



COUNTY OF MARIN
OFFICE OF THE ADMINISTRATOR

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COUNTY ADMINISTRATOR

Name
Address
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September 19, 2011

Subject: Official Notice of Medical Plan Redesign

Dear Name,

This letter is your official notice that the **new Medical Insurance Plan Redesign** for Marin County Employees' Retirement Association (MCERA) retirees or beneficiaries of MCERA retirees who receive medical insurance through the monthly benefit allowance **will be effective January 1, 2012.**

As explained in the announcement that you received earlier this month, the County of Marin, which contracts with Kaiser and Blue Cross for medical insurance, is making important changes to the Kaiser and Blue Cross plans for both active employees and retirees. The changes are intended to make the plans more affordable as well as to maintain both a PPO (Preferred Provider Organization) plan and an HMO (Health Maintenance Organization) plan.

Currently the County offers six medical insurance plans for retirees, as well as three out of state plans and the Kaiser Medicare Cost Plan. These plans were described in the September announcement, which was sent to you earlier.

Effective January 12, 2012, the following plans will be offered:

Anthem Blue Cross PPO Plan
Kaiser Low Plan
Kaiser Silver Plan

In addition, the Kaiser out of state plans (Northwest, Hawaii and Colorado) and the Kaiser Medicare Cost Plan (Cost Plan) will continue. The Cost Plan, however, is available only to those already enrolled in that plan and will have benefits similar to the Kaiser Low Plan.

There will be a Medical Plan Redesign Event for retirees and beneficiaries from October 1, 2011 until November 14, 2011. During this time, you will be able to choose one of the following options:

OPTION 1

Take no action and be moved into the plan most like your current plan (default plan):

- If you have Blue Cross Prudent Buyer Plus or Classic, you will be moved into the new Anthem Blue Cross PPO Plan.
- If you have Kaiser High, you will be moved into Kaiser Low.
- If you have Kaiser Low, you will remain in Kaiser Low.
- If you have Kaiser Limited, you will be moved to Kaiser Low.
- If you have Kaiser Silver, you will remain in Kaiser Silver.
- If you have Kaiser Northwest, Kaiser Hawaii, or Kaiser Colorado, you will remain in the plan you are enrolled in.
- If you have Kaiser Medicare Cost Plan, you will remain in that plan but with benefits similar to the Kaiser Low Plan.

OPTION 2

Elect to change from your existing County medical plan to a different County medical plan:

- Move from any Kaiser plan into the new Anthem Blue Cross PPO Plan.
- Move from any Blue Cross Plan to either Kaiser Low or Kaiser Silver.
- Move from Kaiser High, Low, or Limited to Kaiser Silver.
- Move from Kaiser Silver to Kaiser Low.
- Move from Kaiser Northwest, Kaiser Hawaii, or Kaiser Colorado to the new Anthem Blue Cross PPO Plan.
- Move from the Kaiser Medicare Cost Plan to Kaiser Low Senior Advantage, Kaiser Silver Senior Advantage or the new Anthem Blue Cross PPO Plan.

If you elect to change your plan as outlined in Option 2 above, you must contact MCERA at (415) 473-6147 for the appropriate form(s).

Rates for all of the plans are included. Descriptions of the plans as well as information about educational sessions were sent to you with the September announcement. The information is also available on the MCERA website at <http://www.mcera.org> or by contacting MCERA at (415) 473-6147.

Sincerely,



Matthew H. Hymel
County Administrator