



Alameda County Employees' Retirement Association
BOARD OF RETIREMENT

**RETIREES COMMITTEE/BOARD MEETING
NOTICE and AGENDA**

ACERA MISSION:

To provide ACERA members and employers with flexible, cost-effective, participant-oriented benefits through prudent investment management and superior member services.

Thursday, September 19, 2024
1:00 p.m.

| LOCATION AND TELECONFERENCE | COMMITTEE MEMBERS | |
|--|--------------------------|-----------------|
| <p>ACERA C.G. "BUD" QUIST BOARD ROOM 475 14TH STREET, 10TH FLOOR OAKLAND, CALIFORNIA 94612-1900 MAIN LINE: 510.628.3000 FAX: 510.268.9574</p> <p>The public can observe the meeting and offer public comment by using the below Webinar ID and Passcode after clicking on the below link or calling the below call-in number.</p> <p>Link: https://zoom.us/join Call-In: 1 (669) 900-6833 US Webinar ID: 879 6337 8479 Passcode: 699406 For help joining a Zoom meeting, see: https://support.zoom.us/hc/en-us/articles/201362193</p> | ELIZABETH ROGERS, CHAIR | ELECTED RETIRED |
| | KELLIE SIMON, VICE CHAIR | ELECTED GENERAL |
| | KEITH CARSON | APPOINTED |
| | ROSS CLIPPINGER | ELECTED SAFETY |
| | HENRY LEVY | TREASURER |
| | | |

The Alternate Retired Member votes in the absence of the Elected Retired Member, or, if the Elected Retired Member is present, then votes if both Elected General members, or the Safety Member and an Elected General member, are absent.

The Alternate Safety Member votes in the absence of the Elected Safety Member, either of the two Elected General Members, or both the Retired and Alternate Retired members.

This is a meeting of the Retirees Committee if a quorum of the Retirees Committee attends, and it is a meeting of the Board if a quorum of the Board attends. This is a joint meeting of the Retirees Committee and the Board if a quorum of each attends.

Note regarding accommodations: If you require a reasonable modification or accommodation for a disability, please contact ACERA between 9:00 a.m. and 5:00 p.m. at least 72 hours before the meeting at accommodation@acera.org or at 510-628-3000.

Public comments are limited to four (4) minutes per person in total. The order of items on the agenda is subject to change without notice. Board and Committee agendas and minutes and all documents distributed to the Board or a Committee in connection with a public meeting (unless exempt from disclosure) are posted online at www.acera.org and also may be inspected at 475 14th Street, 10th Floor, Oakland, CA 94612-1900.

RETIREES COMMITTEE/BOARD MEETING

NOTICE and AGENDA, Page 2 of 3 – Thursday, September 19, 2024

Call to Order: 1:00 p.m.

Roll Call

Public Input (Time Limit: 4 minutes per speaker)

Action Items: Matters for discussion and possible motion by the Committee

1. Discussion and possible motion to recommend that the Board of Retirement approve increasing the current \$1,000 hearing aid benefit allowance for Medicare retirees enrolled in the Kaiser Permanente Senior Advantage plan to a \$2,000 hearing aid benefit allowance for Plan Year 2025.

- Carlos Barrios

Recommendation

Staff recommends that the Retirees Committee recommend to the Board of Retirement a motion to increase the current \$1,000 hearing aid benefit allowance for Medicare retirees enrolled in the Kaiser Permanente Senior Advantage plan to a \$2,000 hearing aid benefit allowance per ear, every 36 months for Plan Year 2025.

2. Discussion and possible motion to recommend that the Board of Retirement approve increasing the current \$1,000 hearing aid benefit allowance for early (non-Medicare eligible) retirees enrolled in the Kaiser Permanente HMO plan to a \$2,000 hearing aid benefit allowance for Plan Year 2025.

- Carlos Barrios

Recommendation

Staff recommends that the Retirees Committee recommend to the Board of Retirement a motion to increase the current \$1,000 hearing aid benefit allowance for early (non-Medicare eligible) retirees enrolled in the Kaiser Permanente HMO plan to a \$2,000 hearing aid benefit allowance per ear, every 36 months for Plan Year 2025.

Information Items: These items are not presented for Committee action but consist of status updates and cyclical reports

1. ACERA-Sponsored Medical Plans and Premiums for Plan Year 2025

Report on renewal of Alameda County's medical plan contracts for the 2025 Plan Year. Staff will provide information regarding renewal rates and plan coverage for the Plan Year February 1, 2025 through January 31, 2026.

- Carlos Barrios

- Ava Lavender, Alameda County
- Keith Brown, Newfront Insurance

RETIREES COMMITTEE/BOARD MEETING

NOTICE and AGENDA, Page 3 of 3 – Thursday, September 19, 2024

2. Discussion Regarding Kaiser Permanente Senior Advantage Plan Optional Riders for Plan Year 2025

Staff will provide information regarding optional riders available for the Kaiser Permanente Senior Advantage plan for Plan Year 2025.

- Carlos Barrios

Trustee Remarks

Future Discussion Items

- Presentation and Acceptance of SRBR Funding Report/Valuation

Establishment of Next Meeting Date

October 2, 2024, at 9:30 a.m.


Adjournment



MEMORANDUM TO THE RETIREES COMMITTEE

DATE: September 19, 2024

TO: Members of the Retirees Committee

FROM: Carlos Barrios, Assistant Chief Executive Officer 

SUBJECT: **Increase Hearing Aid Benefit for Kaiser Permanente Medicare and Early (Non-Medicare Eligible) Plan Enrollees**

The Board representatives from the Alameda County Retired Employees (ACRE) and Retired Employees of Alameda County, Inc. (REAC) retiree associations expressed interest in getting cost estimates to increase the hearing aid benefits for our members. Based on the medical renewal group plan rates for Plan Year 2025, and the additional cost to increase the hearing aid benefit, Staff is recommending that we increase the hearing aid benefit from \$1000 per ear, every 36 months to \$2000 per ear, every 36 months.

The additional cost to increase the hearing aid benefit from the current \$1,000 allowance per ear every 36 months to \$2,000 is \$1.48 per member per month (PMPM) for the Kaiser Permanente HMO plan and \$1.44 for the Kaiser Permanente Senior Advantage plan. Based on the April 2024 enrollment numbers, the estimated additional annual cost to increase the hearing aid benefit for 2025 for the Kaiser Permanente HMO plan would be \$13,835.04, and the Kaiser Permanente Senior Advantage plan would be \$74,684.16, for a total estimated annual cost of \$88,519.20.

Recommendation Number One

Staff recommends that the Retirees Committee recommend to the Board of Retirement a motion to increase the current \$1,000 hearing aid benefit allowance for Medicare retirees enrolled in the Kaiser Permanente Senior Advantage plan to a \$2,000 hearing aid benefit allowance per ear, every 36 months for Plan Year 2025.

Recommendation Number Two

Staff recommends that the Retirees Committee recommend to the Board of Retirement a motion to increase the current \$1,000 hearing aid benefit allowance for early (non-Medicare eligible) retirees enrolled in the Kaiser Permanente HMO plan to a \$2,000 hearing aid benefit allowance per ear, every 36 months for Plan Year 2025.



MEMORANDUM TO THE RETIREES COMMITTEE

DATE: September 19, 2024

TO: Members of the Retirees Committee

FROM: Carlos Barrios, Assistant Chief Executive Officer *CB*

SUBJECT: **ACERA-Sponsored Medical Plans and Premiums for Plan Year 2025**

Provided below is a summary of the Plan Year 2025 medical renewal group plan rates from our carriers; Kaiser Permanente and UnitedHealthcare (UHC). The County of Alameda (County) will review the attached presentation regarding the 2025 Plan Year renewal rates.

| Level of Coverage | 2024 Rates & % Increase/ (Decrease) | 2025 Rates & % Increase/ (Decrease) | 2025 Difference | 20 + MMA (\$662.37) Retiree Out-of-Pocket |
|---|-------------------------------------|-------------------------------------|-----------------|---|
| <i>Kaiser HMO</i> | 14.07% | 5.65% | | |
| Retiree Only | \$1,037.76 | \$1,096.40 | \$58.64 | \$434.03 |
| Retiree + One Dep | \$2,075.52 | \$2,192.80 | \$117.28 | \$1,530.43 |
| Retiree + Two/More Deps | \$2,936.90 | \$3,102.86 | \$165.96 | \$2,440.49 |
| <i>UHC HMO – Signature Value</i> | 13.48% | 8.84% | | |
| Retiree Only | \$1,464.90 | \$1,594.36 | \$129.46 | \$931.99 |
| Retiree + One Dep | \$2,929.64 | \$3,189.80 | \$260.16 | \$2,527.43 |
| Retiree + Two/More Deps | \$4,145.40 | \$4,514.06 | \$368.66 | \$3,851.69 |
| <i>UHC HMO – Signature Value Advantage</i> | 13.48% | 8.85% | | |
| Retiree Only | \$957.68 | \$1,042.48 | \$84.80 | \$380.11 |
| Retiree + One Dep | \$1,915.18 | \$2,085.04 | \$169.86 | \$1,422.67 |
| Retiree + Two/More Deps | \$2,709.92 | \$2,950.20 | \$240.28 | \$2,287.83 |
| <i>Kaiser Sr. Advantage</i> | 11.84% | 5.5% | | |
| Retiree Only | \$354.31 | \$373.78 | \$19.47 | \$0.00 |
| Retiree + One Dep | \$708.62 | \$747.56 | \$38.94 | \$373.78 |

Attached for your information is a five-year medical plans rate history for the period 2020 through 2024.

2025 Premium Rates for Individual Medical Plans through Via Benefits

The 2025 individual plans Medicare premium rates will not be available until early October. The Medicare plans and rates go through a Centers for Medicare and Medicaid Services (CMS) approval process before they are released. The 2025 premiums for individual Early Retiree plans will be available around the same time in October.

Attachments

ACERA ANNUAL BENEFIT RENEWAL PRESENTATION



SEPTEMBER 19, 2024
Overview of Plan Year 2025
Rates and Benefits

Ava Lavender
HR Division Manager, Benefits
Keith Brown, VP
Newfront Insurance

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Executive Summary

The purpose of this presentation is to present rates and plan design changes to the ACERA Retirees Committee resulting from the Plan Year 2025 renewal negotiations between the County of Alameda and its medical vendors, Kaiser and UHC.

- The overall blended rate increase was **5.65% for Kaiser**. The final, rate increase for **UHC was 8.90% for SV and SVA**.
- There are no plan design changes in PY 2025 for the commercial medical plans offered by Kaiser and UHC.
- **The Kaiser Permanente Senior Advantage (KPSA) plan is increasing by 5.5%.**
- Kaiser Permanente has again offered hearing aid benefits to the KPSA plan for ACERA's consideration.
- Silver & Fit has been replaced by the new Kaiser OnePass program. OnePass provides robust wellness and fitness options for ACERA members.



County of Alameda 2025 Plan Year – Blended Rate Increases by Carrier (Actives, Subgroups and Early Retirees)



KAISER PERMANENTE®

5.65%
(HMO)

-0.66%
(County)
Actives:
6,121

72.33%
(ACERA)
Early Retirees:
791



8.90%
(HMO)

SV: 2.38%
SVA: 16.54%
(County)
Actives:
SV: 889
SVA: 508

SV: 36.69%
SVA: 51.66%
(ACERA)
Early Retirees:
SV: 78
SVA: 97

**Blended
Rate
Increases**

To demonstrate their continued partnership with the County and ACERA, UHC made underwriting concessions to +8.90%. This was down from an initial overall rate increase of +19.11%.

**Unblended
Rate
Increases**

Contributing Factors To Medical Premium Increases

➤ Kaiser

- Although Kaiser originally indicated higher than normal increases for PY 2024 and PY 2025, the resulting 2025 renewal came in lower than anticipated in part due to:
 - The County's lower actual claims experience
 - Kaiser's internal cost cutting measures
 - Kaiser's books of business performing better than expected

➤ UHC

- Based on PY 2023 experience, UHC HMO plans required a 19.11% increase. However, UHC agreed to amend their increase down to a blended 8.90% rate increase for the HMO plans. Further decrease was not possible due to the most recent months of experience not trending positively.

For both UHC and Kaiser, the key cost drivers above can largely be explained by the claims experience used in developing premium increases.

County of Alameda

2025 Plan Year – Kaiser HMO Pre-65 Retiree Rates

| 2024 Kaiser HMO Renewal | Current Enrollment* | 2024 Monthly Premium Rate | 2025 Monthly Premium Rate | Increase |
|-------------------------|---------------------|---------------------------|---------------------------|----------|
| Employee Only | 587 | \$1,037.76 | \$1,096.40 | 5.65% |
| Employee + 1 | 149 | \$2,075.52 | \$2,192.80 | 5.65% |
| Employee + Family | 55 | \$2,936.90 | \$3,102.86 | 5.65% |
| Monthly Total | 791 | \$1,079,947 | \$1,140,971 | 5.65% |

*Based on June 2024 enrollment.

These rates include the Surcharge Buy-out (SBO). ACERA has 121 members over 65 that continue to create the need for the SBO.

There were 115 members over 65 during the last plan year that created the need for the SBO.

County of Alameda

2025 Plan Year – UHC HMO Pre-65 Retiree Rates

| 2025 UHC HMO SignatureValue Renewal | Current Enrollment* | 2024 Monthly Premium Rate | 2025 Monthly Premium Rate | Increase |
|--|------------------------|---------------------------------|---------------------------------|----------|
| Employee Only | 65 | \$1,464.90 | \$1,594.36 | 8.90% |
| Employee + 1 | 10 | \$2,929.64 | \$3,189.80 | 8.90% |
| Employee + Family | 3 | \$4,145.40 | \$4,514.06 | 8.90% |
| Monthly Total | 78 | \$136,951 | \$149,074 | 8.90% |

| 2025 UHC HMO SignatureValue Advantage Renewal | Current Enrollment* | 2024 Monthly Premium Rate | 2025 Monthly Premium Rate | Increase |
|---|------------------------|---------------------------------|---------------------------------|----------|
| Employee Only | 67 | \$957.68 | \$1,042.48 | 8.90% |
| Employee + 1 | 19 | \$1,915.18 | \$2,085.04 | 8.90% |
| Employee + Family | 11 | \$2,709.92 | \$2,950.20 | 8.90% |
| Monthly Total | 97 | \$130,362 | \$141,914 | 8.90% |

*Based on June 2024 enrollment.

Kaiser Permanente's New OnePass Fitness Program

1. Whole-body fitness plan
2. Robust fitness network, featuring 27k+ fitness locations, including:
 - Independent and Corporate fitness locations
 - YMCAs
 - Senior Centers
 - Community Centers
 - Orangetheory Fitness
 - LifeTime
 - StretchLab
 - Club Pilates
 - Pure Barre, and many others
3. Home Fitness Kits
4. Digital Solutions (i.e. Workout Builder, etc.), which include Activity, device, progress tracking
5. Digital Workout Library, including 23K+ on-demand and livestreaming fitness classes
6. Complimentary access to virtual and in-person social activities & events
7. Cognitive brain health online training programs from CogniFit

The estimated cost of the OnePass program is \$1.33 PMPM and is embedded in the medical premium effective February 1, 2025.

County of Alameda

2025 Plan Year – Kaiser Senior Advantage Rates

The Kaiser Senior Advantage (KPSA) rates have an increase of 5.5%. This rate includes the new OnePass benefit.

Kaiser indicated that the Out-of-Pocket maximum of \$1,000 (per calendar year) for 2025 is now aligned with all KPSA plans in all markets.

| 2025 Kaiser HMO Senior Advantage Renewal | 2024 Monthly Premium Rate | 2025 Monthly Premium Rate | Increase |
|--|---------------------------|---------------------------|----------|
| Retiree Only | \$354.31 | \$373.78 | 5.5% |
| Retiree + 1 | \$708.62 | \$747.56 | 5.5% |
| Retiree + Family | \$1,570.00 | \$1,657.62 | 5.5% |

These rates include the Surcharge Buy-out.

This rate is the sum of the Retiree + 1 **Medicare** rate (\$747.56) and the difference between the **Pre-65** 2-Party and **Pre-65** Family rates on page 6.

County of Alameda

2025 Plan Year – Kaiser Senior Advantage Rider Options

Additionally, Kaiser has offered ACERA additional options available as riders for the Medicare plans this year if you would like to add them for an additional cost. The additional fee for the OnePass Rider is \$1.33 PMPM.

1. **Over-the-Counter (OTC) Benefit: \$1.84 PMPM**
 - Includes a \$70 quarterly benefit limit for OTC products

2. **Meals Rider: \$2.00 PMPM**
 - Up to 84 meals (3 meals per day for up to 4 weeks) post discharge from an inpatient or skilled nursing facility

3. **Transportation Rider: \$2.80 PMPM**
 - Routine & post-discharge transportation coverage up to 24 one-way trips per year to medically-related appointments
 - 50-mile radius per trip

| ACERA KPSA with Riders | w/OnePass |
|-------------------------------|-----------|
| Renewal KPSA | \$373.78 |
| Renewal KPSA + OTC | \$375.62 |
| Renewal KPSA + Meals | \$375.78 |
| Renewal KPSA + Transportation | \$376.58 |

County of Alameda

2025 Plan Year – Hearing Aid Benefit Rider Options

As requested, Kaiser has offered the following Hearing Aid Benefit options to the HMO Pre-65 Retiree Plan as well as the KPSA Plan. The rates shown in the table below represent the increase to the renewal for each tier on the HMO Pre-65 plan and to the PMPM for the KPSA plan. The increase would apply to all enrollees in the plan.

| 2025 Kaiser HMO | | | | |
|---|---------|-------------|--------------|--------|
| Hearing Aid Benefits (Pre-65 and KPSA) | Retiree | Retiree + 1 | Retiree + 2+ | PMPM |
| \$2,000 Allowance per ear every 36-months | \$1.48 | \$2.96 | \$4.18 | \$1.44 |
| \$2,500 Allowance per ear every 36-months | \$1.86 | \$3.72 | \$5.26 | \$1.80 |
| \$3,000 Allowance per ear every 36-months | \$2.22 | \$4.44 | \$6.26 | \$2.14 |
| \$5,000 Allowance per ear every 36-months | \$3.72 | \$7.44 | \$10.54 | \$3.60 |

COA 2025 Plan Year – Pre-65 Retiree HMO Rates 2025 Blended vs. 2025 Unblended

| 2025 Kaiser HMO | Current Enrollment* | 2025 BLENDED ACERA Monthly Premium | 2025 UNBLENDED ACERA Monthly Premium | \$ Variance | % Variance |
|-------------------|---------------------|------------------------------------|--------------------------------------|-------------|------------|
| Employee Only | 587 | \$1,096.40 | \$1,788.34 | \$691.94 | 63.11% |
| Employee + 1 | 149 | \$2,192.80 | \$3,576.68 | \$1,383.88 | 63.11% |
| Employee + Family | 55 | \$3,102.86 | \$5,061.08 | \$1,958.22 | 63.11% |
| Monthly Total | 791 | \$1,140,971 | \$1,861,040 | \$720,069 | 63.11% |

| 2025 UHC HMO SV Network | Current Enrollment* | 2025 BLENDED ACERA Monthly Premium | 2025 UNBLENDED ACERA Monthly Premium | \$ Variance | % Variance |
|-------------------------|---------------------|------------------------------------|--------------------------------------|-------------|------------|
| Employee Only | 65 | \$1,594.36 | \$2,130.52 | \$536.16 | 33.63% |
| Employee + 1 | 10 | \$3,189.80 | \$4,262.50 | \$1,072.70 | 33.63% |
| Employee + Family | 3 | \$4,514.06 | \$6,032.10 | \$1,518.04 | 33.63% |
| Monthly Total | 78 | \$149,074 | \$199,205 | \$50,132 | 33.63% |

| 2025 UHC HMO SVA Network | Current Enrollment* | 2025 BLENDED ACERA Monthly Premium | 2025 UNBLENDED ACERA Monthly Premium | \$ Variance | % Variance |
|--------------------------|---------------------|------------------------------------|--------------------------------------|-------------|------------|
| Employee Only | 67 | \$1,042.48 | \$1,392.68 | \$350.20 | 33.59% |
| Employee + 1 | 19 | \$2,085.04 | \$2,786.82 | \$701.78 | 33.66% |
| Employee + Family | 11 | \$2,950.20 | \$3,942.44 | \$992.24 | 33.63% |
| Monthly Total | 97 | \$141,914 | \$189,626 | \$47,712 | 33.62% |

*Based on June 2024 enrollment.

COA 2025 Plan Year – Pre-65 Retiree HMO Rates 2024 Unblended vs. 2025 Unblended

| 2025 Kaiser HMO | Current Enrollment* | 2024 UNBLENDED ACERA Monthly Premium | 2025 UNBLENDED ACERA Monthly Premium | \$ Variance | % Variance |
|-------------------|---------------------|--------------------------------------|--------------------------------------|-------------|------------|
| Employee Only | 587 | \$1,179.32 | \$1,788.34 | \$609.02 | 51.64% |
| Employee + 1 | 149 | \$2,358.64 | \$3,576.68 | \$1,218.04 | 51.64% |
| Employee + Family | 55 | \$3,337.54 | \$5,061.08 | \$1,723.54 | 51.64% |
| Monthly Total | 791 | \$1,227,263 | \$1,861,040 | \$633,777 | 51.64% |

| 2025 UHC HMO SV Network | Current Enrollment* | 2024 UNBLENDED ACERA Monthly Premium | 2025 UNBLENDED ACERA Monthly Premium | \$ Variance | % Variance |
|-------------------------|---------------------|--------------------------------------|--------------------------------------|-------------|------------|
| Employee Only | 65 | \$1,893.68 | \$2,130.52 | \$236.84 | 12.51% |
| Employee + 1 | 10 | \$3,787.16 | \$4,262.50 | \$475.34 | 12.55% |
| Employee + Family | 3 | \$5,358.70 | \$6,032.10 | \$673.40 | 12.57% |
| Monthly Total | 78 | \$177,037 | \$199,205 | \$22,168 | 12.52% |

| 2025 UHC HMO SVA Network | Current Enrollment* | 2024 UNBLENDED ACERA Monthly Premium | 2025 UNBLENDED ACERA Monthly Premium | \$ Variance | % Variance |
|--------------------------|---------------------|--------------------------------------|--------------------------------------|-------------|------------|
| Employee Only | 67 | \$1,237.98 | \$1,392.68 | \$154.70 | 12.50% |
| Employee + 1 | 19 | \$2,475.76 | \$2,786.82 | \$311.06 | 12.56% |
| Employee + Family | 11 | \$3,503.10 | \$3,942.44 | \$439.34 | 12.54% |
| Monthly Total | 97 | \$168,518 | \$189,626 | \$21,108 | 12.53% |

*Based on February 2023 enrollment.

Low-income Premium Subsidy Amounts (Part D) – 2025

| Percentage of Maximum Subsidy Amount | 2025 Subsidy Amount |
|--------------------------------------|-------------------------------|
| 100% | To be provided early November |
| 75% | To be provided early November |
| 50% | To be provided early November |
| 25% | To be provided early November |

Source: [Regional Rates Benchmarks 2024 \(cms.gov\)](https://www.cms.gov/medicare/medicare-eligibility/eligibility-requirements/eligibility-requirements-2024).

Questions





**THANK
YOU**

Medical Rate Comparisons

2020 - 2024 Rate History



Kaiser Early Retiree

779 Enrolled*

| | 2020 | 2021 | 2022 | 2023 | 2024 |
|--|------------|--------------|--------------|--------------|---------------|
| Rating Structure | Rate | Rate | Rate | Rate | Rate |
| Retiree | \$785.44 | \$810.72 | \$843.16 | \$909.74 | \$1,037.76 |
| Retiree & 1 Dep | \$1,570.88 | \$1,621.44 | \$1,686.32 | \$1,819.48 | \$2,075.52 |
| Retiree & 2+ Deps | \$2,222.80 | \$2,294.34 | \$2,386.22 | \$2,574.60 | \$2,936.90 |
| % Change over Retiree Monthly Premium | | 3.22% | 4.00% | 7.90% | 14.07% |

Kaiser Permanente Senior Advantage

4,322 Enrolled*

| | 2020 | 2021 | 2022 | 2023 | 2024 |
|--|----------|---------------|---------------|---------------|---------------|
| Rating Structure | Rate | Rate | Rate | Rate | Rate |
| Retiree | \$411.54 | \$382.21 | \$344.44 | \$316.81 | \$354.31 |
| Retiree & Spouse | \$823.08 | \$764.42 | \$688.88 | \$633.62 | \$708.62 |
| % Change over Retiree Monthly Premium | | -7.10% | -9.88% | -8.02% | 11.84% |

UnitedHealthcare SignatureValue HMO Early Retiree

64 Enrolled*

| | 2020 | 2021 | 2022 | 2023 | 2024 |
|--|------------|--------------|--------------|--------------|---------------|
| Rating Structure | Rate | Rate | Rate | Rate | Rate |
| Retiree | \$1,087.80 | \$1,150.60 | \$1,184.32 | \$1,290.92 | \$1,464.90 |
| Retiree & 1 Dep | \$2,175.50 | \$2,301.12 | \$2,368.56 | \$2,581.72 | \$2,929.64 |
| Retiree & 2+ Deps | \$3,078.30 | \$3,256.06 | \$3,351.46 | \$3,653.08 | \$4,145.40 |
| % Change over Retiree Monthly Premium | | 5.77% | 2.93% | 9.00% | 13.48% |

UnitedHealthcare SignatureValue Advantage HMO Early Retiree - Effective 2/1/2019

106 Enrolled*

| | 2020 | 2021 | 2022 | 2023 | 2024 |
|--|------------|---------------|--------------|--------------|---------------|
| Rating Structure | Rate | Rate | Rate | Rate | Rate |
| Retiree | \$831.92 | \$759.16 | \$781.42 | \$843.94 | \$957.68 |
| Retiree & 1 Dep | \$1,663.74 | \$1,518.20 | \$1,562.70 | \$1,687.72 | \$1,915.18 |
| Retiree & 2+ Deps | \$2,354.18 | \$2,148.24 | \$2,211.18 | \$2,388.08 | \$2,709.92 |
| % Change over Retiree Monthly Premium | | -8.75% | 2.93% | 8.00% | 13.48% |


*As of April 2024



MEMORANDUM TO THE RETIREES COMMITTEE

DATE: September 19, 2024

TO: Members of the Retirees Committee

FROM: Carlos Barrios, Assistant Chief Executive Officer 

SUBJECT: **Discussion Regarding Kaiser Permanente Senior Advantage Plan
Optional Riders for Plan Year 2025**

The County of Alameda provided information on the below additional options available for the Kaiser Permanente Senior Advantage plan for Plan Year 2025.

- Over-the-Counter (OTC) Benefit
- Meals Benefit
- Transportation Benefit

Attached is the information regarding the additional benefits provided by Kaiser Permanente.

Attachments

County of Alameda

2025 Plan Year – Kaiser Senior Advantage Rider Options

Additionally, Kaiser has offered ACERA additional options available as riders for the Medicare plans this year if you would like to add them for an additional cost. The additional fee for the OnePass Rider is \$1.33 PMPM.

1. **Over-the-Counter (OTC) Benefit: \$1.84 PMPM**
 - Includes a \$70 quarterly benefit limit for OTC products

2. **Meals Rider: \$2.00 PMPM**
 - Up to 84 meals (3 meals per day for up to 4 weeks) post discharge from an inpatient or skilled nursing facility

3. **Transportation Rider: \$2.80 PMPM**
 - Routine & post-discharge transportation coverage up to 24 one-way trips per year to medically-related appointments
 - 50-mile radius per trip

| ACERA KPSA with Riders | w/OnePass |
|-------------------------------|-----------|
| Renewal KPSA | \$373.78 |
| Renewal KPSA + OTC | \$375.62 |
| Renewal KPSA + Meals | \$375.78 |
| Renewal KPSA + Transportation | \$376.58 |



Over-the-Counter (OTC) Wellness Benefit

As a Kaiser Permanente Medicare health plan group member, you can get OTC health and wellness products delivered to your home. And all at no cost.



You can use your benefit to order:

- Vitamins and minerals
- Allergy, cough, and cold remedies
- Antacids, laxatives, and stomach aids
- Pain relievers and fever reducers
- First aid kits, joint supports, and incontinence products
- Blood pressure monitors and thermometers
- Diabetic supplies such as compression stockings and sharps containers

Your Kaiser Permanente Medicare health plan includes a **\$70** quarterly benefit limit for OTC products.¹

Ready to order? It's easy – visit our website or call today.

Place your order for your OTC health and wellness products in one of the following ways:



Visit kp.org/otc/ca



Call **1-833-569-2360 (TTY 711)**,
Monday through Friday,
7 a.m. to 5 p.m.

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Who can use this benefit?

You must be a Kaiser Permanente Medicare health plan member covered under your employer group.

Need a catalog?

Call **1-833-569-2360** (TTY **711**), Monday through Friday, 7 a.m. to 5 p.m. to have a print catalog mailed to you. You can also view our digital catalog at kp.org/otc/ca.

If you have questions or to learn more about the OTC health and wellness benefit, call the Member Service Contact Center at **1-800-443-0815** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.

¹Please refer to your *Evidence of Coverage* for details. OTC benefits may change each year on January 1. Minimum order value is \$25. Shipments must be delivered to an address within California. Your benefit limit resets on January 1, April 1, July 1, and October 1. Any unused portion of the quarterly benefit will not carry forward to the next quarter. Your order may not exceed your quarterly benefit limit. Limitations and restrictions may apply. Cash, checks, credit cards, or money orders are not accepted. Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

Get fresh, nutritious meals delivered to your home at no charge

Your plan covers 84 meals



As a Kaiser Permanente Medicare health plan group member, you can get fresh, healthy meals delivered to your home immediately following an inpatient stay at a hospital or skilled nursing facility. And all at no cost.

How does the meal plan work?

- After discharge from an inpatient stay at a plan hospital or skilled nursing facility, a representative from the meal provider will call you to talk about available menu options and schedule delivery.
- You can choose from over 70 entrees to support your dietary needs, including heart-healthy, diabetic-friendly, gluten-free, and more.
- You can get 3 meals per day for up to 4 consecutive weeks, for a total of 84 meals.*

What can you expect?

Every meal is:

- Designed by a dietitian to be nutritionally complete and delicious.
- Prepared with fresh, high-quality ingredients.
- Delivered in a climate-controlled cooler.
- Ready upon delivery – all you have to do is heat and enjoy.
- Able to remain fresh in the refrigerator for 14 days.

Menu options include favorites like:

Breakfast

- Sausage, Egg, and Cheese Breakfast Burrito
- Buttermilk Pancake with Egg
- Cheese Omelet with Waffle and Syrup
- Cinnamon Apple Oatmeal with Scrambled Eggs

Lunch/Dinner

- BBQ Chicken with Potatoes
- Salisbury Steak with Gravy and Mixed Vegetables
- Three-Cheese Ravioli with Garlic Butter Sauce
- Sweet and Sour Chicken with Stir-Fry Vegetables

Who can use this benefit?

- You must be a Kaiser Permanente Medicare health plan member covered under your employer group.
- You're home immediately following an inpatient stay at a plan hospital or skilled nursing facility. Members discharged from the Emergency Department, same-day surgery (without a hospital admission), or observation don't qualify to use the benefit.



If you have questions or to learn more about the meal delivery benefit, call the Member Service Contact Center at **1-800-443-0815** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m. or refer to your *Evidence of Coverage*.

*Meal benefit is only available once per calendar year. Meals can be delivered to any home in your Kaiser Permanente Medicare health plan service area. Menus are subject to change. Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal.

Need a ride to the doctor? Your plan covers that.

You can now get a ride to and from your doctor visits at no cost

As a Kaiser Permanente Medicare health plan member, you can get a ride to and from your appointments at no cost. Your plan covers up to 24 one-way trips (50 miles per trip) per calendar year.

To use this service, you must:

- Be a Kaiser Permanente Medicare health plan member
- Be going to or from a medical service covered under your plan

You can get rides for:

- Doctor or dentist appointments
- Medical services such as lab or X-ray
- Picking up medications or medical equipment

Types of transportation:

The following types of transportation are available:

- Rideshare, taxi, or private transportation service. This includes accommodating walkers and wheelchairs that are collapsible and can fit in the trunk.
- Wheelchair van or gurney van service is restricted to those who aren't able to sit in a private vehicle for the duration of the ride.

To schedule a ride:

- For rideshare, taxi, or private transportation service, call **1-877-930-1477 (TTY 711)**. You can also schedule online at **medicaltrip.net** or download the MTM Link Member app. To download the app on your device, visit the App Store (Apple) or Google Play (Android) and search for MTM Link Member App.
- For wheelchair van or gurney van transportation service, call **1-833-226-6760**.
- Request your ride at least 3 business days (Monday through Friday) before your appointment. If you have an urgent last-minute appointment, call as soon as you can, and we'll try to accommodate you.

When you call, have the following information ready:

- Your Kaiser Permanente ID card
- The date and time of your appointment
- Your departure and destination addresses
- If you'll need a return trip
- If anyone is traveling with you (such as a family member or caregiver)

If you have a medical emergency, call 911.