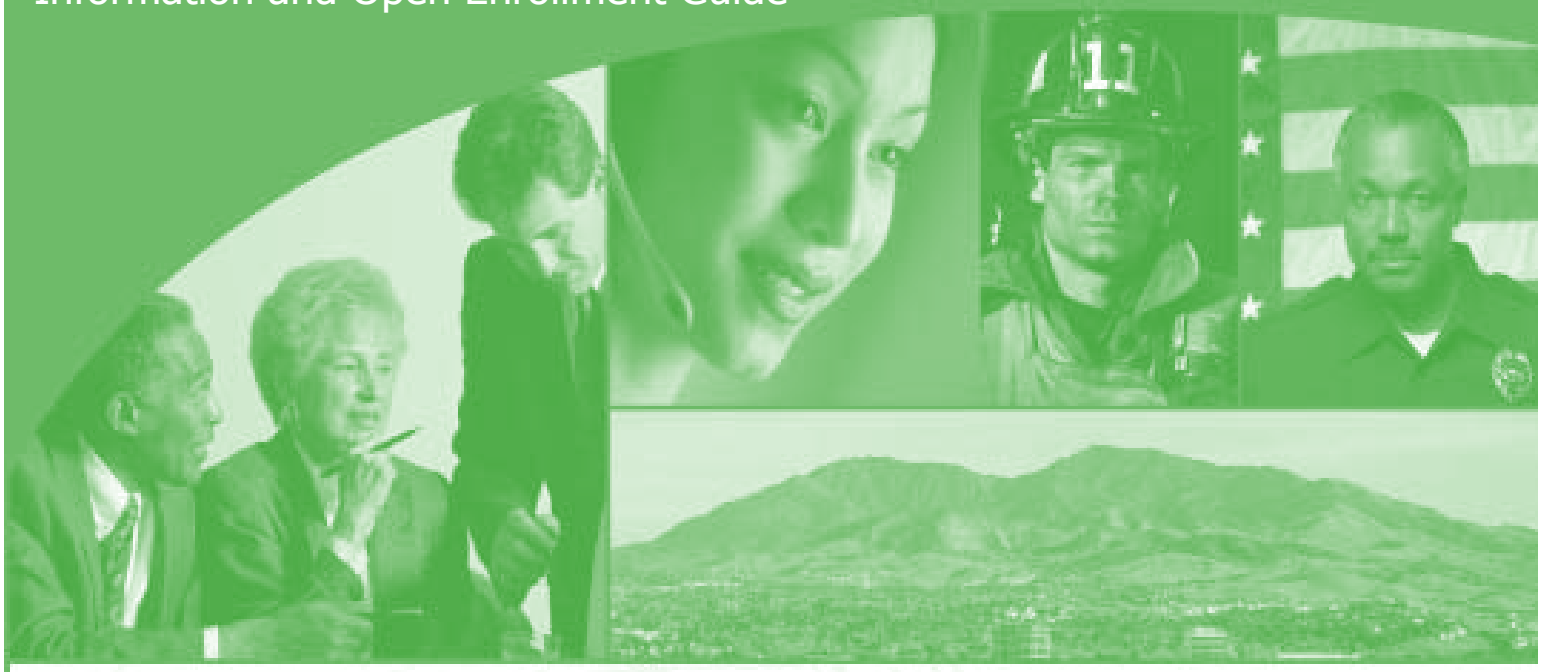
Contra Costa County
2012 Employee Benefits
Information and Open Enrollment Guide



CalPERS HEALTH PLANS
Active Employees

Open Enrollment for Plan Year
January 1, 2012—December 31, 2012

This pamphlet supplements information you received from CalPERS regarding their Open Enrollment beginning on Monday, October 10, 2011 and ending Friday, November 4, 2011.

If you are making any changes to your CalPERS Health Plan, you need to complete an enrollment form which you may obtain from the Employee Benefits Services Unit by:

- Calling our office at (925) 335-1746; or
- Visiting the Employee Benefits Services Unit
  651 Pine Street, 5th Floor, Martinez, or request via email:
  Benefits@hrd.cccounty.us

OPEN ENROLLMENT CHANGES WILL BE
EFFECTIVE JANUARY 1, 2012

CalPERS Health Plan Statements & Guides

CalPERS has mailed to your address of record your 2011 Health Plan Statement.

Statements returned to CalPERS because of an incorrect address will be forwarded to Employee Benefits. Please contact Employee Benefits Services Unit at (925) 335-1746.

Members who enrolled in a CalPERS health plan after 7/1/2011 will not receive a statement.

Please be sure to read the information carefully from CalPERS regarding the 2012 CalPERS open enrollment.

The Health Plan Statements include information on your current elected health plan options, family members enrolled, the 2012 total health plan premium rates for your designated region and a pre-paid postcard for ordering 2012 Health Program and 2012 Health Benefit Summary.

Eligibility Reminders

All permanent employees eligible for CalPERS health plans and working 20/40 or greater may participate in the CalPERS Health Plan Open Enrollment.

Coverage of Spouses

If you are adding a spouse to your coverage, CalPERS requires proof of marriage. If you enroll a spouse, please be sure to provide a certified state/county marriage certificate with your enrollment form.

No Double Coverage

CalPERS members, spouses and dependent children can only be covered by one CalPERS medical plan.

Social Security Numbers

Existing federal regulations require CalPERS and our health plans to report the Social Security numbers for our members and their dependents. The federal government uses the Social Security number for various purposes, such as verifying eligibility for subsidies and reimbursements. By providing your employer or CalPERS Social Security numbers for your dependents, you can help CalPERS maximize the federal funding available to help offset program costs.

Dependent Eligibility Reminder

Under federal law, provisions relating to extension of coverage for children are effective for plan years on or after September 23, 2010. For CalPERS, the new plan year was January1, 2011. Children of CalPERS health benefit subscribers, whether previously on their parent's plan or not, are eligible for health coverage up to age 26. They are eligible even if they are married, do not live with their parent, or are not students. As a reminder, if adding a child a certified copy of the birth certificate is required.

Domestic Partners

Under CalPERS health plans, domestic partners are covered contingent upon meeting eligibility and enrollment requirements. To determine domestic partner eligibility for the CalPERS health plans, please refer to your CalPERS Health Plan Guide or contact the Employee Benefits Services Unit.

Employees on a Leave of Absence

Employees who are on a leave of absence may change health plans and/or add dependents during the open enrollment period. Employees returns from leave may enroll back into the same health plan within 60 days from the date they return to active status.

Open Enrollment begins on Monday, October 10, 2011 and ends Friday, November 4, 2011

Zip Codes and Health Plan Eligibility

ZIP codes are used to determine the regions for the plans in which you are eligible to enroll. Employees may either choose their home or current work address ZIP code to establish eligibility.

If the home address is used, all enrolled dependents must live in the health plan's service area that includes the home address. If the work address is used, all enrolled dependents must receive all covered services (except for emergency and urgent care) within the health plan's service area that includes the work address.

To find out which health plans are available in your area, use CalPERS online service available at www.calpers.ca.gov or contact CalPERS directly at (888) CalPERS (225-7377) or Contact Employee Benefits Services Unit at (925) 335-1746.

Important 2012 Plan Changes

Please be sure to review the 2012 *Health Program Guide and Open Enrollment News* from CalPERS.

Questions

For up-to-date information about CalPERS and Health Care Reform, please refer to the Health Care Reform page on CalPERS On-Line at **www.calpers.ca.gov**

Online Resources

2012 Your Health Care, Your Choices—A new publication only available on CalPERS on-Line at www.calpers.ca.gov. This publication provides valuable information to help you choose a health plan, select doctors, and understand differences between the different types of plans.

Health Plan Chooser

The online *Health Plan Chooser* lets you weigh the benefits and costs for each plan, search for specific doctors, and view overall plan satisfaction and quality ratings. The Chooser is available on CalPERS On-Line at www.calpers.ca.gov.

Address Change

Please notify your depantment in a timely manner if you have an address change.

IMPORTANT

- ☑ The Open Enrollment periods for other benefit programs such as dental plans, Health Care Spending Account, Dependent Care Assistance Program, and the Premium Conversion Plan have been scheduled for October 31, 2011 through November 18, 2011.
- ☑ The effective date for all benefit changes is January 1, 2012.
- ☑ All Open Enrollment changes require completing enrollment forms that must be obtained from the Employee Benefit Services Unit office.
- ☑ We strongly recommend that you do not wait until the last minute.
- ☑ The Open Enrollment phone number for the Employee Benefits Services Unit is (925) 335-1746.

ACTIVE EMPLOYEES

Contra Costa County
Employee Benefits Services Unit

651 Pine Street, 5th Floor
Martinez, CA 94553

Phone: 925-335-1746
Fax: 925-335-1798

Office Hours: Monday – Friday

8:00 a.m. – 5:00 p.m.

Open Enrollment Deadline

All enrollment forms must be received in the Employee Benefits Services Unit Office on or before 5:00 p.m. on Friday, November 4, 2011. Please remember to provide a certified state/county marriage certificate if adding a spouse and a certified copy of the birth certificate or court document if adding a dependent child.