



Internal Services Agency

Department of Personnel Services

Employee Benefits Office

AnnMarie Meyer, Manager

Terry Schutten, County Executive

Mark Norris, Agency Administrator

David Devine, Department Director

County of Sacramento

September 15, 2009

Dear Retiree:

Open Enrollment **begins October 5, 2009 and ends October 30, 2009** and there are several changes we would like to call your attention to:

MEDICAL PLANS

- The medical subsidies for 2010 are:

<u>Years of Service</u>	<u>Existing</u>	<u>Approved</u>
<10	\$ 122	\$ 72
10-15	\$ 152	\$ 90
15-20	\$ 182	\$ 108
20-25	\$ 212	\$ 126
25+	\$ 244	\$ 144

- The Kaiser Senior Advantage plan now provides a 30 day supply of prescriptions with one co-pay for walk-in pharmacy and 100 days for mail order.
- The Kaiser Senior Advantage plan now charges \$10 for the chiropractic visit co-pay.

DENTAL PLAN

- The dental subsidy has been eliminated in 2010.
- If you are currently in the Basic Plan and wish to have dental coverage in 2010, you must complete an enrollment form. An enrollment form is enclosed with this package. If you select the dental plan, you must remain in the plan for a minimum of 12 consecutive months before you can waive coverage. (See page 20 of the "Summary".)
- If you are currently in the Premium Plan and wish to have dental coverage in 2010, you don't have to do anything. Remember, you must remain in the plan for a minimum of 12 consecutive months before you can waive coverage. (See page 20 of the "Summary".)
- The Premium dental plan is no longer available.
- If you drop dental coverage for yourself or a dependent, coverage under the dental plan will not be available until 24 consecutive months have passed. (See page 20 of the "Summary".)

VISION COVERAGE

- Employees and dependents enrolled in Health Net and Blue Shield have historically had different vision benefits. This year, we are pleased to announce that participants in the Health Net and Blue Shield plans will have benefits through Vision Service Plan (VSP). The benefits will be the same for Health Net and Blue Shield participants under VSP. There is no change to the Kaiser vision benefit. Details are on page 19 of the Summary of Benefits.

The cost of this benefit is virtually the same as it was through Health Net and Blue Shield. As part of the negotiations, VSP has promised to keep the premium for this benefit the same for four years.

ALL PLANS

- The County and the insurance carriers are required by the Federal government to report the social security numbers of all participants in our group health plans to Medicare for claims purposes even if you are not of Medicare age. That means that we must have the social security number for each of your covered dependents.
- If you are adding a dependent to coverage you must bring (or submit) a birth certificate, marriage license, and/or school schedule as applicable (and described on page 5 of the Summary of Benefits) to the employee Benefits Office by October 30, 2009. Your dependent(s) will not be enrolled without proper documentation.

EVENTS

LOCATION	DATE	TIME	ATTENDEES
Foothill Community Center 5510 Diablo Drive	Friday Oct. 9	9 AM - 12 PM	County Employee Benefits Office Insurance Carriers*
County Administration 700 H St. – Lobby	Friday Oct. 16	9 AM - 12 PM	County Employee Benefits Office Insurance Carriers*
DHHS 7001-A East Parkway	Monday Oct. 19	9 AM - 12 PM	County Employee Benefits Office Insurance Carriers*

If you have any questions about the Open Enrollment process, or if you need assistance, please contact the Employee Benefits Office at (916) 874 – 2020.

Sincerely,



AnnMarie Meyer
Benefits Manager

IMPORTANT NOTICE

Legal instruments under which the Sacramento County Retiree Medical and Dental Insurance Program for Plan Year 2010 is created provide that the plan does not create any contractual, regulatory, or other vested right or entitlement to either present or future retirees, their spouses, domestic partners, or dependents to any particular level of subsidization cost, or subsidization at all. Whether health plan offerings continue is vested within the sole discretion of the Sacramento County Board of Supervisors. Whether or not subsidization continues, and if so, the level of the subsidy, or whether or not a participating employer continues participation in the County Retiree Medical and Dental Insurance Program is vested within the sole discretion of each eligible, participating employer through agreement with the County of Sacramento.