



Memo

To: 49er Shops Benefited Medicare Retirees
From: Human Resources Department
Date: October 10, 2022
Subject: 2023 Open Enrollment and FAQ's

Open Enrollment is your opportunity to review and make changes to your medical, dental, and vision plans. During Open Enrollment you may delete, or change plans, as well as remove dependents from your coverage. To help navigate through Open Enrollment, we have included several frequently asked questions for your review.

This Memo as well as all documents referenced are available on our [Open Enrollment Webpage](#), or by contacting the Human Resources Office at (562) 985-7953.

Frequently Asked Questions (FAQs):

1. When is Open Enrollment?

The Open Enrollment period will be held from Monday, October 10th through Friday, October 21st. The deadline to submit changes to Human Resources is Friday, October 21st by 4:00 pm. Elections made during Open Enrollment will become effective January 1, 2023.

2. What's new this year?

- Cost of coverage for Kaiser, Anthem, and VSP have increased. Delta Dental will remain the same.
- Eyeglass frame allowance frequency is now every 12 months. Eyeglass frame allowance frequency was previously every 24 months.

Employer Contributions will remain the same.

The Forty-Niner Shops will contribute the following amounts toward your monthly premiums:

Employee Status	Monthly Contributions
Retiree Only	\$662.62
Retiree + One	\$1,381.46
Retiree + Family	\$1,976.89



Increases to Kaiser Senior Advantage Insurance

Kaiser rates have increased by 9.7% for 2023. Please see below for rate changes.

Medical	2022 Kaiser HMO	2023 Kaiser HMO
Retiree Only	\$247.00	\$219.00
Retiree + One	\$476.00	\$422.00

Increases to Anthem Insurance

Anthem rates have increased by 9.7% for 2023. Please see below for rate changes.

Medical	2022 Anthem PPO	2023 Anthem PPO
Retiree Only	\$326.00	\$358.00
Retiree + One	\$652.00	\$715.00
Retiree + Family	\$911.00	\$999.00

Increases to VSP Insurance

Vision rates have increased by 8.79% for 2023. Please see below for rate changes.

VSP	2022	2023
Retiree Only	\$9.10	\$9.90
Retiree + One	\$12.80	\$13.90
Retiree + Family	\$22.10	\$24.10

3. Is there an Open Enrollment website?

Visit our [Open Enrollment Webpage](#) to review plan options, summaries, and premiums. All applicable enrollment forms and documentation must be turned in to Human Resources by Friday, October 21st at 4:00 pm. The Human Resources team is available in assisting you in accessing these online resources.

4. What Health Plan Options are available?

The Shops offers the plan benefits listed below. Please visit the Forty-Niner Shops open enrollment site for plan details, summaries, and rates.

Medical	Dental	Vision
Kaiser Senior Advantage	Delta Dental HMO	VSP
Anthem Medicare PPO	Delta Dental PPO	



5. What if I want to make changes?

If you would like to make changes to medical plan carriers, turn any applicable enrollment forms or documentation in to the Forty Niner Shops Human Resources Office. All forms **must** be submitted to Human Resources by Friday, October 21st at 4:00 pm.

If you are changing providers, please note you will still have to complete the new providers enrollment form. Please contact the Forty Niner Shops Human Resources Office at (562) 985-7953 or at FortyNinerShopsHR@csulb.edu if you have any questions.

6. What if I don't want to make any changes?

If you are satisfied with your health coverage and do not want to make any changes, your 2022 elections will roll into 2023, at the new plan rates.

7. Who do I return my Open Enrollment form(s) to?

There are three easy ways to turn in your forms:

- 1) Email: fortyninershopsHR@csulb.edu
- 2) Fax: (562) 985-7799 Attn: Benefits – Open Enrollment
- 3) Drop off at the Human Resources Office Monday through Friday from 9:00AM to 4:00PM– or place your forms in the after-hours inbox to the right of the HR Office door at any time.
 - Make sure all your forms are fully completed and have all the required signatures. This will help process your forms without delay
 - **Remember: forms are due Friday, October 21st by 4:00PM**

8. What if my benefit selections cost is less than the employer contribution?

You are not able to keep any remaining employer contribution funds that are not used.

All the information reviewed in this memo, as well as, all documents referenced are available on our [Open Enrollment Webpage](#) or by contacting the Human Resources Office at (562) 985-7953.