalPERS Health Account Services  
P.O. Box 942715,  
Sacramento, CA 94229-2715

Dental(Delta/ASCIP), Vision(VSP/ASCIP), and Life(ING/ASCIP) Plans are all on the same schedule with current MVSD employees.

Enrollment dates are Wed. Aug 20 (8:30-4:30), and Tues. Aug 26 (12:00-5:30)

MVSD is scheduled to mail info to retirees ASAP. **All retirees must complete a benefit selection sheet** and return it to MVSD. If you have any questions contact Geri Payne at 626-652-4066 or [gpayne@mtview.k12.ca.us](mailto:gpayne@mtview.k12.ca.us)

The following info is posted on the MVTA website:

-Medical/(CalPERS) Rate Sheet for Retirees, 12 monthly deductions.

3 Rates sheets available: Los Angeles, Other Southern Cal, Out of State

-Dental(Delta/ASCIP), Vision(VSP/ASCIP), and Life(ING/ASCIP) Plans Rate Sheet for MVTA Employees and Retirees, 10 monthly deductions

-2014 Health Program Guide CalPERS

-2015 Health Benefit Summary Revised CalPERS(**will post on August 18**)

The enrollment for Medical/CalPERS is for the standard calendar year coverage (January 1 to December 31, 2015).

New retirees eligible for Early Retirement Health Benefit should check with Geri Payne to verify transition of info.

**MVTA members and Retirees:**

Go to CalPERS website to look up info for Health Plans and Evidence of Coverages 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, left side, click on Health Benefits

on this page, there are valuable links. This page will have a update on August 18.

at the bottom, click Our Health Plans Online

at the bottom, click Evidence of Coverage Publications

**It is recommended that all MVTA members and retirees 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.

If you need help or info contact MVSD office,

Geri Payne, 626-652-4066,

[gpayne@mtview.k12.ca.us](mailto:gpayne@mtview.k12.ca.us)

or David Chen, Baker School 652-4700 x6741

[dchen@mountainviewta.org](mailto:dchen@mountainviewta.org)

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

**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

**PERS Select/PERS Choice/PERSCare**

Member Services: (877) 737-7776, (818) 234-5141/Outside of the US

**Sharp Health Plan**

Member Services: (855) 995-5004

**UnitedHealthcare**

Member Services: (877) 359-3714