2016 Retiree Open Enrollment Benefits Briefing – Medicare

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

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

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

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

- 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

Empyrean handles
1. Non-Medicare medical plans
2. Kaiser Senior Advantage

OneExchange handles
1. Individual Medicare plans
2. Kaiser Medicare plans outside CA

Additionally, Empyrean handles
- Dependent eligibility
- Address changes
- HRA subsidy eligibility
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
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 or call 1-800-877-7195

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<thead>
<tr>
<th>VSP Access Plan Discounts</th>
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<tr>
<td>Well Vision Exam</td>
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<tr>
<td>Glasses</td>
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<td>Contact Lenses</td>
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<td>Laser VisionCare Program</td>
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Legal Plan Overview
Legal Plan

- 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

- 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

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<thead>
<tr>
<th>Current Plan</th>
<th>New Option</th>
<th>Who to contact</th>
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<tbody>
<tr>
<td>Kaiser Senior Advantage</td>
<td>Plan through OneExchange*</td>
<td>OneExchange</td>
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<td>• to select new plan Empyrean</td>
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<td>• to disenroll from Kaiser</td>
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<tr>
<td>Plan through OneExchange*</td>
<td>Another plan through OneExchange*</td>
<td>OneExchange</td>
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<tr>
<td>Plan through OneExchange*</td>
<td>Kaiser Senior Advantage</td>
<td>Empyrean</td>
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* 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)

- 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

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<tr>
<th>Medical Plan through….</th>
<th>HRA Administrator</th>
<th>Telephone number</th>
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<tbody>
<tr>
<td>Kaiser Senior Advantage</td>
<td>Kaiser HRA Payment Center</td>
<td>877-761-3399</td>
</tr>
<tr>
<td>OneExchange</td>
<td>OneExchange</td>
<td>866-682-4841</td>
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Medicare Prescription Drug Coverage

- **Deductible**: If your Rx plan has a deductible, you pay full retail cost until deductible is met.
  - 2016: $0 to $360

- **Initial Coverage**: You pay your copays as set by your Rx plan.
  - When the full cost of medications reaches $3310 you move to the Coverage Gap.

- **Coverage Gap**: You pay 45% of Brand Name and 58% of Generics until $4850 out-of-pocket is reached.

- **Catastrophic Coverage**: You pay $2.95 for Generics and $7.40 for Brand Name or 5% -- whichever is greater.
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

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

Empyrean
  • Phone: (844) 750-5567
  • Website: 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

Kaiser HRA
• Phone: (877) 761-3399
• Website: www.kp.org/healthpayment

OneExchange – HRA
• Phone: (866) 682-4841 – Funding Department
• Website: www.extendhealth.com/llns

OneExchange – Donut Hole
• Phone: (866) 682-4841– Funding Department