



2024 Open Enrollment FAQs and Memo  
Early Retirees

To: Beach Shops Benefit Eligible Early 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 in your Open Enrollment Packet shared either via email (or mail), or by contacting the Human Resources Office.

Frequently Asked Questions (FAQs)

1. When is Open Enrollment?

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

2. What health plan options are available?

The Shops offers the plan options listed below. Please refer to your Open Enrollment Packet shared via email (or mail) for plan details, summaries, and rates.

Medical	Dental	Vision
Kaiser HMO	Delta Dental HMO	VSP
Anthem Blue Cross HMO Select	Delta Dental PPO	
Anthem Blue Cross HMO CA Care		
Anthem Blue Cross PPO		

3. What is new this year?

*I. Increase to Employer Contributions*

To offset the rising cost of medical benefits, The Shops will increase employer contributions toward retiree medical benefits. The increase in employer contributions will take effect January 1, 2024.

Employer Contributions		
Employee Status	2023	2024
Employee Only	\$662.62	\$718.30
Employee + One	\$1,381.46	\$1,476.50
Employee + Family	\$1,976.89	\$2,107.10



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### II. Increase to Kaiser Rates

2024 Kaiser HMO rate increase of 13%

Kaiser HMO \$15 Copay		
Employee Status	2023	2024
Employee Only	\$610.00	\$689.00
Employee + One	\$1,264.00	\$1,428.00
Employee + Family	\$1,798.00	\$2,032.00

### III. Increase to Anthem Rates

2024 Anthem rate increase of 13%

Anthem HMO Select \$15 Copay		
Employee Status	2023	2024
Employee Only	\$630.00	\$712.00
Employee + One	\$1,259.00	\$1,423.00
Employee + Family	\$1,783.00	\$2,015.00

Anthem HMO CA Care \$20 Copay		
Employee Status	2023	2024
Employee Only	\$692.00	\$782.00
Employee + One	\$1,384.00	\$1,564.00
Employee + Family	\$1,960.00	\$2,215.00

Anthem PPO \$20 Copay		
Employee Status	2023	2024
Employee Only	\$864.00	\$976.00
Employee + One	\$1,731.00	\$1,956.00
Employee + Family	\$2,449.00	\$2,767.00

### IV. Decrease to Delta Dental PPO Rates

2024 Delta Dental PPO rate decrease of 1.8%

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?

Please refer to your Open Enrollment Packet shared via email (or mail) for plan details, summaries, and rates. The Human Resources team is also available to assist you in accessing these resources.

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 - Forty Niner Shops, Inc.** Should you require a group number, please contact Beach Shops Human Resources at (562) 985-7953 or [BeachShopsHR@csulb.edu](mailto:BeachShopsHR@csulb.edu).

Please note if you enroll in Anthem HMO Select, 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 Beach Shops Human Resources Office. All forms **must** be submitted to Human Resources by Friday, October 20<sup>th</sup> 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 Beach Shops Human Resources at (562) 985-7953 or [BeachShopsHR@csulb.edu](mailto:BeachShopsHR@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.



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

There are three easy ways to turn in your forms:

- Email: [BeachShopsHR@csulb.edu](mailto:BeachShopsHR@csulb.edu)
- Fax: (562) 985-7799 Attn: Benefits – Open Enrollment
- 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

Please refer to your Open Enrollment Packet shared via email (or mail) for plan details, summaries, and rates. They are also available by contacting Human Resources.

**Beach Shops Human Resources**

o. (562) 985-7953

e. [BeachShopsHR@csulb.edu](mailto:BeachShopsHR@csulb.edu)