

# 2022 RETIREE BENEFITS OPEN ENROLLMENT

COUNTY  
of SAN LUIS  
OBISPO





# IT'S OPEN ENROLLMENT!



## October 1 through October 15

- One time each year you can make changes for any reason
  - Switch to a different plan
  - Add or drop dental or vision coverage
  - Add or drop dependents
- No action is needed if you do not wish to make any changes

# WHAT'S NEW OR CHANGING FOR 2022 ?



## Summary

<b>Medical</b>	All medical insurance premiums will increase by 5.4%
<b>Vision</b>	Contact lens allowance has increased from \$150 to \$250
<b>Medicare Transition</b>	Alliant Medicare Solutions Program for Medicare retirees and retirees nearing age 65
<b>Ancillary</b>	Livongo Diabetes Prevention Program

# ENROLLMENT REQUEST



## Two Ways to Enroll

- **SLO Retiree Enrollment Line**
  - Call 833-574-1838
- **Enroll Online at [BenXcel.net](https://BenXcel.net)**

## Verify your personal information:

- Mailing address
- E-mail address
- Phone numbers

**This is to be sure you have all the benefit information you need.**



# ENROLLING FOR BENEFITS



BenXcel

[www.benxcel.net](http://www.benxcel.net)

Online Enrollment is only available to currently enrolled retirees

## USERNAME AND PASSWORD

All usernames and passwords have been set to the following:

**Username:** first letter of your first name, full last name, and entire date of birth.

**Password:** If you cannot remember your password, you can utilize the "Forgot Password" button or call BCC at (800) 685-6100.

**Company Name:** SLO

## EXAMPLE

**Employee:** Judy Smith-Doe  
DOB: 01/25/1973

**User ID:** jsmithdoe01251973

If you need assistance, contact BCC at (800) 685-6100.



# Medical Insurance

A photograph of a medical consultation. An elderly man with a grey beard and glasses, wearing a blue and white checkered shirt, is seated at a desk. A female doctor with blonde hair, wearing a white lab coat and a stethoscope, is leaning over him, smiling as they both look at a document she is holding. The background shows a typical medical office with anatomical charts on the wall, including one titled 'THE MUSCULAR SYSTEM' and another titled 'The Respiratory System'. A window on the right side of the frame allows bright natural light into the room. On the left, a computer monitor is partially visible, displaying some medical data.



# Which Medical Plan is Right for You?

## Non-Medicare Insurance Plans

Non-Medicare Plans	Deductible	Co-Pays	Co-Insurance	Out of Pocket Maximum	Out of Network Benefits	Network Type	Monthly Cost
Anthem Select	\$500/ \$1,000	\$20	20%	\$3,000 / \$6,000	Yes	Narrow – Anthem Select	\$
Anthem Choice	\$500/ \$1,000	\$20	20%	\$3,000 / \$6,000	Yes	Wide – Anthem Prudent Buyer Large Group	\$\$
Anthem Care	\$500/ \$1,000	\$20	10%	\$2,000 / \$4,000	Yes	Wide – Anthem Prudent Buyer Large Group	\$\$\$
Anthem EPO	None	\$15		\$1,500 / \$3,000	No	Wide – Anthem Prudent Buyer Large Group	\$\$\$\$

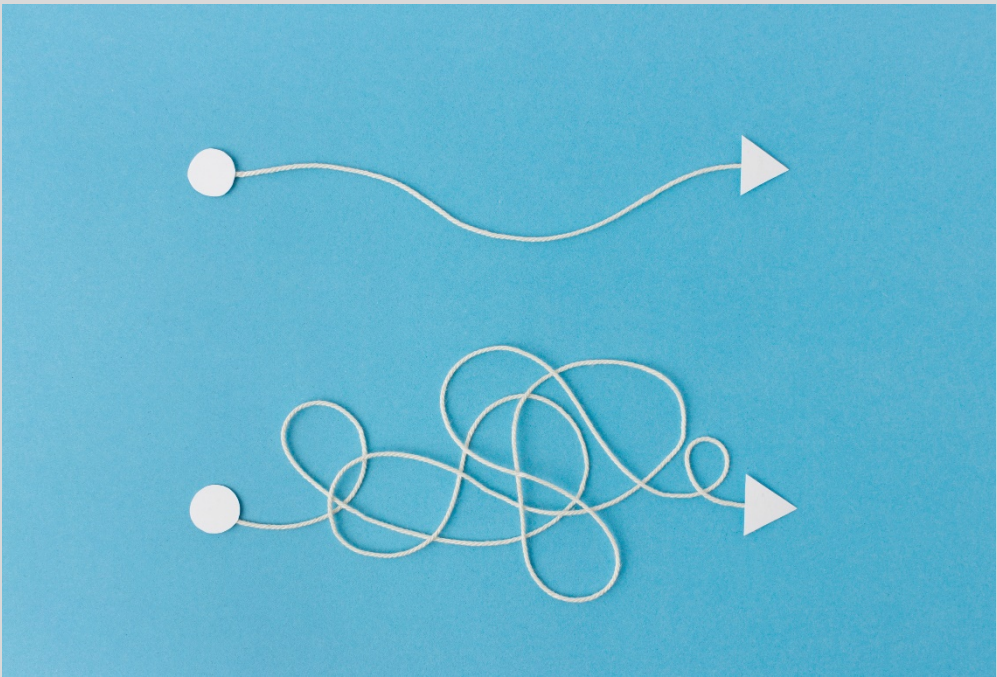
**Out of State:** All Plans have access to Anthem's Nationwide Blue Cross PPO Network.



# Medicare Plans

County Offers Two Medicare Plans

- Anthem PPO
- Anthem EPO



Plan Benefits	Anthem PPO Medicare		Anthem EPO Medicare
	In Network	Out of Network <sup>1</sup>	In Network Only
Deductible	None		None
Out-of-Pocket Maximum	None		\$1,500 individual \$3,000 family
Preventive Services	No charge		No charge
Primary Care Physician	No charge		\$15 copay per visit
Physician Specialist	No charge		\$15 copay per visit
Chiropractic Services (limits apply)	No charge		\$15 copay per visit
Acupuncture (limits apply)	\$15 copay		\$15 copay per visit
Diagnostic Lab and X-ray Services	No charge		No charge
Advanced Imaging (MRI/PET/CAT scans)	No charge		No charge
Emergency Room	No charge		\$50 copay per visit (copay waived if admitted)
Emergency Medical Transportation	No charge		No charge
Urgent Care	No charge		\$15 copay per visit
Surgery	No charge		No charge
Hospitalization Services	No charge		No charge
Durable Medical Equipment	No charge		No charge
Vision Services & Allowance	See benefit summary for details		See benefit summary for details
Hearing Aids	20% (limited to \$2,000 max once every 24 months)		20% (limited to \$1,000 max once every 36 months)
Provider Network	Blue Cross PPO (Prudent Buyer) –Large Group		Blue Cross PPO (Prudent Buyer) –Large Group

<sup>1</sup> Coverage for out-of-network provider or services is limited to a maximum per day. Please reference benefit summaries for additional details.



# PREVENTIVE CARE



## TYPICAL SCREENINGS FOR ADULTS

- Prostate Cancer Screenings
- Mammogram & gynecological exams
- Blood pressure
- Cholesterol
- Colorectal cancer
- Diabetes
- Depression
- Vaccines
- STIs

# Preventive care is covered IN-NETWORK

- Preventive care = annual exam and lab tests to monitor health and detect potential issues
- Not all exams and tests are considered preventive.  
Check with your health plan.

43%

Members age 40 – 64 that DID NOT get a preventative visit in the last 24 months

47%

Of women age 40 – 75 who DID NOT receive a screening mammogram in the last 24 months

51%

Of men age 49 + DID NOT get their Prostate cancer screening in the last 24 months

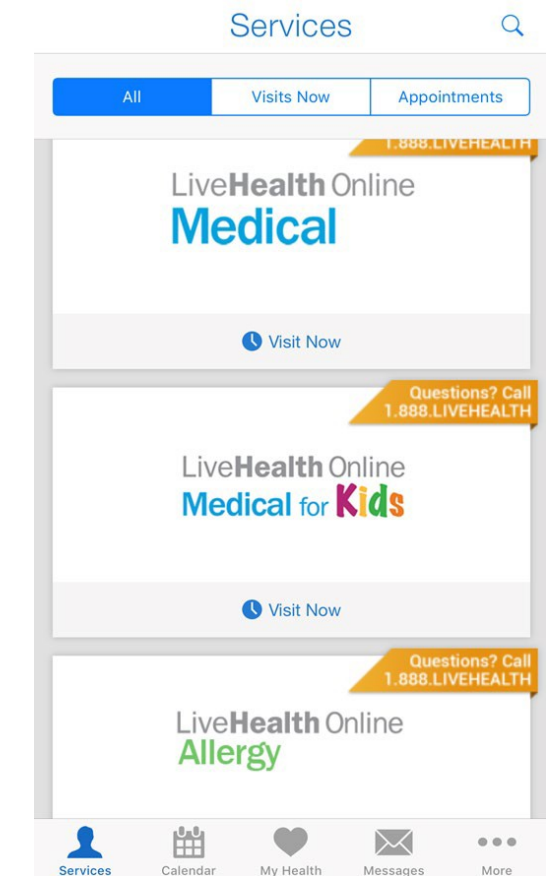


# LiveHealth Online

## Tired of driving to the doctor's office?

See a doctor or therapist at home.

- Have a private video visit with a board-certified doctor or licensed therapist on your smartphone, tablet or computer with a webcam.
- You can be just about anywhere with internet access.
- Virtual visit costs as little as a regular office visit
- The doctor can review your health history, answer questions, assess your condition and even prescribe prescriptions.
- Download the app and sign up at [livehealthonline.com](https://livehealthonline.com).



## LiveHealth Online Psychiatry and Psychology

With LiveHealth Online Psychiatry you can see a Board Certified Doctor in 14 days or less. Doctors can prescribe medication if necessary after evaluation and serve anyone over the age of 18.

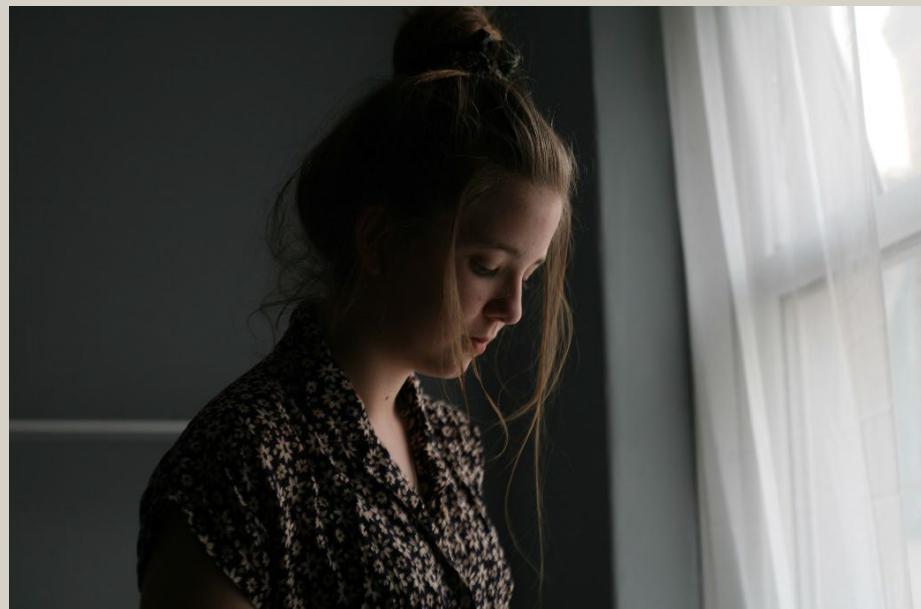
LiveHealth Online  
**Psychiatry**

With LiveHealth Online Psychology, you'll see a licensed psychologist or therapist in 4 days or less. Therapists will offer 45 minute counseling sessions and serve anyone over the age of 10.

LiveHealth Online  
**Psychology**



# MENTAL HEALTH RESOURCES



## MENTAL HEALTH SERVICES THROUGH LIVEHEALTH ONLINE

Video or phone consult with a provider anywhere, any time. To learn more and set up your account, go to [livehealthonline.com](https://livehealthonline.com).

	In-Network Mental Health Services *	
	Outpatient	Inpatient
Anthem Select	\$20 per visit for Dr visit 20% for Facility Fees	20% coinsurance
Anthem Choice	\$20 per visit for Dr visit 20% for Facility Fees	20% coinsurance
Anthem Care	\$20 per visit for Dr visit 10% for Facility Fees	\$250 per admission then 10% coinsurance
Anthem EPO	\$15 per visit for Dr visit No charge for Facility Fees	No charge
Anthem Medicare PPO	No Charge for Dr. Office visits or facility fees	
Anthem Medicare EPO	\$15 per Dr. Office Visits No charge for facility fees	

\* Refer to your summary plan description or benefits brochure for Out-of-Network coverage.



# Anthem Blue Cross Access

## Anthem ID Cards


Use the Sydney Health mobile app to access plan information and electronic ID card.





## Register and Use Your Plan

Register at [anthem.com/ca/prism](https://anthem.com/ca/prism) or on the Sydney Health mobile app to get personalized information online and on the go.


## Use the self-service tools to:


- 


Find a doctor.
- 

Update your email address for fast, easy access to plan information you need.
- 

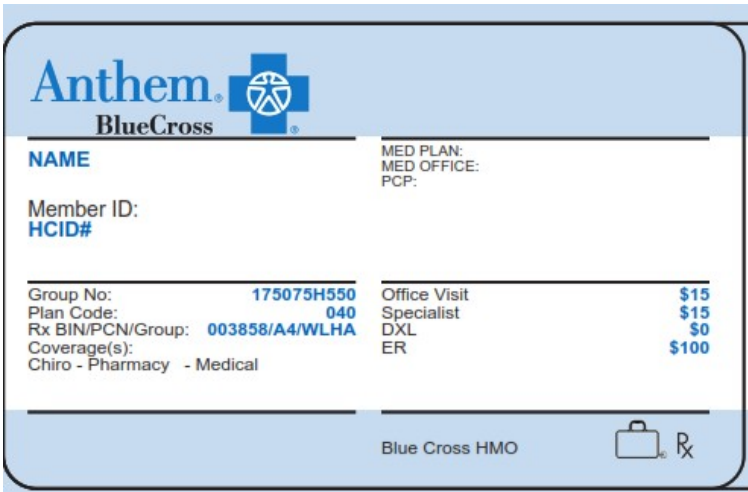
Estimate your costs before you step into the doctor's office.

- 

Check the price of a drug or refill a prescription.
- 

Take a health assessment to get tips for staying healthy.
- 

View your health account balance on your H.S.A, claims and EOB. Pay your bills, and reimburse yourself if you paid out of your own pocket for any health care.





A woman with blonde hair, wearing a black coat and a thick black scarf, is looking down at her smartphone. She is standing in a train station. In the background, a teal and white train is visible, and other people are blurred, suggesting a busy environment.

**Healthcare  
Navigation is  
Now Easier!**



# Amino Health (Non-Medicare)

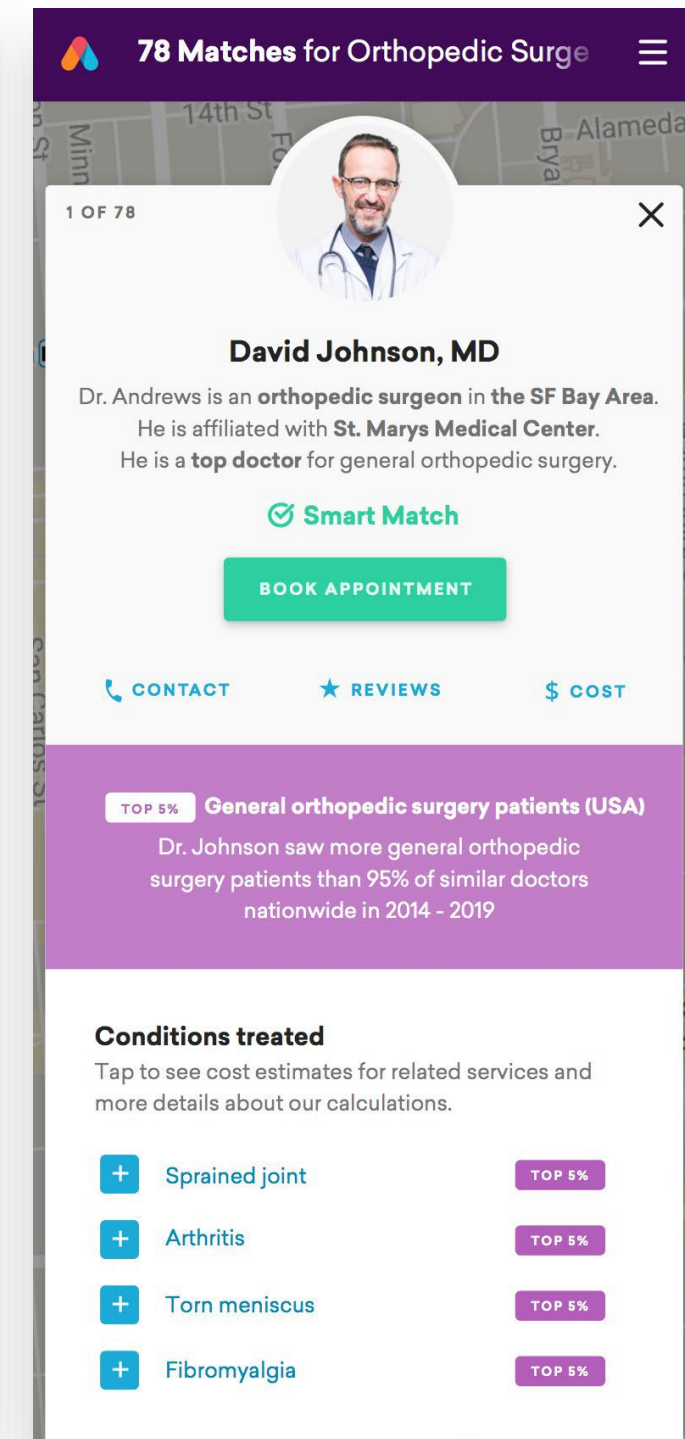
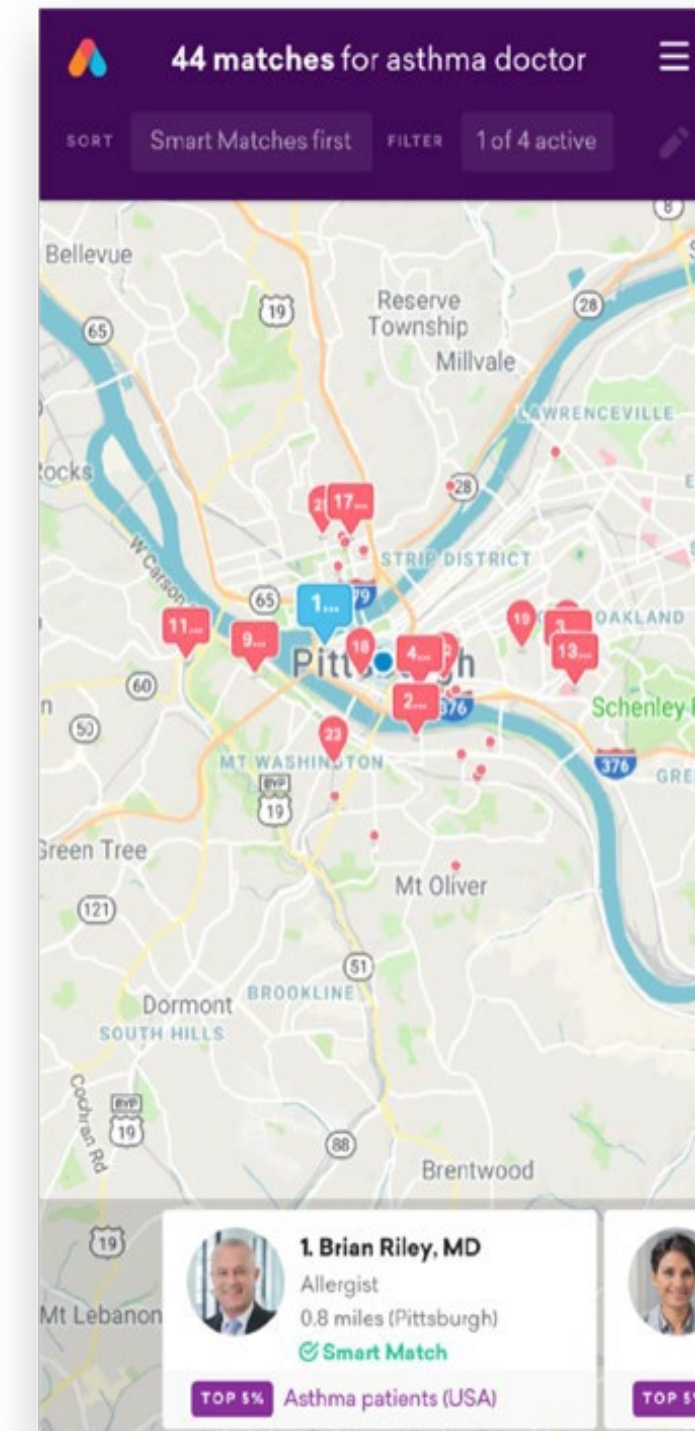
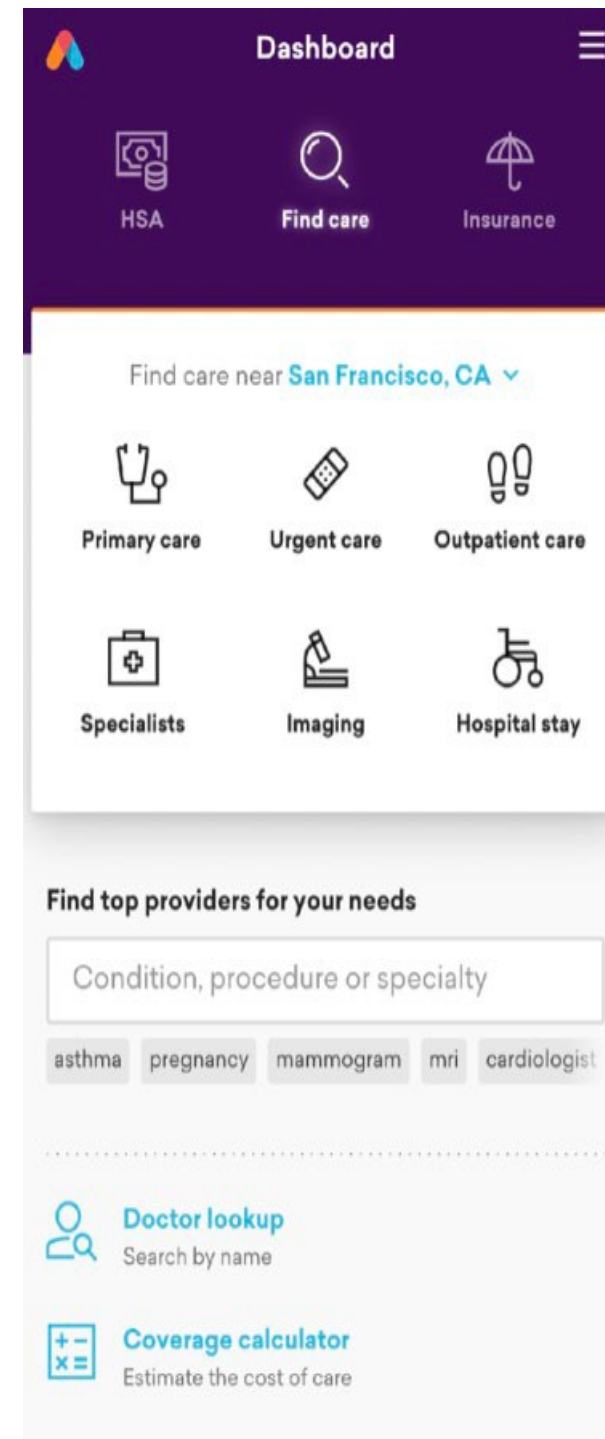
Amino provides access to a website and mobile app to help members make smart decisions:

- Find in-network doctors
- Get personalized guidance
- Book appointments on your behalf
- Save money on healthcare
- Track your deductible

Find cost-effective, safe, experienced, in-network providers with Smart Match. Easily book an appointment for you or your dependents. Find a doctor on Amino and let an Amino assistant handle the rest.

To create an account visit <https://amino.com>. You can also call Amino's customer service line at 1-833-33AMINO (Mon - Fri, 8am to 8pm Eastern Time).

**Enter Organization: County of San Luis Obispo**





# Carrum Health Surgery Program (Non-Medicare)

Carrum Health is a surgery benefit that delivers an unparalleled experience.

- Concierge service from start to finish
- Surgery at zero cost to member
- Performed at high quality centers of excellence
- Companion goes with you and travel expenses are covered
- No bills!



## A surgery benefit that's hard to believe



When it comes to surgery, you need to know you're getting the best care possible. That's why your employer sponsors Carrum Health, a benefit that makes getting high quality surgery easier and less expensive.

Plus sometimes surgery isn't medically necessary, and less invasive options may be better for you. If you receive a recommendation for surgery by a doctor, contact Carrum Health to schedule a complimentary second opinion.

**Covered surgeries include:** knee, hip, elbow, back, neck, shoulder, wrist, hand, heart and weight loss.



### The absolute best care

Our doctors have more experience performing your procedure and lower complication rates than 90% of providers.



### A seamless experience

Our team does all of the planning, preparation, and paperwork so you can focus on what matters — your health.



### Your costs are covered

Your employer covers all or most of the medical and travel costs so you won't worry about surprise bills.\*

**Get started:**  
Visit [carrum.me/prism](https://carrum.me/prism)

*Questions? Activate your account and securely message one of our care specialists or call 888-855-7806.*





**New in 2022!**

**Chronic condition care**

# Livongo for Diabetes Management

**For members enrolled in an Express Scripts Prescription Drug Plan**

**(Available to Non-Medicare and Medicare Retirees)**



# Real-time analytics and feedback for blood glucose checks

## **Human-centered approach 24/7**

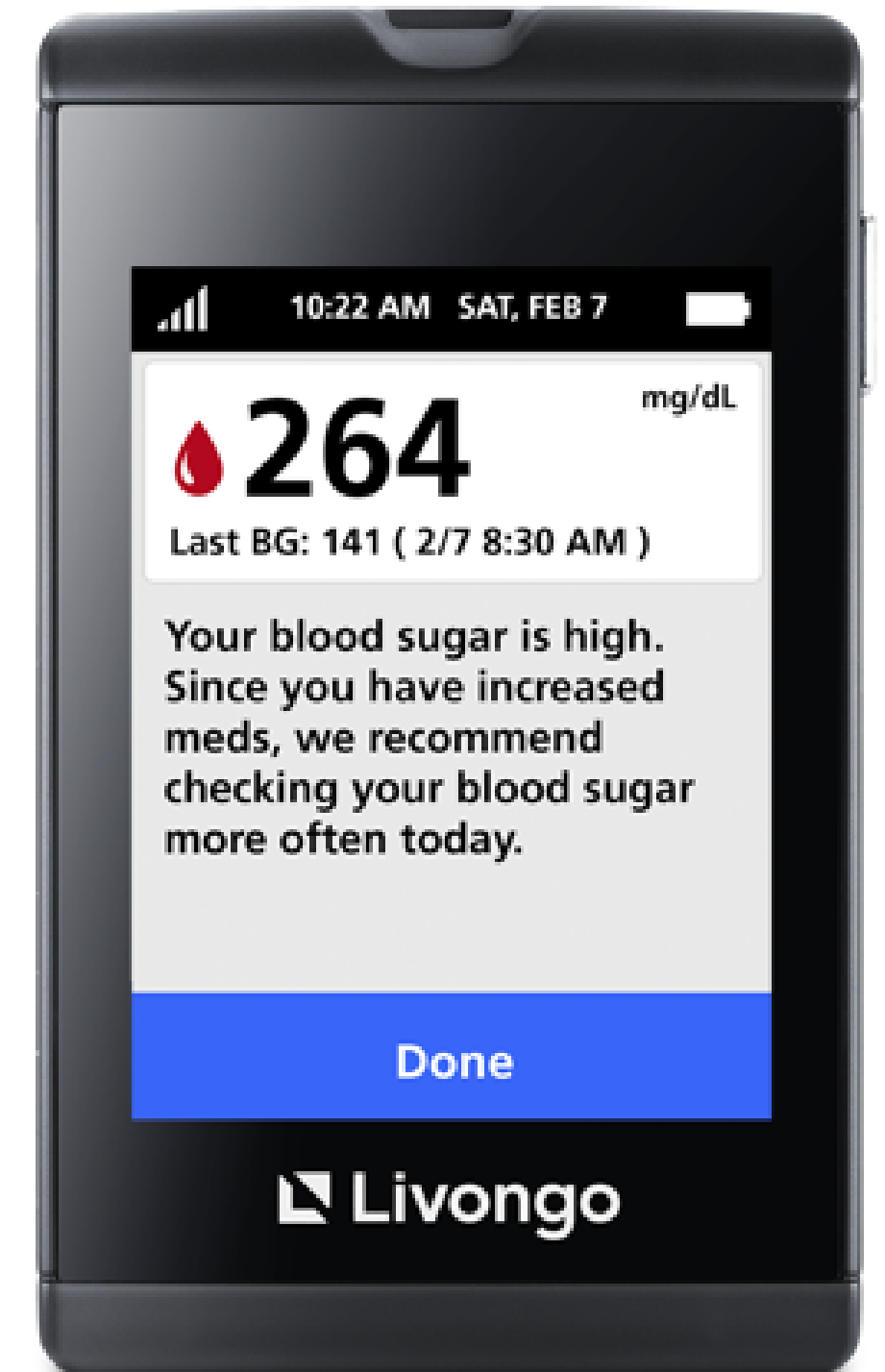
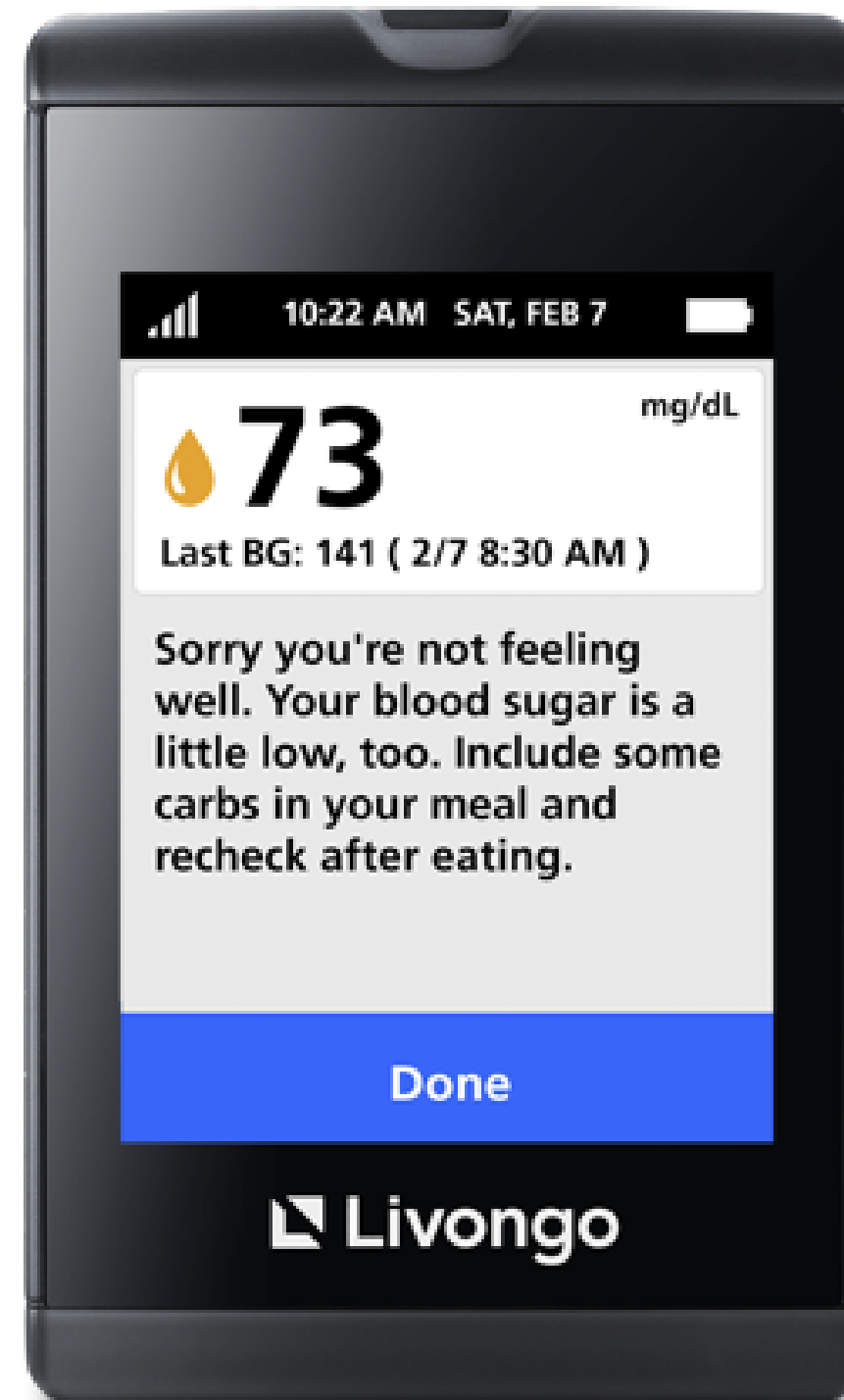
remote monitoring with emergency outreach when readings are out of range

**Health Summary Reports** to connect data with health care providers

**Dynamic response** based on glucose level, food intake, timing, and how the member is feeling

**Helps members understand** what numbers mean

**Provides guidance** on how to respond to high or low readings





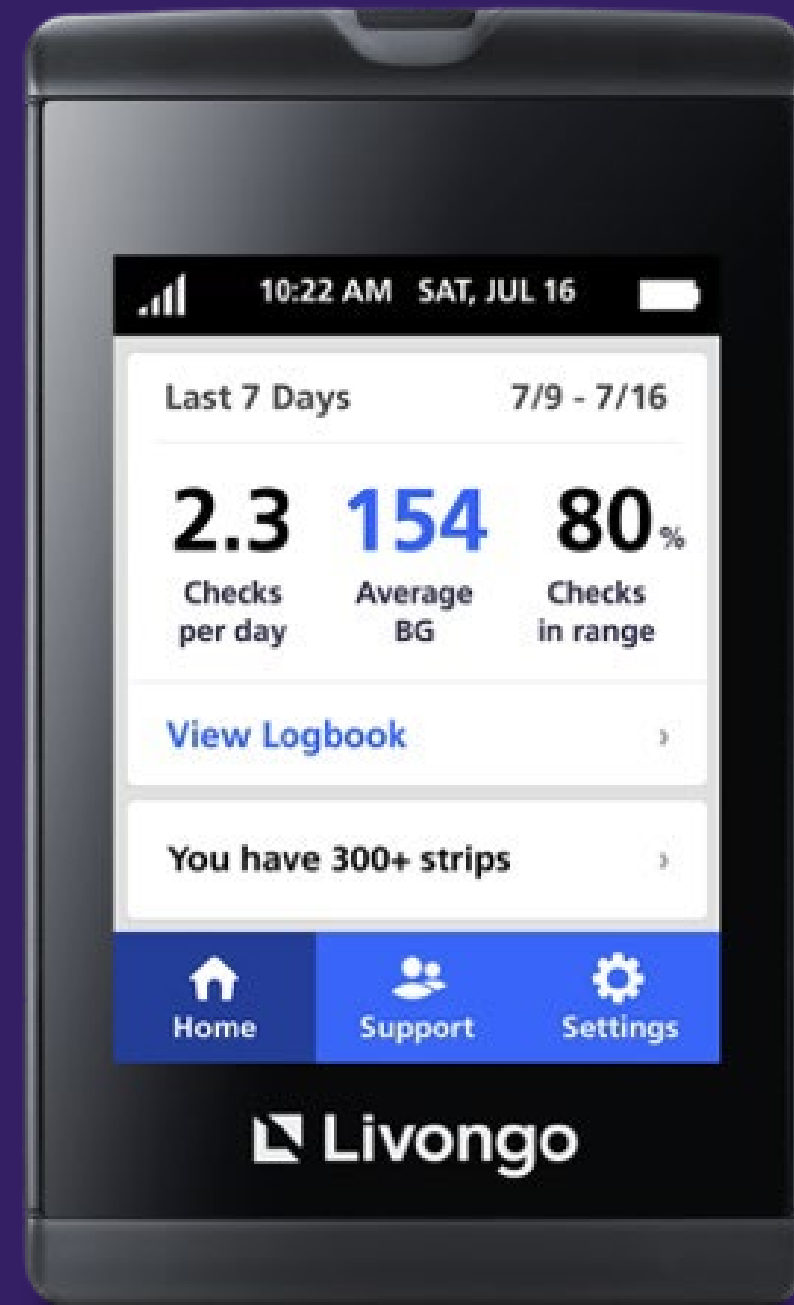
# Livongo connected blood glucose meter

Bright and accessible  
touchscreen

Seamlessly stores readings  
in Livongo cloud

Real time feedback  
and analytics

Cellular connectivity



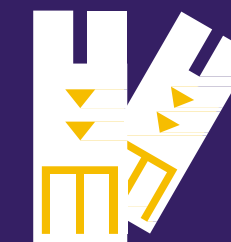
**Only one click to:**



Contact a coach



Share health report



Order strips



Contact support





# Registration – ESI Livongo

## Multiple Ways to Join

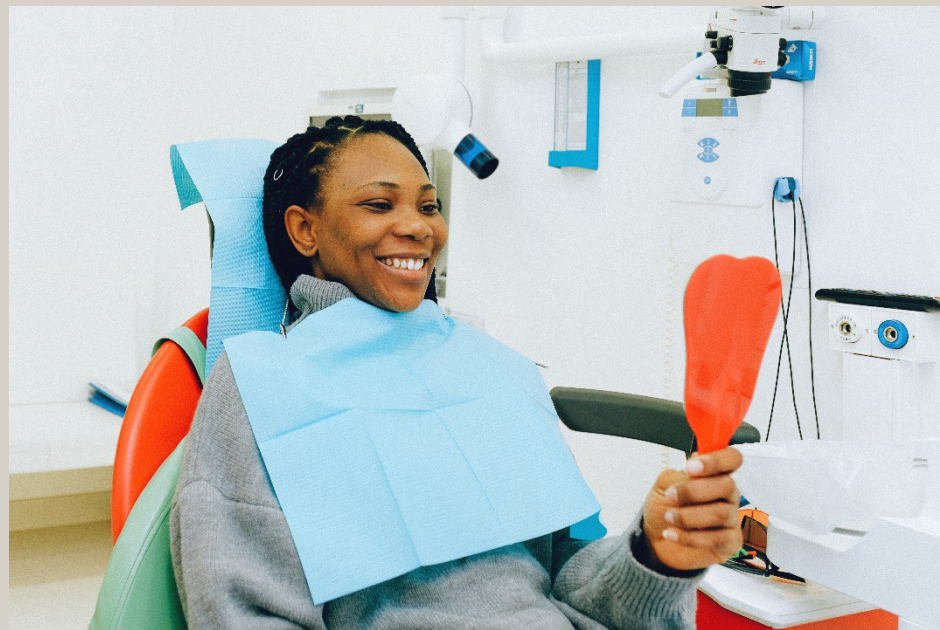
- Online Registration: [welcome.livongo.com/PRISM](https://welcome.livongo.com/PRISM)
- Member Support Call Center: (800) 945-4355
- Client Specific Registration Code: **PRISM**

## Information Gathered

- Personal Information: Name, Address, Email, Password
- Insurance information: Pharmacy ID to validate eligibility
- Health Profile: To create a tailored experience from the start of the program



# DENTAL



## IS IT SAFE?

Ask your dentist  
about their COVID-19  
protocol

**Dental insurance makes it easier and less expensive to get the care you need to maintain good health**

Covers four types of care:

- **Preventive care** — checkups, cleanings, x-rays
  - **Basic care** — fillings, root canals, gum disease treatment
  - **Major care** — bridges, crowns, dentures
  - **Orthodontia** — for children and adults
- 
- Aetna Dental
    - **Contact:** (877) 238-6200 or [aetna.com](https://www.aetna.com)
    - **Group Name:** County of San Luis Obispo
    - **Group Number:** 883524-001
    - Primary Care Dentist (PCD) is required





## Dental Insurance Plan

administered by



Delta Dental Insurance Company

**\$72<sup>10</sup>**  
per month

**PPO Plan A**

Get comprehensive coverage and additional benefits. Includes lower out-of-pocket costs, no-cost preventive care, optional accident coverage, teeth whitening and veneers.

Plan starts on  
Jan 1, 2022

[Get details](#)

### Benefits available immediately

3 cleanings and exams each year, fillings, denture repairs, root canals and tooth removals.

### Accident coverage with annual payment

Choose an annual payment when you buy a plan. You'll get coverage for dental injuries caused by force or trauma at no additional cost.

Annual deductible ⓘ **\$40**

Annual maximum ⓘ **\$1,500**

PPO network dentists ⓘ **[193 near you](#)**

## Benefits

### Available Immediately

This is the percent you'll pay of what network dentists agree to accept for services.

	You Pay
Office visits	0%
Exams	0%
Cleanings	0%
X-rays	0%
Fillings	20%
Tooth removal	50%
Root canals	50%
Gum cleanings	20%
Denture repair	20%

### Available After 6 months

	You Pay
Teeth whitening	0%

### More Benefits After 12 months

	You Pay
Implants	50%
Crowns	50%
Gum treatments	50%
Complete dentures	50%
TMJ treatment ⓘ	50%
Veneers	50%



# Vision Insurance

## Using Your VSP Benefits

Get the best care at the best value. With a VSP network provider, your satisfaction is guaranteed. You'll enjoy service, savings, and convenience—most offer evening and weekend hours. And you'll get the most out of your benefit, including a WellVision Exam® and other services to ensure the health of your eyes. With the widest selection of quality eyewear, you're sure to find the eyewear you love at a price that's right for you.

## Once You're Enrolled

- Create an account at [www.vsp.com](http://www.vsp.com) and review your benefit information and additional perks!
- Find a VSP in-network doctor by visiting [www.vsp.com](http://www.vsp.com) or calling (800) 877.7195
- No ID card needed, at your appointment, simply tell them you have VSP

	VSP Signature Plan	
	In-Network	Out-of-Network
Copay for Exam	\$10	\$50
Frames	\$175 allowance	Plan pays up to \$70
Lenses	\$25 co-pay	\$50 co-pay
Contacts (Elective)	\$250 allowance; increased from \$150	Plan pays up to \$105
Frequency	Exam – 12 months Lenses – 12 months Contacts (in lieu of lenses) – 12 months Frames – 24 months	



# Navigating Medicare

380.330

187.170

154.360

118.920





# Turning 65 in 2022?

## A Few Things to Know

- Your non-Medicare dependents are eligible to remain on your plan
- The County's plan includes Part D coverage – DO NOT enroll in separate Part D coverage
- You will receive a new Anthem and Express Scripts ID card in the mail – make sure to update this with your doctors and pharmacy

## Medicare Enrollment Process

- A Medicare Transition packet will be mailed to you from BCC about 90 days prior to your 65<sup>th</sup> birth month
- The enrollment packet will ask you to waive or select a Medicare plan to enroll in
- Your Medicare Part A & B effective dates and Medicare Beneficiary Number (BMI) located on your Medicare card are required to enroll
- If you waive medical at age 65, you are not eligible to enroll again in the future

## Questions about Medicare?

Health Insurance Counseling Advocacy Program (HICAP) sponsored by the Central Coast Commission for Senior Citizens provides free and unbiased information and counseling about Medicare so you can make informed decisions.

Visit their website <http://centralcoastseniors.org/hicap/> or call them at **1-800-510-2020**.



ALLIANT MEDICARE  
SOLUTIONS for RETIREES

# Our Approach

## Professional

Professional agents.  
Not incentivized to  
steer the retiree



## Concierge

We take a “white  
glove” approach  
to Medicare  
consultation.



## Education

Educating the  
retiree is the top  
priority.



## Needs Analysis

Process to uncover  
retiree ‘s current  
and future needs.



## Choice

Provide retirees  
with a choice of  
products and  
providers.



Our Medicare experts will guide retirees through our comprehensive process, educating them on their options, and ensuring that they make the right choice.



# Navigating the Medicare Maze

## HOW DOES IT WORK?

1. Call Alliant Medicare Solutions at **(866) 273-6420** to speak to a Licensed Insurance Agent (*Alliant Medicare Solutions is managed by Insuractive*).
2. Discuss with Alliant Medicare Solutions:
  - Your current insurance coverage
  - Types of coverage including Original Medicare, Medigap, Medicare Advantage, and prescription drug plans
  - Which plans might work the best for you
3. Alliant Medicare Solutions helps you enroll immediately or emails the policy materials for you to review and enroll at a later date.

For more information, download Your Guide to Medicare at <https://alliantbenefits.cld.bz/coslo-medicare-guide>.

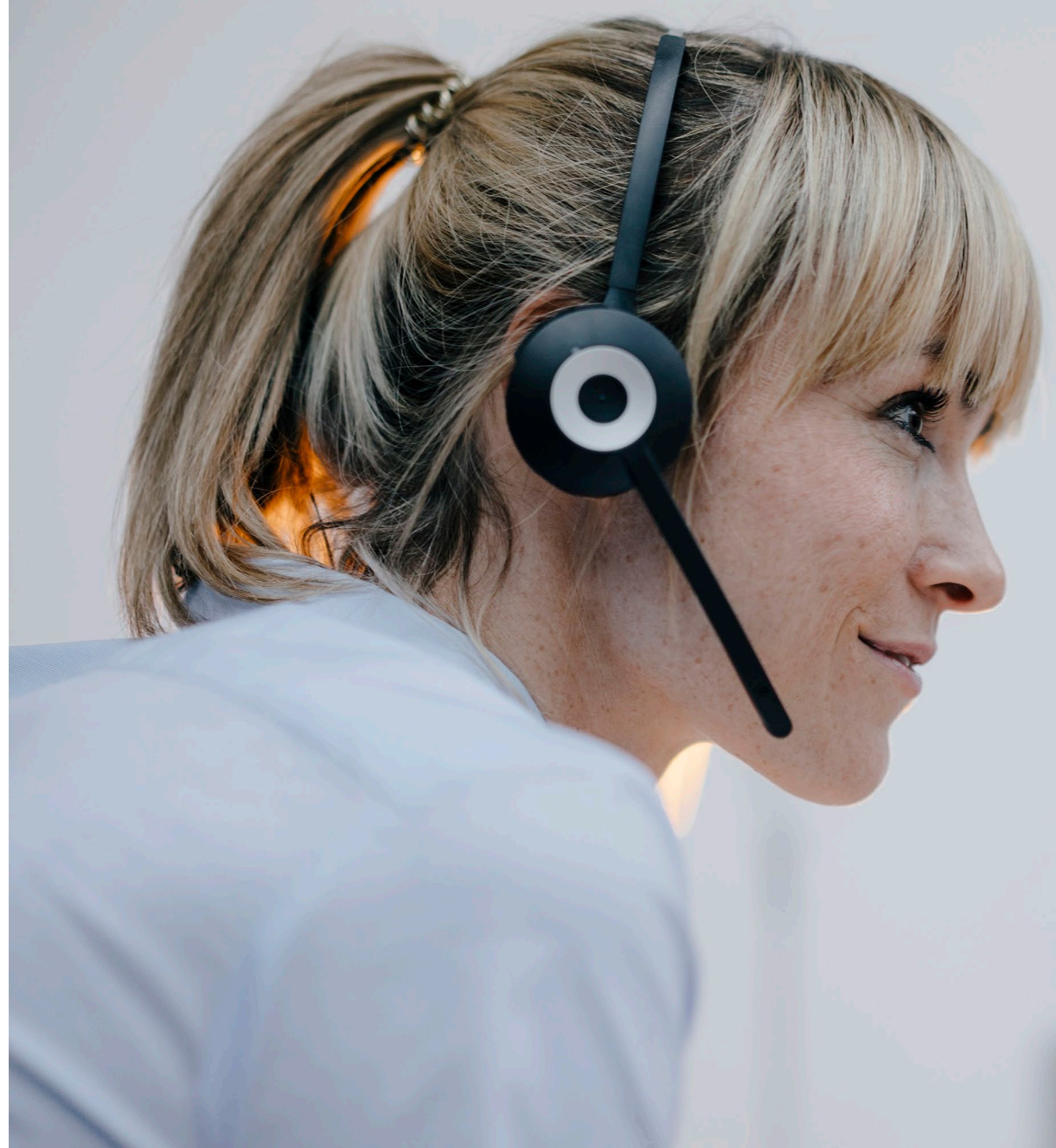
## What Does Each Part Cover?

PART A: Hospital Insurance	PART B: Medical Insurance
<ul style="list-style-type: none"><li>• Inpatient hospital services (such as lab tests and surgeries) and supplies (such as wheelchairs and walkers) considered medically necessary to treat a disease or condition.</li><li>• Includes inpatient hospital room and board, skilled nursing care, hospice and some home healthcare costs.</li></ul>	<ul style="list-style-type: none"><li>• Medically necessary outpatient doctor visits</li><li>• Outpatient surgery</li><li>• Physical therapy</li><li>• Durable medical equipment (such as crutches and home oxygen supplies)</li><li>• Ambulance services</li><li>• Preventive services (such as flu shots and screenings for diabetes and cancers).</li></ul>
PART C: Medicare Advantage	PART D: Prescription Coverage
A type of Medicare health plan offered by a private insurance company that contracts with Medicare to provide you with all your Part A and Part B benefits. Medicare Advantage plans must cover all of the services that Original Medicare covers — except hospice care — and may also offer extra coverage. (Original Medicare covers hospice care even if you’re in a Medicare Advantage plan.) In all types of Medicare Advantage plans, you’re always covered for emergency and urgently needed care.	Provides outpatient prescription drug coverage. Plans can be purchased on a standalone basis or included in a Medicare Advantage plan. Plans vary in price, copayments and the drugs included on their formulary (prescription drug list). While you may not currently be on any prescription medication, the chances of you having to take at least one, if not more, in your lifetime increase as you age.
Medicare Supplement Plans (also known as Medigap Plans)	
Help pay some of the healthcare costs that Original Medicare doesn’t cover. These gaps include items like copayments, coinsurance and deductibles. Medicare Supplement plans are provided by private insurance companies. If you have Original Medicare and you buy a Medicare Supplement policy, Medicare will pay its share of the Medicare-approved amount for covered healthcare costs. Then your Medicare Supplement policy pays its share.	



# Your Resources

- SLO Retiree Enrollment Line: 833-574-1838
- [Slocounty.ca.gov/benefits](https://slocounty.ca.gov/benefits)
- [Slocounty.ca.gov/oe](https://slocounty.ca.gov/oe)
- [2022 Retiree Benefits Brochure](#)
- Call Human Resources at 781-5959
- Email [Hrbenefits@co.slo.ca.us](mailto:Hrbenefits@co.slo.ca.us)







Questions?