



DATE: July 31, 2018
 TO: YCCD Retirees
 FROM: YCCD - Benefits Office
 SUBJECT: Annual Benefits Open Enrollment

Annual Open Enrollment Period Monday, August 6, 2018 through Thursday, August 30, 2018

What is Open Enrollment?

Once a year, the District's medical plans provide for an annual "Open Enrollment Period" during which any enrolled retiree may change their medical plan and add or terminate any eligible dependents (some documentation may be required). If you are not currently enrolled in a medical plan as a retiree, you may not enroll at this time.

IMPORTANT CHANGES:

Retirees over age 65 with Medicare A/B can no longer participate in the
 Blue Shield 80-C Buy-Up plan or Blue Shield 90% plan.

If you are currently enrolled in one of these two plans, you MUST choose a different plan!

ALSO~

Blue Shield/Medicare A-B recipients have important changes to your Prescription plans.
 Please try to attend one of the Open Enrollment Meetings for more information.

Open Enrollment Meeting Schedule

A presentation regarding 2018-19 plan changes will be held at 11:00 am during YCCD's Open Enrollment session on August 13th and a SISC representative will be available to answer questions.

Date	Time/Location
Monday, August 13, 2018	Yosemite Community College District Office - Board Room PLAN CHANGE PRESENTATION STARTS AT 11:00am 9:00 am until 2.30pm
Thursday, August 23, 2018	Columbia College - Manzanita Building 9:00 am until 2:00 pm
Deadline to Submit Changes: Thursday, August 30, 2018	All forms must be received in the Benefits Office no later than 5:00 pm

MEDICAL PLAN OVERVIEW - EFFECTIVE OCTOBER 1, 2018

IMPORTANT CHANGE - Retirees over age 65 with Medicare A/B will no longer be able to participate in the Blue Shield 80-C Buy-Up plan or Blue Shield 90% plan.

Health plan provisions have not changed, however Blue Shield members with Medicare A & B will be enrolled into Medicare part D, so there may be changes to prescriptions, and are now excluded from the 80-C and 90% buy up plans. Some co-premium costs have changed (rate sheet included).

For Retirees under age 65, YCCD offers four Blue Shield plan options, and a Kaiser HMO plan.

For Retirees over 65 with Medicare A/B, YCCD offers two Blue Shield plans and Kaiser (KPSA).

Please see plan information below, or visit <https://www.yosemite.edu/benefits/retireebenefits/>

Effective OCTOBER 1, 2018	PLAN OPTIONS
Kaiser HMO <ul style="list-style-type: none">• \$30 Office Visit Copay: No Co-Insurance payments• Medical out of pocket maximum: \$1,500-individual/\$3,000-family	
Blue Shield PPO Plan 80-G <ul style="list-style-type: none">• \$30 Office Visit Copay; 20% Co-Insurance after deductible (\$500-individual/\$1,000-family)• Medical out of pocket maximum: \$2,000 individual/\$4,000 family includes deductible, co-pays and co-insurance	
Blue Shield PPO Plan 80-C <u>(NOT AVAILABLE for Retirees with Medicare A/B)</u> <ul style="list-style-type: none">• \$20 Office Visit Copay; 20% Treatment Co-Insurance after deductible (\$200 individual/\$500 family)• Medical Out of pocket maximum: \$1,000-individual/\$3,000- family; includes deductible, co-pays and co-insurance	
Blue Shield PPO Plan 90-G <u>(NOT AVAILABLE for Retirees with Medicare A/B)</u> <ul style="list-style-type: none">• \$20 Office Visit Copay; 10% Treatment Co-Insurance after deductible (\$500 individual/\$1,000 family)• Medical Out of pocket maximum: \$1,000-individual/\$3,000- family; includes deductible, co-pays and co-insurance	
Blue Shield PPO Plan 100-D <ul style="list-style-type: none">• \$30 Office Visit Copay; No Co-Insurance after deductible (\$300-individual/\$600-family)• Medical out of pocket maximum: \$1,000-individual/\$3,000-family; includes deductible and office visit copays	

Review enclosed plan materials including the **2018-19 Retiree Monthly Premium Rates** to determine your monthly premiums (if applicable). You may access Benefits plan information and forms on our website at <http://www.yosemite.edu/benefits/>.

If you are paying toward Medical, Dental or Vision premiums, all rate changes go into effect **October 1st**. Make sure your payments reflect the new rates.

Deadline to submit Open Enrollment forms is Thursday, August 30, 2018 at 5:00 pm. Completed forms may be submitted at Open Enrollment meetings.

You may contact the Benefits Office at (209) 575-6981 or by e-mail.
Peggy Freitas: freitasp@yosemite.edu or Lori Smith at smithl@yosemite.edu .