



## Retiree Health Benefit Information

1. StanCERA members eligible for retiree benefits may be able to enroll in health insurance. Please review your options below:
  - Members and their dependents under age 65, and not covered by any other health plan, including Medicare:
    - County Early Retiree Medical- Medical insurance options available through Stanislaus County Risk Management. Members may be able to have monthly premium deducted from StanCERA retirement check or pay monthly premium to County Risk Management.
    - RESCO- Dental and Vision insurance options. Contact RESCO's benefits administrator, PGA at (800) 511-9065.
    - Health Insurance Marketplace- Health insurance options available through the government exchange. Contact Alliant at (800) 444-1188 for assistance or visit [www.healthcare.gov](http://www.healthcare.gov).
  - Members and their dependents age 65+ or on Medicare, are not eligible for County Early Retiree Medical Insurance. RESCO offers Medicare plan supplements as well as Dental and Vision insurance. Contact RESCO's benefits administrator, PGA, for your options (800) 511-9065.
2. **A Stanislaus County Early Retiree Benefit Enrollment Form and Benefit Guide are enclosed.** Complete the benefit enrollment form and submit to Employee Benefits with your first month's premium to begin enrollment in your medical plan selection. You may authorize StanCERA to have your monthly premium deducted from your retirement check by completing section #5 on page two of the benefit enrollment form. You may have a waiting period before the monthly deduction will begin, therefore your premium will need to be paid to County Risk Management until the waiting period is over.
3. Participants that are paying by check or money order, make checks payable to: Stanislaus County Risk Management, 1010 10<sup>th</sup> Street, Suite 5900, Modesto, CA 95354. The County does not offer ACH or automatic deduction. We recommend you speak with your banking institution to see if they can set your payment up on automatic bill pay. We do not accept cash.  
Note: Monthly premiums may be paid in advance, but no more than one month prior to due date.
4. Monthly premiums are due on the 1<sup>st</sup> day of each month. Stanislaus County does allow a 30 day grace period. However, medical benefit eligibility for participants who do not pay their insurance premiums by the first day of each month, will be placed on a coverage hold until payment is received or the expiration of the 30-day grace period, whichever is earlier. If payments are not received in our office by the 30th day, your coverage will be permanently terminated.

If you have additional questions, please call County Employee Benefits (209)525-5717 or email us at [earlyretirees@stancounty.com](mailto:earlyretirees@stancounty.com).

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# Stanislaus County Benefit Enrollment Form 2014- Early Retirees

Please complete this universal benefit enrollment form in its entirety when enrolling or making changes to your Medical Benefit. Refer to your Benefit Guide for detailed information on all medical plan options. Check the box next to the option of your choice. Enter all dependent information if necessary. If there is a Life Event change, submit this completed form and backup documentation within 30 days of the qualifying event. **Marriage and/or Birth Certificates are required when enrolling a new Dependent in a Health Plan.**

## 1. Main Subscriber's General Information

<input type="checkbox"/> Open Enrollment		<input type="checkbox"/> Life Change- Type _____		Change Date: / /		ID #: For office use	
Last Name:			First Name:		MI	New Last Name: (if applicable)	
Address:				City:		State:	Zip Code:
Phone # Home:		Cell:	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth: / /			
E-Mail Address:			Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single		Social Security #:		- -
Main Subscriber: <input type="checkbox"/> Retiree <input type="checkbox"/> Spouse <input type="checkbox"/> Beneficiary		Are you covered by Medicare Parts A & B? If you marked Yes, you are not eligible to enroll in this plan.					
						<input type="checkbox"/> Yes <input type="checkbox"/> No	

## 2. Medical Plan Options and Monthly Premiums

Coverage Level	Stanislaus County Partners in Health		Anthem Blue Cross		Kaiser Permanente	
	HDHP	EPO	HDHP	EPO	HDHP	EPO
Subscriber	<input type="checkbox"/> \$614.28	<input type="checkbox"/> \$734.50	<input type="checkbox"/> \$785.54	<input type="checkbox"/> \$930.63	<input type="checkbox"/> \$829.26	<input type="checkbox"/> \$982.53
Subscriber +1	<input type="checkbox"/> \$1,228.55	<input type="checkbox"/> \$1,469.00	<input type="checkbox"/> \$1,571.07	<input type="checkbox"/> \$1,861.26	<input type="checkbox"/> \$1,658.46	<input type="checkbox"/> \$1,965.07
Subscriber +2 or More	<input type="checkbox"/> \$1,658.56	<input type="checkbox"/> \$1,983.15	<input type="checkbox"/> \$2,120.97	<input type="checkbox"/> \$2,512.69	<input type="checkbox"/> \$2,238.96	<input type="checkbox"/> \$2,652.84

## 3. Dependent Information

List all dependent information below. **Marriage and/or birth certificates required for dependents enrolled in medical plans.**

Dependent Name	Social Security #	Relationship	Date of Birth	Sex	Add	Delete
1.					<input type="checkbox"/>	<input type="checkbox"/>
2.					<input type="checkbox"/>	<input type="checkbox"/>
3.					<input type="checkbox"/>	<input type="checkbox"/>
4.					<input type="checkbox"/>	<input type="checkbox"/>

**4. Acceptance and Payment Agreement--Please read the following and acknowledge by signing below:**

I understand that I may continue my medical benefits for myself and my covered eligible dependents, upon retirement. In order to qualify, I know that I, and/or my dependents, cannot be covered by another group health plan through another source including Medicare. I understand that when I, and/or my dependents, turn 65, I, and/or my dependents, will be canceled from this medical plan.

I understand that by signing below, I am acknowledging my enrollment in the medical plan option selected for the plan year indicated on this enrollment form. Should changes take place affecting eligibility of this enrollment, I will immediately inform Stanislaus County Employee Benefits of the change. Any mis-statements or omissions may result in future claims being denied and/or the policy being rescinded. I am entitled to a copy of this signed authorization for my files.

**5. Recipient of retirement monthly benefit:**

Retiree     Spouse     Beneficiary

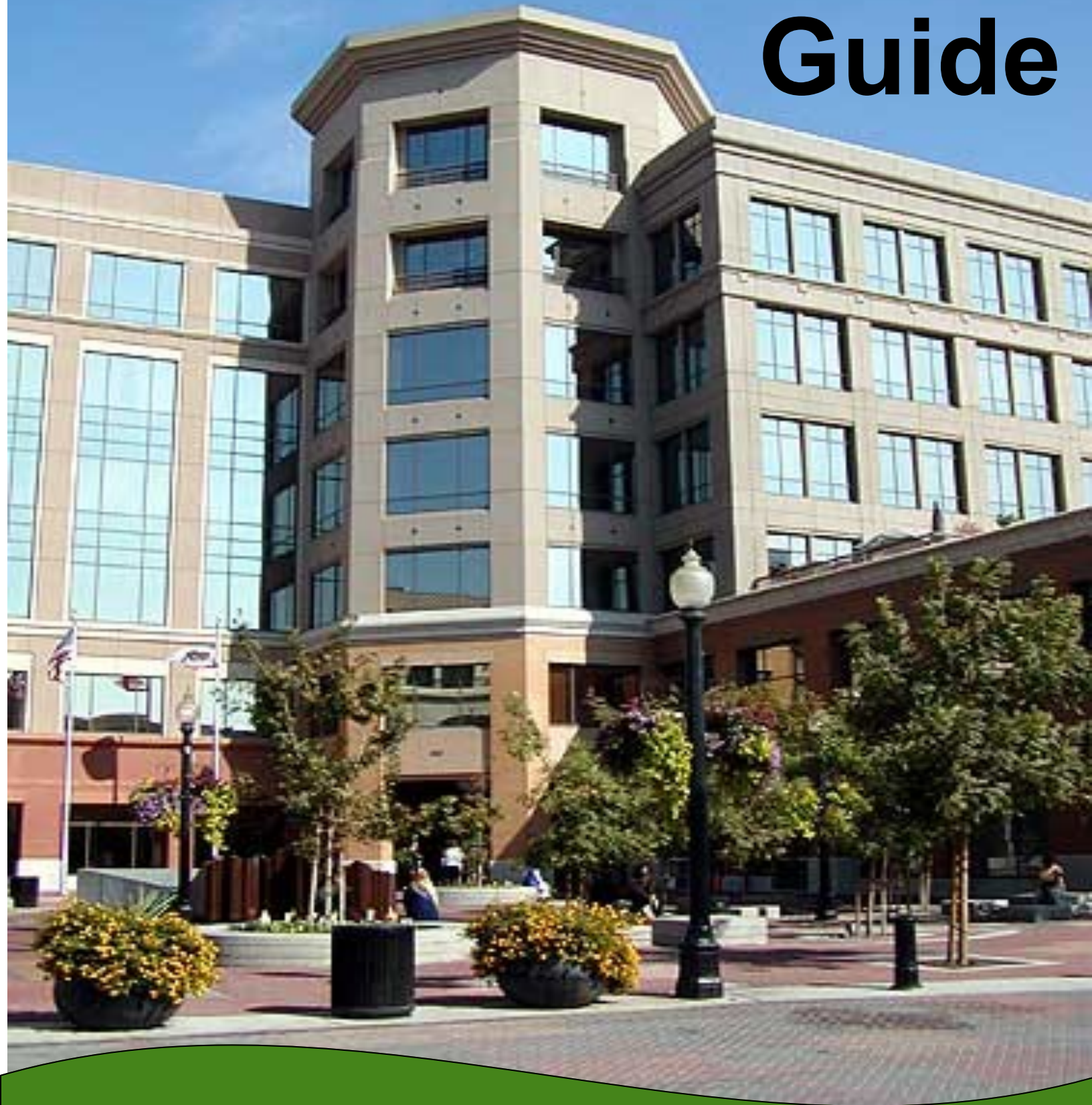
<b>Last Name:</b>	<b>First Name:</b>
<b>Social Security #:</b>	

I agree to have my monthly medical plan premium of \$\_\_\_\_\_ (total of premium from side 1 of this form) deducted from my StanCERA retirement check. I understand that StanCERA will not take partial deductions from my retirement check. If there is not enough money to cover my full medical plan deduction, I agree to pay Stanislaus County directly by check or money order, the total premium owed, by the 1<sup>st</sup> of every month or my coverage may be canceled.

<b>Retiree Signature</b>	<b>Date</b>
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# Early Retiree Medical Benefits Guide



**2014** Stanislaus County

# Welcome to Stanislaus County

**Stanislaus County** takes pride in offering a benefits program that provides flexibility for the diverse and changing needs of our employees and pre-Medicare retirees.

The purpose of this benefit guide is to help you make your medical benefit choices as a newly eligible pre-Medicare retiree or during our annual open enrollment period. It highlights your options and key program features to consider when you enroll.

After you are acquainted with what the County has to offer you and your family, you must complete a County Benefit Enrollment Form. Once completed, you will return it to the County's Employee Benefits Department.

During our annual open enrollment period in November, you will be instructed when to make your medical benefit changes for the following January 1st effective date.

The benefits described herein are offered to eligible pre-Medicare retirees of Stanislaus County. All benefits are subject to change and there is no guarantee that these benefits will be continued indefinitely. The descriptions are very general and are not intended to provide complete details about any or all plans. **Exact specifications for all plans are provided in the official Plan Documents, copies of which are available on the CEO-Risk Management Division–Employee Benefits website.**

*This guide is intended to provide an overview of the current administrative procedures for participating in the early retiree medical program. Administrative procedures and plan participation rules are subject to change. Nothing in this guide shall imply continued participation in the program or any vested benefits for any members.*

Information about Stanislaus County's Pre-Medicare Retiree Benefit Package and forms can be accessed on the County's web site:

**<http://www.stancounty.com/riskmgmt/risk-eb-earlyretirees-sub-main.shtm>**

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## Eligibility

- ◆ Stanislaus County's Early Retiree medical coverage is only available to StanCERA participants, and their qualifying dependents, that are not eligible for Medicare or are not enrolled in any other medical coverage.
- ◆ Early retirees and their dependents must retain continued medical coverage in order to be eligible to enroll. Proof of coverage will be required. If there is a break in coverage, you will not be eligible to re-enroll in the Early Retiree medical coverage in the future.
- ◆ Early retirees and their dependents may not voluntarily drop their outside medical coverage to enroll in Stanislaus County's Early Retiree medical plan. This includes the health insurance exchange or *Covered California*.
- ◆ Enrollment will only be allowed at time of retirement or COBRA expiration, during the annual open enrollment period or if there is a qualifying Life Event (see page 6).
- ◆ Medical Carrier changes are only allowed during the annual open enrollment period.

## Dependent Eligibility

- ◆ Pre-Medicare retiree's legal spouse.
- ◆ Pre-Medicare retiree's natural children, stepchildren, domestic partner's children, foster and/or adopted children up to age 26, regardless of marriage or student status.
- ◆ Pre-Medicare retiree's CA Registered Domestic Partner as defined by the State of California.
- ◆ Dependents who exceed the age limit, may be eligible if they meet all the following requirements: they are incapable of self-sustained employment because of mental retardation or physical handicap that occurred prior to reaching the age limit for dependents; they receive all their financial support and maintenance from Subscriber or Subscriber's Spouse/CA Registered Domestic Partner. Proof of their incapacity and dependency will be required within 30 days of request.
- ◆ In the event an early retiree voluntarily terminates coverage prior to Medicare eligibility, the retiree's dependents will no longer be eligible for coverage under the Early Retiree medical plan and coverage will end on the same date. This will not be considered a COBRA qualifying event.
- ◆ In the event an Early Retiree does not elect coverage for his/her dependents at the time of retirement or COBRA expiration, the retiree's dependents will no longer be eligible for coverage under the Early Retiree medical plan, unless they experience a qualifying life event.
- ◆ In the event an Early Retiree becomes deceased and his/her dependents were not enrolled at the time, the retiree's dependents will not be eligible for coverage under the Early Retiree medical plan.



## Dependent Documentation

- ◆ All pre-Medicare retirees adding dependents to their medical plan must submit documentation verifying eligibility. Documentation is due upon dependent enrollment in the plan. Failure to provide adequate documentation will result in the denial of dependent enrollment.

	Nothing Required	Marriage Certificate	Birth Certificate	State of California DP Registration	Proof of Disability from a Physician
Pre-Medicare Retiree only	X				
Pre-Medicare Retiree & Spouse		X			
Pre-Medicare Retiree & Domestic Partner only				X	
Pre-Medicare Retiree & Children to 26 yrs of age			X		
Children who exceed the age limit, may be eligible if they meet all the following requirements: - Must be unmarried - Must reside with the pre-Medicare retiree - And/or must be financially dependent on the retiree due to a disability.			X		X

## Life Events- Adding and Removing Dependents

You are responsible for notifying Stanislaus County Employee Benefits of any changes in your dependent status during the plan year (Divorce, Marriage, Birth or Adoption and adding or removing dependents). All Life Event changes must be made within 30 days from the date of the event and may be processed by submitting a change request to Employee Benefits. Documentation is required (copy of marriage certificate, final divorce judgement, birth certificate or adoption papers, etc.) along with a completed County Benefit Enrollment form and will need to be submitted by mail to Stanislaus County Risk Management or via email to [earlyretirees@stancounty.com](mailto:earlyretirees@stancounty.com). Failure to submit documentation to Stanislaus County Employee Benefits in a timely manner may impact dependent eligibility and may result in you incurring liability for medical expenses for non-eligible dependents. All changes will be effective the first of the month following the qualifying event date.

## Exceptions For Making Plan Changes Outside Of Open Enrollment

Other than retirement/COBRA expiration or during the annual “open enrollment” period, you may only enroll in medical coverage if/when you experience a qualifying event. Life Event changes may allow for a new enrollment or adding/removing a dependent. Therefore, medical carrier changes are only allowed during open enrollment.

Qualifying events include (Proof required):

- ◆ Change in legal marital status, including marriage, divorce, annulment, dissolution of domestic partnership, and death of a spouse.
- ◆ Change in number of dependents, including birth, adoption, placement for adoption, exceeding age limit or death of a dependent child.
- ◆ Change in employment status, including the start or termination of employment by you, your spouse, or your dependent child.
- ◆ Spouse’s open enrollment occurs outside of the County’s open enrollment period.
- ◆ Involuntary loss of coverage.
- ◆ A court order resulting in a change in legal custody (including a Qualified Medical Child Support Order) requiring coverage for your child.
- ◆ You or your spouse turns 65 and/or enrolls in Medicare. For additional information on Medicare, go to [www.medicare.gov](http://www.medicare.gov).
- ◆ You or your dependents enroll in other medical coverage.

## Annual Open Enrollment

Each year, the County has Open Enrollment in order to allow you to review your offerings to ensure that you are providing the best medical coverage for you and your family.

You will be able to enroll or make changes to your medical plan carrier, during the specific open enrollment period only.

**Note: Early retirees and their dependents must retain continued medical coverage in order to be eligible to enroll. Proof of coverage will be required. If there is a break in coverage, you will not be eligible to re-enroll in the Early Retiree medical coverage.**

You will be sent the Early Retiree Benefit Guide and a County Benefit Enrollment form with deduction authorization, for enrollment in any of the three medical plans. You must complete the enrollment form and submit to the County by the due date in order to be enrolled January 1st and to re-authorize your monthly premium deduction from your retirement benefit check, if applicable. Please refer to the benefit guide for important information, contacts and to review and understand your medical plan options and costs.

Changes will become effective the following January 1st.

## When Your Medical Benefits Terminate

- ◆ Coverage will terminate when a written request via letter or email, is received prior to the 1st of the month.
- ◆ Coverage will terminate if payments are not received within 30 days of the due date. Payments are due by the 1st of the month. If payment is not received by the due date, you may experience an interruption in service, including termination after 30 days. Coverage will not be eligible for reinstatement.
- ◆ Coverage will automatically terminate at age 65 for participants and/or their dependents.
- ◆ Coverage will terminate January 1st following an annual open enrollment period if a new enrollment form is not submitted by the posted due date.

The County’s medical benefits are designed to help maintain wellness and protect you and your family from major financial hardship in the event of illness or injury. The County offers multiple medical insurance coverage options, all of which comply with the standards provided by the Patient Protection and Affordable Care Act (federal health care reform). Follow these three steps for selecting the medical plan which provides the best option for your needs:

## Medical Benefits Step 1 Select Your Health Plan

The County provides three medical carriers to select from.



Each medical carrier provides a comprehensive list of medical providers and access to local, regional and national medical centers to address routine or complex issues of medical care. The County’s medical benefits are designed to offer the same or similar coverage levels across all three medical carriers, so your core benefits will remain the same regardless of which medical plan you enroll in. Selecting your medical plan is important as it will determine which network of physicians and hospitals you will have access to. The following table provides information on the current networks for each of the three medical carrier options. You may also visit each medical carrier’s website for more detailed information on their individual medical provider networks.

	SCPH	Anthem	Kaiser
Local Hospitals	Doctors Modesto Doctors Manteca Emanuel Turlock Oak Valley Oakdale	Memorial Modesto Doctors Modesto Doctors Manteca Emanuel Turlock Oak Valley Oakdale Stanislaus Surgical	Kaiser Modesto Kaiser Manteca Stanislaus Surgical
Local Physician Panel (Primary Care, etc.)	228	225	104
California Regional Referral Hospitals	Sacramento (3) S.F. Bay Area (10)	Sacramento (1) S.F. Bay Area (9)	Sacramento (2) S.F. Bay Area (1)
National Network	PHCS Multi-Plan	Anthem Blue Cross/ Blue Shield	Kaiser

## **Medical Benefits Step 2 Select Your Benefit Design**

You must select between enrolling in a High Deductible Health Plan (HDHP) or an Exclusive Provider Organization (EPO) plan, both of which are available with each of the three medical carrier options.

### **High Deductible Health Plans**

HDHP's provide lower premiums, but higher deductibles than a traditional medical plan. This means you pay the initial medical expenses until your deductible is met, and before the insurance will cover medical expenses or prescription drugs. Once you reach your deductible, you will pay for medical expenses on a fixed co-payment schedule, similar to a traditional HMO. Your deductible will not apply to preventative care services which are provided for free under each of the County's health plan options. The HDHP's offered by the County are considered qualified plans and may be offered alongside an HSA Account. An HSA is a tax-favored savings account that works in conjunction with a High Deductible Health Plan (HDHP) and helps you save for health care expenses. If you retire mid-year and you were already enrolled in a HDHP, you will keep the HSA account the County had set up for you. If you are new to enroll on an HDHP, you may open an individual HSA account. The County does not contribute funds into early retiree HSA accounts.

- ✓ For the 2014 plan year, the annual deductible for a subscriber is \$1,250.
- ✓ For the 2014 plan year, the annual deductible for Subscriber +1 and Subscriber + 2 or more is \$2,500.

### **Exclusive Provider Organization Plans**

EPO plan options offer a higher level of benefits than a HDHP; however, the premiums are higher as well. There is no annual deductible and all benefits are based on a fixed co-payment, which is the amount you will pay out-of-pocket for each office visit, service or prescription drug. EPO plans function like a traditional HMO plan and may offer additional convenience for pre-Medicare retirees who are willing to pay higher monthly premiums.

Please see pages 10-11 for more detailed information on comparing HDHP and EPO plan designs.

# Medical Plan — HDHP Benefit Summary

<b>HDHP - Plan Features</b>	<b>In-Network SCPH, Anthem, Kaiser</b>	<b>Out-of-Network Anthem Blue Cross</b>
Calendar Year Deductible Individual / Family	\$1,250 / \$2,500	\$1,250 / \$2,500
Annual Out-of-Pocket Max. Individual/Family	\$3,000 / \$6,000	\$5,000 / \$10,000
Physician Office Visit	\$20 copay after deductible	70% after deductible
Specialist Office Visit	\$20 copay after deductible	70% after deductible
Lab and X-Ray	\$10 copay; \$50 copay for CT, MRI, PET scans after deductible	70% after deductible
Preventive Services Well-Child Care  Adult Periodic Exams with Preventive Tests	100% through 23 months deductible waived  100% Deductible waived	70% after deductible
Pregnancy & Maternity Care	100% deductible waived	70% after deductible
Hospitalization Inpatient Outpatient	\$250 copay per admit after deductible  \$150 copay per procedure after deducti- ble	70% after deductible
Emergency Room Services & Supplies	\$100 copay after deductible	90% after deductible
Urgent Care	\$20 copay after deductible	70% after deductible
Chiropractic	\$15 copay after deductible up to 20 visits per year	70% after deductible up to 24 visits per year
Durable Medical Equipment	80% after deductible	70% after deductible up to 24 visits per year
<b>Prescription Drugs</b>		
	<b>Retail (30 days) / Mail-order (31 - 100 days)</b>	
Generic	\$10 / \$20 copay after deductible	
Formulary	\$30 / \$60 copay after deductible	
Non-Formulary	N/A	



# Medical Plan — EPO Benefit Summary

EPO - Plan Features	SCPH, Anthem BlueCross, Kaiser	
Calendar Year Deductible Individual/Family	N/A	
Annual Out-of-Pocket Maximum Individual/Family	\$1,500 / \$3,000	
Physician Office Visit	\$20 copay	
Specialist Office Visit	\$20 copay	
Lab and X-Ray	100% covered	
Preventive Services  Well-Child Care  Adult Periodic Exams with Preventive Tests	100% through 23 months  100% covered	
Pregnancy & Maternity Care	100% covered	
Hospitalization  Inpatient  Outpatient	100% covered  \$20 copay per procedure	
Emergency Room Services & Supplies	\$50 copay (waived if admitted)	
Urgent Care	\$20 copay	
Chiropractic	\$15 copay up to 20 visits per year	
Durable Medical Equipment	100% covered	
<b>Prescription Drugs</b>	<b>Retail (30 days) / Mail-order (31 - 100 days)</b>	
	Generic	\$10 copay / \$20 copay
	Formulary	\$20 copay / \$40 copay
	Non-Formulary	N/A

# Medical Plan Premiums and Your Payment Options

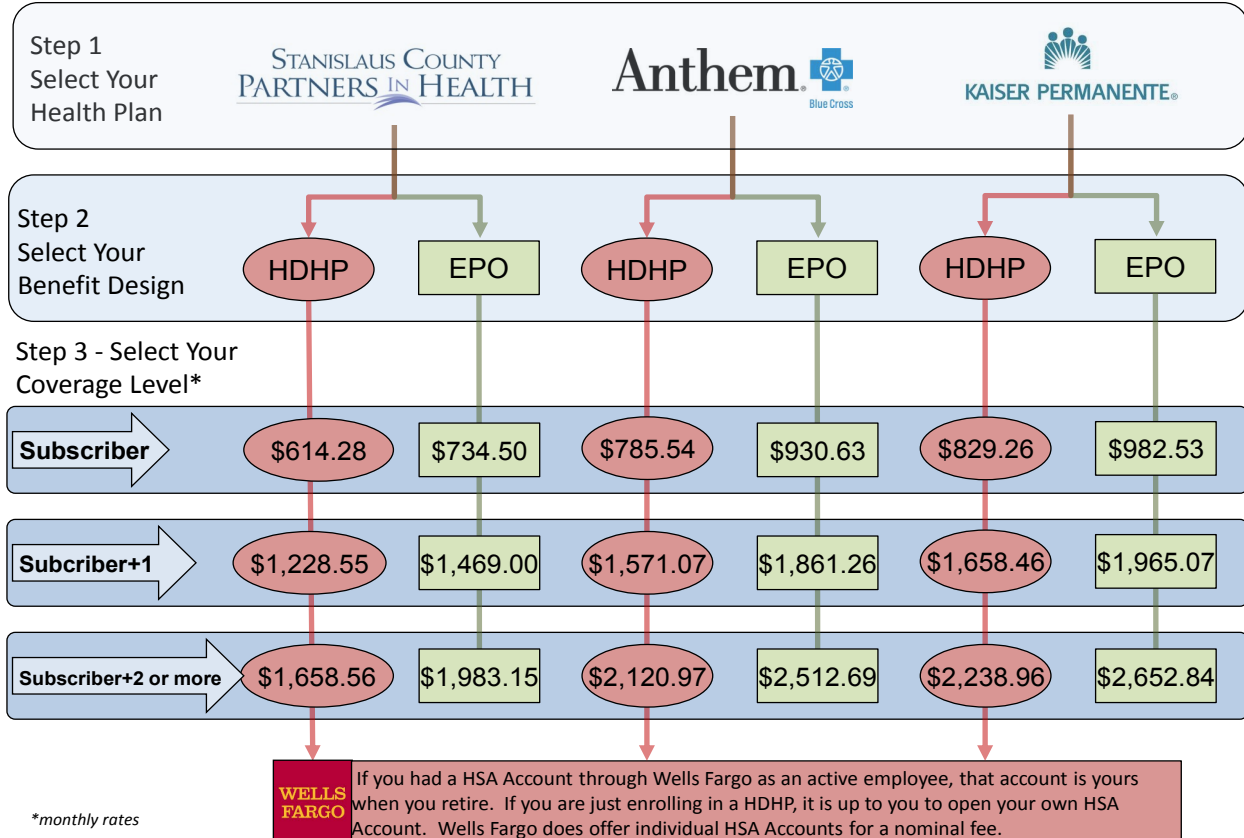
## Medical Benefits Step 3

### Select Your Coverage Level and Monthly Premiums

The cost of healthcare will vary between the three medical plan options and the individual benefit design you may elect (HDHP vs. EPO). Please review the grid below to compare the difference between the three carriers and the plans offered by each. These rates include a 2% administrative fee, identical to COBRA.

- ◆ Early retiree premiums may be deducted from your retirement check through StanCERA.
- ◆ StanCERA will only process complete payments. If your retirement pay is not enough to cover the full monthly premium, you will be responsible for submitting full payment on a monthly basis to the County by the first day of the month. Medical insurance will be terminated if you do not pay your monthly premium within 30 days of the due date. You may experience interruptions in service any time you do not make your payment by the due date on the first day of the month.
- ◆ For self-pay accounts, the County will send a monthly billing statement via e-mail or postal mail approximately one week before premiums are due.
- ◆ For self-pay accounts, the County can only accept payments made up to one month in advance and payments must be made to Stanislaus County Risk Mgmt by check or money order only.
- ◆ Please remember, non-payment of premiums is treated as voluntary termination from the plan. Once you are terminated for non-payment, you will not be allowed to enroll again in the future.

### Stanislaus County Medical Benefit Enrollment



<b>Stanislaus County Partners in Health (Group #CA000496)</b>	
Member Services Website	877-789-8499 <a href="http://www.scpartnersinhealth.org">www.scpartnersinhealth.org</a>
<b>Anthem Blue Cross (Group #275366)</b>	
Member Services Website	800-888-8288 <a href="http://www.anthem.com/ca">www.anthem.com/ca</a>
<b>Kaiser Permanente (Group #120003)</b>	
Member Services Website	800-663-1771 <a href="http://www.kp.org">www.kp.org</a>
<b>Wells Fargo HSA</b>	
Member Services Website	866-884-7374 <a href="http://www.wellsfargo.com/hsa">www.wellsfargo.com/hsa</a>
<b>RESCO / PGA (Pacific Group Agencies)</b>	
800-511-9065 Insurance@RescoToday.org <a href="http://rescotoday.org">http://rescotoday.org</a>	
<b>CEO-Risk Management Division-Employee Benefits</b>	
209-525-5717 earlyretirees@stancounty.com <a href="http://www.stancounty.com/riskmgmt/risk-eb-earlyretirees-sub-main.shtm">http://www.stancounty.com/riskmgmt/risk-eb-earlyretirees-sub-main.shtm</a>	

# Health Insurance Exchange and Mandatory Annual Notices

## What is Healthcare Reform and the Affordable Care Act?

- As of January 1, 2014 everyone is required to have health insurance that qualifies as 'minimum essential coverage', or pay a penalty/fee.
- Insurance marketplaces have been established for individuals to purchase insurance. Covered California is the new insurance marketplace servicing California residents.
- Open Enrollment through the marketplace begins on October 1, 2013 and ends on March 31, 2014.
- You cannot be denied insurance or charged more for pre-existing conditions.
- As a pre-Medicare retiree, you may qualify for a premium subsidy or tax credit through the Exchange/Marketplace, with reduced medical insurance premiums or out of pocket costs.
- Contact Covered California directly at 800-300-1506 or visit their website: <http://www.coveredca.com>.

## Mandatory Annual Notices

Federal Law requires us to provide the following notices annually and/or when there have been material changes. Due to the Affordable Care Act (Health Care Reform), a number of materials changes have prompted us to provide you with written notification of these notices.

The following notices are available for you to review and print on Stanislaus County's website at: <http://www.stancounty.com/riskmgmt/risk-eb-medical-benefits-sub-main.shtm>. If you would like a paper copy of any of these documents, please contact Employee Benefits at 209-525-5717.

- **Marketplace/Exchange Notice** – notification of the availability of insurance exchanges
- **Summary of Benefits and Coverage (SBC)** – an easy to read summary of all of our medical plans
- **Summary Plan Description (SPD)** – detailed plan document about each of our medical plans
- **Medicare Part D Notice** – discloses that our prescription drug benefits are considered creditable coverage, meaning they are at least as good as the coverage offered under the Medicare Part D program
- **Children's Health Insurance Program Reauthorization Act (CHIPRA)** – notification of potential opportunity for premium assistance under Medicaid or CHIP towards group health coverage
- **HIPAA Notice of Privacy Practices** – explains your privacy rights as a group health plan participant
- **Women's Health and Cancer Rights Act Notice** – notification of rights to post-mastectomy reconstruction
- **Early Retiree Reinsurance Program (ERRP)** – notification that the plan may receive reimbursements from the federal government
- **Initial COBRA Notice** – revised with information about the availability of insurance exchanges
- **Notice of Special Enrollment Rights** – describes plan procedures and rights for special enrollments

## FAQ's

- ***I am retiring in March and I am not Medicare eligible, what happens to my health benefits?*** The County will send you a COBRA packet after you retire. This packet will automatically be sent to you and includes health insurance continuation information and your enrollment form.
- ***Do I have to enroll in COBRA?*** If you are not enrolling in the County's Dental and Vision coverage, you can enroll directly into the Early Retiree Medical Plan. If you are enrolling in the County's Dental and Vision coverage you are encouraged to enroll in COBRA for up to 18 months. Once your COBRA expires, you will be given the option to continue your medical coverage under the Early Retiree Medical Plan until you become Medicare eligible. You will need to contact RESCO or another outside vendor for dental and vision coverage at that time.
- ***Can I have my monthly premium deducted from my retirement check?*** Yes, you may have your medical premium deducted from your retirement check, only if you are enrolled in the Early Retiree Medical Plan. If you enroll in COBRA upon retirement, you will pay the County for your medical, dental and vision benefits for the first 18 months by check or money order. Or if you are not enrolling in the County's Dental and Vision plans, you can enroll directly into the Early Retiree Medical Plan and your monthly premium may be deducted from your retirement check.
- ***What happens when I become Medicare eligible?*** When you or your spouse turns 65, the County will notify you of your medical coverage cancellation and provide information on where you may obtain a Medicare supplement. However, if you or your spouse become Medicare eligible prior to turning 65, it is your responsibility to notify the County as soon as possible.
- ***What if I turn 65, but my spouse is not?*** Your spouse is still eligible to be enrolled on the Early Retiree Medical Plan. The County will notify you of your medical coverage cancellation and supply an enrollment form for your spouse to enroll as the main subscriber.
- ***What if my retirement check isn't enough to cover the monthly medical insurance premium?*** You will not be able to deduct your premium from your retirement check because StanCERA will only deduct the entire monthly premium, not a partial deduction. Therefore if you do not receive enough retirement income to cover the monthly medical premium, you must pay the County directly by the 1st of every month. The County will only accept a check or money order, no cash.
- ***If I enroll in the Health Insurance Exchange and decide I don't like it, can I come back?*** You must retain continued medical coverage to be eligible to re-enroll in the County's Early Retiree Medical Plan. With the exception of open enrollment, you may not voluntarily drop your outside medical coverage to enroll, which includes the Health Insurance Exchange or *Covered California*. Therefore, the only time you may come back to the County's Early Retiree Medical coverage is during open enrollment or when you experience a qualifying life event, and you must provide documentation.

**Note:**

The information in this brochure is a general outline of the benefits offered under Stanislaus County's benefits program. Specific details and plan limitations are provided in the Evidence of Coverage (EOC), which is based on the official Plan Documents that may include policies, contracts and plan procedures. The EOC and Plan Documents contain all the specific provisions of the plans. In the event that information in this brochure differs from the Plan Documents, the Plan Documents will prevail.

EOC's and Plan Documents are available on the Employee Benefits website:  
<http://www.stancounty.com/riskmgmt/risk-eb-home-main.shtm>

CEO-Risk Management Division  
Employee Benefits  
1010 10th Street, Suite 5900  
Modesto, CA 95354  
(209) 525-5717  
Email: [earlyretirees@stancounty.com](mailto:earlyretirees@stancounty.com)