

# 2016 Retiree Open Enrollment Benefits Briefing – Medicare

**October 28:** Bankhead Theater, Livermore  
**October 29:** The Grand Theater, Tracy



# Agenda

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1. Open Enrollment Dates
2. Actions to take during Open Enrollment
3. Who is eligible?
4. Who handles your enrollment?
5. Dental Plan Overview
6. Vision Access Plan Discounts

# Agenda

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7. Legal Plan Overview
8. Medical Plan Overview
9. Health Reimbursement Account (HRA)
10. Donut Hole – Medicare Prescription Drug “Gap” Benefit
11. Contacts



# Open Enrollment Dates

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**For Medicare participants (*retiree and/or dependents*)**

October 15 – December 7, 2015

Matches National Medicare  
Annual Enrollment period  
For Individual Medicare plans and Rx plans  
through OneExchange

October 19 – November 13, 2015

For Kaiser Senior Advantage, Dental  
and Legal plan  
(*and medical for non-Medicare dependents*)



# Actions to take during Open Enrollment

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- Change to a different medical plan
- Change to a different dental plan (California only)
- Suspend your coverage (opt out)
- Enroll into a plan if you had previously suspended coverage
- Enroll or cancel eligible family members
- Enroll or add dependents into ARAG Legal

# Who Is Eligible for Coverage

- Yourself
- Dependents:
  - Spouse or Domestic Partner
  - Children, stepchildren, adopted children, foster children to age 26 and legal wards to age 18
  - Verification of eligibility will be requested when first retired or when adding a new dependent



# Who handles your Enrollment?

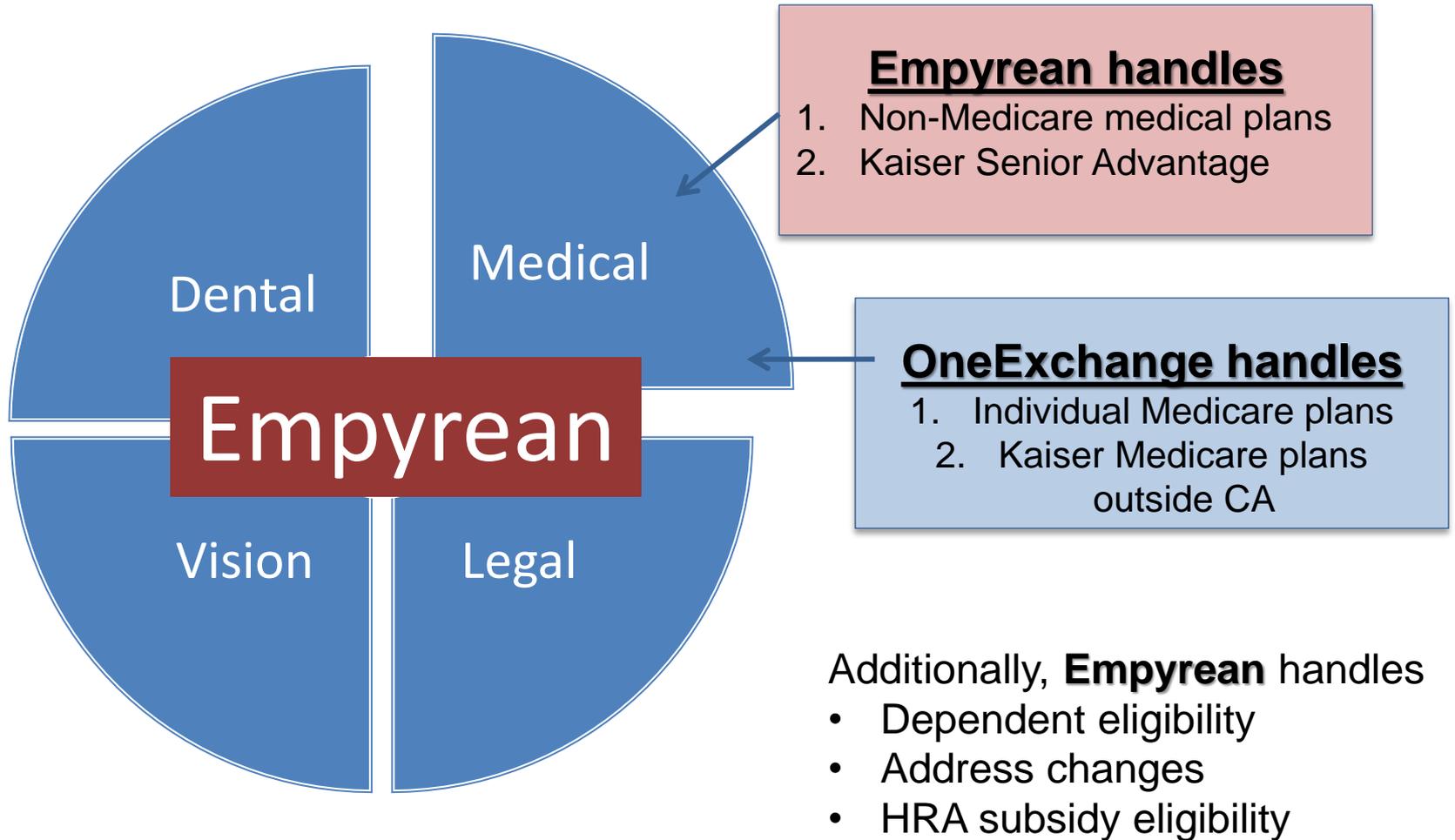
## Empyrean

- Dental Plan enrollment and changes
- Legal Plan enrollment and changes
- Medical:
  - For Non-Medicare retirees and dependents
  - Kaiser Senior Advantage for Medicare retirees and dependents

## OneExchange

- Medicare supplement plans other than Kaiser Senior Advantage
- Prescription Drug plans

# Relationship between Empyrean and OneExchange



# Dental Plan Overview

# Dental Plans



- **Delta Dental PPO**

- Worldwide coverage -- may use any dentist
- Maximum benefits with Delta Dentists
- \$50 annual deductible
- \$1,700 annual maximum benefit (PPO Dentist)
- \$1,500 annual maximum benefit (other Dentist)



- **DeltaCare USA**

- HMO dental plan
- Available in California only
- Must use DeltaCare USA dentists only (except in emergencies)
- No annual maximum benefit; no deductible

 **DELTA DENTAL®**

# Vision Plan Overview

# Vision Plan



- All retirees and dependents are eligible
- Discount program if using VSP providers
  - To locate VSP providers:
    - Visit [www.vsp.com](http://www.vsp.com) or call 1-800-877-7195



## VSP Access Plan Discounts

Well Vision Exam	20% off through VSP's national network of doctors
Glasses 	20% of complete pair of prescriptions glasses 20% off lens options (e.g. coatings) 20% off prescription sunglasses
Contact Lenses	15% off contact lens services, excluding materials
Laser VisionCare Program	VSP contracted laser centers provide discounts averaging 15% off laser surgery

# Legal Plan Overview

# Legal Plan

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- Open to new enrollments in 2016
- Enhancements added in 2015 and continue
  - Identity theft protection
  - Financial education and counseling
  - Elder care education and counseling
- Contact Empyrean to enroll
- Empyrean will bill you the monthly premium

# Medical Plan Overview



# Coverage for non-Medicare dependents

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- Changes to Anthem plans
  - Anthem Blue Cross Core is now Anthem Blue Cross Core Value
  - Mental Health and Substance Abuse benefits will be offered through Anthem in 2016 instead of Optum Health (current provider)
  - All Anthem Blue Cross members will receive new cards
- No change to Kaiser HMO

# If considering changing medical coverage

Current Plan	New Option	Who to contact
Kaiser Senior Advantage	Plan through OneExchange*	<u>OneExchange</u> <ul style="list-style-type: none"> <li>to select new plan</li> </ul> <u>Empyrean</u> <ul style="list-style-type: none"> <li>to disenroll from Kaiser</li> </ul>
Plan through OneExchange*	Another plan through OneExchange*	OneExchange
Plan through OneExchange*	Kaiser Senior Advantage	Empyrean

\* Individual Medicare Plan

**If your current Medicare Supplement plan will not be available in 2016, the plan is required to notify you by September 30**



# Health Reimbursement Account (HRA)

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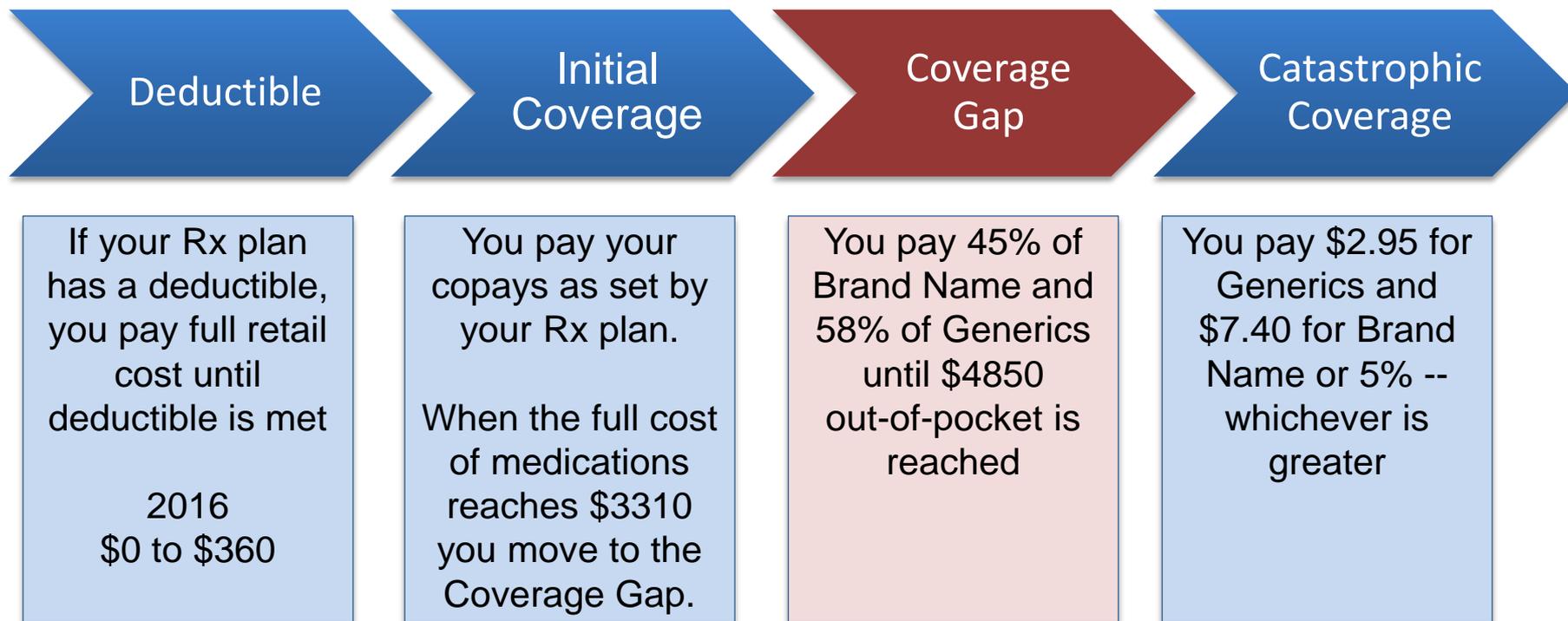
- Must be enrolled in a Medicare plan through OneExchange or with Kaiser Permanente Senior Advantage
- HRA maximum amount *increases to \$2450 per Medicare-eligible participant for 2016*
- Tax-free employer funded account
- Any unused amount rolls over to the next year

# Health Reimbursement Account (HRA)

- Can use monies for eligible expenses such as:
  - Medical plan premiums
  - Prescription drug plan premiums
  - Medical and prescription copays and deductibles
  - Medicare Part B premiums
- Call the appropriate HRA administrator to file claims, obtain claim forms or ask questions

Medical Plan through....	HRA Administrator	Telephone number
Kaiser Senior Advantage	Kaiser HRA Payment Center	877-761-3399
OneExchange	OneExchange	866-682-4841

# Medicare Prescription Drug Coverage



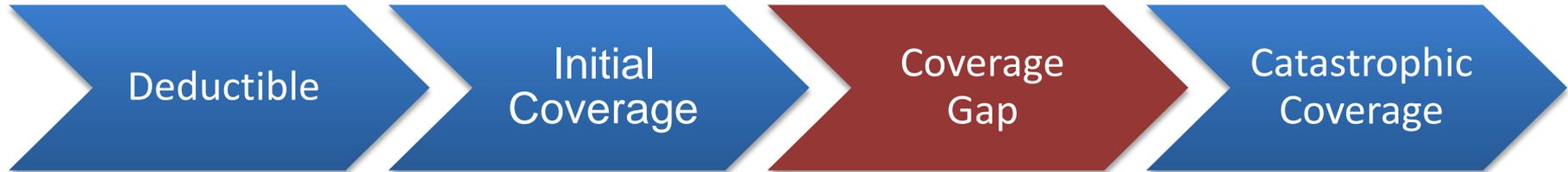
# Donut Hole Payment – Medicare Prescription Drug “Gap” Benefit

- To be eligible for the “Donut Hole” special payment you must be enrolled in a medical plan through OneExchange
- Each Medicare eligible participant is eligible for this payment
- Payment is taxable; you will receive a 1099-R

**Does not apply to Kaiser Permanente Senior Advantage**



# Donut Hole Payment – Medicare Prescription Drug “Gap” Benefit



## “DONUT HOLE”

Once you enter the Coverage Gap Stage, your Rx plan will provide you with an Explanation of Benefits.

Attach and submit with claim form to OneExchange for a LLNS Special Payment up to a maximum of \$2425.

The amount you receive depends on the month you enter the Donut Hole.

# Contacts - General

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## Empyrean

- Phone: (844) 750-5567
- Website: [www.llnsretireebenefits.com](http://www.llnsretireebenefits.com)

## OneExchange

- Phone: (866) 682-4841
- Website: <https://medicare.oneexchange.com/llns>

## Benefits Office

- Phone: (925) 422-9955
- Website: <https://benefits.llnl.gov>

# Contacts – HRA and Donut Hole

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## Kaiser HRA

- Phone: (877) 761-3399
- Website: [www.kp.org/healthpayment](http://www.kp.org/healthpayment)

## OneExchange – HRA

- Phone: (866) 682-4841 – Funding Department
- Website: [www.extendhealth.com/llns](http://www.extendhealth.com/llns)

## OneExchange – Donut Hole

- Phone: (866) 682-4841– Funding Department