

## Health Insurance Plans

Fact sheet for active, deferred and retired members



**Open Enrollment is the time when retired members, surviving spouses and eligible dependents are able to make changes to SDCERA-sponsored health plans or enroll in a plan for the first time.**

SDCERA currently offers health insurance plans for all retired members and their eligible dependents. If you are the surviving spouse/registered domestic partner or dependent of a deceased SDCERA member and you receive a monthly SDCERA retirement benefit, the plans are also available to you.

Use this fact sheet to learn general information about the health insurance plans. Refer to the *Health Insurance Plans for Retired Members* booklet, available at [www.sdcera.org](http://www.sdcera.org) or from SDCERA, for more detail.

### Overview

SDCERA offers group medical and dental plans to both in-state and out-of-state residents. Rates and types of medical plans vary based on Medicare eligibility. Dental plans are available to members regardless of Medicare eligibility.

Members are able to enroll in the plans initially at the time of retirement, and any time after retirement during Open Enrollment. Alternatively, if you ever lose other health coverage, you may be able to enroll outside of Open Enrollment. One advantage of belonging to a group health insurance plan, such as the SDCERA-sponsored plans, is that you cannot be excluded from coverage for pre-existing medical conditions provided that you have been continuously insured and can provide proof of creditable coverage.

If you elect an SDCERA-sponsored health plan, any amount that is owed for the coverage is deducted directly from your monthly retirement benefit payment.

### Enrollment in a plan

Open Enrollment is the time when retired members are able to make changes to SDCERA-sponsored health plans or to enroll in a plan for the first time. If you change your plan, or enroll for the first time, allow 30 days from the effective date for the carrier to recognize your coverage. Plan ahead for any necessary prescriptions or care you may require.

Enrollment or changes outside of the annual open enrollment period must be due to retirement, marriage, divorce, death, turning age 65 or involuntary loss of other coverage. If you enroll outside of Open Enrollment, it must be within 30 days of the event that caused you to lose coverage. To enroll, use the *Medical/Dental Plan Enrollment/Disenrollment* form.

## 2010 plans and rates

Following are the SDCERA-sponsored plans available for retired members, surviving spouses and eligible dependents. All plans provide coverage in California service areas. Plans that provide coverage in other states are noted. The rates shown are per person, per month.

MEDICAL PLANS (NON-MEDICARE)		DENTAL PLANS	
Health Net HMO	\$ 721.13	CIGNA Dental	\$ 19.69
Kaiser HMO	\$ 563.93	Delta Dental <sup>5</sup>	\$ 36.94
PacifiCare Signature Value HMO <sup>1</sup>	\$ 783.16	<sup>1</sup> Formerly known as PacifiCare HMO. <sup>2</sup> Formerly known as PacifiCare PPO, this is the only SDCERA non-Medicare plan available nationwide. <sup>3</sup> Formerly known as PacifiCare Senior Supplement, this is the only SDCERA Medicare plan available nationwide. <sup>4</sup> Provides coverage in Arizona, Nevada and California. <sup>5</sup> Provides coverage in California and some other states.	
UnitedHealthcare Choice Plus PPO <sup>2</sup>	\$ 1,553.91		
MEDICARE PLANS			
UnitedHealthcare Senior Supplement <sup>3</sup>	\$ 332.35		
Health Net Medicare HMO	\$ 311.88		
Health Net Seniority Plus	\$ 230.91		
Kaiser Senior Advantage	\$ 299.07		
Secure Horizons <sup>4</sup>	\$ 200.64		

*Note: If you are (or your dependent is) covered by Medicare Parts A or B only, different rates may apply for Medicare plans.*

## Health insurance allowance

If you retired (or will retire) as a Tier I or Tier II member, you may be eligible for a monthly health insurance allowance, which will help offset the cost of your monthly medical plan premium(s).

In addition to your membership classification and tier, you must also have at least 10 years of SDCERA service credit to be eligible for the minimum health insurance allowance amount, which is currently \$200 per month. If you have 20 or more years of SDCERA service credit at retirement, you are eligible for the maximum allowance, which is currently \$400 per month. If your retirement benefit is based on a disability, you may qualify with fewer years of service credit. The health insurance allowance is not a vested SDCERA benefit and is not guaranteed. Read more in the *Health Insurance Allowance* fact sheet available at [www.sdccera.org](http://www.sdccera.org) or from SDCERA.

This material is available in alternative formats upon request. Please contact 619.515.6800.

The SDCERA health insurance allowance is not a vested or guaranteed benefit of SDCERA. The County Employees Retirement Law does not require SDCERA to provide any post-retirement health insurance payments or plans. The current health insurance allowance can be canceled, reduced or amended at any time and for any reason. SDCERA pays authorized health insurance benefits for eligible members on a nontaxable basis from an Internal Revenue Code Section 401(h) Trust. The Trust is maintained as part of SDCERA and is funded by the County of San Diego on an annual basis.

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## SDCERA LIBRARY OF PUBLICATIONS

### BOOKLETS

- Disability Retirement
- Dividing Community Property
- Health Insurance Plans for Retired Members
- Retirement Plan
- Survivor and Beneficiary Information

### FACT SHEETS

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- Deferred Membership
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