

# Memo

То:	49er Shops Early Retirees
From:	Human Resources Department
Date:	October 4, 2022
Subject:	2022 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 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 <u>Open Enrollment Webpage</u>, 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 11<sup>th</sup> through Friday, October 22<sup>nd</sup>. The deadline to submit changes to Human Resources is Friday, October 22<sup>nd</sup> by 4:00 pm. Elections made during Open Enrollment will become effective January 1, 2022.

### 2. What's new this year?

### Employer Contributions will remain the same.

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

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

### **NEW! Decreases to Kaiser HMO Insurance**

Kaiser rates have decreased for 2022. Please see below for rate changes.

Medical	2021 Kaiser HMO	2022 Kaiser HMO
Employee Only	\$613.75	\$556.00
Employee + One	\$1,266.75	\$1,152.00
Employee + Family	\$1,800.75	\$1,639.00



### **NEW!** Decreases to Anthem Insurance

Anthem rates have decreased for 2022. Please see below for rate changes.

Medical	2021 Anthem HMO Select	2022 Anthem HMO Select	2021 Anthem HMO CA Care	2022 Anthem HMO CA Care	2021 Anthem PPO	2022 Anthem PPO
Employee Only	\$633.75	\$574.00	\$695.75	\$631.00	\$867.75	\$788.00
Employee + One	\$1,262.75	\$1,148.00	\$1,387.75	\$1,262.00	\$1,733.75	\$1,578.00
Employee + Family	\$1,785.75	\$1,625.00	\$1,962.75	\$1,787.00	\$2,451.75	\$2,232.00

## **NEW! Decreases to Delta Dental PPO Insurance**

Dental rates have decreased for 2022. Please see below for rate changes.

Delta Dental PPO	2021	2022
Employee Only	\$44.60	\$42.90
Employee + One	\$89.20	\$85.80
Employee + Family	\$138.20	\$132.90

## 3. <u>Is there an Open Enrollment website?</u>

Visit our <u>Open Enrollment Webpage</u> to review plan options, summaries, and premiums. All changes must be made in the Self-Service Enrollment Portal by Friday, October 22<sup>nd</sup>. All applicable enrollment forms and documentation must be turned in to Human Resources by Friday, October 22<sup>nd</sup> 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 HMO	Delta Dental HMO	VSP
Anthem Blue Cross HMO Select	Delta Dental PPO	
Anthem Blue Cross HMO CA. Care		
Anthem Blue Cross PPO		



# 5. What if I want to make changes?

If you would like to make changes to medical plan carriers, then turn any applicable enrollment forms and documentation in to the Forty Niner Shops Human Resources Office. All forms <u>must</u> be submitted to Human Resources by Friday, October 22<sup>nd</sup> at 4:00 pm.

## 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 2021 elections will roll into 2022, at the new plan rates.

## 7. <u>Who do I return my Open Enrollment form(s) to?</u>

There are three easy ways to turn in your forms:

- 1) Email: <u>fortyninershopsHR@csulb.edu</u>
- 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 22<sup>nd</sup> 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 <u>Open</u> <u>Enrollment Webpage</u> or by contacting the Human Resources Office at (562) 985-7953.