

SMUD Retiree Benefits 2013

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Charles Alford, SMUD Human Resource Services
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October 4, 2012

Powering forward. Together.



Welcome to Open Enrollment 2013

SMUD Open Enrollment for retirees will continue through October 26, 2012.

- No Plan Design changes for 2013
- Anthem Blue Cross and Kaiser will remain the District's Medical plans for 2013
- Medical Costs for SMUD 2013 - \$47 Mil
 - Retiree Plans - \$17 Mil

Healthcare Reform

We continue to monitor the healthcare reform legislation and are pleased to announce that it will have **no major impacts** in 2013 to SMUD retirees' health plans.

Medicare Part A, B & D Information

- **Retirees/dependents who reach age 65**
 - **Must enroll in Medicare**
 - **Part A** for hospital insurance
 - **Part B** for medical insurance(cost associated and varies by income)
 - **Part D** for drug prescription drug coverage (*SMUD enrolls you as part of a group plan*)
 - **Must submit an application for a Medicare Advantage plan to **SMUD** in the month prior to turning age 65.**

Example: Your birthday is June 2nd; application must be received by May 31st and your enrollment in Medicare plan begins June 1st.

Medicare Advantage Plan

Current plans available at age 65

- Anthem Blue Cross Advantage PPO Plan
- Kaiser Sr. Advantage Plan
- Both plans have co-pays similar to non-Medicare plans

SMUD will send you a packet about 60 days ahead of your enrollment date to ensure that you sign up for Medicare and for one of our Medicare Advantage plans

You should receive your Medicare Card a few weeks after submitting your application. If you do not, please contact Medicare at 1(800) 633-4277 or visit their website at www.medicare.gov

New Medical Cards for Anthem Medicare Advantage Members

In 2013, Anthem Blue Cross Medicare Advantage members will receive a new medical ID card due to CMS procedural changes. There is no change in coverage and this will not have an impact on members.

Anthem Blue Cross – Sutter Physician Alert!

Good News!

Early this year, Anthem notified all Medicare Advantage PPO members that Sutter physicians would no longer accept members on the Medicare Advantage PPO Plan. At the time, Anthem was able to negotiate a delay in this change for SMUD retirees, so you would continue to have access to your Sutter provider throughout 2012.

This arrangement was scheduled to expire on December 31, 2012. However, Anthem has received notification from Sutter Medical Foundation that they have agreed to allow the SMUD retirees with Anthem Blue Cross Medicare Advantage PPO to continue their care with Sutter Medical Group physicians in 2013.

This agreement is only extended to current SMUD Medicare members with an **existing Sutter relationship**. No new patients with the Anthem Blue Cross Medicare Advantage PPO will be accepted by Sutter.

It is important to note: Members currently under age 65 that may now be seeing a Sutter physician will not be able to remain with their Sutter physician upon reaching age 65.

2013 Medical Rates*

Select Rates			% Increase	2012 Rates	2013 Rates
Basic Health Plans	Kaiser	HMO Retire + 1 Dep	0.0%	\$53.26	\$53.26
	Anthem BC	HMO Retire +1 Dep	5.8%	\$64.76	\$68.51
Medicare Health Plans	Kaiser	Kaiser Sr. Advantage Retire + 1 Dep	-0.2%	\$26.69	\$26.61
	Anthem BC	Anthem BC MC Adv PPO Retire + 1 Dep	15.6%	\$42.55	\$49.16

* Please refer to the 2013 Retiree Benefit Guide for complete list of 2013 Medical Rates.

New Retiree Website

Log onto:

➤ <https://retiree.smud.org/>

No Password Required

Access the Following:

- Open Enrollment Information
- Plan Documents
- Forms to Download
- Updated Benefits Information
- Retiree Calendar
- Wellness Information
- Video Recording of this Meeting



Retiree Website

Search:

Welcome Retiree

Explore all that SMUD has to offer our retirees. Your website now offers information you may need in one place.



Retiree Calendar

Healthy Bones

9/12/2012 @ 11:30 AM

Location: Headquarters Conference Center (HCC)

Living Agelessly

09/19/2012 @ 11:30 AM

Location: Headquarters Conference Center (HCC)



[Open Enrollment Info and Documents](#)



[Anthem Blue Cross News](#)



[Dear retired colleague,](#)

Sacramento Municipal Utility District
 Retiree Open Enrollment Change Form

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Effective _____

Retiree Number _____ LastName _____ First Name _____ M.I. _____

Address: _____ _____ Email: _____ Date of Birth: _____ Phone Number _____ Hire Date: _____ Tier: _____ Rep _____	Type of Change: From: _____ To: _____ <input type="checkbox"/> Change From Active Status to Retiree Status <input type="checkbox"/> Add Dependent / Delete <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Spouse retiring SMUD <input type="checkbox"/> Open Enrollment Change Other: _____	I am currently enrolled in the following <input type="checkbox"/> Kaiser - Basic / Sr. Adv <input type="checkbox"/> Blue Cross HMO - Retiree BC HMO <input type="checkbox"/> Blue Cross PPO - Retiree BC PPO <input type="checkbox"/> Medical Opt Out <input type="checkbox"/> Dental Opt Out <input type="checkbox"/> Dental Plan <input type="checkbox"/> Retiree Dental / Retiree IBEW	I want to be enrolled in the following <input type="checkbox"/> Retiree Kaiser - Basic / Sr. Adv <input type="checkbox"/> Retiree Blue Cross HMO <input type="checkbox"/> Retiree Blue Cross PPO <input type="checkbox"/> Retiree Blue Cross Medicare PPO <input type="checkbox"/> Medical Opt Out <input type="checkbox"/> Dental Opt Out <input type="checkbox"/> Retiree Dental <input type="checkbox"/> Retiree IBEW Dental
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Medical	Dental	Name & Social Security No.	Sex	Birth Date	Relationship	Reason for Change	* Date of Event *
<input type="checkbox"/> Continue <input type="checkbox"/> Add <input type="checkbox"/> Delete <input type="checkbox"/> Opt Out	<input type="checkbox"/> Continue <input type="checkbox"/> Add <input type="checkbox"/> Delete <input type="checkbox"/> Opt Out	_____ SS# _____	<input type="checkbox"/> M <input type="checkbox"/> F	_____	<input type="checkbox"/> Employee <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Dependent	_____	_____
<input type="checkbox"/> Continue <input type="checkbox"/> Add <input type="checkbox"/> Delete <input type="checkbox"/> Opt Out	<input type="checkbox"/> Continue <input type="checkbox"/> Add <input type="checkbox"/> Delete <input type="checkbox"/> Opt Out	_____ SS# _____	<input type="checkbox"/> M <input type="checkbox"/> F	_____	<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Domestic Ptrn	_____	_____
<input type="checkbox"/> Continue <input type="checkbox"/> Add <input type="checkbox"/> Delete <input type="checkbox"/> Opt Out	<input type="checkbox"/> Continue <input type="checkbox"/> Add <input type="checkbox"/> Delete <input type="checkbox"/> Opt Out	_____ SS# _____	<input type="checkbox"/> M <input type="checkbox"/> F	_____	<input type="checkbox"/> Spouse <input type="checkbox"/> Child	_____	_____
<input type="checkbox"/> Continue <input type="checkbox"/> Add <input type="checkbox"/> Delete <input type="checkbox"/> Opt Out	<input type="checkbox"/> Continue <input type="checkbox"/> Add <input type="checkbox"/> Delete <input type="checkbox"/> Opt Out	_____ SS# _____	<input type="checkbox"/> M <input type="checkbox"/> F	_____	<input type="checkbox"/> Spouse <input type="checkbox"/> Child	_____	_____

If you are deleting a spouse or child, please indicate that dependent's address for COBRA purposes.

Street _____ City: _____ State: _____ Zip: _____

For Benefits Use Only: COBRA: Yes No Done PERS: Yes No Done SAPE: _____



Reminders:

- If you do not wish to make any changes, no action is required.
- If you want to make a change, download the change form online or call Human Resource Services at 732-5582 for assistance.
- All enrollment change forms need to be returned by October 26, 2012.

Questions?

SMUD Human Resource Services Contacts:

Jason Shibata	732-6383
Kay Ramos/Amber Sandoval	732-6062
Stan Ichiho	732-6059
Kimberly Speakman	732-5134
Charles Alford	732-6430

Carrier Representatives

Anthem Blue Cross

Kaiser Permanente

Delta Dental

Great West