



Contra Costa Community College District

Welcome to the Retiree Benefit Presentation

11/5/17

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Agenda

- **Short presentation on BenlQ and Benefit Handbook**
- **Short presentations by Kaiser and Anthem.**
- **Review answers to questions submitted by retirees.**
- **Individual question and answer period:**
 - **Andrea and Reed will be available**
 - **Kaiser and Anthem representatives will be available.**

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Question #1

Who does the change in retirees benefits agreed to in latest UF contract affect, regarding Medicare Coordinated Plans for Future Retirees. Who are “future retirees,” as of what date?



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Answer #1

Future retirees are defined by the date of the contract agreement. Employees who retire on or after this date are definitively affected by the new contract language. No decision has yet been made regarding the application of the language change to those who retired before that date.

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Question #2

What are some examples of coverage offered to retirees in Medicare-coordinated plans being “substantially inferior to the coverage active employees receive,” which gives the UF the right to automatically reopen the UF agreement?

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Answer #2

Differences in coverage may be determined through a comparison to identify differences in copayments for services, such as office visits, prescription drugs, emergency room visits or hospitalization.

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Question #3

These questions come from “Your Monthly Prescription Drug Summary.” Please project one example and walk through it.

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Question #3 (Continued)

For Anthem Blue Cross Medicare Coordinated plans (and for Kaiser, if applicable): Please explain how Stage 2 works, from Initial Coverage through “What happens next.” How are co-pays or retiree-share of costs different in 2 parts of Stage 2? When does a retiree enter Stage 3 and how are co-pays and retiree-share of costs different in Stage 3? And at what point does Catastrophic Coverage begin and what does this mean? How might the retiree share of the drug cost be reduced?

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Answer #3

Kaiser Response: None of the Group KPSA plans have the Rx Coverage Gap or “Donut Hole”

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Question #4

When does open enrollment begin? Can you summarize major difference between Kaiser Senior Advantage and Anthem Blue Cross Medicare-Coordinated Plan, e.g. various co-pays, prescription benefits, other services? One specific question that is relevant here” Kaiser members are wondering why retirees with Anthem Blue Cross are able to join a health club with their coverage while Kaiser retirees are not.

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Answer #4

Open enrollment is October 15 through November 16. A copayment differences is that Kaiser offers a low fixed \$5 copayment and a \$150 optical allowance every two years. A Silver Sneaker program is offered through Anthem, not Kaiser. Kaiser had developed a Silver and Fit program recently. The District would have to agree to pay more for this option. The Silver Sneaker through Anthem is part of the program.

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Answer #4

Kaiser Senior Advantage requires treatment at Kaiser Hospitals and clinics with the exception of a referral from Kaiser. Anthem Medicare plan treat occurs with providers that accepts Medicare that are willing to bill Anthem or providers that accept Anthem Medicare.

Contact

If you have any questions, please feel free to contact.

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