



Frequently Asked Questions: **Transition to CalPERS for Medical Benefits**

What exactly is changing with medical benefits?

Effective January 1, 2017 medical benefits for eligible BUSD employees will be provided through the CalPERS Medical Program. This change only affects medical benefits; dental benefits are not changing.

Why did the four BUSD unions (BFT, BCCE, Local 21 and Union of Berkeley Administrators) recommend a switch to CalPERS for Medical Benefits?

The change to CalPERS Medical program for employee medical benefits in BUSD is a great victory for members. Here are some of the main reasons the four BUSD unions (BFT, BCCE, Local 21 and UBA) all agreed this was a good decision:

- The required EMPLOYEE contribution for family coverage under CalPERS is substantially less than under our current Kaiser plan.
- The Kaiser rate INCREASES each year are substantially lower for CalPERS than for our current Kaiser plan. The CalPERS Kaiser rates rise by an average 5.5% each year, whereas the average rate increase for our current Kaiser plans is 13%. Thus, our members should experience less volatility under CalPERS.
- The non-Kaiser plans under CalPERS are more affordable than our current Health Net plan.
- The benefits provided under the CalPERS Kaiser plans are equal to or BETTER than under our current Kaiser plan. For example, copays are lower for CalPERS than for our current Kaiser Low plan, there is no \$250 charge for hospitalization under the CalPERS plan and chiropractic and acupuncture services are covered under the CalPERS plan. The only exception is that under the CalPERS Kaiser plan the benefits for infertility treatment are not as good as under our current Kaiser plan.

What do I need to do if I want to continue my medical benefits through BUSD OR if I want to newly enroll in benefits as of January 1, 2017?

Every employee must notify BUSD of their decision to have medical insurance through BUSD (through CalPERS) or their decision to DECLINE medical insurance.

Every employee must turn in the “CalPERS Declaration of Health Coverage” form. This is true whether you are enrolling in benefits for 2017 through BUSD, or if you are declining coverage. You can find that form [here](#).

Employees enrolling in coverage for 2017 must complete the “CalPERS Health Benefits Enrollment” form. You can find that form [here](#).

What are the deadlines, and how can I submit the required forms?

The deadline to submit the required forms to BUSD is **October 31, 2016**.

You CAN submit the required form via email by sending the form to openenrollment@berkeley.net, or by submitting the form in person at an informational session, or at the extended BUSD Benefits office hours. You can see details of those informational sessions, and extended hours, [here](#).

It is CRITICAL that if you turn in your forms in person that you ALSO bring a copy and that you get the copy stamped as “received” with a date and signature. BFT recommends ALSO emailing your forms.

Be sure to KEEP a COPY of all forms submitted.

If I’m a Kaiser member who wants to continue my Kaiser coverage through BUSD, what do I need to do?

If you are currently on a BUSD Kaiser plan and you want to continue to be enrolled in a Kaiser plan all you need to do is to complete the TWO required forms and provide documentation for any dependents (Marriage Certificate, Declaration of Domestic Partnership filed with the California Secretary of State or affidavit of domestic partnership filed with BUSD, or birth certificate of your children).

You can SUBMIT COPIES of these documents in person, OR you can scan these documents and send them via email. You should scan the document to yourself and then send an email to openenrollment@berkeley.net with a detailed SUBJECT HEADING.

Is the CalPERS Kaiser plan different from the current BUSD Kaiser plan?

The benefits provided under the CalPERS Kaiser plans are equal to or BETTER than under our current Kaiser plan. For example, copays are lower for CalPERS than for our current Kaiser Low plan. The only exception is that under the CalPERS Kaiser plan the benefits for infertility treatment are not as good as under our current Kaiser plan.

Are there Kaiser High and Low plans with CalPERS?

No, with CalPERS there is only one Kaiser plan. It is equal to or better than our current Kaiser plans in terms of the plan benefits.

What should I do if I want to continue, or newly enroll in, a NON-Kaiser plan?

If you want to consider a non-Kaiser plan you should read about the plans available through CalPERS in the information sent to you by BUSD.

What are the major differences between the various non-Kaiser plans?

The major difference among the non-Kaiser plans is which doctors are in the plan's network. If you are currently in a Health Net plan you may want to check with your current doctors to see which of the available CalPERS non-Kaiser plans are accepted by your doctor. BFT recommends also attending an informational session so that you can talk directly with the non-Kaiser carriers.

The non-Kaiser plans available through CalPERS are:

- Health Net SmartCare HMO
- Anthem Blue Cross HMO
- Blue Shield HMO
- United HealthCare HMO
- PERS Select PPO
- PERS Choice PPO
- PERS Care PPO

What is the difference between an HMO plan and a PPO plan?

The main difference between an HMO plan and a PPO plan is whether or not the plan has a "network" that restricts access to providers.

An HMO gives a member access to certain doctors and hospitals within its network. A network is made up of providers that have agreed to lower their rates for plan members. Care is covered only if a member sees a provider within that HMO's network with limited opportunities to see a non-network provider (emergency situations). If a member opts to see a doctor outside of the HMO network, there is no coverage meaning the member will be responsible for the entire cost of the medical service.

PPO plans, on the other hand, provide more flexibility when picking a doctor or hospital. They also feature a network of providers, but there are fewer restrictions on seeing non-network providers. Also, a member can see a doctor or go to a hospital outside the network; however, out of pocket expenses will be reduced if the member stays in the PPO network.

How Can I Get More Information?

It is important to look at both **what the plan covers**, and **what the plan costs** the employee each month in making the decision about which plan to choose. Detailed information about what each plan covers is available in the CalPERS "2017 Health Benefit Summary" document. You can find a link to that document [here](#).

There are **informational sessions** where you can speak to a CalPERS representative as well as representatives from each of the CalPERS medical vendors. There are EXTENDED hours for the BUSD Benefits Department in order to accept enrollment or

decline to enroll forms. You can find details of the informational sessions and extended hours [here](#).

What tools are available to me to help me decide which plan is best?

One option is the CalPERS “**Health Plan Chooser**” at <https://calpers2017.chooser2.pbgh.org>.

You can also use the **worksheet** on pages pages 12-13 of the CalPERS “2017 Health Benefit Summary” document.

You can **call CalPERS** for help with completing the Health Plan Worksheet by contacting them at 888-225-7377.

You can also attend an [informational session](#) and talk to the specific carriers.

Is there any change to the EMPLOYER contribution to benefits?

There is a small increase to the employer contribution for most BFT members.

If I end up not liking the plan I choose this year, when can I change plans?

You can change plans during the next open enrollment period, which will occur in October 2017.

Updated 9/28/16