

# WHAT TO KNOW

## About Your County of Orange Retiree Benefits

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My OC Benefits™



# About Your What to Know Guide

**Use this guide to learn more about your Retiree Medical Plan benefits, the enrollment process and other information, including:**

- Thinking about retiring? How best to prepare for this milestone event
- What you need to know when you approach Medicare eligibility
- The Retiree Health Plan options
- How Medicare affects your plan choices and the Retiree Medical Grant, if eligible
- What happens if some of your family members are Medicare-eligible and others are not (“Split Family”)
- Guidance on what to do when you have a Qualified Life Event (QLE)
- Additional resources

## **What’s New?**

- New “Split Family” elections will be available in place of Mixed Medicare plans—learn more on page 8.
- Health plans provided by Anthem Blue Cross will no longer be available effective January 1, 2024—learn more on page 8.
- A new Humana Medicare Advantage PPO option will be available for Medicare-enrolled participants and dependents—learn more on page 5.
- The Cigna Choice and Cigna Select HMO health plans will be available options for non-Medicare participants and their dependents—learn more on page 5.

# Are You Thinking About Retiring Soon?

Enrolling in a Retiree Health Plan option is just one part of the retirement process. If you are thinking about retiring, you may want to look at the [Intent to Retire Summary](#) and [Attaining Medicare Summary](#), both of which are on the “Plan Information” page of the [My OC Benefits™](#) website. You can get there by selecting “Plan Information” on the home page.

## When you are ready to retire, take the following steps:

- Watch the New Retiree Orientation. You'll find it on the [County's Employee Benefits website](https://hrs.ocgov.com/retiree.benefits) at <https://hrs.ocgov.com/retiree.benefits>.
- Complete your Social Security Verification of Employment form # CMS-L564. If you are actively working and Medicare-eligible, contact Employee Benefits to fill out the employer portion of the form.
- Enroll in Medicare if you and/or your covered spouse/domestic partner are 65 or older. Apply for Medicare 90 days before your intended retirement date to ensure that your Medicare coverage is in place by the time you retire.
- Contact [OCERS](https://www.ocers.org) (<https://www.ocers.org>) to submit your Intent to Retire application 60 days prior to when you plan to retire.
- Contact the health plans you are considering. If you have any questions about a specific health plan's benefits, doctors and hospitals or coverage areas, contact that plan directly. See the Contacts section on page 18 of this guide for health plan telephone numbers and websites.
- Enroll in COBRA dental coverage, if you want to continue the dental coverage you currently have. Contact your dental coverage administrator or union to explore your options for COBRA coverage.
- Enroll in COBRA vision coverage, if you want to continue the vision coverage you currently have. Contact your vision coverage administrator or union to explore your options for COBRA coverage.
- Enroll in COBRA to continue your Health Care Reimbursement Account (HCRA), if you are currently enrolled in a HCRA and will have balances in your account when you retire that you will use after you separate.
- Learn about Temp Opt-out and Permanent Disenrollment on page 13.
- Convert or continue your life insurance coverage. You may be eligible to continue certain life insurance benefits under an individual policy once your employment ends. Portability of insurance allows eligible insured employees to continue their coverage after leaving the County. If you have life insurance through your labor organization, contact that organization to convert or continue your coverage. If you have life insurance through the County, contact Employee Benefits at **1-714-834-6282** within 31 days after your retirement date.
- If you have a cost for the health plan(s) you elected, you will receive monthly invoices for the first 60 to 90 days after retirement before your net cost will begin to be deducted from your monthly pension. Continue to pay any invoices for your Retiree Health Plan coverage (if applicable) through the month in which your premiums are deducted from your pension. If you do not pay your Direct Bill invoice, you will lose coverage. Your pension deductions for your health premiums will be automatic unless your pension is not sufficient.
- Ensure your contact information is up to date on [My OC Benefits™](#) website, so you receive all of the communications related to your Intent to Retire event.
  - You can review and update your contact information by clicking on the profile icon in the top right and selecting “Personal Information” under “My Profile.”



# Checklist for Turning Age 65

If you are approaching Medicare eligibility (generally, when you reach age 65), you'll need to enroll in Medicare and then enroll in a County Medicare Health Plan option. You can learn more by reviewing the [Attaining Medicare Summary](#) on the "Plan Information" page on [My OC Benefits™](#) website. You can get there by selecting "Plan Information" on the home page.

- ✓ Review the What You Need to Know About Medicare section on page 6.
- ✓ Review the Attaining Medicare Eligibility package that will be sent to your mailing address 90 days before the first of the month in which you and/or your spouse/domestic partner turn 65. The package includes a solicitation letter prompting you and/or your spouse/domestic partner to enroll in one of the County's Medicare Health Plan options as well as an Attaining Medicare Summary, which provides step-by-step guidance on what you need to do.
- ✓ Enroll in Medicare. You and your spouse/domestic partner should apply for Medicare 90 days before your 65th birthday to have Medicare coverage in place by your birthday. After you have enrolled, you will receive your Medicare card and Medicare ID Number.
- ✓ Provide your Medicare data before you enroll in one of the County's Medicare Health Plan options. Visit [My OC Benefits™](#) website and click on the tile reading "Action Required — Update Your Medicare Information." You will be taken to a screen where you can enter Medicare data for you and/or your spouse/registered domestic partner.
- ✓ Contact the health plans you are considering. If you have any questions about a specific health plan's benefits, doctors and hospitals or coverage areas, contact the carrier directly. See the Contacts section on page 18 of this guide for health plan telephone numbers and websites.
- ✓ After you have completed all of these, log in to [My OC Benefits™](#) and make your health plan election before the deadline date listed in your Attaining Medicare Eligibility package.



# Health Plan Options

## Who's Eligible for Retiree Medical Plan Coverage?

Retired individuals or their eligible survivors who receive a monthly OCERS pension are eligible for the County of Orange Retiree Medical Plan, as are the following dependents:

- A legal spouse or registered domestic partner
- Children under age 26, including stepchildren, foster children (added to coverage before age 18), legal wards under age 18, children placed for adoption, legally adopted children and children of domestic partners
- Incapacitated children age 26 or older who are dependent on you for support and were incapacitated before their 26th birthday

## Your Retiree Health Plan Options

Your Retiree Health Plan options are briefly detailed below, but you can get more plan details from the Retiree Medicare Plan One Page Benefit Summaries and the Non-Medicare Summaries of Benefits and Coverage (SBCs) located on the “Plan Information” page on the [My OC Benefits™](#) website.

Retiree Health Plan options include health maintenance organizations (HMOs) and preferred provider organizations (PPOs). Your options vary depending on your Medicare eligibility and where you live. The County also offers Medicare Advantage plans.

### Retiree Health Plan Non-Medicare Options include:

HMO Plans			PPO Plans	
Cigna Choice Retiree HMO Plan	Cigna Select Retiree HMO Plan	Kaiser Retiree HMO Plan	Sharewell Retiree PPO Plan	Wellwise Retiree PPO Plan

### Retiree Health Plan Medicare Options include:

PPO Plans		Medicare Advantage Plans		
		Health Maintenance Plans (HMO)		PPO Plan
Wellwise Retiree Medicare PPO Plan	Sharewell Retiree Medicare PPO Plan	Kaiser Sr Advantage HMO Plan	Scan Retiree Medicare HMO Plan	Humana Retiree Medicare PPO

## HMO and PPO Plans

Health maintenance organizations (HMOs) offer a comprehensive array of services at minimal cost, but you must use in-network providers. Typically, HMOs don't pay benefits for out-of-network care, except in emergencies. You generally must select a primary care physician and obtain referrals to see specialists. Provider changes are a normal course of business and aren't considered a Qualified Life Event (QLE) that permits a mid-year health plan change.

Preferred provider organizations (PPOs) let you choose any doctor you want, but you may get a higher level of coverage from in-network providers. You don't need to select a primary care physician, and you don't need a referral to see a specialist.

When you see a non-network and/or out-of-network provider or get care at a non-network facility, you may pay a percentage of the Usual, Reasonable and Customary (URC) amount, plus any amount over the URC, with the exception of the Humana Retiree PPO plan which is a “passive” PPO. This means that you are not required to use Humana's network. As long as your provider participates in Medicare and bills Humana, your in-network and out-of-network benefits are the same.

## Tip!

If your doctor no longer accepts your health plan, you will not be able to make a change to your health plan until the next Open Enrollment or you experience a QLE.

**IMPORTANT:** The County of Orange requires you to enroll in Medicare Part A only if you are eligible for Medicare Part A at no cost. You may qualify for Part A at no cost through your own work history, or through the work history of a spouse who became eligible prior to turning age 65. (Eligibility may be determined through a current, former or deceased spouse.) If you are not eligible for Medicare Part A at no cost, you can decide to enroll in Medicare Part A and pay your applicable cost for both Medicare Part A and B. To apply for your Medicare benefits, please contact the Social Security Administration.

If you upload your statement after January 15 of the new plan year, the effective date of the increased Medicare Part B reimbursement will be the first of the month following the date you upload it.

## What You Need to Know About Medicare

The Centers for Medicare & Medicaid Services (CMS) publishes Medicare & You, a handbook that provides general information about Medicare. You can view or download this publication at [medicare.gov](https://www.medicare.gov). For information, contact CMS at **1-800-633-4227**.

You're generally eligible to enroll in Medicare at age 65. Medicare coverage has three parts:

- Part A provides hospitalization coverage.
- Part B covers physician's office visits and most outpatient services.
- Part D is a voluntary prescription drug program.

### Enrolling in Medicare

Call the Social Security Administration at **1-800-772-1213** or visit [ssa.gov](https://www.ssa.gov) for more details on enrolling in Medicare.

### If You Enroll in Medicare Part B Only

Different plan options and premiums may apply if you don't qualify for no cost Medicare Part A and you or your dependents elect to be covered by Medicare Part B only. Your enrollment options include the Kaiser Senior Advantage HMO, the Wellwise Retiree Medicare PPO, the Sharewell Retiree PPO and the Humana Retiree Medicare PPO plan.

### Important Information About Medicare Part B Premiums

Each fall CMS announces the Medicare Part B premium for the following year. The monthly Medicare Part B premium must be paid to Social Security Administration (SSA) to remain enrolled in Part B. SSA bases your Part B premium on your modified adjusted gross income. The SSA determines a standard Part B premium amount; however, if your income exceeds established thresholds, the SSA adjusts the standard Medicare Part B premium by an income-related monthly adjustment amount (IRMAA). If you receive Social Security benefits, the Part B premium will be deducted from your benefits; otherwise, the SSA will bill you quarterly.

When you receive your Medicare Part B premium statement for the new plan year, make sure you upload a copy of the statement showing your new Medicare Part B premium amount to the [My OC Benefits™](https://www.myocbenefits.com) website by January 15 of the new plan year to get reimbursed for your premiums. You can also fax your documentation to **1-224-607-3465** or mail it to County of Orange Service Center, Dept. 16725, PO Box 64116, The Woodlands, TX 77387-4116. For more information on the documentation submissions and reimbursements, contact the Benefits Service Center at **1-833-476-2347**.



## Important Information About Medicare Part D

Medicare Part D is a voluntary federal outpatient prescription drug benefit available to everyone with Medicare. The Medicare Part D premium is paid to your health carrier as part of the County of Orange health premium.\* As with Medicare Part B, if your income exceeds established thresholds, Social Security Administration (SSA) will assess an additional income-related monthly adjustment amount (IRMAA) that must be paid to the SSA. Payment of this amount is mandatory to protect your Medicare enrollment and eligibility to remain enrolled in a County of Orange Medicare health plan. The additional premium will be deducted from your Social Security benefits (if you are receiving them). Otherwise, you will be billed quarterly by SSA. If you have questions regarding your Medicare premiums, please contact SSA.

**\*NOTE:** If you and/or an eligible covered dependent are enrolling in a County-sponsored Medicare Advantage plan, do not enroll in a separate Part D plan. The only exception to this is the Sharewell Retiree PPO. If you enroll in the Sharewell Retiree PPO plan, enroll in a Medicare Part D prescription drug plan to avoid a Medicare penalty.

## About Medicare Advantage Plans

Many health plans offered to Medicare-eligible retirees are Medicare Advantage plans. You must be enrolled in Medicare Parts A and B to be eligible to enroll in most Medicare Advantage Plans. The Kaiser Senior Advantage HMO plan and Humana Retiree Medicare PPO plan also accept those enrolled in Medicare Part B only. Medicare Advantage plans require you to assign your Medicare benefits to that health plan. When you assign your benefits to a plan, the doctors and other health care providers agree to accept the amount paid by your health plan as payment (you pay the copayment and deductible). Remember, you're required to use the health plan doctors and facilities in the plan's provider network.

If you elect a Medicare Advantage plan, you'll need to be approved by the Centers for Medicare & Medicaid Services (CMS), which administers the Medicare program. CMS will also determine your benefit start date. You may be auto-enrolled in the Sharewell Retiree PPO plan if you're denied by CMS or if CMS determines an effective date later than your benefits start date.



**IMPORTANT:** If you're eligible for Medicare and you do not enroll as required and/or maintain your Medicare payments as required, you'll default to the Sharewell Retiree PPO health plan, you'll be required to pay the non-Medicare health plan premiums, and your Retiree Medical Grant (if eligible) will be suspended.

Once your Medicare is in order and you complete Medicare Self-Service and submit the required Medicare documentation, you will remain in Sharewell, but you can start receiving the Grant and Medicare premium effective the first of the month following completion of those two steps.

You won't be able to elect another Medicare plan until the next Open Enrollment unless you experience a QLE that allows you to change plans.

## What Does This Mean for Me?

Let's say you're 65 and eligible for Medicare, but your spouse is 63 and not yet eligible for Medicare. Under Split Family enrollment, you'll enroll yourself for Medicare coverage, but enroll your spouse in any of the non-Medicare health plans (the same plans that are offered to active employees, including the two Cigna plans) until they become Medicare-eligible. This approach also applies to dependents who are not yet qualified for Medicare.

Or, if your spouse is eligible for Medicare, but you and your dependents are not, you will enroll yourself and your dependents in one of those same non-Medicare plans and enroll the Medicare-eligible spouse in Medicare coverage.



## New! Separating Medicare and Non-Medicare plans (Split Family)

The County of Orange has now adopted a Split Family plan design.

What this means is you or your eligible dependents with Medicare elect one retiree Medicare health plan, and you elect a different retiree health plan for those who are not yet eligible for Medicare. This will allow you to elect separate options for Medicare versus non-Medicare coverage (for example, selecting Humana for Medicare and Cigna for non-Medicare).

**Note:** Only one non-Medicare plan and one Medicare plan can be chosen per split family.

If the CMS doesn't approve the Medicare-eligible participant's enrollment in a Medicare Advantage plan, your elections won't be valid. You'll receive a Confirmation of Benefits reflecting your new automatic benefits coverage with your new premium and effective date. **Please note:** All non-Medicare participants in a Split Family arrangement will be valid, and only the Medicare-eligible participant will be defaulted into the Sharewell Retiree PPO.

## Keep in Mind

When you enroll in Split Family coverage, the costs for each plan—based on the covered family members—are added together to reflect your total monthly cost of coverage. Note that all Medicare-eligible family members must be enrolled in the same Medicare plan. Similarly, all non-Medicare family members must enroll in the same non-Medicare plan. For example, if you and your spouse are both Medicare-eligible, you would enroll in the same plan as "You + Spouse." If you have two dependent children, they would be enrolled in the same non-Medicare plan together—they cannot be in different plans.

Benefits summary		
This is the coverage you'll receive beginning Jan 1, 2024. You can make changes, including declining coverage, by selecting <a href="#">View/Change</a> below. If you leave the election page, your changes won't be saved. Review your options and decide what you want before beginning your enrollment process.		
<b>Retiree Medical Grant</b>	Retiree Grant	-\$307.63
<b>Retiree Medical Non-Medicare</b>	Cigna Choice Retiree HMO Spouse/Domestic Partner only (JOANNA) <a href="#">Choose your provider</a>	\$1,110.90 <a href="#">Review/Change</a>
<b>Retiree Medical Medicare</b>	Humana Retiree Medicare PPO You Only	\$189.60 <a href="#">Review/Change</a>
<b>Total cost</b>		
<b>Next year's benefits</b>		<b>\$992.87</b> Monthly
Plan prices		\$1,300.50
Credits		-\$307.63
<b>Your cost</b>		<b>\$992.87</b>



## County Couples Program

Are you married to a County employee or a retiree? Consider enrolling in the County Couples Program, which might lower your total medical premiums!

### If your spouse/domestic partner is a County employee, you'll be eligible for the RME Program if:

- Your employee spouse is a regular or limited-term employee (not an Extra Help employee), and has active County/AOCDS health plan coverage.
- You haven't temporarily or permanently opted out of County retiree health coverage, and your spouse/domestic partner hasn't waived health coverage.
- Both of you attest to the RME Program requirements during initial enrollment.
- Your spouse/domestic partner, as the employee, is always the subscriber and may not be covered as a dependent under your Retiree Medical Plan coverage. The non-subscriber (you as the retiree) is always the dependent. The employee will pay the normal biweekly premiums.

### What's a Subscriber?

This refers to the primary insured person in an employee or retiree health plan. All others are enrolled as dependents (non-subscribers). The subscriber enrolls in health coverage for the family.

### If your spouse/domestic partner is a County retiree, you'll be eligible for the RMR Program if:

- Both you and your spouse/registered domestic partner are eligible for and haven't opted out of coverage under the County Retiree Medical Plan, including coverage under an AOCDS Retiree Health Plan.
- Both of you attest to the RMR Program requirements during the enrollment period.
- If both you and your spouse/registered domestic partner are eligible for a grant, the two amounts will be combined under the subscriber.

You can learn more about the County Couples Program on the [My OC Benefits™](#) website Plan Information page.

## Provide Documentation for New Dependents

If you add new dependents, upload dependent verification documents, such as a birth or marriage certificate, through the [My OC Benefits™](#) website by visiting your message center, clicking on the dependent verification link, and uploading your documents there. Please complete this by the deadline provided on the dependent verification notice that is sent to you. Otherwise, your dependents' coverage won't be active.



# Retiree Grants

When you retire, you may be eligible to receive a County of Orange Retiree Medical Grant and/or a Health Reimbursement Arrangement (HRA) to offset the cost of your Retiree Health Plan option or your Medicare Part B premiums (if applicable). However, the Grant is not a vested benefit and could be modified in the future.

## Calculated Grant\*

If you retired on or before June 15, 2023, including deferred retirees who activated retirement on or before June 15, 2023, and were deemed Grant-eligible, you would continue the Retiree Medical Grant calculation in effect at the time of your retirement.

The Calculated Grant is based on:

- Your age at separation
- Your years of eligible County service (up to 25 years)
- Your Medicare status
- Base dollar amount (adjusted up or down annually, capped at 3%)

## Frozen Grant\*

If you retired on or after June 16, 2023, you must have elected to retain the frozen Retiree Medical Grant to be eligible to receive the Grant.

The Frozen Grant is based on:

- Your Frozen Retiree Medical Grant amount
- Your Medicare status

\*When you reach age 65, there will be changes to your Retiree Medical Grant, if you're eligible. These changes include:

- Your Grant amount will be reduced by 50% when you become eligible for Medicare Parts A and B. If you pay for Part A, call the Benefits Service Center. Your Grant won't be reduced if you show proof of your Medicare Part A premium payment.
- If any funds remain after your Grant is applied to your Retiree Health Plan premiums, it can be applied to reimburse you for your Medicare premiums.
- You'll need to complete Medicare Self-Service online or with Customer Service by the deadline on your solicitation notice in order to see all of the Medicare-related health plans and your Grant, if eligible.
- You'll need to provide Medicare enrollment verification for yourself and any added dependents with Medicare within 60 days of providing your Medicare information. You must submit the required Medicare documentation by the deadline, or your Grant will be suspended, if applicable. If you enrolled in the Sharewell Retiree PPO, you'll also default to the non-Medicare premium. If you complete Medicare Self-Service and submit the required Medicare documentation after the deadline, you can start receiving the Grant and Medicare premium effective the first of the month following completion of the two steps.
- If you or your spouse/domestic partner becomes ineligible for Medicare Part B reimbursement at the rate provided by the County, notify the Benefits Service Center at **1-833-476-2347** within 30 days from the date of ineligibility.
- For questions about eligibility for the Grant or the HRA, please refer to your Memorandum of Understanding (MOU).



## Health Reimbursement Arrangement (HRA)

Do you have a Health Reimbursement Arrangement (HRA)? During 2023, you may have chosen to receive the value of your Frozen Retiree Medical Grant as an HRA and/or you have been receiving biweekly contributions as an active employee with the County. As a reminder, once you have separated from the County, you can use the HRA for things like monthly premiums for any post-tax medical plan, doctor visits, prescriptions, glasses and certain over-the-counter items. For more information, go to [missionsq.org/orangecounty](https://missionsq.org/orangecounty).

## Survivor Benefits

If you're a survivor of a deceased employee or retiree, you may be eligible for coverage under a County Retiree Health Plan option and for a Retiree Medical Plan Survivor Grant. You'll receive 50% of the deceased retiree's Grant, if any. If your deceased spouse/domestic partner's Grant wasn't reduced by 50% when they turned 65, your Survivor Grant will be reduced by 50% when you turn 65. Contact the Benefits Service Center for more information.

When you start the Retiree Medical Plan benefits as a survivor, you'll be enrolled in the retiree health coverage you previously had. Call the Benefits Service Center if you want to keep COBRA or change your retiree health plan. You can learn more about County HMO and PPO plans by visiting the [My OC Benefits™](#) website, selecting "Plan Information" on the home page, and selecting "Current year's Retiree Health Plan Information."

**Note:** There may be a delay in notifying survivors of coverage eligibility under a County Retiree Health Plan option and for a Retiree Medical Plan Survivor Grant. If this happens, you have the option to enroll in COBRA to cover the gap.

## Retiree Medical Lump Sum

If you were hired before October 12, 2007 and you separated from County service prior to June 16, 2023, depending on your Bargaining Unit, you may have been eligible for the Retiree Medical Lump Sum (RMLS).

If you were eligible for RMLS, upon separation, you would have been mailed a letter explaining how to request the RMLS cash-out. If you received this letter and have not yet followed the instructions to request your RMLS cash-out, you can call the Benefits Service Center at **1-833-476-2347** to do so now. Once the RMLS cash-out is requested, you will receive a confirmation letter.



# Changing Elections

Retirees are able to remove dependents and permanently disenroll from County coverage at any time during the year by calling the Benefits Service Center.

Additionally, you have four opportunities to make or change benefit elections: when you first become eligible upon retirement, when you and/or your dependents become eligible for Medicare, during Open Enrollment, or if you have a Qualifying Life Event (QLE). A QLE doesn't usually allow you to change health plans, but you may be eligible to add and/or remove dependent coverage. The IRS determines QLE rules.

## If You Have a QLE

You'll need to report your QLE within 30 calendar days after the event occurs. You can report your QLE by:

- Visiting the [My OC Benefits™](#) website, then selecting the "Life Changes" button under "Quick Links" to provide details (see below for the list of QLEs that can be completed on [My OC Benefits™](#)).
- Calling the Benefits Service Center at **1-833-476-2347** or using the web chat.

If you don't report your QLE within 30 calendar days, new dependents won't be eligible for coverage until the next Open Enrollment period or until you experience another QLE. Ineligible dependents need to be removed within 30 calendar days or you may be responsible for the cost of their premiums or services. Changes made due to divorce become effective the first of the month following the event. You must report a divorce within 60 days of the event or past premiums will not be refunded.

If you took the Temporary Opt-out after January 1, 2022, or you retired under the County's Voluntary Incentive Program and chose Option 1 or 4a, and, as a result of eligibility for Medicare or a QLE, wish to use your One-time Opt-in, contact the Benefits Service Center within 30 calendar days of the event.

## QLE Examples

Not sure which QLEs count for benefit changes? Here are the ones you can report on the [My OC Benefits™](#) website:

- Marriage, start or end of a domestic partnership
- Birth of a child, adoption or placement for adoption

If your QLE is not listed above, please call the Benefits Service Center at **1-833-476-2347**.

## If You Move

Make sure you change your address under "My Profile" on the [My OC Benefits™](#) website. Select "Personal Information" to update your address. You can also report your new address by calling the Benefits Service Center.

If you move outside of California, the only health plan options available to you are PPO plans. If you move and you are no longer eligible for your current health plan option, we'll send you a Confirmation of Benefits statement to inform you of the new health plan you will be enrolled in. You can make changes within 30 days of the date listed on the Confirmation of Benefits statement, and the plan will become effective on the first of the month following your address change.





## If You Divorce

You and your ex-spouse can change your coverage within 60 days of the divorce. Your new coverage will go into effect on the first of the month following the QLE.

## If You Plan to Retire and Want to Temporarily Opt Out of Retiree Health Coverage

If you are in your initial retirement window, call the Benefits Service Center at **1-833-476-2347** to opt out of coverage. You also need to submit a signed attestation form. Once your agency separation is complete, the attestation form will be sent to you, or you can download it from your [mybenefits.ocgov.com](https://mybenefits.ocgov.com) Message Center. If you don't return the signed attestation within 30 days, you'll be enrolled into a default Retiree Health Plan. You'll be direct billed for the first 60 to 90 days. If payment isn't received, you'll be permanently disenrolled.

## If You Temporarily Opted Out

If you retired on or after January 1, 2022, and chose to temporarily opt out of coverage, or you retired under the County's Voluntary Incentive Program and chose Option 1 or 4a, you have a one-time opportunity to opt back in and receive your Retiree Medical Grant (if eligible) during Open Enrollment or if you experience a QLE, including starting Medicare. You'll receive a notification prior to Open Enrollment reminding you of your one-time opportunity to opt back into coverage. If you experience a QLE or become eligible for Medicare, contact the Benefits Service Center within 30 calendar days to report it if you want to opt back in.

## If You Want to Use Your One-time Opt-In

You'll need to attest that you had continuous coverage during the temporary opt-out period from the Retiree Medical Insurance Plan and the Medical Grant. Proof of coverage is required. Documents must be dated within 30 days of the start of Open Enrollment or the effective date of returning to coverage. If you're opting in and are already Medicare-eligible, make sure your Medicare is in order. You won't be able to make elections without your Medicare data.

## If You Permanently Disenroll and Have a Grant

If you're currently enrolled and decide to permanently disenroll, you'll be unable to enroll in a County retiree health plan in the future and will lose your Grant. If you're Medicare-eligible and decide to permanently disenroll, you can use your Retiree Medical Grant (if eligible) to reimburse the Medicare Part B premiums for you and/or your spouse/domestic partner. Contact the Benefits Service Center if you decide to permanently disenroll. You will have until the end of the month prior to when the disenrollment will be effective to provide proof of Medicare Part B premium. If provided, you will still be eligible for the Retiree Grant for Medicare Part B reimbursement, only. If you do not provide proof of Medicare Part B premium, you will no longer be eligible for the Retiree Grant.

## When Coverage Ends

If your dependent becomes ineligible for coverage, it will end on the last day of the month in which they lost eligibility. If you are billed for coverage and don't make a payment, it will end retroactive to the date through which your coverage was paid. You'll receive information about converting group health coverage under COBRA or individual policies, unless your coverage ends because you disenrolled or didn't make payments.

# Annual Open Enrollment—How to Enroll

Each fall during Open Enrollment you can make changes to your coverage that go into effect the following January 1. You don't have to enroll each year. If your benefits are working for you, you don't need to do anything, unless you receive notification from the County asking otherwise — but you may still want to review your coverage for any cost changes.

- Decide if you want to change your health plan:
  - Put together a list of your doctor visits and prescriptions. You may want to review your drug formularies or call your insurance company to make sure that your prescriptions are covered if you are considering a change to your plan.
  - As you narrow down your choices, you can review and compare plans and options using the Health Plan Comparison Charts on the [My OC Benefits™](#) website. Or you can visit the carrier sites to get a better understanding of their coverage, including in-network doctors and hospitals. Select “Plan Information” and select “Current year’s Retiree Health Plan Information.” Look for the Retiree Medicare Plan One Page Benefit Summaries and Non-Medicare Summaries of Benefits and Coverage (SBCs), to learn more.
- If you had a QLE but missed the deadline for adding a new dependent, you’ve got a second chance during Open Enrollment. If you add a new dependent during Open Enrollment, you will receive a notice from the Dependent Verification Services to verify your dependent. Submit all required documentation by the deadline noted to avoid the dependent being removed from your coverage.
- Once the new Medicare rates become available (usually in November or December), you will receive a solicitation from the Benefits Service Center to update your Medicare Part B premium amount for the upcoming plan year.

If you took the Temporary Opt-out after January 1, 2022, or retired under VIP Option 1 or 4a, and wish to use your One-time Opt-in during the Open Enrollment window, you can enroll online on the [My OC Benefits™](#) website at [mybenefits.ocgov.com](https://mybenefits.ocgov.com) or you can contact the Benefits Service Center and speak to a representative.

Remember, your enrollment choices will be active from January 1 to December 31 of the following year. You can make changes to your selections throughout Open Enrollment, but once they're confirmed and Open Enrollment ends, your decisions will be locked. You can only make changes if you or your spouse/domestic partner attain Medicare, experience a QLE, choose to permanently disenroll, or you choose to drop your dependent(s) from the County's Retiree Medical Plan.





# How to Enroll *(continued)*

## Enrolling on the My OC Benefits™ Website

Enrolling on **My OC Benefits™** is easy. Remember, once you begin to make your selections, you must complete your enrollment and select “Confirm” in order for your choices to be saved. If you start to make selections but don’t finish, your selections will not be saved, and you will have to start the process over.

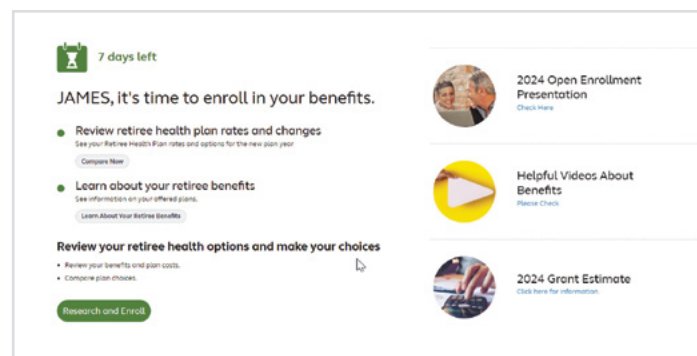
To get started, go to the [My OC Benefits™](https://mybenefits.ocgov.com) website at [mybenefits.ocgov.com](https://mybenefits.ocgov.com) and log in or create an account.

To start enrollment:

1. Once you’re logged in to your account, click “Enroll Now” to begin the enrollment process.
2. On the next page, under “Review your retiree health options and make your choices,” click “Research and Enroll.”
3. You will then go to a screen called “Your dependent information.” Here you will be able to add any new dependents. If you add a Medicare eligible dependent, you will need to provide their Medicare Data before continuing with your enrollment. Click “Continue” to go to the next page.
4. You will be taken to the “Benefits summary” page. Here you can click “Review/Change” to update your elections.
5. Choose your plan and the dependents you want covered. Then you will be returned to the “Benefits summary” page where you can “Confirm” your elections.
6. Once you click “Confirm,” you will have the option to save your choices by selecting “Continue.” Finally, you will be taken to the completed enrollment page. Here you can print your confirmation for your records.

You will have a correction period after enrollment closes to report any errors or make changes to the benefits you selected.

**Important!** Check the Message Center for information on follow-up items you may need to complete. You may also get this information mailed to you.



## Enrolling Through the Benefits Service Center

Need more support for your enrollment? Call the Benefits Service Center at **1-833-476-2347** between 8 a.m. and 6 p.m. Pacific Time, Monday through Friday. If you enroll through the Benefits Service Center, we’ll send a Confirmation of Benefits based on your elected preferred communication method. Have your PIN available when you call. Don’t have a PIN — please see page 16 for more information.

**Your new health plan will send you a new ID card.**



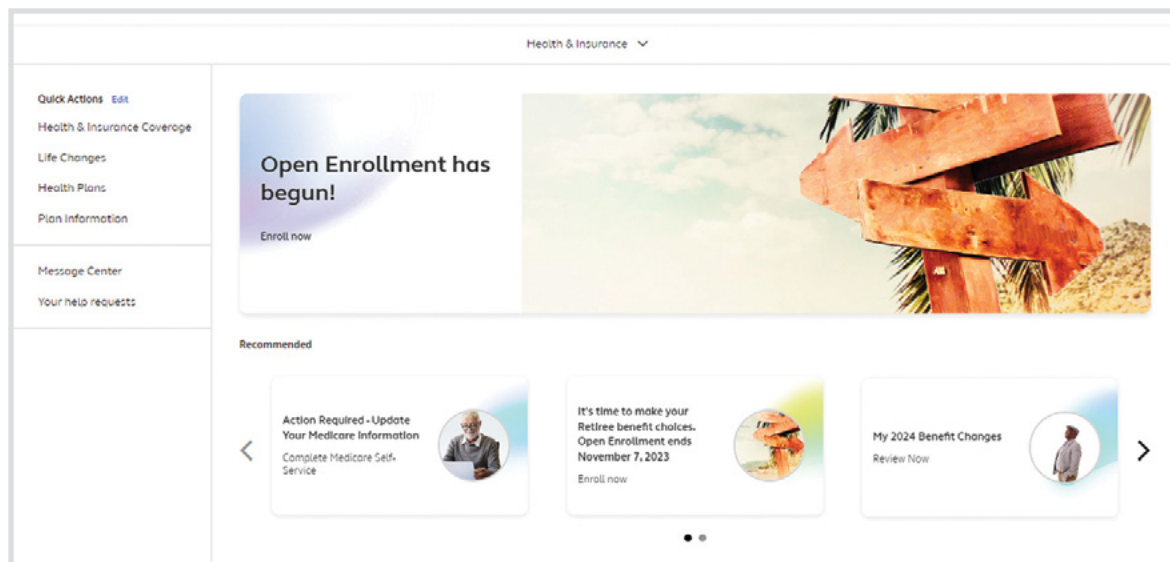
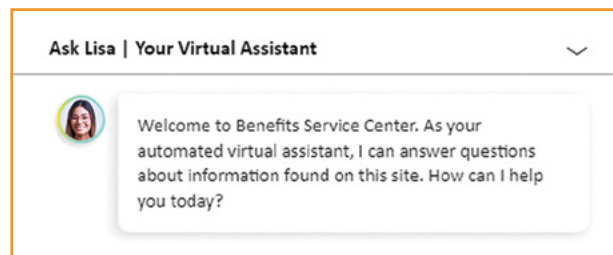
# Managing Your Benefits

The [My OC Benefits™](#) website and the Benefits Service Center team are here to help you manage your benefits. To access **My OC Benefits™**, you can log in securely at [mybenefits.ocgov.com](https://mybenefits.ocgov.com) from anywhere you have Internet service. You can also use the Alight Mobile app on your mobile device once you've registered on the website.

## Benefits Service Center

If you have questions about your County benefits, you can reach out to the experts in the Benefits Service Center in one of three ways:

- On the [My OC Benefits™](#) website, you can Ask Lisa, your virtual assistant. Look for the blue **"Need Help?"** button at the lower right of every page. Click the button, and Lisa will search a library of frequently asked questions to help you.
- Choose "Contact Us" from the links at the bottom of any page on the [My OC Benefits™](#) website, then "General Information" to start a live chat with a Benefits Service Center representative.
- Still need help? Call the Benefits Service Center at **1-833-476-2347** between 8 a.m. and 6 p.m. Pacific Time, Monday through Friday, and you can speak to a representative. Make sure you have the PIN you created when you set up your account. Also, if you have not added a mobile number to your account, please do so in order to help streamline your login if you ever forget your PIN.





**To access specific account information, your benefits account must be fully secured with either a PIN or One-Time Code when you call the County of Orange Benefits Service Center. If you have a PIN:**

- You will be able to enter it via phone and connect with a County of Orange Benefits Service Center representative directly.
- If you do not have a valid PIN, you will be connected with a Center of Excellence representative for assistance with securing a valid PIN for future use.
- Once you have your PIN set up, you will be asked to hang up and call back the County of Orange Benefits Service Center, enter your PIN (to verify it is working) and then route directly to the Benefits Service Center.
- You also can select the One-Time Code (OTC) option as well, which will send an OTC to your mobile phone if you have one listed with the County of Orange Benefits Service Center

If you have a One-Time Code or password to access your benefits online at [mybenefits.ocgov.com](https://mybenefits.ocgov.com):

- If you have a valid password, you will be able to log in to the [mybenefits.ocgov.com](https://mybenefits.ocgov.com) website as usual.
- If you don't have a valid password for the website, you can select "Forgot Password" and follow the steps to reset your password.
- You also can select the One-Time Code (OTC) option, which will send an OTC to your mobile phone if you have one listed with the County of Orange Benefits Service Center.

## Benefits on the Go

It's easy to manage your benefits from your mobile device. Just download the Alight Mobile app once you've registered on the [My OC Benefits™](https://myocbenefits.com) website. To download the app, go to your favorite app store, search for "Alight Mobile," and select "download." Once it's downloaded, enter "County of Orange" on the search line. Sign in with your username and password. You'll receive a one-time verification code on your mobile phone. Enter it, and you're ready to go!



# Contacts

For Questions About...	Click or Call...
<b>Benefits and Enrolling, COBRA and Direct Billing</b>	
My OC Benefits™	<a href="https://mybenefits.ocgov.com">mybenefits.ocgov.com</a>
Benefits Service Center	1-833-476-2347
Medicare Documentation	<a href="https://mybenefits.ocgov.com">mybenefits.ocgov.com</a> Fax: 1-224-607-3465 or Mail: County of Orange Service Center, Dept. 16725, PO Box 64116, The Woodlands, TX 77387-4116
Dependent Verification	<a href="https://mybenefits.ocgov.com">mybenefits.ocgov.com</a> Select the link in your Message Center Fax: 1-877-965-9555 Mail: PO Box 7114, Rantoul, IL 61866-7114
COBRA	<a href="https://mybenefits.ocgov.com">mybenefits.ocgov.com</a> 1-833-476-2347
<b>Health Plans</b>	
American Specialty Health Plans (Kaiser and SCAN chiropractic care)	<a href="https://ashcompanies.com">ashcompanies.com</a> 1-800-678-9133
Cigna Retiree HMO (Select and Choice) (Non-Medicare Only Plan)	<a href="https://cigna.com/countyoforange">cigna.com/countyoforange</a> 1-800-244-6224
Humana Retiree Medicare PPO Health Plan	<a href="https://your.humana.com/countyoforange">your.humana.com/countyoforange</a> 1-866-396-8810
Kaiser HMO Health Plans (Medicare and Non-Medicare Plans)	<a href="https://my.kp.org/oc">my.kp.org/oc</a> 1-800-464-4000 Kaiser Senior Advantage: 1-800-443-0815
OptumRx (Pharmacy claims administrator and benefits manager for the Wellwise and Sharewell Retiree PPO plans)	<a href="https://optumrx.com">optumrx.com</a> 1-800-573-3583
SCAN Retiree Medicare HMO Health Plan (Medicare-Eligible Only Plan)	<a href="https://scanhealthplan.com/countyoforange">scanhealthplan.com/countyoforange</a> 1-800-559-3500
Wellwise Retiree and Sharewell Retiree PPO Health Plans – Blue Shield of California Plan Administrators (Medical claims administrator and provider network)	<a href="https://blueshieldca.com/oc">blueshieldca.com/oc</a> 1-888-235-1767
<b>Additional Resources</b>	
Employee Benefits Website (General information only; visit My OC Benefits™ for most up-to-date information)	<a href="https://hrs.ocgov.com/retiree.benefits">hrs.ocgov.com/retiree.benefits</a>
Orange County Employee Retirement System (OCERS) (Pension Inquiries)	<a href="https://ocers.org">ocers.org</a> 1-714-558-6200 1-888-570-6277
Retired Employees Association of Orange County (REAOC)	<a href="https://reaoc.org">reaoc.org</a> 1-714-840-3995
Social Security Administration (Medicare coverage)	<a href="https://ssa.gov">ssa.gov</a> 1-800-772-1213
Mission Square (Health Reimbursement Arrangement)	<a href="https://missionsq.org/orangecounty">missionsq.org/orangecounty</a> 1-800-669-7400



## About This Guide

This Guide is only an overview of the benefit plans available to you. The plan documents and insurance policies for each plan provide the detailed, legal information about your coverage. If there is any difference between this guide and the plan documents or insurance policies, the plan documents and insurance policies will govern.

## Alight's Commitment to Protecting Personal Information

Alight Solutions has implemented various technical, administrative and organizational security measures to protect the confidentiality of the personal information we process. We have policies, procedures and controls to reduce the risk of unauthorized or accidental use, disclosure or destruction of your personal information, and we train our employees on data security.

If you are a California resident, California law provides you with certain rights. If you are a retiree of the County of Orange receiving services from Alight, Alight receives your information solely for the purposes of completing a business purpose of our clients and does not use or disclose your information except as necessary to accomplish the business purpose for which we received your information. Sometimes the County of Orange may possess some of your information and we may redirect a query to the County of Orange to gain this information. The information will only be used for completing our business purposes.

California Civil Code Section 1798.83 permits you to opt out of the disclosure of your personal information by Alight to third parties for the third parties' direct marketing purposes. We do not disclose your personal information to third parties for the third parties' direct marketing purposes. If this policy were to change, we would inform you in writing, so you can opt out of such disclosures by sending us an email to [privacy.info@alight.com](mailto:privacy.info@alight.com) or writing us at Alight Solutions, ATTN: Chief Privacy Officer, Legal Department, 4 Overlook Point, Lincolnshire, IL 60069.

If you have any questions about security on our website, you can contact us at [privacy.info@alight.com](mailto:privacy.info@alight.com).



My OC Benefits™