



Retiree Medical Benefits

County of Marin

General Information

This booklet provides general information about the post-retirement medical benefits available to retirees of the County of Marin. Eligibility and enrollment for retiree medical are handled by the Marin County Employees' Retirement Association (MCERA) in accordance with the rules established by the County.

All County of Marin employees are eligible to remain on their active medical and dental insurance plans going into retirement. In addition, if you meet certain requirements, you may also be eligible for a medical subsidy through a Benefit Plan to help you pay your monthly insurance premiums. **Eligibility requirements and subsidy levels for each Benefit Plan are explained starting on page 4 of this booklet.**

Medical Insurance

The retiree medical insurance plans through Kaiser and Anthem Blue Cross are the same plans offered by the County for active employees and are eligible to be covered by the Benefit Plan subsidy you may receive from the County.

At retirement you are eligible to enroll in the plan you have as an active employee. For example, if you (and your dependents) have the Kaiser Low plan as an active employee, you are eligible to continue the Kaiser Low coverage as a retiree.

If you would like a different medical insurance plan in retirement than what you have as an active employee, you must change plans during open enrollment and wait until your new coverage is effective January 1 prior to retiring.

There is currently no open enrollment after retirement, and if you drop any plan you may not re-enroll.

Dental Insurance

The retiree dental insurance plan through Delta Dental is the same plan offered by the County for active employees and is eligible to be covered by the Benefit Plan subsidy you may receive from the County.

To be eligible for retiree dental insurance you must have dental coverage in place as an active employee prior to retirement.

There is currently no open enrollment after retirement, and if you drop the plan you may not re-enroll.

Vision Insurance

The State Association of County Retirement Systems (SACRS), of which MCERA is a member, sponsors a voluntary vision insurance plan for all retirees and beneficiaries through VSP Vision Care.

The VSP Vision Care plan is separate from any plans that may be offered by your former employer. If you elect vision coverage through VSP as a retiree, you are responsible for all VSP Vision Care premiums as they are not covered by the Benefit Plan subsidy you may receive.

Open enrollment is available for VSP after you retire.

Life Insurance

If you have 20 or more years of County service, and coverage was in force for five years prior to retirement, the County will pay the premiums for life insurance for you as follows:

- Basic life insurance payment of \$10,000, or
- Supplemental insurance with a declining face amount for eight years.

MCERA staff can answer general questions related to life insurance. For more specific information please contact the County of Marin.

Continuous Coverage

Continuous health coverage is required for you to be eligible for retiree medical benefits. Depending on your termination date, you may need to apply for COBRA insurance to fill a coverage gap in order to enroll in the retiree medical plans. COBRA is handled through the County of Marin Human Resources department.

Effective Date of Benefits

The effective date of your retiree medical coverage is determined by your plan provider and the date your active coverage ends. Your active coverage is generally effective for two weeks following your last pay date, assuming you have paid the full premiums for that pay period. If you are planning to retire in 2018, refer to the Active Health Coverage Calendar on page 11 to see when your active health coverage will end based on your termination and retirement dates.

Kaiser Plans

If Your Active Coverage Ends After the 15th of the Month

Your retiree coverage is effective the day after your active coverage ends. You do not need to take any additional action to ensure continuous coverage.

If Your Active Coverage Ends Before the 15th of the Month

Your retiree coverage is effective the first day of the following month, and you must sign up for COBRA for the remainder of the current month to avoid a coverage gap.

Anthem Blue Cross Plan

Your retiree coverage is effective on the first day of the month following your retirement date. No additional action is necessary if your active coverage continues through the end of the month. You must sign up for COBRA only if your active coverage will end prior to the last day of the month.

Payment of Premiums

Healthcare premiums will be deducted from your monthly retirement benefit payments, beginning with the first payment you receive after you retire. If you receive a subsidy from the County as outlined in the following Benefit Plans, this will appear on your monthly deposit confirmation as "Employer Subsidy." Any amount you owe in addition to the subsidy will appear as "Net Medical Care Cost."

Dependent Coverage

You are eligible to maintain insurance coverage for dependents enrolled on your active employee insurance plans at the time of retirement. After retirement you may only add dependents with a qualifying life event such as marriage, birth or adoption. Generally, children may remain on your insurance plans until age 26. Please contact us about dependent coverage if you have a disabled adult child. If you drop any dependent from your insurance plan you may not re-enroll them at a later date.

Most Benefit Plan subsidies apply only to retiree premiums, and the retiree is responsible for 100% of the cost of dependent insurance. However, if you have 30 or more years of service and are eligible for a subsidy through Benefit Plan 3, you may receive a second subsidy to help pay for your spouse's/partner's medical and dental premiums.

Coverage Areas

Kaiser Plans

Kaiser's service areas are based on zip code within the following regions: Northern California, Southern California, Colorado, Hawaii and Northwest (Oregon & Washington).

Coverage and premiums in non-California plans may be different, and coverage areas may be different for pre-age 65 and post-age 65 Senior Advantage plans. We recommend checking with the plan provider before relocating to determine if there will be changes to your healthcare coverage.

Anthem Blue Cross Plan

The Anthem Blue Cross plan offers coverage within the United States.

If You Move

If you move outside of your primary Kaiser coverage area you may need to enroll in another Kaiser plan or the Anthem Blue Cross plan to continue to receive your Benefit Plan subsidy. If you subsequently move back into your original Kaiser coverage area you are allowed to return to your original Kaiser plan.

You must keep MCERA informed of your address. If you fail to notify MCERA of your new address, or falsify a claim, your healthcare coverage may be denied by the carrier.

Medicare

Most MCERA members have contributed to Medicare and are eligible for Medicare at age 65. If you continue to work full-time beyond age 65, contact Human Resources for information regarding Medicare for active employees. If you are not eligible for Medicare, please obtain proof of your non-eligibility (commonly in the form of a letter from Medicare) and submit it to MCERA.

When to Enroll

If You Are Over 65 at the Time of Retirement

If you are over age 65 at retirement your Medicare benefits must be effective on or prior to your retirement date. There are premium penalties if your benefits are effective after retirement, so we recommend beginning the enrollment process no later than three months before you plan to retire.

MCERA must receive one of the following with your retirement application:

- Medicare enrollment card
- Letter from Medicare confirming enrollment
- Letter from Medicare confirming non-eligibility

A higher premium will be deducted from your retirement benefit payment if we do not have one of these items with your retirement application. The higher premium is a surcharge that is not covered by your Benefit Plan subsidy and is not eligible for reimbursement.

If You Turn 65 After Retirement

If you are already retired when you turn 65 your Medicare benefits must be effective on your 65th birthday. We recommend beginning the enrollment process no later than three months before you turn 65.

If you are eligible for Medicare and do not enroll, a higher premium will be deducted from your retirement benefit payment. The higher premium is a surcharge that is not covered by your Benefit Plan subsidy and is not eligible for reimbursement.

Medicare Resources

Web: www.Medicare.gov

Phone: 1-800-MEDICARE (1-800-633-4227)

How to Enroll

Contact Medicare to apply for Medicare Parts A and B. When you apply for Parts A and B you automatically receive Part D, the prescription drug program. You should assign your Part D benefits to your insurance carrier (either Kaiser or Anthem Blue Cross). You may only assign Medicare Part D benefits to one carrier at a time, so if you have dual coverage let MCERA know in advance.

Health Coverage and Premiums

You will also need to enroll in the Kaiser Senior Advantage or Anthem Blue Cross Medicare Advantage plan. If you are over 65 at the time of retirement MCERA will provide the enrollment forms with your retirement application. If you turn 65 after retirement MCERA will mail you the enrollment forms prior to your 65th birthday.

Your Medicare coverage will combine with your current coverage for a single comprehensive health plan. You will retain your current benefits, but your monthly premiums will likely decrease. Medicare will become your primary payor with Kaiser or Blue Cross becoming the secondary payor. You are responsible for any payments owed after what Medicare and your insurance carrier pay.

Please contact your health plan provider for more information specific to your individual situation.

Medicare Premium Reimbursement

If you are eligible for a Benefit Plan subsidy the County will reimburse your base Medicare Part B premium. The date of your enrollment in Medicare and/or Social Security benefits determines your base premium for Medicare Part B:

- Members who enroll in Medicare Part B on or after January 1, 2016, or who are not receiving Social Security benefits regardless of when they enroll in Medicare, have a base premium of \$134.
- Members who were enrolled in Medicare Part B on or before December 31, 2015 and were receiving Social Security benefits as of that date have a lower base premium that varies by individual.

You will see the reimbursement as a line item on your monthly deposit confirmation. While your actual Medicare Part B premium may be different, the County only reimburses up to the base premium applicable to your situation.

Benefit Plans

County of Marin retirees who meet certain eligibility requirements may receive a monthly subsidy through a Benefit Plan to help pay for their medical and dental premiums. Your Benefit Plan subsidy can only be used toward payment of premiums for County-sponsored insurance plans.

Please note that reciprocal service earned with an employer other than the County of Marin or Marin

Superior Court does not count toward meeting the eligibility requirements for these Benefit Plans.

If you are not eligible for one of the Benefit Plans described in this booklet, you may still remain on the same insurance plan(s) as a retiree that you had as an active employee. In this case, all medical premiums are your responsibility and will not be reimbursed or subsidized by the County.

Benefit Plan 1

Eligibility Requirements	<ul style="list-style-type: none"> • MCERA membership date on or before 9/30/1987 • 5+ years of County service • Continuous medical coverage • 1+ year of continuous dental coverage
Retiree Premiums	<p>Medical and dental premiums paid by the County.</p> <p>Base Medicare Part B premium for the retiree is reimbursed by the County upon proof of enrollment. Reimbursement is paid in your monthly retirement benefit payment. The retiree is responsible for any difference over this amount.</p>
Dependent Premiums	All dependent premiums paid by the retiree.
Additional Notes	Members eligible for Benefit Plan 1 may elect Benefit Plan 3 at retirement, which may be more beneficial if you have at least 30 years of service and are married/partnered.

Benefit Plan 2

Eligibility Requirements	<ul style="list-style-type: none"> • MCERA membership date on or before 9/30/1993 • 5+ years of County service • Continuous medical coverage • 1+ year of continuous dental coverage
Retiree Premiums	<p>The County pays a maximum of \$2,275 per year (\$189.58 per month) to subsidize a portion (or all) of the cost of the retiree's medical, dental and base Medicare Part B premium. The retiree is responsible for any difference over this amount. There is no cash back if the subsidy is not used completely, nor can it be applied to the cost of dependent coverage.</p>
Dependent Premiums	All dependent premiums paid by the retiree
Additional Notes	Members eligible for Benefit Plan 2 may elect Benefit Plan 3 at retirement, which may be more beneficial if you have over 5 years of service.

Benefit Plan 3

Eligibility Requirements	<ul style="list-style-type: none"> • MCERA membership date on or before 12/31/2007 • 5+ years of County service • Continuous medical coverage • 1+ year of continuous dental coverage
Retiree Premiums	<p>A formula is used to calculate the maximum annual subsidy provided to cover a portion (or all) of the retiree’s medical, dental and base Medicare Part B premiums. The maximum annual subsidy is determined by multiplying your years of County service (up to a maximum of 20 years) by an allocation factor. The allocation factor is set annually by the Board of Supervisors and may go up or down. The 2018 allocation factor is \$442.65 per year of service for a maximum subsidy of \$8,853 for the year (\$737.75 per month). The retiree is responsible for any difference over this amount. There is no cash back if the subsidy is not used completely, nor can it be applied to the cost of dependent coverage.</p>
Dependent Premiums	<p>If the retiree has less than 30 years of County service, the retiree is responsible for all dependent premiums. If the retiree has more than 30 years of County service they are eligible for a second subsidy, equal to their own, to help pay for their spouse’s/partner’s medical, dental and base Medicare Part B premiums.</p> <p>Only your spouse/partner at the time of retirement is eligible for the second subsidy. If the retiree marries after retirement and adds the new spouse/partner to their insurance plans, the retiree is responsible for 100% of the dependent premiums, even if they retired with over 30 years of service and elected Benefit Plan 3.</p>
Subsidy Calculation Samples	<p>See pages 6 and 7 in this booklet for examples of how the Benefit Plan 3 subsidy may impact the retiree’s cost for medical and dental insurance in calendar year 2018. Benefit Plan subsidies do not cover the VSP Vision Care plan, so that premium is not included in the examples.</p>

Benefit Plan 4

Eligibility Requirements	<ul style="list-style-type: none"> • MCERA membership date on or after 1/1/2008 • 5+ years of County service • 5+ years of continuous medical coverage in the same medical plan • 5+ years of continuous dental coverage
Retiree Premiums	<p>A formula is used to calculate the maximum annual subsidy provided to cover a portion (or all) of the retiree’s medical, dental and base Medicare Part B premiums. The maximum annual subsidy is determined by multiplying your years of County service (up to a maximum of 20 years) by \$150, for a maximum annual subsidy of \$3,000 per year (\$250 per month). The retiree is responsible for any difference over this amount. There is no cash back if the subsidy is not used completely, nor can it be applied to the cost of dependent coverage.</p>
Dependent Premiums	<p>All dependent premiums paid by the retiree</p>
Subsidy Calculation Samples	<p>See pages 8 and 9 in this booklet for examples of how the Benefit Plan 4 subsidy may impact the retiree’s cost for medical and dental insurance in calendar year 2018. Benefit Plan subsidies do not cover the VSP Vision Care plan, so that premium is not included in the examples.</p>

Benefit Plan 3

Sample Subsidy and Monthly Deduction Calculations for Under Age 65 Plans in 2018

In Benefit Plan 3, your maximum annual subsidy is determined by multiplying your years of service (up to a maximum of 20 years) by an allocation factor. The allocation factor is set annually by the Board of Supervisors.

The 2018 allocation factor is \$442.65 per year of service, for a maximum annual amount of \$8,853.

The samples on this page show how much a retiree would owe for monthly medical premiums in 2018 if they retired with 10 years of service or 20 years of service.

To determine your own monthly subsidy in 2018, multiply your years of service credit by the current allocation factor (up to the maximum of 20 years), then divide by 12.

If you have less than 30 years of service, the subsidy you receive under Benefit Plan 3 only covers your own premiums. If you have dependents on your healthcare plans you are responsible for those premiums.

If you have 30 or more years of service you have a second subsidy, equal to your own, to cover all or a portion of your spouse's/partner's healthcare premiums. The second subsidy does not cover any other dependents you may have on your plans.

10 Years of Service

Subsidy Calculation

2018 Allocation factor	\$442.65
Years of service	x 10.00
Max. annual subsidy	\$4,426.50
Max. monthly subsidy	\$368.88

Kaiser Silver - Under Age 65

Kaiser Silver premium	\$670.03
Delta Dental premium	+ \$51.16
Total premium cost	\$721.19
Max. employer subsidy	- \$368.88
Due from retiree monthly	\$352.31

Kaiser Low - Under Age 65

Kaiser Low premium	\$741.77
Delta Dental premium	+ \$51.16
Total premium cost	\$792.93
Max. employer subsidy	- \$368.88
Due from retiree monthly	\$424.05

Anthem Blue Cross - Under Age 65

Blue Cross premium	\$1,209.59
Delta Dental premium	+ \$51.16
Total premium cost	\$1,260.75
Max. employer subsidy	- \$368.88
Due from retiree monthly	\$891.87

20 Years of Service

Subsidy Calculation

2018 Allocation factor	\$442.65
Years of service	x 20.00
Max. annual subsidy	\$8,853.00
Max. monthly subsidy	\$737.75

Kaiser Silver - Under Age 65

Kaiser Silver premium	\$670.03
Delta Dental premium	+ \$51.16
Total premium cost	\$721.19
Max. employer subsidy	- \$737.75
Due from retiree monthly	\$0.00

Kaiser Low - Under Age 65

Kaiser Low premium	\$741.77
Delta Dental premium	+ \$51.16
Total premium cost	\$792.93
Max. employer subsidy	- \$737.75
Due from retiree monthly	\$55.18

Anthem Blue Cross - Under Age 65

Blue Cross premium	\$1,209.59
Delta Dental premium	+ \$51.16
Total premium cost	\$1,260.75
Max. employer subsidy	- \$737.75
Due from retiree monthly	\$524.00

Benefit Plan 3

Sample Subsidy and Monthly Deduction Calculations for Medicare Plans (Over Age 65) in 2018

The samples on this page show how much a retiree over age 65 would owe for monthly medical premiums in 2018 if they retired with 10 years of service or 20 years of service.

To determine your own monthly subsidy in 2018, multiply your years of service credit by the current allocation factor (up to the maximum of 20 years), then divide by 12.

Every month, you will be reimbursed up to the base Medicare Part B premium (\$134 for 2018). This will appear on your monthly deposit confirmation as a separate line item showing an addition of \$134. The amount of reimbursement is subtracted from your maximum subsidy and the remainder is used to help pay your medical and dental premiums.

You must pay your Medicare Part B premium directly to Medicare. MCERA is unable to deduct Medicare premiums from your monthly retirement benefit payment.

10 Years of Service

Subsidy Calculation

2018 Allocation factor	\$442.65
Years of service	x 10.00
Max. annual subsidy	\$4,426.50
Max. monthly subsidy	\$368.88

Kaiser Silver with Medicare (Senior Advantage)

Kaiser Silver premium	\$297.94
Delta Dental premium	+ \$51.16
Total premium cost	\$349.10
Max. employer subsidy	- \$368.88
Due from retiree monthly	\$0.00

Kaiser Low with Medicare (Senior Advantage)

Kaiser Low premium	\$410.13
Delta Dental premium	+ \$51.16
Total premium cost	\$461.29
Max. employer subsidy	- \$368.88
Due from retiree monthly	\$92.41

Anthem Blue Cross with Medicare

Blue Cross premium	\$631.41
Delta Dental premium	+ \$51.16
Total premium cost	\$682.57
Max. employer subsidy	- \$368.88
Due from retiree monthly	\$313.69

20 Years of Service

Subsidy Calculation

2018 Allocation factor	\$442.65
Years of service	x 20.00
Max. annual subsidy	\$8,853.00
Max. monthly subsidy	\$737.75

Kaiser Silver with Medicare (Senior Advantage)

Kaiser Silver premium	\$297.94
Delta Dental premium	+ \$51.16
Total premium cost	\$349.10
Max. employer subsidy	- \$737.75
Due from retiree monthly	\$0.00

Kaiser Low with Medicare (Senior Advantage)

Kaiser Low premium	\$410.13
Delta Dental premium	+ \$51.16
Total premium cost	\$461.29
Max. employer subsidy	- \$737.75
Due from retiree monthly	\$0.00

Anthem Blue Cross with Medicare

Blue Cross premium	\$631.41
Delta Dental premium	+ \$51.16
Total premium cost	\$682.57
Max. employer subsidy	- \$737.75
Due from retiree monthly	\$0.00

Benefit Plan 4

Sample Subsidy and Monthly Deduction Calculations for Under Age 65 Plans in 2018

In Benefit Plan 4, your maximum annual subsidy is determined by multiplying your years of service (up to a maximum of 20 years) by \$150.

The maximum subsidy is \$3,000 per year, or \$250 per month.

The samples on this page show how much a retiree would owe for monthly medical premiums in 2018 if they retired with 10 years of service or 20 years of service.

To determine your own monthly subsidy, multiply your years of service credit (up to the maximum of 20 years) by \$150, then divide by 12.

The subsidy you receive under Benefit Plan 4 only covers your own premiums. If you have dependents on your healthcare plans you are responsible for those premiums.

10 Years of Service

Subsidy Calculation

Amount per year of service	\$150.00
Years of service	x 10.00
Max. annual subsidy	\$1,500.00
Max. monthly subsidy	\$125.00

Kaiser Silver - Under Age 65

Kaiser Silver premium	\$670.03
Delta Dental premium	+ \$51.16
Total premium cost	\$721.19
Max. employer subsidy	- \$125.00
Due from retiree monthly	\$596.19

Kaiser Low - Under Age 65

Kaiser Low premium	\$741.77
Delta Dental premium	+ \$51.16
Total premium cost	\$792.93
Max. employer subsidy	- \$125.00
Due from retiree monthly	\$667.93

Anthem Blue Cross - Under Age 65

Blue Cross premium	\$1,209.59
Delta Dental premium	+ \$51.16
Total premium cost	\$1,260.75
Max. employer subsidy	- \$125.00
Due from retiree monthly	\$1,135.75

20 Years of Service

Subsidy Calculation

Amount per year of service	\$150.00
Years of service	x 20.00
Max. annual subsidy	\$3,000.00
Max. monthly subsidy	\$250.00

Kaiser Silver - Under Age 65

Kaiser Silver premium	\$670.03
Delta Dental premium	+ \$51.16
Total premium cost	\$721.19
Max. employer subsidy	- \$250.00
Due from retiree monthly	\$471.19

Kaiser Low - Under Age 65

Kaiser Low premium	\$741.77
Delta Dental premium	+ \$51.16
Total premium cost	\$792.93
Max. employer subsidy	- \$250.00
Due from retiree monthly	\$542.93

Anthem Blue Cross - Under Age 65

Blue Cross premium	\$1,209.59
Delta Dental premium	+ \$51.16
Total premium cost	\$1,260.75
Max. employer subsidy	- \$250.00
Due from retiree monthly	\$1,010.75

Benefit Plan 4

Sample Subsidy and Monthly Deduction Calculations for Medicare Plans (Over Age 65) in 2018

The samples on this page show how much a retiree over age 65 would owe for monthly medical premiums in 2018 if they retired with 10 years of service or 20 years of service.

To determine your own monthly subsidy, multiply your years of service credit (up to the maximum of 20 years) by the allocation factor of \$150 and divide by 12.

Every month, you will be reimbursed up to the base Medicare Part B premium (\$134 for 2018). This will appear on your monthly deposit confirmation as a separate line item showing an addition of \$134. The amount of reimbursement is subtracted from your maximum subsidy and the remainder is used to help pay your medical and dental premiums.

If your maximum monthly subsidy is less than the base Medicare Part B premium, you will be reimbursed only up to your maximum monthly subsidy amount.

You must pay your Medicare Part B premium directly to Medicare. MCERA is unable to deduct Medicare premiums from your monthly retirement benefit payment.

10 Years of Service

Subsidy Calculation

Amount per year of service	\$150.00
Years of service	x 10.00
Max. annual subsidy	\$1,500.00
Max. monthly subsidy	\$125.00

Kaiser Silver with Medicare (Senior Advantage)

Kaiser Silver premium	\$297.94
Delta Dental premium	+ \$51.16
Total premium cost	\$349.10
Max. employer subsidy	- \$125.00
Due from retiree monthly	\$224.10

Kaiser Low with Medicare (Senior Advantage)

Kaiser Low premium	\$410.13
Delta Dental premium	+ \$51.16
Total premium cost	\$461.29
Max. employer subsidy	- \$125.00
Due from retiree monthly	\$336.29

Anthem Blue Cross with Medicare

Blue Cross premium	\$631.41
Delta Dental premium	+ \$51.16
Total premium cost	\$682.57
Max. employer subsidy	- \$125.00
Due from retiree monthly	\$557.57

20 Years of Service

Subsidy Calculation

Amount per year of service	\$150.00
Years of service	x 20.00
Max. annual subsidy	\$3,000.00
Max. monthly subsidy	\$250.00

Kaiser Silver with Medicare (Senior Advantage)

Kaiser Silver premium	\$297.94
Delta Dental premium	+ \$51.16
Total premium cost	\$349.10
Max. employer subsidy	- \$250.00
Due from retiree monthly	\$99.10

Kaiser Low with Medicare (Senior Advantage)

Kaiser Low premium	\$410.13
Delta Dental premium	+ \$51.16
Total premium cost	\$461.29
Max. employer subsidy	- \$250.00
Due from retiree monthly	\$211.29

Anthem Blue Cross with Medicare

Blue Cross premium	\$631.41
Delta Dental premium	+ \$51.16
Total premium cost	\$682.57
Max. employer subsidy	- \$250.00
Due from retiree monthly	\$432.57

Monthly Premiums

for County-sponsored Plans in 2018

KAISER	LOW		SILVER	
	2017 Monthly Deduction	2018 Monthly Deduction	2017 Monthly Deduction	2018 Monthly Deduction
One Person Under 65	\$760.84	\$741.77	\$687.11	\$670.03
Two Persons Under 65	\$1,521.69	\$1,483.54	\$1,374.22	\$1,340.05
Family (All Under 65)	\$2,023.85	\$1,973.11	\$1,827.72	\$1,782.26
One Person Over 65 with Sr. Advantage	\$397.83	\$410.13	\$289.68	\$297.94
SENIOR SURCHARGE PREMIUMS				
Senior Advantage Enrollment with Part B Only	\$707.83	\$720.13	\$599.68	\$607.94
Eligible-No Enrollment or A&B Assigned Elsewhere	\$1,850.43	\$1,951.53	\$1,753.84	\$1,854.54
Part A Only or A&B: Unassigned Anywhere	\$1,439.78	\$1,540.88	\$1,343.19	\$1,443.89

ANTHEM BLUE CROSS PPO	2017 Monthly Deduction	2018 Monthly Deduction
One Person Under 65	\$1,209.59	\$1,209.59
Two Persons Under 65	\$2,271.23	\$2,271.23
Family (All Under 65)	\$3,143.03	\$3,143.03
One Person w/ Medicare over 65	\$615.81	\$631.41

DELTA DENTAL	2017 Monthly Deduction	2018 Monthly Deduction
One Person	\$47.64	\$51.16
Two Persons	\$89.82	\$96.47
Family	\$141.12	\$151.55

VSP VISION	2017 Monthly Deduction	2018 Monthly Deduction	The VSP Vision Care plan is <u>not</u> covered by your benefit plan subsidy. The retiree is responsible for <u>all</u> VSP Vision Care premiums.
One Person	\$10.51	\$10.51	
Two Persons	\$20.53	\$20.53	
Family	\$24.05	\$24.05	

Active Health Coverage Calendar

The effective date of your retiree medical coverage is determined by your provider (Kaiser or Blue Cross) and the date your active coverage ends. If you are planning to retire in 2018, this calendar can help you determine if your termination and retirement dates will create a gap in your healthcare coverage.

The benefits coverage periods listed assume that full premiums are deducted for the corresponding work dates (pay periods).

See page 2 for more information in the effective date of retiree healthcare benefits.

Work Dates	Pay Date	Benefits Coverage Period
December 17, 2017 - December 30, 2017	January 12, 2018	December 31, 2017 - January 13, 2018
December 31, 2017 - January 13, 2018	January 26, 2018	January 14, 2018 - January 27, 2018
January 14, 2018 - January 27, 2018	February 9, 2018	January 28, 2018 - February 10, 2018
January 28, 2018 - February 10, 2018	February 23, 2018	February 11, 2018 - February 24, 2018
February 11, 2018 - February 24, 2018	March 9, 2018	February 25, 2018 - March 10, 2018
February 25, 2018 - March 10, 2018	March 23, 2018	March 11, 2018 - March 24, 2018
March 11, 2018 - March 24, 2018	April 6, 2018	March 25, 2018 - April 7, 2018
March 25, 2018 - April 7, 2018	April 20, 2018	April 8, 2018 - April 21, 2018
April 8, 2018 - April 21, 2018	May 4, 2018	April 22, 2018 - May 5, 2018
April 22, 2018 - May 5, 2018	May 18, 2018	May 6, 2018 - May 19, 2018
May 6, 2018 - May 19, 2018	June 1, 2018	May 20, 2018 - June 2, 2018
May 20, 2018 - June 2, 2018	June 15, 2018	June 3, 2018 - June 16, 2018
June 3, 2018 - June 16, 2018	June 29, 2018	June 17, 2018 - June 30, 2018
June 17, 2018 - June 30, 2018	July 13, 2018	July 1, 2018 - July 14, 2018
July 1, 2018 - July 14, 2018	July 27, 2018	July 15, 2018 - July 28, 2018
July 15, 2018 - July 28, 2018	August 10, 2018	July 29, 2018 - August 11, 2018
July 29, 2018 - August 11, 2018	August 24, 2018	August 12, 2018 - August 25, 2018
August 12, 2018 - August 25, 2018	September 7, 2018	August 26, 2018 - September 8, 2018
August 26, 2018 - September 8, 2018	September 21, 2018	September 9, 2018 - September 22, 2018
September 9, 2018 - September 22, 2018	October 5, 2018	September 23, 2018 - October 6, 2018
September 23, 2018 - October 6, 2018	October 19, 2018	October 7, 2018 - October 20, 2018
October 7, 2018 - October 20, 2018	November 2, 2018	October 21, 2018 - November 3, 2018
October 21, 2018 - November 3, 2018	November 16, 2018	November 4, 2018 - November 17, 2018
November 4, 2018 - November 17, 2018	November 30, 2018	November 18, 2018 - December 1, 2018
November 18, 2018 - December 1, 2018	December 14, 2018	December 2, 2018 - December 15, 2018
December 2, 2018 - December 15, 2018	December 28, 2018	December 16, 2018 - December 29, 2018



January 2018

Retiree Medical Benefits

County of Marin

Marin County Employees' Retirement Association
One McInnis Parkway, Suite 100
San Rafael, CA 94903-2764

(415) 473-6147 Main
(415) 473-3612 Fax

(415) 473-4148 Active Member Benefits
(415) 473-4149 Retired Member Benefits

MCERA.org