

Human Resources, Safety & Risk Management

Open Enrollment Newsletter 2008

September 15 – October 17, 2008

Changes made during Open Enrollment will be effective January 1, 2009



HEALTH AND DENTAL PLAN UPDATES FOR 2009

Blue Cross/Blue Shield Name change. Blue Cross/Blue Shield, the plan that administers the CalPERS PPO plans, is now Anthem Blue Cross.

2009 Employer Contribution Rates for Health Plans.

	<u>All Employees (Except R06)</u>	<u>Unit 6 Employees</u>
Employee only	\$478	\$483
Employee + one	\$909	\$919
Employee + two or more	\$1,167	\$1,187

Health plan rates for 2009 are on the reverse of this newsletter.

New URL address for CSU Delta Dental PPO/DeltaCare USA website.

Please note that URL address for the CSU Delta Dental PPO and DeltaCare USA Plans has been changed to:

<http://www.deltadentalins.com/csu>.

Dental Implants Are Now Available in the Delta Dental PPO

Plan. Beginning January 1, 2009, dental implants will be covered under the prosthodontic benefit level (50 percent) and will be subject to the plan's prosthodontic limitation (once every five years), as well as the plan's annual maximum and deductible.

Frequency of Certain Dental Services Now Based on Calendar

Year Cycle. Effective January 1, 2009, benefits for cleanings, examinations and bitewing x-rays will apply to a calendar year frequency rather than a rolling 12-month period. This means that any time during the calendar year, Delta Dental PPO and DeltaCare USA will pay for the following diagnostic and preventative:

Two examinations, two cleanings, and two sets of bitewing x-rays for children under age 18 or one set of bitewing x-rays for adults age 18 or over.

Cleanings, examinations and/or bitewing x-rays that were paid for on behalf of the employee and/or eligible dependents in 2008, will **not** affect the enrollee's eligibility to receive those same services in 2009.

**Open enrollment forms must be submitted
no later than October 17, 2008 to
Human Resources, ADM 252
ATTN: Benefit & Retirement Services**

The Open Enrollment period 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 Dependent Care and Health Care Reimbursement Account program (current enrollees MUST re-enroll each year)
- ✓ Enroll in FlexCash and decline CSU benefits

Open Enrollment Tips

- ✓ Review new health plan rates and health insurance coverage changes that will go into effect **January 1, 2009**
- ✓ Visit carriers at the 27th Annual Benefits Fair Wednesday, October 1, 2008 from 11:00 am to 2:00 pm in Jack Adams Hall of the Cesar Chavez Student Union
- ✓ Verify with your plan providers that they will remain on your health plan provider list
- ✓ All open enrollment transactions are irrevocable after the effective date of coverage

Contact Benefit & Retirement Services at: 415.338.1875 for assistance or visit www.sfsu.edu/~hrwww for details.

**2009 CalPERS Health Benefits Program
Basic Plan Rate Comparison**

HEALTH PLAN	Eligible Dependents	Plan Code	2008			2009		
			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	\$479.47	\$8.47	\$3.47	\$505.02	\$27.02	\$22.02
	Employee + 1 Dependent	2052	\$958.94	\$72.94	\$62.94	\$1,010.04	\$101.04	\$91.04
	Employee + 2 or more	2053	\$1,246.62	\$117.62	\$97.62	\$1,313.05	\$146.05	\$126.05
BLUE SHIELD NETVALUE	Employee Only	0421	\$430.25	\$0.00	\$0.00	\$446.40	\$0.00	\$0.00
	Employee + 1 Dependent	0422	\$860.50	\$0.00	\$0.00	\$892.80	\$0.00	\$0.00
	Employee + 2 or more	0423	\$1,118.65	\$0.00	\$0.00	\$1,160.64	\$0.00	\$0.00
KAISER PERMANENTE	Employee Only	561	\$436.25	\$0.00	\$0.00	\$471.87	\$0.00	\$0.00
	Employee + 1 Dependent	562	\$872.50	\$0.00	\$0.00	\$943.74	\$34.74	\$24.74
	Employee + 2 or more	563	\$1,134.25	\$5.25	\$0.00	\$1,226.86	\$59.86	\$39.86
PERS-CARE	Employee Only	2781	\$742.41	\$271.41	\$266.41	\$742.41	\$264.41	\$259.41
	Employee + 1 Dependent	2782	\$1,484.82	\$598.82	\$588.82	\$1,484.82	\$575.82	\$565.82
	Employee + 2 or more	2783	\$1,930.27	\$801.27	\$781.27	\$1,930.27	\$763.27	\$743.27
PERS CHOICE	Employee Only	2221	\$477.70	\$6.70	\$1.70	\$477.70	\$0.00	\$0.00
	Employee + 1 Dependent	2222	\$955.40	\$69.40	\$59.40	\$955.40	\$46.40	\$36.40
	Employee + 2 or more	2223	\$1,242.02	\$113.02	\$93.02	\$1,242.02	\$75.02	\$55.02
PERS SELECT	Employee Only	0451	\$462.55	\$0.00	\$0.00	\$448.67	\$0.00	\$0.00
	Employee + 1 Dependent	0452	\$925.10	\$39.10	\$29.10	\$897.34	\$0.00	\$0.00
	Employee + 2 or more	0453	\$1,202.63	\$73.63	\$53.63	\$1,166.54	\$0.00	\$0.00
PORAC*	Employee Only	2071	\$452.00	\$0.00		\$484.00	\$6.00	
	Employee + 1 Dependent	2072	\$847.00	\$0.00		\$906.00	\$0.00	
	Employee + 2 or more	2073	\$1,076.00	\$0.00		\$1,151.00	\$0.00	
KAISER (OUT OF STATE)	Employee Only	Codes vary by region	\$625.52	\$154.52	\$149.52	\$660.32	\$182.32	\$177.32
	Employee + 1 Dependent		\$1,251.04	\$365.04	\$355.04	\$1,320.64	\$411.64	\$401.64
	Employee + 2 or more		\$1,626.35	\$497.35	\$477.35	\$1,716.83	\$549.83	\$529.83

CSU Contribution:	2008		2009	
	Gov't Code Section 22871	Unit 6	Gov't Code	Unit 6
Employee Only	\$471	\$476	\$478	\$483
Employee +1 Dependent	\$886	\$896	\$909	\$919
Employee +2 or more	\$1,129	\$1,149	\$1,167	\$1,187

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