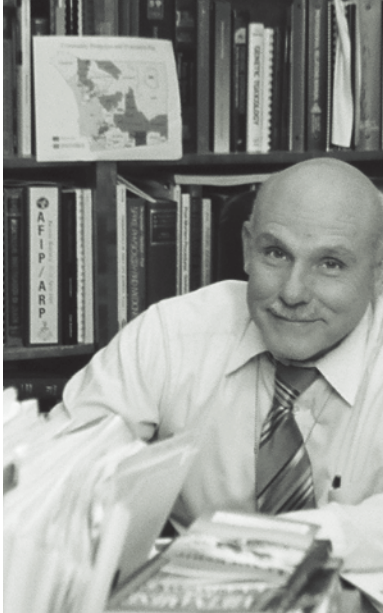


Health Insurance Plans

Fact sheet for active, deferred and retired members



Open Enrollment is the time when retired members, surviving spouses and eligible dependents are able to change from one SDCERA-sponsored medical plan and/or dental plan to another, or to enroll in a plan for the first time.

Use this fact sheet to learn general information about SDCERA-sponsored health insurance plans. Refer to the 2012 *Health Insurance Plans* booklet, available at www.sdccera.org or from SDCERA, for more detail.

Overview

SDCERA offers group medical and dental 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. Plans are available 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.

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

You may enroll or make changes to your current plan selection each November during Open Enrollment. 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 is limited. You may be eligible to enroll or make changes if you retire; become eligible for Medicare; add a dependent: due to marriage, domestic partner registration, birth, or adoption; you move outside your plan's service area; or you lose eligibility for coverage such as conclusion of COBRA or Cal-COBRA. For more information, read the 2012 *Health Insurance Plans* booklet.

You can cancel coverage for you or your dependents at any time. To enroll or disenroll, use the 2012 *Medical & Dental Plan Enrollment/Disenrollment* form, available at www.sdccera.org or from SDCERA.

2012 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 and include an administrative fee of \$4.12 per month. Medical plan premiums for 2012 (below) were reduced by \$12.32 per month as a result of the Early Retiree Reinsurance Program proceeds.

MEDICAL PLANS (NON-MEDICARE)		DENTAL PLANS	
Health Net HMO	\$ 852.98	CIGNA Dental	\$ 26.66
Kaiser Permanente HMO	\$ 619.11	Delta Dental ⁴	\$ 44.07
UnitedHealthcare Choice Plus PPO ¹	\$ 2,080.08	¹ This is the only SDCERA-sponsored non-Medicare plan available nationwide. ² Formerly known as Secure Horizons. Provides coverage in Arizona, Nevada and California. ³ This is the only SDCERA-sponsored Medicare plan available nationwide. ⁴ Provides PPO coverage in California and the majority of states nationwide.	
UnitedHealthcare Signature Value HMO	\$ 975.01		
MEDICAL PLANS (MEDICARE)			
Health Net Medicare HMO	\$ 356.81		
Health Net Seniority Plus	\$ 243.96		
Kaiser Senior Advantage	\$ 266.67		
UnitedHealthcare Group Medicare Advantage ²	\$ 213.99		
UnitedHealthcare Senior Supplement ³	\$ 365.16		

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

Health insurance allowance

Retired Tier I and Tier II members (General and Safety) with at least 10 years of SDCERA service credit are eligible for the health insurance allowance, which will help offset the cost of your monthly health plan premium(s). Additionally, you may be eligible for a Medicare Part B allowance of \$93.50 per month.

The amount of your health insurance allowance varies based on your years of SDCERA service credit and ranges between \$200 and \$400 per month. If your retirement benefit is based on a disability, you may qualify with fewer than 10 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.sdcera.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

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