Where You Can Get More Information

Group Information Sessions

Western Health Advantage informational sessions will be conducted both in person and virtually via webinars.

Date	Time	Session Type	Details
Tuesday 8/30/2022	10:00 am	WHA in-person group meeting and individual sessions (San Rafael)	Be sure to RSVP at: choosewha.com/marincountyretirees County of Marin Civic Center 3501 Civic Center Drive, San Rafael CA Room 143D – First Floor
Tuesday 8/30/2022	1:00 pm	WHA in-person group meeting and individual sessions (San Rafael)	Be sure to RSVP at: choosewha.com/marincountyretirees County of Marin Civic Center 3501 Civic Center Drive, San Rafael CA Room 143D – First Floor
Thursday 9/1/2022	1:00 pm	WHA in-person group meeting and individual sessions (San Rafael)	Be sure to RSVP at: choosewha.com/marincountyretirees County of Marin Civic Center 3501 Civic Center Drive, San Rafael CA Room 143D – First Floor
Thursday 9/1/2022	3:00 pm	WHA in-person group meeting and individual sessions (San Rafael)	Be sure to RSVP at: choosewha.com/marincountyretirees County of Marin Civic Center 3501 Civic Center Drive, San Rafael CA Room 143D – First Floor
Wednesday 9/7/2022	10:00 am	WHA virtual meeting on Zoom	Be sure to RSVP at: choosewha.com/marincountyretirees After registering for the webinar you will receive a link via email to join the session.
Thursday 9/8/2022	2:00 pm	WHA virtual meeting on Zoom	Be sure to RSVP at: choosewha.com/marincountyretirees After registering for the webinar you will receive a link via email to join the session.

Tuesday, 9/13/2022	11:00 am	WHA in-person group meeting and individual sessions (Sacramento)	Be sure to RSVP at: choosewha.com/marincountyretirees 2349 Gateway Oaks Drive, Suite 100, Sacramento, CA 95833
Wednesday 9/14/2022	1:00 pm	WHA in-person group meeting and individual sessions (San Rafael)	Be sure to RSVP at: choosewha.com/marincountyretirees County of Marin Civic Center 3501 Civic Center Drive, San Rafael CA Room 143D – First Floor

IMPORTANT NOTICE
REGARDING NEW RETIREE MEDICAL PLANS
EFFECTIVE JANUARY 1, 2023

Why You Are Receiving This Notice

The Western Health Advantage (WHA) plan currently sponsored by the County of Marin has been expanded to include a Medicare Advantage plan for Medicare-eligible retirees. This special enrollment opportunity is being made available to Medicare-covered retirees currently on healthcare plans sponsored by the County who reside within the WHA service area.

Special Enrollment Period

The special enrollment period is from August 29 through September 30, 2022.

Coverage Effective Date

If you elect to change your healthcare provider to WHA, the coverage will be effective January 1, 2023.

Information Included with This Notice

To help you prepare for the upcoming special enrollment period we have enclosed the following information:

- Frequently asked questions
- Monthly premiums effective January 1, 2023
- Coverage comparison between your current Kaiser Senior Advantage plan and the WHA Medicare Advantage Plan

Your Options

During the special enrollment period, you will be able to choose one of the following options:

- **OPTION 1**
  Take no action and maintain your current coverage with your current provider.
- **OPTION 2**
  Elect to enroll yourself and your dependents in the Western Health Advantage plan by completing the appropriate forms and submitting them to MCERA during the special enrollment period.

How to Make Your Election

If you would like to enroll in the WHA Medicare Advantage plan (Option 2, above), you must complete the appropriate forms and return them to MCERA by 5:00 PM on September 30, 2022.

You will receive more information by mail, including enrollment forms, in the coming weeks.

What to Expect Next

Near the end of August 2022 you will receive an enrollment packet that will include enrollment forms and other helpful information.

If you elect to enroll in WHA, in mid-December you will receive a WHA New Member Kit that will include new medical identification cards. Your new coverage will be effective January 1, 2023.

FREQUENTLY ASKED QUESTIONS (FAQs)

If you have questions that are not answered here, please do not hesitate to get in touch with the contacts listed on page 1 of this booklet.

1. **Why is the County providing this opportunity to change plans?**

   Western Health Advantage became a new HMO medical plan offering for County employees and retirees under age 65 in 2019. At the time, WHA did not have a Medicare offering. Now that WHA has developed and released a Medicare Advantage offering, the County is making that plan available to Medicare-enrolled County retirees and dependents currently covered other County-sponsored plans.

2. **When is the special enrollment period?**

   The special enrollment period begins August 29 and ends September 30, 2022.

3. **If I elect to change to the WHA Medicare Advantage plan, when does the coverage into effect?**

   Coverage is effective for new enrollments on January 1, 2023.

4. **How do I change my medical plan?**

   In late August MCERA will mail you enrollment forms for WHA. If you would like to enroll in the WHA Medicare Advantage plan, you must complete the appropriate enrollment forms and return them to MCERA by 5:00 PM on September 30, 2022. **Do not return the enrollment forms to the medical plan provider.**

   You can return your WHA enrollment form to MCERA in one of the following ways:

   - **By Email**
     Scan your enrollment form and send it by email to:
     MCERARetirees@marincounty.org.

   - **In Person or By Mail**
     Drop off your form or mail it to MCERA. Office hours are 8:00 AM to 5:00 PM Monday through Friday.
     Marin County Employees' Retirement Association
     One McInnis Parkway, Suite 100
     San Rafael, CA 94903-2764

5. **Am I permitted to switch to a plan other than Western Health Advantage during this special enrollment opportunity?**

   No. The only permitted change during this special enrollment opportunity is for retirees switching to Western Health Advantage.

6. What will happen if I do not contact MCERA before the end of the special enrollment period?

If MCERA does not receive an enrollment form from you by September 30, 2022, you will maintain your current retiree coverage with your current healthcare provider.

7. I previously waived medical coverage for my spouse or other dependent. May I add my spouse or other dependent now?

No. You may only add a spouse or other dependent if you have a qualifying event and add the newly eligible individual within 31 days of the qualifying event. Spouses and dependents you currently cover will continue to be covered whether you remain on your current plan or if you elect to switch to WHA.

8. What is a qualifying event as it relates to our health plans?

A qualifying event is a change in a retiree's personal life that may impact eligibility for benefits. Examples of qualifying events are marriage, divorce, and gain/loss of other coverage. If you have a qualifying event, plan changes must take place within 31 days of the event.

9. How does my current monthly premium compare to the premiums for WHA?

The monthly premiums effective January 1, 2023 are included on page 8 of this booklet. Please note that premiums for both the Kaiser Low and Kaiser Silver plans are shown.

10. How can I tell which Kaiser plan I'm currently on?

The Kaiser plans are differentiated by the copay amounts you pay when receiving Kaiser services. The copay for Kaiser Low is $5, and the copay for Kaiser Silver is $25.

11. If I select WHA as my new medical provider during the special enrollment period, will I be allowed to change back to my previous (2022) plan in the future?

Yes. If you enroll in WHA during this special enrollment period you will have a ten (10) month trial period. If you are dissatisfied during this trial period and wish to return to your previous plan (2022), you must notify MCERA of your intention to change plans by October 31, 2023, for a January 1, 2024 effective date **It is solely the retiree's responsibility to notify MCERA by this deadline.** After October 31, 2023, no plan changes will be permitted unless there is a qualifying life event or you move out of your medical provider's coverage area. You can call MCERA at 415-473-4148 or email MCERA at: MCERARetirees@marincounty.org..

12. What happens if I enroll in WHA and later move out of the WHA coverage area?

If you are on WHA and relocate outside of the WHA coverage area, and your new location is within the Kaiser coverage area, you will be permitted to transfer to your prior Kaiser plan. If your new location is outside both the WHA and Kaiser coverage areas, you will be permitted to transfer to the UnitedHealthcare Medicare Advantage plan.

13. Does the WHA Medicare Advantage plan require that I (and my dependents) continue to be enrolled in Medicare?

Yes, all retirees and dependents covered by County-sponsored healthcare plans are required to enroll in Medicare Parts A and B when eligible and maintain Medicare coverage, regardless of which healthcare provider they are covered by.

14. Do I have to assign all parts of my Medicare insurance to my County-sponsored plan?

Yes, your Medicare Parts A and B must be assigned to your County-sponsored healthcare plan.

15. Is the amount that my former employer pays to subsidize my healthcare premiums changing?

No. The current employer policies regarding contributions towards healthcare premiums are not changing as a result of this change in available medical plans.

16. If I enroll in WHA Medicare Advantage, will I receive a new identification card?

Yes, if you enroll in WHA you will receive confirmation of enrollment in your new plan as well as a new medical identification card for every person covered under your plan in December.

17. Who should I contact if I have more questions?

Please see pages 1 and 2 of this booklet for lists of helpful contacts and scheduled group information sessions. More information on how to participate in the group sessions will be posted on WHA's website (choosewha.com/marincountyretirees) and MCERA's website (mcera.org) when available.

MONTHLY MEDICAL PREMIUMS EFFECTIVE JANUARY 1, 2023

County-sponsored Plans for Retirees on Medicare

Plan	Monthly Premium Per Person
Kaiser Silver Senior Advantage HMO ($25 copay)	$246.28
Kaiser Low Senior Advantage HMO ($5 copay)	$338.89
Western Health Advantage Medicare Advantage HMO	$335.00