Dear Retiree:



Welcome to the Cal Poly Pomona Foundation's Annual Benefits Open Enrollment for 2022!

This year Open Enrollment will occur from November 1, 2021, through November 12, 2021.

During Open Enrollment, retirees have the opportunity to make changes to their current healthcare and dental plan elections, which will become effective on January 1, 2022.

The Open Enrollment period for 2022 plan year will be a "Rollover Enrollment," which means unless you have plan changes to make, there is no action for you to take. As a reminder, the Kaiser PPO plan uses the Multiplan network. The Kaiser PPO plan is available for in-state and out-of-state enrollments. Participating providers can be viewed at www.multiplan.com/kaiser. If your physician is not enrolled in the PPO network, a member (you) has the ability to ask their physician to enroll in the plan, and there are easy enrollment instructions you can share with your physician to join the network.

For those retirees in a Medicare plan, a "Rollover Enrollment" is just as easy! If you are on a Medicare plan and do not have any changes to your benefit elections, there is nothing for you to do. In that case, your current benefit elections will simply "rollover" to 2022 since this a "Rollover Enrollment."

The Foundation will not be mailing out hard copies of any forms or the 2022 Retiree Guide. By the time you receive this letter, you should have an Open Enrollment email in your email inbox. If you would like hard copies of the retiree information, please contact Nora Fernandez at 909-869-4378 or email nfernandez@cpp.edu, and we will be more than happy to send you one through the mail.

Foundation retirees who are or were eligible for Foundation's healthcare benefits as a retiree are able to make changes to their healthcare elections annually, including the option to move into and out of a Foundation retiree healthcare plan, without losing eligibility. There are many reasons a retiree might want to remain on one of Foundation's plans one year, opt-out of the benefits the next year, and then return to one of Foundation healthcare plans the following year. Of course, there are still some requirements that need to be met in order to opt-out and return to the Foundation's benefits plan(s). Those requirements include re-enrolling needs to be completed during an open enrollment period or when there is a genuine qualifying event such as a loss of healthcare coverage from a spousal plan.

For 2022, a new HMO plan will be available to early retirees through UnitedHealthcare. The new SignatureValue Alliance HMO plan is an innovative health plan designed to keep you and your family healthier while helping to reduce health care costs. A distinct network of physicians have been selected for local care including OptumCare, Regal Medical Group and Prime Care. Learn more or search for additional participating medical groups at whyuhc.com/csveba.

Also new in 2022 for early retirees will be California Schools VEBA benefits. California School VEBA offers comprehensive and affordable benefits which include several value-added programs and services. Free for you

in 2022 will be well-being resources such as the VEBA Resource Center, VEBA Advocacy, Teladoc Medical Experts and Optum EAP. Learn more by visiting vebaonline.com.

For retirees who will become Medicare-eligible during 2022 and are enrolled in both Medicare Parts A & B, the Foundation will continue to provide plans offered by Kaiser (Senior Advantage) and United Healthcare (MAPD and/or Supplemental Plans).

For the 2022 plan year, the Foundation will continue to offer dental benefits and vision benefits for Medicareeligible retirees who are enrolled in one of the United Healthcare plans or the Kaiser Senior Advantage plan. As such, regardless of which Medicare plan you choose, you will have coverage for dental and vision benefits — with typical limits and co-pays. The rates for your specific choice of plan can be found in the attached Benefits Brochure. In most cases, Foundation covers 100% of the premium for Medicare-eligible retirees.

During this unprecedented pandemic, UHC has made it their mission and are excited to share their new feature of Sanvello for emotional support, as well as UHC digital fitness classes. UHC has deployed Virtual House Calls to all UHC members.

The Renew Rewards program continues to drive retirees to get annual checkups and complete health screenings. United Healthcare does make house calls.

Kaiser also has exciting features, such as 24/7 care advice, direct email communications with your physician for non-urgent questions and face to face online chats with a doctor on your computer, smartphone or tablet for minor conditions or follow-up care. Visit kp.org/getcare for more information.

The Foundation will continue to offer the optional Cigna Dental PPO and HMO insurance plans. The premiums for these plans are 100% paid by the retiree and are available to all retirees.

Similar to the healthcare plans, if a retiree currently enrolled in a dental plan has no changes to their current elections, the enrollment will automatically roll over to 2022. If a retiree wants to make changes or enroll in the Cigna dental plan, please contact Samantha Broyles at 909-869-4811 or Nora Fernandez at 909-869-4378 to discuss your needs.

Two friendly reminders...

- 1. Please remember to schedule and keep any appointment you make for your annual wellness exam. This is important for both the retiree and all family members. Annual exams are an essential step toward maintaining long-term health. Not only can you get important tips from your healthcare provider on how to improve your existing health, these routine appointments help identify potential chronic illnesses or diseases as early as possible, which often allows for early diagnosis and treatment.
- 2. When using your healthcare benefits, the easiest way to save money is to <u>use generic drugs</u> whenever they are available. In almost all cases, generic drugs will cost less than brand name drugs. In addition, whenever prescription drugs are for long-term maintenance needs, it makes sense to explore the use of the mail-order option. Using the mail order option, especially for prescriptions that are for 90 days or longer, will save you money.

Remember, this is a rollover year (there is nothing you need to do) unless you wish to change your health or dental plans.

If you have questions regarding any of the benefits, please feel free to contact me at the number below or via email at nfernandez@cpp.edu.

The Foundation wishes you a wonderful and healthy year!

Sincerely,

Nora Sernandez

Nora Fernandez Employment Services Manager 909-869-4378