

IMPORTANT INFORMATION
2025 OPEN ENROLLMENT PERIOD
September 16, 2024 to October 11, 2024
Changes Effective January 1, 2025
Medical Plan Changes Must be Submitted to CalPERS
by October 11, 2024 4:30 PM PST



September 9, 2024

Dear District ATU/Bus Operator Retirees, Surviving Spouses, and Eligible Covered Dependents:

The District's Annual Open Enrollment will begin on **Monday, September 16, 2024**. All requested medical plan changes must be submitted to CalPERS **no later than Friday, October 11, 2024 at 4:30 PM PST (no exceptions)**. Please read below for very important information regarding your benefit options.

[CALPERS MEDICAL PLAN CHANGES - EFFECTIVE JANUARY 1, 2025](#)

In advance of the 2025 Open Enrollment period, we want to inform you of key changes to CalPERS medical plans.

[Retirees, Surviving Spouses, & Eligible Dependents who are UNDER 65 and NOT ENROLLED IN MEDICARE:](#)

- **PERS Kaiser HMO** - there will be **no changes**.
- **PERS Gold PPO** and **PERS Platinum PPO** (previously administered by Anthem Blue Cross) will now be administered by Blue Shield of California. There are no changes to copays, coinsurance, or deductibles with this transition to Blue Shield. They are also partnering with Included Health to provide member services, including answering inquiries, guiding members to the most appropriate in-network and high-quality providers, and providing care coordination services for members, particularly those with complex health conditions. Included Health will also expand access to care through their supplemental virtual primary care and behavioral health care services.

[Retirees, Surviving Spouses, & Eligible Dependents who are OVER 65 and ENROLLED IN MEDICARE:](#)

- **PERS Kaiser Senior Advantage HMO** - there will be **no changes**.
- **PERS Gold PPO** and **PERS Platinum PPO** (previously administered by Anthem Blue Cross) will now be administered by Blue Shield of California. For Medicare members, provider networks and care coordination provided by their doctors will not change. There are no changes to copays, coinsurance, or deductibles with this transition to Blue Shield.

For detailed plan information, you can find a copy of the Evidence of Coverage (EOC) documents for your plan posted on the District's Retiree intranet page (www.goldengate.org/retiree-medical).

If you do not want to make changes to your health plan enrollment for the 2025 calendar year, no action is required.

[OPEN ENROLLMENT ACTIONS YOU WILL NEED TO COMPLETE IF MAKING CHANGES](#)

[Switching CalPERS Medical Plans](#)

Open Enrollment is the annual opportunity to enroll in a different medical plan, if you are interested.

As a reminder, the District-designated “Magic 3” medical plan options available to you are:

- **PERS Kaiser HMO / PERS Kaiser Senior Advantage**
- **PERS Gold PPO / PERS Gold Medicare Supplement**
- **PERS Platinum PPO / PERS Platinum Medicare Supplement**

If you want to change your CalPERS health insurance provider **effective January 1, 2025**, you must take one of the following actions:

- Make Open Enrollment changes through your myCalPERS online account – mycalpers.ca.gov/
- Call CalPERS at 888-225-7377 (888 CALPERS)
- Request health plan changes in writing by mailing your request to:
CalPERS - Health Account Management Division
P.O. Box 942715
Sacramento, CA 94229-2715

If you retired with “80-points,” the District will continue to pay your health plan premiums for 2025. If you are someone who currently pays 20% or 30% of your benefit costs (retired with fewer than “80-points”), please contact the District for your 2025 new monthly premium-share rates.

Early Retirees, please note that your Early-Retiree Monthly Premium Sharing may increase, based on the Medicare Part B premium set by CMS for 2025, which has not been published at this time. Please be on the lookout for your Navia invoice for the updated monthly Medicare Part B rates for 2025, once information becomes available.

Please refer to Page 3 for 2025 District HRA Funding and Monthly Early-Retiree Discount amounts.

Changes must be submitted to CalPERS no later than October 11, 2024 at 4:30 PM PST.

[Changing Your Life Insurance Beneficiary Designation – Make Sure Your Beneficiary Information Is Current!](#)
THIS BENEFIT IS FOR RETIREES ONLY, NOT SURVIVING SPOUSES OR DEPENDENTS

The District provides Retirees with Basic Life insurance coverage at no cost to you. You are urged to maintain a current beneficiary designation form on file with the District at all times. Keep in mind you can change your beneficiary information at any time.

If you would like to update your beneficiary designation on file with the District, you can find a copy of the form on the District’s Retiree Intranet page (www.goldengate.org/retiree-medical). Please keep a copy for your records.

To change your beneficiary designations with Mission Square (formerly ICMA-RC) and/or your pension administrator, please contact those organizations directly.

If you have any questions, please contact Human Resources by email at Benefits@goldengate.org or via the Benefits Line at (415) 257-4526.

Sincerely,
Human Resources Benefits Department

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2025 DISTRICT ANNUAL HRA FUNDING AND EARLY RETIREE PREMIUM-SHARING DISCOUNTS

<u>CalPERS Basic Plans</u> "MAGIC 3 MEDICAL PLANS"	Coverage Tier	Annual HRA Amounts	Monthly Early Retiree <u>Discount</u>
PERS Kaiser HMO - Basic	Retiree Only	\$1,500.00	\$83.33
	Retiree +1	\$3,000.00	\$166.67
	Retiree + Family	\$3,000.00	\$250.00
PERS Gold PPO - Basic	Retiree Only	\$3,500.00	\$83.33
	Retiree +1	\$7,000.00	\$166.67
	Retiree + Family	\$7,000.00	\$250.00
PERS Platinum PPO - Basic	Retiree Only	\$2,500.00	N/A
	Retiree +1	\$5,000.00	N/A
	Retiree + Family	\$5,000.00	N/A

<u>CalPERS Medicare Plans</u> "MAGIC 3 MEDICAL PLANS"	Coverage Tier	Annual HRA Amounts	Monthly Early Retiree <u>Discount</u>
PERS Kaiser HMO - Medicare	Retiree Only	\$550.00	N/A
	Retiree +1	\$1,100.00	N/A
	Retiree + Family	\$1,650.00	N/A
PERS Gold PPO - Medicare	Retiree Only	\$400.00	N/A
	Retiree +1	\$800.00	N/A
	Retiree + Family	\$1,200.00	N/A
PERS Platinum PPO - Medicare	Retiree Only	\$400.00	N/A
	Retiree +1	\$800.00	N/A
	Retiree + Family	\$1,200.00	N/A

- Note: If you elect to enroll in any CalPERS Medical plan OTHER than the District-designated "MAGIC 3 PLANS":
- You will NOT receive an HRA account or Stipend.
 - You must pay the difference in Premium Cost between the plan you elect and the PERS Gold PPO plan.