



To: ASI Eligible Medicare Retirees
From: Human Resources Department
Date: September 2023
Subject: 2024 Open Enrollment FAQs and Memo

Open Enrollment is your opportunity to review and make changes to your medical, dental, and vision plans. During Open Enrollment you may add, delete, or change plans, as well as add or 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 NEW Open Enrollment webpage that will be available for the open enrollment period. You are also welcome to contact our Human Resources Department at (562) 985-8265.

Frequently Asked Questions (FAQs)

1. When is Open Enrollment?

The Open Enrollment period will be held from Monday, October 9th through Friday, October 20th. The deadline to submit requests for changes along with all applicable enrollment forms, is Friday, October 20th, 2023. Elections made during the Open Enrollment period will become effective January 1, 2024.

2. What health plan options are available?

Associated Students offers the plan options listed below.

| Medical | Dental | Vision |
|------------------------------------|------------------|--------|
| Kaiser Permanente Senior Advantage | Delta Dental HMO | VSP |
| Anthem Blue Cross Medicare PPO | Delta Dental PPO | |

3. What is new this year?

I. NEW Aligning our Benefits Offering with other AOA Auxiliaries

We are excited to share that this year Associated Students has centralized all of our benefit options under *CSURMA AORMA*, an insurance umbrella for all auxiliary organizations in the CSU. As an ASI retiree, you will not see a difference in the type of coverage and options you have been accustomed to. However, you will see some new benefit offerings as well as improved benefit options within the various existing plans.

II. NEW Increase to Employer Contributions

To offset the rising cost of medical benefits, ASI will increase employer contributions toward retiree medical benefits for this year. ASI offers a comprehensive benefits package to support the health and welfare of retirees and their dependents. It is important to note that Employer Contributions are based on your vesting percentage as an ASI retiree. Vesting percentages are applied to the ASI contribution, and only retirees who are 100% vested will receive the full employer contribution.



| Employer Contributions (Medica) | | |
|---------------------------------|---------|---------|
| Employee Status | 2023 | 2024 |
| Employee Only | \$883 | \$983 |
| Employee + One | \$1,699 | \$1,890 |
| Employee + Family | \$2,124 | \$2,366 |

III. *Increase to Kaiser Rates*

| Kaiser Permanente Senior Advantage (KPSA) | | |
|---|------------|------------|
| Employee Status | 2023 | 2024 |
| Employee Only | \$219.00 | \$254.00 |
| Employee + One (M/M) | \$422.00 | \$489.00 |
| Employee + One (M/NM) | \$814.00 | \$927.00 |
| Employee + Family | N/A | N/A |
| Employee + Family (1M/2NM) | \$1,170.00 | \$1,329.00 |
| Employee + Family (2M/1NM) | \$778.00 | \$891.00 |

IV. *Increase to Anthem Rates*

| Anthem Blue Cross Medicare PPO | | |
|--------------------------------|------------|------------|
| Employee Status | 2023 | 2024 |
| Employee Only | \$358.00 | \$405.00 |
| Employee + One (M/M) | \$715.00 | \$808.00 |
| Employee + One (M/NM) | \$1,225.00 | \$1,385.00 |
| Employee + Family | \$999.00 | \$1,129.00 |
| Employee + Family (1M/2NM) | \$1,943.00 | \$2,196.00 |
| Employee + Family (2M/1NM) | \$1,433.00 | \$1,619.00 |

V. *Delta Dental Rates*

Below you will find the dollar amount that ASI contributes to the cost of your dental plan choice. Vesting percentages are applied to the ASI contribution, and only retirees who are 100% vested will receive the full employer contribution.

| Employer Contributions (Dental) | | |
|---------------------------------|-----------|-----------|
| Employee Status | Delta HMO | Delta PPO |
| Employee Only | \$18.85 | \$30.45 |
| Employee + One | \$31.08 | \$57.72 |
| Employee + Family | \$45.97 | \$115.49 |



| Delta Dental HMO | | |
|-------------------|---------|---------|
| Employee Status | 2023 | 2024 |
| Employee Only | \$18.09 | \$19.40 |
| Employee + One | \$29.80 | \$34.64 |
| Employee + Family | \$44.09 | \$51.00 |

| Delta Dental PPO | | |
|-------------------|----------|----------|
| Employee Status | 2023 | 2024 |
| Employee Only | \$42.20 | \$41.50 |
| Employee + One | \$84.40 | \$82.90 |
| Employee + Family | \$130.70 | \$128.30 |

4. Where can I access Open Enrollment information and forms?

Our Human Resources team is available to help you. All retirees will be mailed pertinent FAQs, Plan Rates and Annual Notices via email and US Mail. If you will be adding dependents or changing plans, and will require carrier forms, please contact our office and we are happy to provide these enrollment forms.

5. How can I use my benefits?

Medical Carriers Anthem and Kaiser will issue Member ID Cards via mail. You will need your Member ID Card to access care. Delta Dental and VSP will not issue cards, and you will access care through personal identification information such as name, date of birth, and social security number. If you enroll in a new medical plan, you will receive a new Member ID Card from your medical carrier prior to the start of the new year. If you remain in the same plan, you will not receive a new Member ID Card.

Occasionally, providers may ask for your employer’s name and group number. For all benefit purposes, our reference name is **CSURMA – Associated Students, Inc., CSULB**. Should you require a group number, please contact Human Resources at (562) 985-8265 or asi-hr@csulb.edu.

Please note if you enroll in Anthem HMO CA Care, or Delta Dental HMO, you have the option to designate your Primary Care Provider (PCP). If no designation is provided, your PCP will be auto assigned by the carrier. You may change your PCP at any time by contacting your carrier directly.

6. What if I want to make changes?

If you would like to make changes to medical plan carriers, or would like to add/remove dependents, please complete the Open Enrollment Form then turn in any applicable enrollment forms or documentation to the Human Resources Office. All forms **must** be submitted to Human Resources by Friday, October 20th at 4:00pm.

If you are changing providers or plan options, please note you must complete a new carrier enrollment form. If you are adding a dependent, additional documentation will be required.



Please contact Human Resources at (562) 985-8265 or asi-hr@csulb.edu if you have any questions.

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

If you decide that you do not want to make any changes, your 2023 coverage will roll over to 2024, at the new plan rates. Please note the increases to plan rates may change your current monthly premium. You will not need to complete any forms if you are not making any changes.

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

There are two easy ways to turn in your forms:

- Email: asi-hr@csulb.edu
- 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 20, 2023 by 4:00PM

All the information reviewed in this memo, as well as all documents referenced are available on our website or by contacting Human Resources.