

RETIREE MEDICAL AND DENTAL RATES 2022

CALCULATING YOUR MEDICAL PLAN CONTRIBUTIONS

To figure out what you must pay for medical plan coverage in 2022, just follow these steps:

Step 1. Decide what plan you want to select and whether you want to cover any eligible dependents.

Step 2. Calculate your rates by using the following formula:

Percentage Contribution – Multiply the maximum City Contribution times the percentage the City will pay (see the Retiree Information section of your selection form). Then, subtract the result from the total cost of the plan you elected.

$$\text{Step 1} \quad \frac{\text{Maximum City Contribution}}{\text{Maximum City Contribution}} \times \frac{\text{Percentage City Pays}}{\text{Percentage City Pays}} = \frac{\text{City Pays}}{\text{City Pays}}$$

$$\text{Step 2} \quad \frac{\text{Total Cost of Plan}}{\text{Total Cost of Plan}} - \frac{\text{Amount City Pays}}{\text{Amount City Pays}} = \frac{\text{Your Monthly Cost}}{\text{Your Monthly Cost}}$$

EXAMPLE: Let's assume you enroll in the Blue Shield Access+ HMO as a Pre-65 Retiree without Medicare, Two Party coverage and the City pays 85%.

$$\text{Step 1} \quad \frac{\$1,365.44}{\text{Maximum City Contribution}} \times \frac{85\%}{\text{Percentage City Pays}} = \frac{\$1,160.62}{\text{City Pays}}$$

$$\text{Step 2} \quad \frac{\$1,822.15}{\text{Total Cost of Plan}} - \frac{\$1,160.62}{\text{Amount City Pays}} = \frac{\$661.53}{\text{Your Monthly Cost}}$$

All others who retired in 1988 or later (See your selection form)*

STEP 1. Decide what plan you want to select and whether you want to cover any eligible dependents.

Review the options available to you. If you do NOT plan to make any changes, then you will be enrolled Blue Shield Trio HMO (pre-65 retirees or not eligible for Medicare) or the most similar Blue Shield Medicare plan (Medicare eligible retiree) for plan year 2022.

For plan changes, please review over the Retiree Medicare Decision Tree to determine all plans you are eligible to participate in. Once you have made your plan selection, contact Human Resources so that an enrollment form can be provided to you.

The "Total Cost of Plan" and "Maximum City Contribution" are listed as monthly values.

Blue Shield

If you are under age 65 or not eligible for Medicare

The City offers four plan options:

	Total Cost of Plan	Maximum City Contribution
Blue Shield Trio HMO		
Single	\$763.29	\$588.94
Two-Party	\$1,529.69	\$1,185.02
Family	\$2,163.61	\$1,667.34
Blue Shield Access+ HMO		
Single	\$909.21	\$678.97
Two-Party	\$1,822.15	\$1,365.44
Family	\$2,577.24	\$1,922.51
Blue Shield Full PPO		
Single	\$1,619.36	\$993.71
Two-Party	\$3,238.73	\$1,979.99
Family	\$4,582.80	\$2,786.77
Blue Shield PPO Savings		
Single	\$1,177.96	\$866.83
Two-Party	\$2,355.91	\$1,728.16
Family	\$3,333.62	\$2,432.17

If you are Medicare eligible (age 65 or over with Medicare Part A and/or Part B)

The City offers four plan options to retirees who are eligible for Medicare A and/or B. If you are enrolled in Medicare Parts A and/or B and wish to elect one of these plans, 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.

	Total Cost of Plan	Maximum City Contribution
Blue Shield Access + HMO with PDP		
Single	\$820.10	\$678.97
Two-Party	\$1,642.40	\$1,365.44
Family	\$2,369.95	\$1,922.51
Blue Shield Full PPO with PDP		
Single	\$1,063.78	\$993.71
Two-Party	\$2,127.53	\$1,979.99
Family	\$3,057.04	\$2,786.77
Blue Shield PPO Savings with PDP		
Single	\$794.42	\$866.83
Two-Party	\$1,588.87	\$1,728.16
Family	\$2,176.94	\$2,432.17
Blue Shield CMED (Closed Group)		
Single	\$1,220.04	\$993.71
Two-Party	\$2,440.03	\$1,979.99
Family	\$3,499.23	\$2,786.77

Additional options for retirees enrolled in Medicare A and B

Retirees who are enrolled in Medicare A and B also have the option to elect a Medicare Advantage plan. The plan is available only in CA.

	Total Cost of Plan	Maximum City Contribution
Blue Shield Medicare HMO		
Single	\$393.79	\$678.97
Two-Party	\$787.60	\$1,365.44

The Blue Shield PPO plan option is available nationally.

	Total Cost of Plan	Maximum City Contribution
Blue Shield Medicare PPO		
Single	\$611.07	\$993.71
Two-Party	\$1,222.15	\$1,979.99

KAISER

If you are under age 65, you have the following plan options:

	Total Cost of Plan	Maximum City Contribution
Kaiser HMO CA		
Single	\$725.62	\$551.62
Two-Party	\$1,451.24	\$1,103.53
Family	\$2,053.51	\$1,560.90
Kaiser HMO CO		
Single	\$849.00	\$551.62
Two-Party	\$1,701.00	\$1,103.53
Family	\$2,456.00	\$1,560.90
Kaiser HMO Northwest Limited		
Single	\$1,091.49	\$551.62
Two-Party	\$2,182.98	\$1,103.53
Family	\$3,274.47	\$1,560.90
Kaiser HMO GA		
Single	\$1,136.70	\$551.62
Two-Party	\$2,273.40	\$1,103.53
Family	\$3,410.10	\$1,560.90
Kaiser HMO HI		
Single	\$973.27	\$551.62
Two-Party	\$1,946.53	\$1,103.53
Family	\$2,919.80	\$1,560.90

If you are over age 65

Kaiser requires you to assign your Medicare benefits. If you do not, the City is charged \$12,000 per year for retirees who are not enrolled in Medicare A and B and \$15,600 per year for retirees who are not enrolled in Medicare. In this case, higher premiums will apply; refer to page 5 for further details.

	Total Cost of Plan	Maximum City Contribution
Kaiser Senior Advantage HMO CA		
Single	\$181.87	\$551.62
Two-Party (Both Medicare)	\$363.74	\$1,103.53
Two-Party (One Medicare)	\$907.49	\$1,103.53
Family (One Medicare)	\$1,509.76	\$1,560.90
Family (Two Medicare)	\$966.01	\$1,560.90
Kaiser Senior Advantage HMO CO		
Single	\$235.00	\$551.62
Two-Party (Both Medicare)	\$470.00	\$1,103.53
Two-Party (One Medicare)	\$1,084.00	\$1,103.53
Family (One Medicare)	\$1,840.74	\$1,560.90
Family (Two Medicare)	\$1,319.00	\$1,560.90
Kaiser Senior Advantage HMO Northwest Limited		
Single	\$318.43	\$551.62
Two-Party (Both Medicare)	\$636.86	\$1,103.53
Two-Party (One Medicare)	\$1,409.92	\$1,103.53
Family (One Medicare)	\$2,501.41	\$1,560.90
Family (Two Medicare)	\$1,728.35	\$1,560.90
Kaiser Senior Advantage HMO GA		
Single	\$405.55	\$551.62
Two-Party (Both Medicare)	\$811.10	\$1,103.53
Two-Party (One Medicare)	\$1,542.25	\$1,103.53
Family (One Medicare)	\$2,678.96	\$1,560.90
Family (Two Medicare)	\$1,947.80	\$1,560.90
Kaiser Senior Advantage HMO HI		
Single	\$422.68	\$551.62
Two-Party (Both Medicare)	\$845.36	\$1,103.53
Two-Party (One Medicare)	\$1,395.95	\$1,103.53
Family (One Medicare)	\$2,369.22	\$1,560.90
Family (Two Medicare)	\$1,818.63	\$1,560.90

KAISER DOUBLE COVERAGE

Medicare does not allow you and/or your spouse to be covered under a Kaiser Senior Advantage plan through both the City and another plan sponsor (such as your spouse's former employer). For those members who elected their spouses' plan to be primary, the City is offering a plan designed specifically for Kaiser retirees with double coverage. It is your responsibility to notify the City if you have additional Kaiser coverage outside the City.

	Total Cost of Plan	Maximum City Contribution
Kaiser Double Coverage California		
Single	\$184.37	\$551.62
Two-Party	\$368.74	\$1,103.53

KAISER UNASSIGNED PENALTY

The City is given a penalty by Kaiser for retirees over age 65 who do not have Medicare or do not assign their Medicare benefits to Kaiser. The cost of the penalty can be over \$15,600 annually. These added costs lead to increased retiree premiums. By taking steps to control costs, such as assigning your Medicare benefits, you're helping to keep costs low and allowing the City to preserve the quality benefits available to all City retirees.

The following penalty will be applied in addition to your monthly premium if you do not elect both Medicare Part A and Part B, as per the chart below.

California	Additional Penalty Cost
Retiree without Medicare A nor B	\$1,392.17
Retiree with Medicare A & B, not assigned to Kaiser	\$1,079.16
Retiree with Medicare A only, but no B	\$1,079.16
Retiree with Medicare B only, assigned to Kaiser	\$493.87

UnitedHealthcare Medicare HMO

The City of Anaheim will continue to offer the UnitedHealthcare Group Medicare Advantage HMO Plan in 2022. This plan is available in California only. The plan was formerly known as the PacificCare Secure Horizons HMO.

	Total Cost of Plan	Maximum City Contribution
UnitedHealthcare Medicare HMO		
Single	\$331.78	\$678.97
Two-Party (Both Medicare)	\$663.56	\$1,365.44
Two-Party (One Medicare)	\$3,285.93	\$1,357.94

CALCULATING YOUR DENTAL PLAN CONTRIBUTIONS

Dental Plan Eligibility

The City's dental plans are available in all states

You are eligible for dental coverage if you enroll in a medical plan for 2022, were enrolled in a City dental plan for 2021 and:

- You retired on or after January 1, 1988
- You were a Police bargaining unit employee and retired on or after July 1, 1985.

The cost sharing for the dental plans are based upon your medical contribution formula. In other words, the same percentage or fixed rate calculation used for your medical plan premium will apply to your dental plan premium.

Monthly Dental Plan Costs – 2022

COST OF PLAN – For use with Percentage Contribution Formulas

	<u>Cost of Plan</u>	<u>Maximum City Contribution</u>		<u>Cost of Plan</u>	<u>Maximum City Contribution</u>
DeltaCare USA DHMO			Delta Dental PPO Option		
Single	\$17.55	\$24.99	Single	\$58.65	\$24.99
Two-Party	\$29.03	\$38.89	Two Party	\$99.71	\$38.89
Family	\$42.90	\$56.03	Family	\$152.47	\$56.03

Important! I.B.E.W. bargaining unit employees are NOT ELIGIBLE for dental coverage.