

IMPORTANT INFORMATION
2024 OPEN ENROLLMENT PERIOD
September 18, 2023 to October 13, 2023
Changes Effective January 1, 2024
Medical Plan Changes Must be Submitted to CalPERS
by October 13, 2023 4:30 PM PST



September 11, 2023

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

The District's Annual Open Enrollment will begin on **Monday, September 18, 2023**. All requested medical plan changes must be submitted to CalPERS **no later than Friday, October 13, 2023 at 4:30 PM PST (no exceptions)**. Please read below for very important information regarding your benefit options.

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. This year, there are no significant changes to the "Magic 3" medical plans going into the 2024 plan year. For detailed plan information, you can contact CalPERS for a copy of the Evidence of Coverage (EOC) for your plan, or you can find a copy of the EOC documents posted on the District's Retiree Intranet page (www.goldengate.org/retiree-medical).

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, 2024**, 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 2024. If you are someone who pays 20% or 30% of your benefit costs (retired with fewer than "80-points"), please contact the District for your 2024 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 2024, 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 2024, once information becomes available.

Please refer to Page 2 for 2024 District HRA Funding and Monthly Early-Retiree Discount amounts.

Changes must be submitted to CalPERS no later than October 13, 2023 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

2024 DISTRICT ANNUAL HRA FUNDING AND EARLY RETIREE PREMIUM-SHARING DISCOUNTS

CalPERS Basic Plans "MAGIC 3 MEDICAL PLANS"	Coverage Tier	Annual HRA Amounts	Monthly Early Retiree Discount
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

CalPERS Medicare Plans "MAGIC 3 MEDICAL PLANS"	Coverage Tier	Annual HRA Amounts	Monthly Early Retiree Discount
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.