

2018 Benefits for Retirees

Open Enrollment is your chance to:

- Change the plans for which you are enrolled
- Cancel plans you no longer need
- Sign up for new coverage
- Add or change your dependents or beneficiaries

Take this opportunity to make sure you're happy with your 2018 coverage.

This guide provides highlights of your City of Anaheim benefits so you can make informed decisions about your benefits for 2018. You can find more information, including the *2018 Benefits Guide*, at www.myanaheimbenefits.com.

Open Enrollment is October 1 through October 27, 2017.

What You Need to Know

Remember these **3** things about Open Enrollment:

1 No changes to City benefit plans for 2018

Your benefits aren't changing this year. However, it's a good idea to look at all your options to make sure you have the plan that best meets your needs.

2 Do I Need to Do Anything?

If you don't want to make changes to your benefits for 2018, you don't need to do anything. Your 2017 elections will automatically carry over for 2018!

If you want to review your benefit options, visit our benefits website at www.myanaheimbenefits.com. Once you've reviewed your benefit options, if you do want to make changes for 2018, follow the instructions at the bottom of page 2.

3 You Can't Make Changes after Open Enrollment

Open Enrollment is your once-a-year opportunity to make changes to your City of Anaheim benefits. If you have a qualified life event during the year (such as a change in marital status), you will have 30 days from the date of the event to notify Human Resources of your enrollment changes.

JOT THIS DOWN!

All benefit premiums can be paid on a monthly basis or in an annual lump sum to the City.

IMPORTANT! You only need to submit an enrollment form if you're making changes to your benefits or dependents that you cover.



Consult a Doctor — Anytime, Anyplace



The City's medical plans offer services that allow you to speak with a health care professional at any time:

- **Aetna Teladoc (HMO, OAMC, or High Option OAMC):** With Teladoc, you pay a copay when you need to use the service. You just need a phone or internet connection. You let Teladoc know you need to talk with a doctor, and they call you back within 30 minutes! To schedule an appointment or find out more, go to www.teladoc.com/Aetna or call the Informed Health Line at 800-556-1555.
- **Kaiser Contact a Professional:** You can send confidential health questions to a Kaiser health professional. Visit www.kp.org for more information. You can also call the Nurse Line. You can find the daytime Nurse Line phone numbers for your Kaiser location at www.kp.org. If you're calling after hours, call 888-576-6225.

Planning to Cover a Dependent?



As a retiree, if you wish to add eligible dependents after you retire (e.g., new spouse and/or children under the age of 26), you may do so at the full cost of the dependent coverage. Supporting documentation is required to add any new dependents to your coverage. If you are receiving a City contribution percentage toward your retiree health premiums, remember that your City percentage only applies to those dependents enrolled in your plan prior to retirement. For more information about the cost of adding dependents after retirement, contact 714-765-5185 or email retireebenefits@anaheim.net.

What You Need to Do

Go to www.myanaheimbenefits.com to learn more about your benefit options.

- If you **DON'T** want to make changes for your 2018 benefits, you don't need to do anything.
- If you **DO** want to make changes for your 2018 benefits, you have three options:



Download an Online Form:

Complete the Personalized Benefit Selection Form that's included in your Open Enrollment packet. You'll also need to download an electronic enrollment form online at www.myanaheimbenefits.com. Scan and email both completed forms to retireebenefits@anaheim.net before October 27, 2017. This is the fastest way to make changes to your 2018 benefit elections.



Get the Form via Email:

Complete the *Personalized Benefit Selection Form* that's included in your Open Enrollment packet. Scan and email the form to retireebenefits@anaheim.net before October 27, 2017. Human Resources will promptly reply with an electronic enrollment form to fill out and return via email.



By Mail: By

October 27, 2017, mail your completed *Personalized Benefit Selection Form* to the City's Human Resources Department – Benefits at 201 S. Anaheim Blvd., Ste. 501, Anaheim, CA 92805.

Your Benefit Options — In Brief

PLAN OPTIONS	DESCRIPTION
Medical Coverage — For All Retirees	
HMO Options <ul style="list-style-type: none"> ▪ Kaiser HMO¹ ▪ Aetna HMO² 	You receive all-inclusive, efficient medical care, often with an emphasis on prevention.
<ul style="list-style-type: none"> ▪ Aetna Open Access Managed Choice (OAMC) Plan 	You have the flexibility to use any licensed medical provider you choose.
<ul style="list-style-type: none"> ▪ Aetna High Option OAMC 	This plan offers the same flexibility as the OAMC Plan, but with a lower monthly contribution for coverage in exchange for a higher annual deductible.
Medical Coverage — For Retirees Enrolled in a Medicare Plan	
HMO Options <ul style="list-style-type: none"> ▪ Aetna Medicare Plan³ ▪ Kaiser Senior Advantage³ ▪ UnitedHealthcare Medicare Advantage^{2,3} 	You assign your Medicare benefits to the HMO and the HMO coordinates with Medicare.
<ul style="list-style-type: none"> ▪ Aetna Medicare PPO³ 	You assign your Medicare benefits to the plan, and receive the highest level of benefits when using a provider in the plan's network.

¹ Not available to new retirees age 65 or older.

² Not available for retirees who live outside of California or outside the HMO network.

³ You must be enrolled in Medicare Parts A and B to enroll in this plan. If you're not enrolled in Medicare Parts A and B, you may be subject to penalties.

Your Benefit Options — In Brief

PLAN OPTIONS	DESCRIPTION
Prescription Drug Coverage	
All medical plans include comprehensive prescription drug coverage. If you are enrolled in Medicare Parts A and/or B and wish to remain in the Aetna HMO, OAMC, or High Option OAMC medical plan, you will also need to enroll in the Medicare Part D Prescription Drug Plan (PDP). You will need to complete a separate enrollment form to be covered by the PDP. Your enrollment in Medicare helps the City manage the cost of our retiree programs.	
Vision Coverage	
All medical plans include vision coverage.	
Dental Coverage	
<ul style="list-style-type: none">▪ Delta Dental PPO Plan	You may go to any licensed dentist for dental care. However, you pay less if you choose a dentist from the network of Delta Dental PPO providers.
<ul style="list-style-type: none">▪ DeltaCare USA Dental HMO	You must receive your care from a DeltaCare USA contracted dentist; there are no deductibles to pay; and preventive and most basic care is covered at 100%.

FOR MORE INFORMATION



Review the *2018 Retiree Benefits Summary Comparison Chart* included in this packet or go to www.myanaheimbenefits.com to view a more detailed version of the retiree benefits guide. If you still have questions, email retireebenefits@anaheim.net or call the Benefits Line at 714-765-5185.



Frequently Asked Questions

1. I'm turning 65 in 2018, what should I do now?

- 1 Make an appointment with Social Security about 3 months before your 65th birthday.
- 2 If you retired in 2006 or later and you're Medicare-eligible, you must enroll and pay for Medicare Parts A and B to be eligible to participate in a City-sponsored medical plan.
- 3 Start reviewing your plan options available through the City. When you enroll in Medicare, you will have additional medical plan options available to you, many of which cost less than the pre-65 retiree medical plans. When you turn 65, you can switch plans without having to wait until the next Open Enrollment period.
- 4 If you'd like to enroll, call Human Resources at 714-765-5185. You'll need to update your eligibility and provide copies of your Medicare card.

2. I need help calculating my benefit costs — whom do I contact?

You can email the City of Anaheim Benefits Office at retireebenefits@anaheim.net or call 714-765-5185.

3. Do I need to turn in a selection form if I am not making any benefit changes in 2018?

No. A selection form is only required if you want to make changes to your benefits or the dependents you cover in 2018.

4. Can I be enrolled in Aetna and my spouse and/or dependents be enrolled in Kaiser?

No, the insurance carriers require that you and your spouse be enrolled with the same insurance carrier.

5. If I have Medicare, do I have to buy other coverage to satisfy the ACA's individual mandate requirement?

No. If you have Medicare, you're covered.

6. Can I keep my same plan if I move out of state?

It depends on the plan in which you are enrolled. The HMO plans typically require that you reside in the service area in order to receive benefits. The City offers a variety of HMO plans for retirees in other states. Please see the *Retiree Worksheet* for a listing of available states and the monthly premium.

If you are enrolled in the OAMC, High Option OAMC, and Medicare PPO you can generally stay on the same plan. But keep in mind that if you are moving to a remote area, there may be limited availability of network providers. To confirm network availability in advance, contact Aetna at 866-509-2321.

Frequently Asked Questions

7. Can I change my coverage elections through the City after Open Enrollment ends?

No, you won't be able to make any changes to your benefit elections after Open Enrollment ends. Your next opportunity will be next year's Open Enrollment period, unless you have a qualified life event during the year (e.g., you get married). If you have questions, email retireebenefits@anaheim.net.

8. I thought everyone is covered under health care reform. Do I need to do anything?

The City's plans meet ACA requirements. If you want to avoid paying a penalty, you must enroll in coverage for 2018.

PLAN/DEPARTMENT	GROUP #	WEBSITE	EMAIL / PHONE NUMBER
Human Resources	N/A	www.myanaheimbenefits.com www.anaheim.com	retireebenefits@anaheim.net 714-765-5311 714-765-4442 714-765-5283
Aetna HMO	849828	www.aetna.com	866-509-2322
Aetna Open Access Managed Choice (OAMC)	476571-10	www.aetna.com	866-509-2321
Aetna High Option OAMC	476571-11	www.aetna.com	866-509-2321
Aetna Medicare HMO	381221	www.aetna.com	866-509-2321
Aetna Medicare PPO	381221	www.aetna.com	866-509-2321
Kaiser HMO	101868	www.kaiserpermanente.org	800-464-4000
Kaiser Senior Advantage	101868*	www.kaiserpermanente.org	800-464-4000
UnitedHealthcare Medicare Advantage	101902	www.uhcmedicareolutions.com	800-457-8506
Delta Dental PPO	2092	www.deltadentalins.com	800-765-6003
DeltaCare USA DHMO	06198	www.deltadentalins.com	800-422-4234

* Enrollment unit number is 0101