



2022 Benefits for Retirees

There are some important changes this year, and you MUST take action during Open Enrollment! If you have a City medical plan today and you don't make an election during Open Enrollment, you'll be automatically enrolled in:

- The new Blue Shield Trio HMO if you're not eligible for Medicare.
- A corresponding Blue Shield plan if you are eligible for Medicare.

Take this opportunity to review your options and choose your 2022 coverage.

This guide provides highlights of your City of Anaheim benefits so you can make informed decisions about your benefits for 2022. You can find more information on the enhanced benefits site at myanaheimbenefits.com.

Open Enrollment is October 6 – October 29, 2021.

What You Need to Know: Remember These Three Things About Open Enrollment

1 What's New for 2022

- New Blue Shield of California medical and vision plans will replace Aetna plans.
- Our new plans offer similar benefits as last year's plans, with more robust vision coverage.
- The amount you pay for coverage may change, depending on your contribution formula.

There will be no other changes to your benefits.

IMPORTANT! Complete the enclosed enrollment form and mail, email, or fax it to the Benefits Division by October 29.

JOT THIS DOWN!

Benefit premiums can be paid in an annual lump sum by January 31, or be paid on a monthly basis at the beginning of each month.

2 Do I Need to Do Anything?

You need to participate in Open Enrollment if you want to...

- Have City medical coverage for 2022. If you're enrolled today and don't make an election during Open Enrollment, you'll be automatically enrolled in:
 - The new Blue Shield Trio HMO if you're not eligible for Medicare.
 - A corresponding Blue Shield plan if you are eligible for Medicare.
- Enroll in, change, or cancel coverage for dental.
- Add or drop dependents.

3 You Can't Make Changes After Open Enrollment

Open Enrollment is your once-a-year opportunity to make changes to your City of Anaheim benefits. If you have a qualifying life event during the year (such as a change in marital status), you will have 30 days from the date of the event to notify Human Resources of your enrollment changes.



Get to Know Blue Shield of California



Blue Shield of California gives you access to the largest medical and vision networks in California. To check if your doctor, pharmacy, and hospital already participate, visit [blueshieldca.com](https://www.blueshieldca.com) and click “Find a doctor.”

Our new plans offer similar benefits as last year’s plans, with more robust vision coverage. Many of your vision services from network providers will be covered at no charge to you! Visit [myanaheimbenefits.com](https://www.myanaheimbenefits.com) to learn about more benefit enhancements with Blue Shield.

Are you in the middle of ongoing medical care with a current Aetna medical plan? Contact Blue Shield for information about any medical procedures that may cross over from 2021 into 2022.

How to Contact Blue Shield

- **If you are not eligible for Medicare** — Call Shield Concierge: 855-599-2657 starting September 27, Mon. to Fri. (7 a.m. to 7 p.m., PT).
- **If you are Medicare eligible** — Call Medicare Member Services: 800-776-4466 starting September 27, Mon. to Fri. (8 a.m. to 8 p.m., PT) and Sat. to Sun. (8 a.m. to 5 p.m., PT).
- To find a doctor and learn more about Blue Shield, visit [blueshieldca.com](https://www.blueshieldca.com).

Planning to Cover a Dependent?



As a retiree, if you wish to add eligible dependents after you retire (e.g., new spouse and/or children under the age of 26), you may do so at the full cost of the dependent coverage. Supporting documentation is required to add any new dependents to your coverage. If you are receiving a City contribution percentage toward your retiree health premiums, remember that your City percentage only applies to those dependents enrolled in your plan prior to retirement. For more information about the cost of adding dependents after retirement, contact 714-765-5185 or email retireebenefits@anaheim.net.

How to Enroll or Make Changes During Open Enrollment

Complete the enclosed enrollment form(s) and send them to the Benefits Division before October 29, 2021:

- **Mail** to the address shown on your form.
- **Email** to retireebenefits@anaheim.net.
- **Fax** to 714-765-5211. If faxing, please call to confirm that the Benefits Division received the documents.

Please make sure that the Benefits Division receives all paperwork required to make your change before October 29, 2021.

Your Benefit Options — In Brief

IF YOU ARE NOT ELIGIBLE FOR MEDICARE (under age 65 or age 65 or over and not eligible)

Blue Shield Trio HMO A new type of plan for the City!	Offers the same medical benefits as the Blue Shield Access+ HMO with a smaller network of providers, which means a lower cost for you. This plan has the lowest monthly contributions.
Blue Shield PPO Savings	You have the flexibility to use any licensed medical provider you choose. This plan has lower monthly contributions than the Full PPO, but a higher annual deductible.
Blue Shield Full PPO	You have the flexibility to use any licensed medical provider you choose. This plan has higher monthly contributions than the PPO Savings, but a lower annual deductible.
<ul style="list-style-type: none"> ■ Kaiser HMO (CA only) ■ Blue Shield Access+ HMO (CA only) ■ Kaiser HMO (GA, HI, CO, and Northwest limited) 	Receive coverage for in-network care only, coordinated by your primary care provider (PCP). You receive all-inclusive, efficient medical care, often with an emphasis on prevention.

IF YOU ARE MEDICARE ELIGIBLE (age 65 or over with Medicare Part A and/or Part B)

Blue Shield PPO Savings with PDP ¹	You have the flexibility to use any licensed medical provider you choose. This plan has lower monthly contributions than the Full PPO, but a higher annual deductible. Your prescription drug coverage will be provided as described on page 4.
Blue Shield Full PPO with PDP ¹	You have the flexibility to use any licensed medical provider you choose. This plan has higher monthly contributions than the PPO Savings, but a lower annual deductible. Your prescription drug coverage will be provided as described on page 4.
Blue Shield Access+ HMO with PDP (CA only)	You assign your Medicare benefits to the HMO and the HMO coordinates with Medicare.

Plans for Retirees that Require both Medicare Part A and Part B

Blue Shield Medicare PPO	You assign your Medicare benefits to the PPO. Use any licensed provider that accepts Medicare, but you receive the highest benefit level when you use in-network providers.
<ul style="list-style-type: none"> ■ Blue Shield Medicare HMO (CA only) ■ UnitedHealthcare Medicare HMO (CA only) ■ Kaiser Senior Advantage HMO (GA, HI, CO, and Northwest Limited) ■ Kaiser Senior Advantage HMO (CA)² 	You assign your Medicare benefits to the HMO and the HMO coordinates with Medicare.

¹ If you have Medicare Part A or Part B only (not both) and live outside of California, you may only select either the Blue Shield PPO Savings or Blue Shield Full PPO for coverage.

² You may enroll in the plan if you have Medicare Part A or B, but you will have to pay a penalty if you don't have both Parts A and B.



Your Benefit Options — In Brief

PLAN OPTIONS	DESCRIPTION
Prescription Drug Coverage/Prescription Drug Plan (PDP)	

All medical plans include comprehensive prescription drug coverage. If you are enrolled in Medicare Parts A and/or B and wish to enroll in the Blue Shield Access+ HMO, Full PPO, or PPO Savings medical plan, you will also need to enroll in the Medicare Part D Prescription Drug Plan (PDP). You will need to complete a separate enrollment form to be covered by the PDP. Your enrollment in Medicare helps the City manage the cost of our retiree programs.

Vision Coverage

All medical plans include vision coverage. Blue Shield medical plans will cover more vision services and eye wear than current Aetna plans.

Dental Coverage

<ul style="list-style-type: none"> Delta Dental PPO Plan 	<p>You may go to any licensed dentist for dental care. However, you pay less if you choose an in-network dentist from the network of Delta Dental PPO providers.</p>
<ul style="list-style-type: none"> DeltaCare USA DHMO 	<p>You must receive your care from a DeltaCare USA contracted dentist; there are no deductibles to pay; and preventive and most basic care is covered at 100%.</p>

FOR MORE INFORMATION

Review the *2022 Retiree Benefits Summary Comparison Chart* included in this packet or:

- **Website:** Go to myanaheimbenefits.com to view detailed retiree benefits information.
- **Email:** If you still have questions, email retireebenefits@anaheim.net.
- **Phone:** Call the Benefits Division at 714-765-5185.





Frequently Asked Questions

1. I'm turning 65 in 2022, what should I do now?

- 1 Make an appointment with Social Security about 3 months before your 65th birthday.
- 2 If you retired in 2006 or later and you're Medicare-eligible, you must enroll and pay for Medicare Parts A and B to be eligible to participate in a City-sponsored medical plan.
- 3 Start reviewing your plan options available through the City. When you enroll in Medicare, you will have additional medical plan options available to you, many of which cost less than the pre-65 retiree medical plans. When you turn 65, you can switch plans without having to wait until the next Open Enrollment period.
- 4 If you'd like to enroll, call the Benefits Division at 714-765-5185 or email retireebenefits@anaheim.net. You'll need to complete new enrollment forms and provide copies of your Medicare card.

2. I am making changes to my benefit elections and need help calculating my benefit costs — whom do I contact?

You can email the Benefits Division at retireebenefits@anaheim.net or call 714-765-5185.

3. Where can I get help determining the best plan option?

For additional assistance, review the *Retiree Medical Plan Decision Tree* in your Open Enrollment packet, or the Open Enrollment section on myanaheimbenefits.com when you click the Open Enrollment button on the home page.

4. Do I need to turn in a selection form if I am not making any benefit changes in 2022?

A selection form is only required if you want to have City medical coverage or to change your benefits or the dependents you cover in 2022.

5. Can I be enrolled in Blue Shield and my spouse and/or dependents be enrolled in Kaiser?

No, the insurance carriers require that you and your spouse be enrolled with the same insurance carrier.

6. If I have Medicare, do I have to buy other coverage to satisfy the ACA's individual mandate requirement?

No. If you have Medicare, you're covered.

7. Can I keep my same plan if I move out of state?

It depends on the plan in which you are enrolled. The HMO plans typically require that you reside in the service area in order to receive benefits. The City offers a variety of HMO plans for retirees in other states. Please see the *Retiree Worksheet* for a listing of available states and the monthly premium.

If you are enroll in the Blue Shield Full PPO, PPO Savings, or Medicare PPO you can generally stay on the same plan. But keep in mind that if you are moving to a remote area, there may be limited availability of network providers. To confirm network availability in advance, call Blue Shield or Kaiser at the numbers listed on the next page.



Frequently Asked Questions

8. Can I change my coverage elections through the City after Open Enrollment ends?

No, you won't be able to make any changes to your benefit elections after Open Enrollment ends. Your next opportunity will be next year's Open Enrollment period, unless you have a qualifying life event during the year (e.g., you relocate or have a change in

marital status). If you have questions, email retireebenefits@anaheim.net or call the Benefits Division at 714-765-5185.

9. I thought everyone is covered under health care reform. Do I need to do anything?

The City's plans meet ACA requirements. If you enroll in a City plan, you don't need to do anything further to meet ACA requirements.

PLAN/DEPARTMENT	WEBSITE	EMAIL /PHONE #
Human Resources — Benefits Division	myanaheimbenefits.com	Benefits Line: 714-765-5185 Front Desk: 714-765-5111 Email: retireebenefits@anaheim.net
Blue Shield Trio HMO	blueshieldca.com/trio	855-599-2657
Blue Shield Access+ HMO Blue Shield Access+ HMO with PDP (Medicare)	blueshieldca.com	Not Eligible for Medicare: 855-599-2657 Medicare Eligible: 800-776-4466
Blue Shield Full PPO Blue Shield Full PPO with PDP (Medicare)	blueshieldca.com	Not Eligible for Medicare: 855-599-2657 Medicare Eligible: 800-776-4466
Blue Shield PPO Savings Blue Shield PPO Savings with PDP (Medicare)	blueshieldca.com	Not Eligible for Medicare: 855-599-2657 Medicare Eligible: 800-776-4466
Blue Shield Medicare HMO	blueshieldca.com	800-776-4466
Blue Shield Medicare PPO	blueshieldca.com	800-776-4466
Kaiser HMO	kaiserpermanente.org	800-464-4000
Kaiser Senior Advantage HMO (CA) Kaiser Senior Advantage HMO (GA, HI, CO, and Northwest Limited)*	kaiserpermanente.org	800-464-4000
UnitedHealthcare Medicare HMO	uhcretiree.com	800-457-8506
Delta Dental PPO	deltadentalins.com	800-765-6003
DeltaCare USA DHMO	deltadentalins.com	800-422-4234

* Enrollment unit number is 0001