

# Human Resources, Safety & Risk Management

## Open Enrollment Newsletter 2010

September 14 – October 9, 2009

Changes made during Open Enrollment will be effective January 1, 2010



### OPEN ENROLLMENT HIGHLIGHTS

- **Blue Shield NetValue** is now available in Imperial, San Francisco, San Luis Obispo and parts of San Mateo counties. Check [zip code search](#) to verify if this plan is available in your area.
- **Kaiser** is eliminating chiropractic benefits, effective January 1, 2010.
- **Kaiser** is increasing co-payments for 31-100 day supply of drugs.
- **PERS Select/Choice/Care** are expanding benefits for transplants.
- **CalPERS Health Plan Eligibility Zip Code Audit.** Employees enrolled in a health plan not available in the employee's eligibility ZIP code of record will be notified by CalPERS to change their health plan during Open Enrollment. \*\*If the employee does not change their health plan during Open Enrollment, CalPERS will administratively change their health enrollment to a plan they are eligible for, effective January 1, 2010.\*\*
- **CalPERS Economic Dependent Certification.** Employees with one or more "economically dependent" child will be notified by CalPERS to recertify each economic dependent annually. Failure to comply will result in the child's cancellation of health coverage. CalPERS will provide employees with instructions when it is time for recertification.
- **2010 Health Plan Rate Changes.** The CalPERS Administration Board approved a 2010 health rate package that increases overall premiums by 2.9%. The changes have resulted in the following:
  - **Increase** in Kaiser and PERSCare 2010 employee contributions.
  - **Decrease** in Blue Shield Access+ and PERS Choice 2010 employee contributions.

For details, please consult the **2010 Health Plan Rate Comparison** included in this newsletter.

#### PLEASE NOTE:

Open enrollment forms must be submitted to HR in ADM 252 no later than **October 9, 2009**. All changes made during Open Enrollment are irrevocable after the effective date of coverage.

Open Enrollment is an opportunity for eligible employees to:

- ✓ Enroll in a plan if NOT currently enrolled
- ✓ Change coverage from one plan to another
- ✓ Change enrollment status of eligible family members
- ✓ Enroll in Dependent Care and Health Care Reimbursement Account programs (current enrollees **MUST** re-enroll each year)
- ✓ Decline CSU benefits and enroll in FlexCash
- ✓ Verify with your plan providers that they will remain on your health plan provider list

For Open Enrollment details visit: [www.sfsu.edu/~hrwww](http://www.sfsu.edu/~hrwww).

#### Prefer to meet in person?

Benefit and Retirement Services staff will be available for drop-ins during the following hours:

Monday: 2:00 pm – 4:00 pm  
Tuesday: 8:00 am – 11:00 am  
Thursday: 8:00 am – 11:00 am  
Fridays: By appointment only

To schedule an appointment, please contact:

x 82679 for last names A-L  
x53935 for last names M-Z

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### ONLINE TOOLS AND RESOURCES

**The Health Plan Chooser Tool.** Determine which CalPERS health plan best suits your needs. You can access the Health Plan Chooser tool at [www.calpers.ca.gov](http://www.calpers.ca.gov). Click on "View All Online Services, Calculators & Tools," and then click "Health and Health Plan Chooser."

**Find a CalPERS Health Plan.** To find a health plan available in your area, go to <http://www.calpers.ca.gov/index.jsp?bc=/member/health/planphy-info/zip-search/home.xml> and type in your home or work address zip code. If you elect to use your work address as the Zip Code to enroll in a health plan, you must enter SFSU's zip code 94132 in item 4B of the health plan Open Enrollment form.

**Accessing CalPERS Online Services: my CalPERS.** My CalPERS allows you to access all CalPERS self-service tools and services in one, easy-to-use place – with just the click of a mouse. You can access my CalPERS, a personalized and secure member website, via CalPERS On-Line, or by going directly to <http://my.calpers.ca.gov>. Once you've logged in, select **My Health Summary** for details about health plans that are available in your area. You'll also find all the forms and publications you'll need to make informed decisions about choosing a health plan during Open Enrollment.

**2010 Your Health Care, Your Choices.** A new publication only available on CalPERS on-line at [www.calpers.ca.gov](http://www.calpers.ca.gov). This publication provides valuable information to help you choose a health plan, select doctors, and understand differences between the different types of plans.

**Find a Doctor in the Blue Shield NetValue (HMO) Plan.** Search for a doctor by going to <https://www.blueshieldca.com/bsc/home/home.jhtml>. Click on "find a provider now," then click on "Find a Doctor." Under "Choose a Plan" select from the drop down menu "CalPERS NetValue." Here you can find a doctor by specialty, name or location.

**Find a Doctor in the Blue Shield Access + (HMO) Plan.** Search for a doctor by going to <https://www.blueshieldca.com/bsc/home/home.jhtml>. Click on "find a provider now," then click on "Find a Doctor." Under "Choose a Plan" select "CalPERS HMO" from the drop down menu. Here you can find a doctor by specialty, name or location.

**Find a Doctor in the PERS Select, Choice and Care PPO Plans**  
Search for a doctor by going to <http://www.anthem.com/ca/>. Select "Visitors" and "Employees of Groups of 51+." Click "Enter" under "Find a Doctor" then click "Next" under "Visitor Search." In the "Select a Plan Type" drop down menu choose "Large Group." To find A PERS Select doctor under "Select a Plan" choose "Select PPO." For a PERSChoice or PERSCare doctor under "Select a Plan" choose Blue Cross PPO (Prudent Buyer). Under "Select Provider Type" choose "Physicians." In the last section, you can choose a specialty or indicate "No Preference." Here, you can type in your address and/or zip code and search for providers.

### Important Contact Information:

**Blue Shield Access+ & NetValue HMO**  
(800) 334-5847  
<https://www.blueshieldca.com/calpers>

**Kaiser Permanente HMO**  
(800) 464-4000  
<http://my.kaiserpermanente.org/calpers/>

**Anthem Blue Cross (PERS Select, Choice & Care)**  
(877) 737-7776  
<http://www.anthem.com/ca/calpers/>

**CalPERS**  
(888) 225-7377  
<http://www.calpers.ca.gov/>

**Delta Dental PPO**  
(800) 765-6003  
<http://www.deltadentalins.com/csu/>

**Delta Care USA**  
(800) 422-4234  
<http://www.deltadentalins.com/csu/>

**VSP**  
(800) 877-7195  
[www.vsp.com](http://www.vsp.com)

**ASI Flex (HCRA/DCRA)**  
(800) 659-3035  
<http://www.asiflex.com/>

**2010 CalPERS Health Benefits Program  
 Basic Plan Rate Comparison**

HEALTH PLAN	Enrolled Employee & Eligible Dependents	Plan	2009			2010		
			Total Mo. Premium	Employee Mo. Ded.	Unit 6 Mo. Ded.	Total Mo. Premium	Employee Mo. Ded.	Unit 6 Mo. Ded.
BLUE SHIELD	Employee Only	2051	\$505.02	\$27.02	\$22.02	\$517.09	\$24.09	\$19.09
	Employee + 1 Dependent	2052	\$1,010.04	\$101.04	\$91.04	\$1,034.18	\$98.18	\$88.18
	Employee + 2 or more	2053	\$1,313.05	\$146.05	\$126.05	\$1,344.43	\$142.43	\$122.43
BLUE SHIELD NETVALUE	Employee Only	0421	\$446.40	\$0.00	\$0.00	\$447.82	\$0.00	\$0.00
	Employee + 1 Dependent	0422	\$892.80	\$0.00	\$0.00	\$895.64	\$0.00	\$0.00
	Employee + 2 or more	0423	\$1,160.64	\$0.00	\$0.00	\$1,164.33	\$0.00	\$0.00
KAISER PERMANENTE	Employee Only	561	\$471.87	\$0.00	\$0.00	\$494.99	\$1.99	\$0.00
	Employee + 1 Dependent	562	\$943.74	\$34.74	\$24.74	\$989.98	\$53.98	\$43.98
	Employee + 2 or more	563	\$1,226.86	\$59.86	\$39.86	\$1,286.97	\$84.97	\$64.97
PERS-CARE	Employee Only	2781	\$742.41	\$264.41	\$259.41	\$831.50	\$338.50	\$333.50
	Employee + 1 Dependent	2782	\$1,484.82	\$575.82	\$565.82	\$1,663.00	\$727.00	\$717.00
	Employee + 2 or more	2783	\$1,930.27	\$763.27	\$743.27	\$2,161.90	\$959.90	\$939.90
PERS CHOICE	Employee Only	2221	\$477.70	\$0.00	\$0.00	\$487.25	\$0.00	\$0.00
	Employee + 1 Dependent	2222	\$955.40	\$46.40	\$36.40	\$974.50	\$38.50	\$28.50
	Employee + 2 or more	2223	\$1,242.02	\$75.02	\$55.02	\$1,266.85	\$64.85	\$44.85
PERS SELECT	Employee Only	0451	\$448.67	\$0.00	\$0.00	\$454.87	\$0.00	\$0.00
	Employee + 1 Dependent	0452	\$897.34	\$0.00	\$0.00	\$909.74	\$0.00	\$0.00
	Employee + 2 or more	0453	\$1,166.54	\$0.00	\$0.00	\$1,182.66	\$0.00	\$0.00
PORAC*	Employee Only	2071	\$484.00	\$6.00		\$484.00	\$0.00	
	Employee + 1 Dependent	2072	\$906.00	\$0.00		\$906.00	\$0.00	
	Employee + 2 or more	2073	\$1,151.00	\$0.00		\$1,151.00	\$0.00	
KAISER (OUT OF STATE)	Employee Only	Codes vary by region	\$660.32	\$182.32	\$177.32	\$724.69	\$231.69	\$226.69
	Employee + 1 Dependent		\$1,320.64	\$411.64	\$401.64	\$1,449.38	\$513.38	\$503.38
	Employee + 2 or more		\$1,716.83	\$549.83	\$529.83	\$1,884.19	\$682.19	\$662.19

CSU Contribution:	2009		2010	
	Gov't Code	Unit 6	Gov't Code	Unit 6
Employee Only	\$478	\$483	\$493	\$498
Employee +1 Dependent	\$909	\$919	\$936	\$946
Employee +2 or more	\$1,167	\$1,187	\$1,202	\$1,222

\*This plan is restricted to employees in Unit 8, State University Police Association (SUPA) and requires membership.