

A woman with short blonde hair is shown in profile, performing a yoga lunge. She is wearing a red crop top and green leggings. Her right leg is bent at the knee and raised, while her left leg is extended back and resting on the floor. Her arms are raised straight up, with her hands clasped together. The background is a plain, light-colored wall. In the lower-left corner, there is a logo for CERA (Alameda County Employees' Retirement Association) and a small potted plant.

2025
Retiree
Enrollment
Guide

Quick Start Guide

Who **DOES** need to take action?

ACERA members who want to make changes to their medical, dental, and/or vision plan(s)

Who **MAY WANT** to take action?

- Kaiser Permanente HMO and UnitedHealthcare SignatureValue HMO members: the UnitedHealthcare SignatureValue Advantage network plan, which is a select group of high-quality and cost-effective providers, is 35% cheaper than the regular UHC SignatureValue plan and 5% cheaper than the Kaiser Permanente HMO. If you want to consider changing to this plan—see [page 3](#).
- Newly Medicare-eligible members with 10+ years ACERA service credit: you will probably want to enroll in the Medicare Part B Reimbursement Plan for help with your Medicare costs—see [page 24](#).
- Medicare-eligible members in a Via Benefits plan may want to review whether their drug plan is still the best option based on changes in cost and their current needs—see [page 14](#).

Who **DOES NOT** need to take action?

Members who don't want to make changes to their medical, dental, and/or vision plan(s).

HOW TO take action

- Review the instructions under Electing Your Healthcare Coverage starting on page 4.
- For group healthcare plan enrollment forms, visit www.acera.org/enroll.

Open Enrollment Periods and Plan Years

ACERA Healthcare Plans	Open Enrollment Period	Plan Year
Kaiser Permanente HMO California (non-Medicare)	November 1, 2024 - November 30, 2024	February 1, 2025 - January 31, 2026
Kaiser Permanente Senior Advantage California (Medicare)		
UnitedHealthcare SV HMO and SVA HMO (non-Medicare)		
Delta Dental		
Vision Service Plan (VSP)		
Via Benefits Non-Medicare Plans	November 1, 2024 - December 15, 2024	January 1, 2025 - December 31, 2025
Kaiser Permanente Individual Non-Medicare Plans (outside California)		
Via Benefits Medicare Plans	October 15, 2024 - December 7, 2024	
Kaiser Permanente Individual Medicare Plans (outside California)		



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Introduction

Health Plan Information You Need to Know

This annual guide provides information about the ACERA-sponsored health plans available to retired members, non-member payees (e.g., surviving spouses/domestic partners), and their eligible dependents. It includes details about medical, dental, and vision plan premiums and subsidies, changes to coverage options, dependent documentation requirements, as well as information about the 2025 plan year Open Enrollment period, process, and deadlines.

Review Your Materials— It's Up to You

We encourage you to take the time to carefully review this guide and share it with your family as you consider your benefit needs for the coming year. It's up to you to understand your benefits, how they work, and how to take action. Keep it for ongoing reference about your health plan benefits should you have questions or need information. Also, be sure to refer to the [back page](#) of this guide—it lists ACERA's and our health plan providers' contact information.

Open Enrollment for Plan Year 2025

ACERA's Open Enrollment period provides retirees, eligible dependents, and COBRA participants the annual opportunity to enroll in a health plan or change coverage for medical, prescription drug (with Medicare), dental, and/or vision plans for the upcoming plan year. Review the inside cover of the guide to see what the Open Enrollment period dates are for each healthcare plan.

Additionally, review the inside cover of the guide to see if you need to take action. If you're enrolled in an individual Medicare plan through Via Benefits, you may want to take this time to review how well your Medicare Part D plan covers your prescription drugs and review any changes in coverage or cost for 2025. You may also take the opportunity to change Medicare supplement plans.

Instructions on how to take action and whether you need to submit enrollment forms are on [page 5](#).

What's New For 2025

Dental and Vision Premium Changes

Dental and Vision Monthly Premiums (Retiree Only)						
Dental & Vision Plans	0-9 Yrs. of ACERA Service (Voluntary Enrollment)			10+ Yrs. of ACERA Service (Mandatory Enrollment)		
	2024	2025	% Change	2024	2025	% Change
Delta Dental PPO	\$74.60	\$74.60	0.0%	\$51.05	\$51.05	0.0%
DeltaCare USA	\$31.05	\$31.05	0.0%	\$22.18	\$22.18	0.0%
VSP Standard	\$ 6.69	\$ 6.69	0.0%	\$ 4.63	\$ 4.63	0.0%
VSP Premium (Buy-Up)	\$18.43	\$18.43	0.0%	\$16.63	\$16.63	0.0%

Medical Monthly Premium Changes

Between 2020 and 2023, the County negotiated three rate decreases to the Kaiser Permanente Senior Advantage (KPSA) plan, making the 2024 premium 13.9% lower than the \$411.54 premium in 2020. Prices can't drop indefinitely; the KPSA plan experienced an 11.8% increase in 2024 and will experience a 5.5% increase for 2025. However, the new \$373.78 premium will still be 9.2% cheaper than the \$411.54 premium in 2020.

Medical Monthly Premiums (Retiree Only)			
Plans	2024	2025	% Change
Kaiser HMO	\$ 1,037.76	\$ 1,097.88	5.8%
Kaiser Senior Advantage	\$ 354.31	\$ 375.22	5.9%
UHC SV HMO	\$ 1,464.90	\$ 1,594.36	8.8%
UHC SVA HMO	\$ 957.68	\$ 1,042.48	8.9%
Via Benefits plans	Premiums for individual plans through Via Benefits depend on which plan you select.		

The new premiums for group plans will be withheld from your January 2025 retirement check. See [page 26-28](#) for more premium information.

Monthly Medical Allowance Will Increase

The Monthly Medical Allowance (MMA) will increase by 4.25% for 2025. See [pages 22-23](#) for the MMA amounts.

Kaiser Permanente Senior Advantage Plan: Silver&Fit Transitions to One Pass in 2025

Starting in 2025, ACERA members enrolled in the Kaiser Permanente Senior Advantage Plan (Medicare members) will see an exciting upgrade as the Silver&Fit program transitions to the new One Pass fitness benefit. This enhanced program offers even more options to support your health and wellness—at no cost to you.

With One Pass, you'll have access to over 26,000 participating fitness centers across the country, including all YMCAs, Orangetheory, senior centers, community centers, Pure Barre, Club Pilates, and many more. This is a significant increase from the 15,000 gyms previously available through Silver&Fit, giving you greater flexibility to stay active.

If you've been using Silver&Fit and have visited a gym in 2024, your membership will automatically transfer to One Pass starting January 1, 2025. If you haven't used the program in 2024, you'll need to enroll in One Pass in January when the transition occurs.

One Pass also offers new digital tools for your convenience, including electronic progress tracking and access to a digital workout library with more than 23,000 on-demand and live streaming classes. Plus, you can enjoy free access to virtual and in-person social activities and events, along with CogniFit's cognitive brain health training programs.

For those who prefer working out from home, Home Fitness Kits will still be available at no cost, just like in the Silver&Fit program.

To learn more about this expanded benefit and how to get started, visit www.acera.org/onepass.

Hearing Aid Benefit Increases to \$2000 Per Ear for Kaiser Members

ACERA doubled the hearing aid benefit for both the non-Medicare Kaiser Permanente HMO plan and the Kaiser Permanente Senior Advantage Plan from a \$1,000 benefit per ear every 36 months to a \$2,000 benefit per ear every 36 months. This benefit takes effect for the 2025 plan year on February 1, 2025.

UHC Advantage Plan Remains Our Lowest-Priced Early-Retiree Plan

The UnitedHealthcare (UHC) SignatureValue Advantage Plan for non-Medicare-eligible members—a plan with a narrower network of high-performing healthcare providers—remains our lowest-priced early-retiree plan, making it 35% cheaper for the 2025 plan year than the regular UnitedHealthcare SignatureValue Plan and 5% cheaper than the Kaiser Permanente HMO.

The SignatureValue Advantage Plan includes the Canopy Health alliance of over 5,500+ doctors, dozens of care centers, and 30 hospitals, spanning 10 Bay Area counties.

Visit www.canopyhealth.com to search for doctors and services. (The higher-priced UHC plan does not include Canopy Health.) If you are currently enrolled in the higher-priced UHC plan, you may find that you can keep your same doctors and providers under the much cheaper

SignatureValue Advantage Plan; the county has found this to be true for most participants.

See [page 12](#) for plan coverage details and follow the directions on [pages 5-6](#) if you'd like to switch to the UHC SignatureValue Advantage Plan. To confirm available providers, contact UnitedHealthcare; see the back cover of this guide for contact information.

Delta Dental Continues SmileWay Wellness Benefits

Gum disease is associated with a number of systemic conditions, and people with certain chronic diseases may benefit from additional periodontal (gum) cleanings. Your dental plan offers the SmileWay benefit which provides additional cleaning benefits if you have been diagnosed with diabetes, heart disease, HIV/AIDS, rheumatoid arthritis, or stroke.

Electing Your Healthcare Coverage

When Can I Enroll or Make Changes?

Open Enrollment is your annual opportunity to consider your benefit needs and options, and to make changes if needed. ACERA's Open Enrollment period for group plans is **November 1 – November 30, 2024**; you can change your Kaiser Permanente or UnitedHealthcare medical plan, you can change your Delta Dental plan, you can change your vision plan, and you can add or drop medical, dental, and vision coverage for your eligible dependents. Open Enrollment for an individual medical plan through Via Benefits is depicted in the chart below.

Outside of Open Enrollment, you may enroll in coverage or make changes to your coverage if you inform ACERA in writing within 30 days after retirement or within 30 days after experiencing one of the qualifying events discussed on the webpage www.acera.org/enrollment.

Requests for changes must be made in writing to ACERA.

When Will My Enrollment or Changes Be Effective?

Enrolling During Open Enrollment

If you enroll in a plan during the Open Enrollment period, your plan is effective on the first day of the plan year, as depicted in the chart below—either January 1 or February 1.

Enrolling Outside of Open Enrollment/Qualifying Events

For the effective date of your new coverage if you enroll in or change your plan outside of Open Enrollment due to a qualifying event, ask an ACERA staff member at your Ready-to-Retire counseling session or by contacting us at www.acera.org/contact or by phone (see [back page](#)).

ACERA Healthcare Plans	Open Enrollment Period	Plan Year
Kaiser Permanente HMO California (non-Medicare) Kaiser Permanente Senior Advantage California (Medicare) UnitedHealthcare SV HMO and SVA HMO (non-Medicare) Delta Dental Vision Service Plan (VSP)	November 1 – 30, 2024	February 1, 2025 – January 31, 2026
Via Benefits Non-Medicare Plans Kaiser Permanente Individual Non-Medicare Plans (outside California)	November 1 – December 15, 2024	January 1, 2025 – December 31, 2025
Via Benefits Medicare Plans Kaiser Permanente Individual Medicare Plans (outside California)	October 15 – December 7, 2024	

STEP 1:

Do I Need to Take Action?

You Do Not Need to Take Action If:

You don't want to make changes to your medical, dental, and/or vision coverage.

During Open Enrollment or with a Qualifying Event, You Only Need to Take Action If:

- a. You want to newly enroll in a retiree medical, dental, and/or vision plan.
- b. You want to switch medical, dental, and/or vision plans.
- c. You want to add or drop medical, dental, and/or vision coverage for you or your eligible dependents. (Dental and vision coverage is mandatory for members with 10+ years of ACERA service credit).
- d. You are newly enrolling your dependents age 19 to age 26 in your health plans. You must submit an affidavit. See sidebar on [page 9](#).
- e. Your personal information has changed (e.g., name, address, marital status). See [How to Take Action](#).

At Retirement, You Will Need to Take Action:

- a. You need to take action to enroll in a medical plan for you and your eligible dependents.
- b. You need to take action to be enrolled in the mandatory and voluntary retiree dental and vision plans.
- c. You need to take action to add dental and/or vision coverage for your eligible dependents.
- d. If you are Medicare-eligible, or becoming Medicare eligible, contact ACERA (see [back page](#)) and ask for the Healthcare Unit.

STEP 2:

Review Your Plan Options

- ✓ If you're already retired, review your current plan selections online through ACERA's Web Member Services. Simply go to www.acera.org, click on the Login button, and log in to your existing account or create a new one. (For assistance, contact ACERA.)
- ✓ Review the plan highlights on [page 10-21](#).
- ✓ Review the costs and premiums on [page 22-28](#).

STEP 3:

How to Take Action

For Group Plans

- Kaiser Permanente HMO in California (non-Medicare)
- Kaiser Permanente Senior Advantage in California (Medicare)
- UnitedHealthcare SignatureValue HMO and SignatureValue Advantage HMO (non-Medicare)
- Delta Dental
- Vision Service Plan (VSP)

Follow the instructions below to enroll in, change, or switch medical, dental, and/or vision coverage for you and/or your dependent(s) for the plans above.

1. Visit ACERA's website at www.acera.org/enroll. There you'll find the enrollment forms you need to complete to enroll in coverage or to make changes to existing coverage. You can also request these forms from ACERA at 1-800-838-1932 or 510-628-3000.
2. If you are enrolling dependents for the first time in coverage for 2025, provide ACERA with the dependent verification documentation listed on [page 8](#).

3. If submitting forms online through DocuSign, simply submit the form through the DocuSign platform. Otherwise, mail or email completed forms and applicable dependent verification documentation to ACERA. For Open Enrollment, your mail must be postmarked (or email timestamped) between November 1, 2024 and November 30, 2024. Outside of Open Enrollment, your mail must be postmarked (or email timestamped) within 30 days after retirement or after experiencing a qualifying event. See www.acera.org/enrollment for more information. Email forms to info@acera.org.
4. If your personal information and/or marital status has changed, contact ACERA at 1-800-838-1932 or 510-628-3000.

For Via Benefits and Other Plans

- **Non-Medicare-Eligible:** You live outside of California or in parts of non-metro California outside of ACERA group plan service areas, and you want to enroll in medical insurance through ACERA. California residents should visit www.acera.org/eligible to verify their eligibility.
- **Medicare-Eligible:** You live anywhere in the U.S., you're Medicare-eligible, and you want to enroll in, change, or switch to a Via Benefits medical plan.

If you are in the two groups above, you can enroll in, change, or switch individual medical coverage through Via Benefits. Via Benefits is a private health insurance exchange where many healthcare companies offer a variety of medical plans for you to choose from. Healthcare plans in the federal and state public healthcare exchanges are also available to non-Medicare eligible members through Via Benefits. Via Benefits provides online or telephone enrollment to help you compare plans and make the right plan decisions. Follow the instructions:

1. To enroll in or change plans through Via Benefits, you do not fill out enrollment forms—simply call

Via Benefits or visit their website during Open Enrollment (see [page 4](#) for dates) or within 30 days after retirement or a qualifying event to set up a phone enrollment appointment. **Note:** Via Benefits cannot legally call you to set up an enrollment appointment or otherwise discuss enrollment. **You must call them.**

Non-Medicare-Eligible Members:

Visit www.acera.org/via or call 1-844-353-0770.

Medicare-Eligible Members:

Visit www.acera.org/via-med or call 1-888-427-8730.

To Make Your Via Benefits Experience Helpful & Efficient, Follow These Steps

1. Before you call Via Benefits for your enrollment appointment, have a list of all of your prescription medications in front of you so the Benefit Advisor you speak with can inform you about the copay required for each medication.
2. When you call Via Benefits for your enrollment appointment, to help you choose between Via Benefits plans, ask these questions and any others you have:
 - a. What's the monthly premium cost for the plan?
 - b. What extras does the plan cover above the standard?
 - c. What does the Via Benefits Benefit Advisor recommend?
4. You are not obligated to choose a plan during the first call. In fact, once the Benefit Advisor narrows down the plan choices for you, you may ask them to mail you documentation on a small group of plans. You may want to ask your doctor some questions about these plans:
 - a. Does my doctor accept the plan?
 - b. What does my doctor recommend?
3. After you sign up for a plan, you will receive a packet about your plan in the mail. Look over

Safety Members Should Check With Their Tax Preparers Regarding Deductions for Healthcare Expenses

Safety members may be eligible for tax deductions for healthcare spending. Because of the complex nature of federal tax regulations, safety members should consult a tax preparer to ensure they are correctly filing for deductions.

Call Via Benefits ASAP

If you need an appointment with Via Benefits, call to schedule this appointment soon. Open Enrollment is a busy time for their Benefit Advisors, so don't wait until the last minute.



Sleep Is the #1 Medicine

To get the best/most sleep possible, 1.) Go to bed at a regular time, 2.) Sleep in a dark, cool, gadget-free bedroom 3.) Eliminate caffeine after noon and alcohol less than 2-hours before bed. For more tips, read *Why We Sleep* by Dr. Matthew Walker.

the plan documents within the 30-day grace period after your enrollment date to make sure the plan has the benefits you believe you signed up for. If the plan is different than you believe you signed up for, you may call Via Benefits again during the grace period to enroll in the correct plan.

Via Benefits will mail all current enrollees a newsletter each year prior to Open Enrollment. For members who are newly Medicare-eligible throughout the year, Via Benefits will mail you an enrollment guide and other pertinent materials.

If you're already enrolled in a plan through Via Benefits, a few reasons you might want to call Via Benefits to get more information about making a change would be:

- To determine if you are still in the best prescription drug plan for 2025. In some cases, the formularies or copays may change.
- You moved, and a plan in your new area may be less expensive and/or provide more coverage.
- You want to do a "premium comparison" to know how your premium compares to similar plans in your area.

Learn About Your Transition to Medicare at Age 65

Medicare is health insurance provided by the federal government for people 65 or older, or younger than 65 with certain medical conditions. If you will be turning 65 in the next year, review the information at www.acera.org/medicare at least 90 days before your 65th birthday.

You should also expect a packet mailed to you by Kaiser Permanente (if you are a Kaiser enrollee) regarding their Senior Advantage plan, and all Medicare-eligible retirees will receive a packet from Via Benefits explaining how the individual Medicare coverage works and how to enroll.

Once you turn age 65, if you want to participate in ACERA's medical coverage, you are required to enroll into Medicare.

Enrolling Your Eligible Dependents

You Can Cover Your Dependents Under Your Plan(s)

If you are enrolled in an ACERA-sponsored health plan, you may also choose to cover your eligible dependents. Your monthly retirement allowance must be sufficient for the deduction of the premium to be able to add dependent(s) to your coverage. Your eligible dependents include:

- Your legal spouse or domestic partner
- You or your domestic partner's children under age 26 (married or unmarried), including your:
 - » Biological children
 - » Adopted children, from the date of placement
 - » Stepchildren
 - » Dependents under a legal guardianship/conservatorship
- Dependents for whom plan coverage has been court-ordered through a Qualified Medical Child Support Order (QMCSO) or through a National Medical Child Support Notice (NMCSN)
- You or your domestic partner's child(ren) over age 26 who are incapable of supporting themselves due to a mental or physical handicap incurred prior to age 26 (you must provide proof of child's incapacity prior to age 26).

First Time Dependent Enrollment Documentation

If you enroll your spouse/ domestic partner

Spouse:

- Copy of certified marriage certificate

Domestic partner:

- ACERA-filed Affidavit of Domestic Partnership

AND

- Copy of domestic partner registration

If you enroll your children under age 19

One of the following documents:

- Copy of certified birth certificate
- Copy of church baptismal certificate with mother/father listed
- Court-filed guardianship/adoption papers

If you enroll your children age 19 to age 25

- ACERA Affidavit of Dependent Eligibility (available through www.acera.org/forms or by request from the ACERA Call Center)

AND one of the following documents:

- Copy of certified birth certificate
- Copy of church baptismal certificate with mother /father listed
- Court-filed guardianship/adoption papers

If you enroll your children age 26+ if incapacitated

- ACERA Affidavit of Dependent Eligibility (available at www.acera.org/forms or by request from ACERA)

- Letter from physician stating disability occurred prior to age 26, or other disability certification

AND one of the following documents:

- Copy of certified birth certificate
- Copy of church baptismal certificate with mother /father listed
- Court-filed guardianship/adoption papers



Affidavit for New 19–26 Yr. Old Dependents

You must submit an ACERA Affidavit of Dependent Eligibility when you newly enroll your dependents age 19 to age 26 in your health plans. The affidavit can be found at www.acera.org/enroll. Contact ACERA if you have questions about the documentation required to enroll your eligible dependents. You can reach us at 1-800-838-1932 or 510-628-3000.

Affidavit forms can be found at www.acera.org/enroll.

COBRA & Your Dependents

If your dependents lose group plan medical coverage, the federal government's COBRA law allows your dependents to maintain enrollment in their current plan(s) for up to 36 months as long as the full monthly premiums associated with the plan(s) and administration fee is paid on a timely basis to ACERA. See [page 32](#) for more information on COBRA.

Enrolling Your Dependents in Kaiser Permanente or UnitedHealthcare

You and your dependents must be enrolled in coverage provided through the same ACERA medical plan carrier. If you are enrolled in Kaiser Permanente, your dependents can only be enrolled in Kaiser Permanente; if you enroll in UnitedHealthcare, your dependents can only be enrolled in UnitedHealthcare. To enroll your dependents, simply write them in on the enrollment form. Follow the instructions on [page 5](#) for How to Take Action.

Enrolling Your Dependents Through Via Benefits

If you and your dependent(s) enroll in a plan through Via Benefits, you both must enroll using Via Benefits. If you are not Medicare-eligible, your dependents must enroll in the same plan as you. However, if you ARE Medicare-eligible, you can enroll in different plans from your dependents and/or with different insurance carriers. To enroll your dependents, simply let Via Benefits know you would like to enroll your dependents during your enrollment call. See [page 6](#) for instructions on contacting Via Benefits.

Other Options For Your Dependents

If you do not wish to seek medical coverage through ACERA for your dependents, try visiting www.healthcare.gov to find a healthcare plan through either the federal or your state health insurance exchange.

Medical Plans

Plan Options if You're Not Medicare-Eligible

(Generally for those under age 65)

Metro California

- Kaiser Permanente HMO
- UnitedHealthcare SignatureValue HMO
- UnitedHealthcare SignatureValue Advantage HMO

U.S. Outside CA & in Non-Metro CA

- Individual plans through Via Benefits (outside group plan service areas)
- Individual Kaiser Permanente plans in Kaiser service areas outside CA

Plan Options if You're Medicare Eligible

(Generally for those age 65+ or with qualifying medical conditions)

Metro California

- Kaiser Permanente Senior Advantage

Kaiser Permanente Service Areas Outside California

- Individual Kaiser Permanente plans

Nationwide

- Individual plans through Via Benefits

ACERA's Medicare plans work in conjunction with your Medicare coverage provided by the U.S. Government. To enroll in an ACERA-sponsored Medicare plan or an individual plan, you must first sign up for and maintain enrollment in Medicare Parts A and B. For more information on how

ACERA-sponsored plans work with Medicare, visit www.acera.org/medicare.

Everyone over age 65 can enroll in Medicare. If you did not pay into Medicare for long enough during your career, you can still enroll in Medicare Parts A and B, although there will be a cost for both Parts A and B.

Two Kinds of Medicare Plans Through ACERA

Medicare Advantage plans, like the Kaiser Permanente Senior Advantage plan or some plans offered through Via Benefits, provide your Medicare Parts A and B benefits and your prescription drug benefits, and Medicare reimburses the plans.

Medigap plans, like some offered through Via Benefits, supplement what Medicare doesn't already provide you. If you choose a Medigap plan through Via Benefits, this plan may not be "guaranteed issue" after your first year during open enrollment. This means that if you switch Medigap plans through Via Benefits during a future Open Enrollment period, your pre-existing conditions may have an effect on your ability to change plans as well as the cost of the new plan. (This does not apply to Medicare Advantage plans or medical plans prior to Medicare-eligibility, which are guaranteed issue during each open enrollment.) Contact Via Benefits for more information.

Understand Each Plan's Service Area, Benefits, and Costs

As you choose the medical plan that best meets your health care and budget needs, it's important to understand where it is offered in the U.S., how each plan works, the benefits provided, and the costs you may incur under each plan (monthly premiums and out-of-pocket expenses at the point of care).

Generally, you must live in a plan's specific service area to enroll or continue to be enrolled. Metro areas for our HMO plans and Kaiser Permanente



Senior Advantage plan include the San Francisco Bay Area, Southern California, the Sacramento area, and Fresno (Kaiser also includes Santa Cruz), but each plan's service area is a little different. Before you consider purchasing retirement property or moving outside California or to a non-metro part of California, we strongly recommend that you call the plan's customer service number or visit its website to verify that your residence will be within the plan's service area and to verify access to providers, including doctors, specialists, and hospitals that participate in each plan's network. Find these phone numbers and websites on the [back page](#) of this guide.

If you're not Medicare-eligible and you plan to move outside California or to a non-metro area of California, you can visit www.acera.org/eligible to see if you will qualify to seek an individual plan through Via Benefits.

The charts on [pages 12-13](#) provide a brief summary of each plan's benefits and key features. For a summary of the prescription drug coverage each plan provides, see [page 14](#).

The monthly premium costs for the 2025 group plans, begin on [page 26](#).

Plan Service Areas May Change at Retirement

Working in/for Alameda County allows you to be considered in the service area of the Kaiser Permanente and UnitedHealthcare HMOs. However, once you retire, the service area for your retiree plan may differ from the working plan you were in.

Thus, you may not be eligible for the same medical plan you had while you were working. Also, the service area diminishes from roughly 30 miles to 20 miles once you become Medicare eligible.

A Few Tools To Help You Decide On a Plan

In addition to the customer service of the plans themselves, here are some online tools and information to help you make informed choices:

- **National Committee of Quality Assurance (NCQA)** Visit www.ncqa.org/report-cards for comparisons of health plans and clinicians.
- **State of California Center for Data Insights & Innovation** Compare health plans and medical groups, and view report cards at www.cdii.ca.gov/consumer-reports
- **The Leapfrog Group** Compare hospitals at www.leapfroggroup.org
- **Vitals.com** Find a doctor by name, specialty, or condition at www.vitals.com
- **Medicare.Gov** Compare physicians at www.medicare.gov/physiciancompare/
- **GoodRx.com** Compare local prescription drug prices and find coupons at www.goodrx.com
- **Cost Plus Drug Company** Get ultra-low rates on mail order generic drugs at www.costplusdrugs.com

Non-Medicare Plan Highlights

Plan Benefits	Kaiser Permanente HMO	UnitedHealthcare SignatureValue HMO and SignatureValue Advantage HMO
Annual Deductible	None	None
PCP/Specialist Office Visits	\$15 copay	\$15 copay
Annual Physical Exam	No charge	Preventive Care covered at 100%
Ambulance Services	No charge	No charge
Emergency Services	\$50 copay; waived if admitted; \$15 copay urgent care visit	\$50 copay; waived if admitted
Hospitalization	No charge	No charge
Skilled Nursing Care	No charge; up to 100 days/ benefit period	Paid in full
Hearing Services	\$15 copay; Hearing Aid: \$2,000 hearing aid allowance/device (aid) per three years	\$15 copay; Hearing Aid: Standard; \$5,000 benefit maximum per calendar year; limited to one hearing aid (including repair/replacement per hearing impaired ear every three years); paid in full
Other Important Plan Features	<p>Focus on Your Well-Being In-person health classes and personalized online programs</p> <p>Focus on Your Health Preventive care benefits and 24 hour nurse advice</p> <p>Network Doctor Collaboration Your doctor coordinates your care and works collaboratively with specialists</p> <p>Worldwide Urgent or Emergency Coverage You are covered worldwide for urgent care</p> <p>www.kp.org E-mail your physician and access health and drug information, appointment scheduling, and pharmacy orders</p>	<p>24-Hour Virtual Care Speak with a nurse or doctor 24/7 anytime, from virtually anywhere using a phone, mobile device, or computer.</p> <p>UHC Rewards Earn up to \$300, getting rewards for steps, activity, sleep, and more.</p> <p>Online Provider Directory Search for providers that meet your specialty or location needs www.whyuhc.com/alameda</p>

Medicare Plan Highlights

Plan Benefits	Kaiser Permanente Senior Advantage in California	Via Benefits Medicare Exchange
PCP/Specialist Office Visits	\$10 copay	<p>Actual benefits will depend on the individual plan in which you are enrolled. When you call Via Benefits to enroll, your Benefit Advisor will help you find a plan that's right for you. See page 6 for more information on enrolling in a medical plan through Via Benefits.</p>
Ambulance Services	No charge	
Emergency Services	\$25 copay	
Hospitalization	No charge	
Durable Medical Equipment	No charge when prescribed (provided only within Kaiser's service area)	
Skilled Nursing Care	No charge up to 100 days/benefit period	
Vision Care	\$10 copay/eye exam; \$150 allowance every 24 months	
Hearing Services	\$10 copay for exam Hearing Aid: \$2,000 hearing aid allowance/ device (aid) per three years	
Other Important Plan Features	<p>One Pass Free gym membership or home fitness kits</p> <p>Focus on Your Well-Being In-person health classes and personalized online programs</p> <p>Focus on Your Health Preventive care benefits and 24 hour nurse advice</p> <p>Network Doctor Collaboration Your doctor coordinates your care and works collaboratively with specialists</p> <p>Worldwide Urgent or Emergency Coverage You are covered worldwide for urgent care</p> <p>www.kp.org</p> <p>E-mail your physician and access health and drug information, appointment scheduling, and pharmacy orders</p>	

Prescription Drugs

Prescription drug coverage is available through all ACERA-sponsored medical plans. Highlights of each plan's prescription drug coverage are included in the table below.

Prescription Drug Coverage Highlights		
Plan	Retail Pharmacy	Mail Order
ACERA-Sponsored Non-Medicare Plans		
Kaiser Permanente HMO		
Generic, Brand Non-Formulary	\$15 copay; 100-day supply	\$15 copay; 100-day supply
UnitedHealthcare Signature Value HMO		
Tier 1 Preferred Generic	\$10 copay; 30-day supply	\$20 copay; 90-day supply
Tier 2 Preferred Brand	\$25 copay; 30-day supply	\$50 copay; 90-day supply
Tier 3 Non-Preferred Drugs	\$35 copay; 30-day supply	\$70 copay; 90-day supply
UnitedHealthcare Signature Value Advantage HMO		
Tier 1 Preferred Generic	\$10 copay; 30-day supply	\$20 copay; 90-day supply
Tier 2 Preferred Brand	\$25 copay; 30-day supply	\$50 copay; 90-day supply
Tier 3 Non-Preferred Drugs	\$35 copay; 30-day supply	\$70 copay; 90-day supply
ACERA-Sponsored Medicare Plans		
Kaiser Permanente Senior Advantage in California		
Generic, Brand Non-Formulary	\$10 copay; 100-day supply	\$10 copay; 100-day supply
Via Benefits	Coverage options will vary based on the enrolled plan	

Prescription Drug Coverage and Non-Medicare Plans

All ACERA non-Medicare plans include prescription drug coverage as noted in the table above.

Prescription Coverage & Kaiser Permanente Senior Advantage

Medicare Part D prescription drug coverage is included in the Kaiser Permanente Senior Advantage Medicare plan through ACERA. You should not enroll in a stand-alone Medicare Part D plan (e.g., through Walmart or CVS), because in doing so, you would jeopardize your entire medical coverage through ACERA.

Prescription Coverage & Via Benefits

Non-Medicare plans through Via Benefits include prescription drug coverage. Each plan's coverage may differ. When you talk to a Via Benefits Benefit Advisor during your enrollment, the Benefit Advisor can help you choose a plan based on your prescriptions to keep your prescription costs as low as possible. It's a good idea to contact Via Benefits each year during open enrollment to

review whether your current drug plan is still the best option based on changes in costs and your current needs.

[Medicare Advantage plans](#) through Via Benefits include Part D prescription drug coverage, so you should not enroll in a stand-alone Medicare Part D plan (e.g., through Walmart or CVS) because you will jeopardize your entire medical coverage.

[Medigap plans](#) through Via Benefits do not include prescription drug coverage. However, you can enroll in a Medicare Part D prescription plan through Via Benefits and utilize your Monthly Medical Allowance (MMA) to pay for it. You should not enroll in a stand-alone Part D plan (e.g. through Walmart or CVS) because you would jeopardize your Part D coverage through Via Benefits, and you would not be able to use ACERA's MMA to pay for stand-alone plans.

Both types of plans through Via Benefits allow you to use any excess Monthly Medical Allowance that you are eligible for to pay for prescription copays by sending claims to Via Benefits. See [page 23](#) for more information.

Part D Drug Formularies Can Change During the Plan Year

Your prescription drug plan has a list of the drugs it covers (called a “formulary”). Insurance companies often adjust formularies at the start

of the plan year and may make adjustments throughout the plan year as well. Your plan may add drugs to its formulary during the plan year, replace brand-name drugs with new generic drugs, or modify formularies based on new information about drug safety and effectiveness as long as they send you a 60-day notice prior to the change. Your plan can have drugs removed from its formulary, or moved to a more expensive tier within the formulary. Again, a notice must be sent to you 60 days in advance. However, Part D plans may not change therapeutic categories and classes in a formulary other than at the beginning of each plan year.

Lower Prescription Prices

If you are enrolled in a plan through UnitedHealthcare or Via Benefits, try shopping around for lower prescription prices. Here are three ideas:

1. Call local pharmacies, and they will quote prescription prices over the phone
2. Search www.goodrx.com for price comparisons and coupons.
3. Search for your generic drugs at www.costplusdrugs.com. Drugs can be ordered directly, and they arrive by mail.

Check Out ACERA's Wellness Site

www.acera.org/well

Access a wealth of information on how to be the best you. Get tips on staying active, eating cleanly, thinking clearly, and living well. Access powerful healthcare provider tools that are already free to you.



Hearing Aids

Most of our carriers and partners offer hearing aid coverage that you can access if you're enrolled in their plans. Getting your hearing aid benefits through one carrier doesn't exclude you from also accessing your benefits through the other carriers you're enrolled with, so contact all of them to compare coverage.

Carrier / Plan	Benefits
Kaiser Permanente • HMO • Senior Advantage Plan (Medicare)	<ul style="list-style-type: none"> • \$15 copay (HMO) or \$10 copay (Senior Advantage) for hearing exam • Get a \$2,000 hearing aid allowance per ear every 3 years • Visit www.kphearingcenters.com
UnitedHealthcare • SignatureValue HMO • SignatureValue Advantage HMO	<ul style="list-style-type: none"> • \$15 copay for hearing exam • Get one standard hearing aid (repair or replacement) per hearing impaired ear every 3 years. Maximum hearing aid benefit is \$5,000 per calendar year.
VSP – TruHearing MemberPlus Program	<ul style="list-style-type: none"> • \$75 annual hearing exam • Up to 60% discount on hearing aids • See page 21 for more info
Delta Dental – Amplifon	<ul style="list-style-type: none"> • Get 66% average savings off retail hearing aid pricing • Visit www.amplifonusa.com/deltadentalins or call 1-888-779-1429



Try UnitedHealthcare's Real Appeal Weight Loss Program

www.realappeal.com

This free weight loss program for UnitedHealthcare members is based on clinical weight loss research and provides you a personalized weight loss coach, 24/7 online support, mobile app, goal trackers, fun and easy streaming workout videos and DVDs, recipes, group support, and more.



Take a Kaiser Healthy Living Class

www.acera.org/kp-classes

Kaiser Permanente offers over 1,400 classes for Kaiser members in the Bay Area including yoga, acupuncture, diabetes management, fall prevention, headache management, qigong (chi gong), and weight management. Some are free and others have a discounted fee. Online classes are available!

Dental & Vision Plans

Your Dental & Vision Coverage

ACERA's dental and vision plans, offered through Delta Dental and Vision Service Plan (VSP) respectively, provide participants with access to coverage through a nationwide network of providers. Contact the carriers for a complete list of participating dental and eye care professionals in your area. The back cover of this guide includes all of ACERA's health plan carriers' contact information.

Retired members with 10 or more years of ACERA service credit must enroll in dental and vision coverage, and ACERA currently subsidizes the monthly premium costs for this coverage. All service-connected disability retirees as well as non-service connected disability retirees with an effective retirement date prior to 2/1/2014 are included in this group.

Retired members with less than 10 years of ACERA service credit may enroll in a voluntary dental and/or vision plan. However, the full

premium will be payable through retirement payroll deductions.

Enrollment is voluntary for ACERA non-member payees (e.g., surviving or former spouses/domestic partners) and eligible dependents. The retiree is responsible for 100% of the monthly premium for this coverage. The premium is deducted from your monthly retirement allowance. Your allowance must be greater than the amount of the premium.

Dental Coverage

You may choose from one of two Delta Dental plans: 1) the Delta Dental PPO Plan, or 2) the DeltaCare® USA Plan, depending on where you live. A brief summary of each plan option follows. Premium costs effective February 1, 2025, are listed on [page 28](#).

Dental Plan Highlights

Plan	Key Features
Delta Dental PPO Plan	Under the Delta Dental PPO Plan, you may visit any licensed dentist within the United States or internationally. However, you receive a higher level of coverage and will pay no deductible and lower out-of-pocket costs when you utilize an in-network Delta Dental PPO dentist.
DeltaCare USA (available to CA residents only)	<p>DeltaCare USA contracts with a network of private dental offices in California and covers reasonable and customary dental care (subject to the plan's contract provisions, limitations, and exclusions) when care is received by a DeltaCare USA panel dentist. You pay set copayments for services and procedures. There are no claim forms and no annual maximum dollar limits.</p> <p>When you enroll in this plan, you select a panel dental office from the list provided by Delta Dental, which serves as the center for your dental needs. You may change your selected panel office in writing or by phone to DeltaCare USA by the 21st day of each month. Changes take effect the first day of the following month.</p> <p>After you enroll, DeltaCare USA will send you a welcome letter and membership card and a complete description of your dental plan benefits. This will include the address and telephone number of the panel dentist you selected. To receive all necessary dental care covered by the plan, simply call your selected panel dentist to make an appointment.</p>

Benefits Coverage *	Delta Dental PPO Plan			DeltaCare USA
	In-Network	Premier Dentist**	Out-of-Network**	
Plan Year Benefit Maximum	\$1,900	\$1,900	\$1,900	None
Plan Year Deductible				
Single	No deductible	\$50	\$50	None
Family	No deductible	\$150	\$150	None
Diagnostic				
Oral Exams	100%; doesn't count against maximum	100%; no deductible; doesn't count against maximum	100%; no deductible; doesn't count against maximum	100%
X-Rays	100%; doesn't count against maximum	100%; no deductible; doesn't count against maximum	100%; no deductible; doesn't count against maximum	100%
Preventive				
Routine Cleanings	100%; doesn't count against maximum	100%; no deductible; doesn't count against maximum	100%; no deductible; doesn't count against maximum	100%
Fluoride Treatment	100%; doesn't count against maximum	100%; no deductible; doesn't count against maximum	100%; no deductible; doesn't count against maximum	100%
Basic				
Fillings	80%	70% after deductible	70% after deductible	Copay varies; see Schedule of Benefits for specific amounts
Sealants	80%	70% after deductible	70% after deductible	Copay varies; see Schedule of Benefits for specific amounts
Inlays/Onlays	60%	50% after deductible	50% after deductible	Copay varies; see Schedule of Benefits for specific amounts
Endodontics	80%	70% after deductible	70% after deductible	Copay varies; see Schedule of Benefits for specific amounts
Periodontics	80%	70% after deductible	70% after deductible	Copay varies; see Schedule of Benefits for specific amounts
Oral Surgery	80%	70% after deductible	70% after deductible	Copay varies; see Schedule of Benefits for specific amounts
Prosthetic & Other				
Crowns	60%	60% after deductible	50% after deductible	Copay varies; see Schedule of Benefits for specific amounts
Bridges, Partial and Full Dentures, Implants	60%	50% after deductible	50% after deductible	Copay varies; see Schedule of Benefits for specific amounts; implants not covered
TMJ Benefits	50%; \$500 lifetime max	50% after deductible; \$500 lifetime max	50% after deductible; \$500 lifetime max	Not covered
Orthodontia	Not covered	Not covered	Not covered	Copay varies; see Schedule of Benefits for specific amounts

* Limitations or waiting periods may apply for some benefits; some services may be excluded. Please refer to the plans' Evidence of Coverage or Schedule of Benefits for waiting periods and a list of benefit limitations and exclusions.

** Fees are based on PPO fees for PPO dentists, Premier fees for Premier dentists, and the maximum plan allowance (MPA) for out-of-network dentists.

Contact Delta Dental if you have questions about the benefits covered under these plans. Delta Dental's customer service number and website address are included on the [back page](#) of this guide. Also, you can get a copy of the DeltaCare USA Schedule of Benefits by contacting ACERA.

Delta Dental Plan Year

ACERA's Delta Dental plans work on a "plan year" basis which is different than a "calendar year." Your plan year is the 12-month period that begins on February 1 and ends on January 31.

You Get Two Covered Dental Cleanings Per Plan Year

Under both dental plans, Delta Dental pays for the first two cleanings you receive during the plan year, February 1 through January 31 (the payment does not count against your annual maximum in the PPO). If you receive more than two cleanings during this 12-month period, the cost of the additional cleanings is your responsibility. However, if you have been diagnosed with certain chronic diseases like diabetes, heart disease, HIV/AIDS, rheumatoid arthritis, and stroke, your plan offers SmileWay Wellness Benefits which provide additional cleanings with enrollment.

Delta Dental PPO Plan Year Maximum

During the plan year, the benefits covered by Delta Dental apply to treatments you receive between February 1 and January 31 the following year. Under the Delta Dental PPO, the maximum amounts payable are \$1,900 for treatment provided by any dentist.

New Retirees Take Note

There are differences between your active employee Delta Dental Plan and the Delta Dental plans ACERA offers. See www.acera.org/dental for more information.

If you are an active employee with Delta Dental coverage and you retire during the plan year, you will most likely move from your active Delta Dental PPO dental plan to the ACERA retiree Delta Dental PPO dental plan. When this occurs, the maximum amount that Delta Dental will pay for your dental care does not "start over" when you retire. The amount of the maximum you've spent will carry over into retirement.

Here is an example of how dental treatment

would be paid during a year when you are an active employee who retires within the same year. (This example applies for coverage under the PPO and seeing a PPO dentist.)

Your Status	Month Dental Treatment Obtained	Delta Dental PPO Pays*	Maximum Annual Amount Remaining*
Active	Mar 2025	\$1,000	\$900
Retired	Jun 2025	\$900	\$0
Retired	Oct 2025	\$0	\$0
Retired	Mar 2026	\$400	\$1,500 (because a new plan year begins February 1, 2026)

* Sample amounts are based on a \$1,900 yearly maximum when receiving services that are not diagnostic and preventative.

Delta Dental PPO – The Plan Year Deductible for Dental Treatment from Out-of-Network Dentist

Under the Delta Dental PPO, if you visit an in-network PPO Delta Dental dentist, you do not need to satisfy a plan year deductible before Delta Dental pays its portion toward your dental care. However, if you visit a Premier or an out-of-PPO-network dentist, you need to satisfy a \$50 per person (\$150 per family) deductible before Delta Dental begins paying its portion toward your dental care.

If you retire during the plan year and move from an active Delta Dental plan to the ACERA retiree Delta Dental PPO plan, the deductible amount does not change or "start over" when you retire. Because you carry your plan with you into retirement, your deductible won't exceed \$50 per person (\$150 per family) for dental care provided between February 1 and January 31 of any plan year.

Subscribe to Receive ACERA Email Wellness Articles All Year

www.acera.org/subscribe

Select "Wellness Tips and Tools" and you'll receive every future article we post to our wellness site to your email inbox.

PPO Differences Between Types of Dentists

Delta Dental PPO Dentist	Delta Dental Premier® Dentist	Non-Delta Dental Dentist
You will usually pay the lowest amount for services when you visit a Delta Dental PPO dentist, also known as "In-Network."	Premier dentists can not balance bill above Delta Dental's approved amount, so your out-of-pocket costs may be lower than with non-Delta Dental dentists' charges.	You are responsible for the difference between the amount Delta Dental pays and the amount your non-Delta Dental dentist bills. You will usually have the highest out-of-pocket costs when you visit a non-Delta Dental dentist.
You are charged only the patient's share* at the time of treatment. Delta Dental pays its portion directly to the dentist.	Premier dentists charge you only the patient's share* at the time of treatment.	Non-Delta Dental dentists may require you to pay the entire amount of the bill in advance and wait for reimbursement.
PPO dentists will complete claim forms and submit them for you at no charge.	Premier dentists will complete claim forms and submit them for you at no charge.	You may have to complete and submit your own claim forms, or pay your non-Delta Dental dentist a fee to submit them for you.**

* Patient's share is the coinsurance/copayment, any remaining deductible, any amount over the annual maximum, and any services your plan does not cover.

** If you visit a non-network dentist, Delta Dental will send the benefit payment directly to you. You are responsible for paying the non-network dentist's total fee, which may include amounts in excess of your share of your plan's contract allowance.

Vision Coverage

Comprehensive vision coverage is provided through Vision Service Plan (VSP) through two plans—Standard and Premium (Buy-Up). Retired members with ten or more years of ACERA service credit must enroll in at least the Standard vision coverage. Currently, ACERA subsidizes the premium costs for this Standard coverage. The VSP Standard Plan covers a variety of benefits in the table on the next page, and the Premium plan has higher coverage amounts. For retirees with less than 10 years of ACERA service credit, voluntary coverage is available.

VSP offers plan participants' access to a national network of vision care providers. When you visit a provider in the VSP network, you receive a higher level of benefits. To find an in-network VSP provider, call VSP at 1-800-877-7195 or visit the VSP website at www.acera.org/vsp.

Premium costs effective February 1, 2025 are listed on [page 28](#).

There is no ID card for this plan. When you visit an in-network provider, you will need to provide the last four digits of your Social Security number. The provider will then process the claim for your service directly with VSP.

Note: If you visit an out-of-network provider, you will need to pay the full bill and submit a claim to VSP for reimbursement. Claim forms are available through VSP's website at www.acera.org/vsp, the ACERA website at www.acera.org/forms, or by request from ACERA. You must file claims within one year of the service.

VSP TruHearing Program

TruHearing makes hearing aids affordable by providing exclusive savings to all VSP® Vision Care members. You can save up to 60% on a pair of hearing aids. Plus, your dependents and even extended family members are eligible too.

Program includes:

- One year of follow-up visits for fittings, adjustments, and cleanings
- 60-day trial
- 3-year manufacturer warranty for repairs & one-time loss & damage replacement

- 80 free batteries per hearing aid for non-rechargeable models
- Access to national network of 7,000+ hearing healthcare providers
- Discounted pricing on wide selection of latest brand name hearing aids
- High-quality, low-cost batteries delivered to your door

truhearing.com/vsp

877-396-7194

Summary of VSP Vision Plan Benefits

Benefit Description	VSP Choice Network Provider		Non-VSP Network Provider
	Standard	Premium	Standard & Premium
Exam (once every 12 months)	No copay, every 12 months		Standard: No copay Premium: \$15 copay
Prescription Glasses	\$25 copay	\$15 copay for exam + prescription glasses, every 12 months	Standard: \$25 copay Premium: Included with exam
Single Vision Lenses	100%, every 12 months	100%, every 12 months	Up to \$30
Lined Bifocal Lenses	100%, every 12 months	100%, every 12 months	Up to \$50
Lined Trifocal Lenses	100%, every 12 months	100%, every 12 months	Up to \$65
Tints and Photochromics	20% Discount	100%, every 12 months	\$5 allowance
UV Coating	100%, every 12 months	100%, every 12 months	N/A
Polycarbonate Lenses	100%, every 12 months	100%, every 12 months	N/A
Standard Progressive Lenses	100%, every 12 months	100%, every 12 months	N/A
Premium & Custom Lenses	\$95 - \$175 allowance	100% after \$25 copay, every 12 months	N/A
Anti-Reflective Lens Coating	\$41 copay	\$25 copay	N/A
Frames	Every 24 months: \$175 allowance with 20% discount on amount above allowance	Every 12 months: \$250 allowance with 20% discount on amount above allowance	Up to \$70
Contact Lenses	\$105 allowance for contacts, contact lens exam, and fitting	\$200 allowance for contacts and contact lens exam and fitting	Up to \$105

Health Plan Costs

Health Plans Have a Monthly Premium

The monthly cost of being enrolled in a healthcare plan is called a “premium.” Premiums for medical, dental, and vision coverage are based on the plan and coverage level you select.

Your monthly retirement allowance must be sufficient enough to cover the cost of your premium to enroll in a healthcare plan; likewise, your monthly retirement allowance must be sufficient enough to cover the cost of your dependent’s premiums or you are not able to add/enroll them.

Monthly Medical Allowance (MMA)

Retirees with 10 or more years of ACERA service credit or service-connected disability and who are enrolled in an ACERA-sponsored medical plan receive a Monthly Medical Allowance (MMA) to partially offset their monthly medical costs. The offset is based on years of ACERA service credit and a contribution amount determined annually by the ACERA Board of Retirement.

This benefit is only available for payment toward an ACERA-sponsored medical plan including individual plans through Via Benefits. The cost of private insurance is not covered.

There is no MMA offset provided to:

- Retirees with less than 10 years of ACERA service (except service-connected disability retirees)
- Non-member payees (i.e., surviving or former spouses/domestic partners and/or beneficiaries)
- Dependents

ACERA retirees are responsible for 100% of the costs associated with covering these individuals.



Mental Health and Wellness Tools

www.acera.org/mentalhealth

Guided imagery audio meditations, videos, and articles to help you thrive. Topics include managing stress, sleeping better, relationships, easing anxiety, depression, and more. Scroll down to “Browse Wellness Guides.”

Group Plans MMA

For Plans:

Kaiser Permanente HMO in California

Kaiser Permanente Senior Advantage in California

UnitedHealthcare SignatureValue HMO & SignatureValue Advantage HMO

MMA will cover:

- Monthly Premiums

The maximum MMA amount is limited to your self-only medical premium or the highest allowable benefit under the MMA, whichever is lower. Plan premium costs exceeding the MMA contribution are deducted from your monthly retirement allowance. Premiums for your dependents are also deducted from your monthly retirement allowance.

Individual Non-Medicare Plans MMA

For Plans:

Kaiser Permanente Non-Medicare Individual Plans Outside California

Individual Non-Medicare Plans Through Via Benefits

MMA will cover:

- Monthly Premiums
- Copays
- Deductibles

You will need to submit reimbursement claims to Via Benefits (including Kaiser members). Unused MMA amounts at the year's end do not carry over into the new plan year.

MMA Amounts for Group Plans and Individual Non-Medicare Plans

Yrs of ACERA Service	Portion of MMA	MMA Amount
0-9 years	No MMA	\$ 0.00
10-14 years	1/2	\$ 331.19
15-19 years	3/4	\$ 496.78
20+ years	Full	\$ 662.37

An Alternative to the MMA for Via Benefits Plans: A Federal Subsidy

When you call Via Benefits to explore enrolling in a non-Medicare-eligible plan, your Benefit Advisor can help you choose between utilizing ACERA's MMA to offset your medical plan costs (if you're eligible), or selecting a public healthcare plan and utilizing the federal government's healthcare subsidy (tax credit) to offset the costs of your plan. The level of subsidy you could be eligible for is based on your level of income. You can't receive both an MMA from ACERA and a federal subsidy.

Individual Medicare Plans MMA

For Plans:

Kaiser Permanente Senior Advantage Individual Plans Outside California (Medicare)

Via Benefits Individual Medicare Plans

MMA Will Cover:

- Monthly Premiums
- Copays
- Deductibles

Monthly premiums in this category are lower than so the MMA amounts are accordingly lower. You will need to submit reimbursement claims to Via Benefits (including Kaiser members). Unused MMA amounts at the year's end do not carry over into the new plan year.

MMA Amounts for Individual Medicare Plans

Years of ACERA Service	Portion of MMA	MMA Amount
0-9 years	No MMA	\$ 0.00
10-14 years	1/2	\$ 253.72
15-19 years	3/4	\$ 380.57
20+ years	Full	\$ 507.43



Individual Plans & Retirees Who Return to Work

If you return to work for one of ACERA's participating employers and you are enrolled in an individual plan either through Via Benefits or Kaiser Permanente (outside California), you will not be eligible to receive the Monthly Medical Allowance (MMA) for your medical coverage during this "return to work period." Thus, you would be responsible for paying the individual coverage premiums and would not receive a subsidy from ACERA through a Health Reimbursement Account (HRA). Visit www.acera.org/employers for a list of ACERA's participating employers.

Check Your Service Credit

You can see the amount of ACERA service credit you earned during your career in your ACERA account at www.acera.org/login.

How Will I Pay?

Group Plans

Your monthly premiums will be deducted from your monthly retirement allowance and you will be paid the MMA amount you are eligible for in the same pension check, not to exceed the premium amount.

Individual Plans

You make payments directly to your insurance carrier. To set up an automatic monthly payment for the plan directly to the insurance carrier from your bank account, simply call Via Benefits at the number on the back of this guide, even if you're in an individual Kaiser Permanente medical plan outside of California. If you are eligible for ACERA's Monthly Medical Allowance, ACERA will fund a tax-free Health Reimbursement Account (HRA) up to the amount you are eligible for. You can also set up an automatic reimbursement to your bank account. While ACERA does provide limited support, retirees have to assume a greater responsibility for accounting when choosing a plan that provides reimbursement through an HRA. Review ACERA's publication "Making Your Via Benefits Reimbursements Easier" at www.acera.org/publications for helpful hints.

Remember to Sign Up For the Medicare Part B Reimbursement Plan (MBRP)—It's Not Automatic and It's Not Paid Retroactively

When you turn age 65, you are eligible for Medicare Part B. To continue your enrollment in an ACERA sponsored Medicare plan (including plans through Via Benefits), you are required to pay your Medicare Part B premium to Medicare. Medicare may either deduct the premium from your Social Security check or bill you directly on a quarterly basis. To help offset this cost, ACERA currently provides eligible retired members (not their dependents) with the lowest standard premium reimbursement amount for their Medicare Part B premium. To qualify,



Healthcare Benefits Are Not Guaranteed

Dental, Vision, the Monthly Medical Allowance (MMA), and the Medicare Part B Reimbursement Plan (MBRP) are non-guaranteed (non-vested) benefits. They are reviewed and subject to funding approval annually by the ACERA Board of Retirement.

Continuance of these benefits is based on available funds.

Making Via Benefits Reimbursements Easier

Look for ACERA's pamphlet on Making Reimbursements Easier at www.acera.org/publications.

you must have 10 or more years of ACERA service or a Service Connected Disability Retirement.

ACERA pays this non-vested benefit only if you apply. MBRP benefits begin the month following ACERA's receipt of your application. To apply, simply download the Medicare Part B Reimbursement Plan Application Form at www.acera.org/forms, complete the form, and return it to ACERA with a copy of your Medicare card showing Part B enrollment.

Some Members Must Annually Certify Medicare Part B Enrollment

Participants of ACERA's Medicare Part B Reimbursement Plan (MBRP) who are not enrolled in one of ACERA's medical plans are required to certify enrollment in Medicare Part B by remitting to ACERA a copy of the most recent Social Security Administration/Railroad Retirement monthly benefit payment statement, or for those not receiving Social Security benefits, the quarterly billing statement. This certification is not necessary for retirees or dependents enrolled in the Kaiser Permanente Senior Advantage Plan or a Medicare medical plan through Via Benefits since in order to be enrolled in these plans, participants must be enrolled in Medicare Parts A and B.

Frequently Asked Questions About Health Plan Premiums

My group medical plan premiums have increased this year and I don't have enough in my retirement allowance to cover the cost of the premium. Can I continue coverage?

If you are already enrolled in a medical, dental, and/or vision plan and the new premiums exceed your retirement allowance, you may continue coverage. You will be required to submit payment for the entire cost of the premium on a monthly basis to ACERA. Contact ACERA for more information (see [back page](#)).

Can I use my Monthly Medical Allowance to pay for medical and prescription copays and/or deductibles for individual plans?

Yes, this Monthly Medical Allowance for individual plans is to be used for medical and prescription monthly premiums as well as for these specific types of copays and deductibles. Review ACERA's publication "Making Your Via Benefits Reimbursements Easier" at www.acera.org/publications for information on seeking reimbursement for copays and deductibles.

Non-Medicare Eligible Plan Costs

Monthly Medical Plan Premiums and Costs						
Medical Plans	0 - 9 Years of ACERA Service Credit			10 - 14 Years of ACERA Service Credit		
	Self	Self + 1	Family	Self	Self + 1	Family
Kaiser Permanente HMO Premium	\$ 1,097.88	\$ 2,195.76	\$ 3,107.04	\$ 1,097.88	\$ 2,195.76	\$ 3,107.04
MMA Contribution	\$ 0.00	\$ 0.00	\$ 0.00	\$ 331.19	\$ 331.19	\$ 331.19
Cost to Retiree	\$ 1,097.88	\$ 2,195.76	\$ 3,107.04	\$ 766.70	\$ 1,864.58	\$ 2,775.86
<hr/>						
UnitedHealthcare SignatureValue HMO Premium	\$ 1,594.36	\$ 3,189.80	\$ 4,514.06	\$ 1,594.36	\$ 3,189.80	\$ 4,514.06
MMA Contribution	\$ 0.00	\$ 0.00	\$ 0.00	\$ 331.19	\$ 331.19	\$ 331.19
Cost to Retiree	\$ 1,594.36	\$ 3,189.80	\$ 4,514.06	\$ 1,263.18	\$ 2,858.62	\$ 4,182.88
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UnitedHealthcare SignatureValue Advantage HMO Premium	\$ 1,042.48	\$ 2,085.04	\$ 2,950.20	\$ 1,042.48	\$ 2,085.04	\$ 2,950.20
MMA Contribution	\$ 0.00	\$ 0.00	\$ 0.00	\$ 331.19	\$ 331.19	\$ 331.19
Cost to Retiree	\$ 1,042.48	\$ 2,085.04	\$ 2,950.20	\$ 711.30	\$ 1,753.86	\$ 2,619.02
<hr/>						
Medical Plans	15–19 Years of ACERA Service Credit			20 + Years of ACERA Service Credit		
	Self	Self + 1	Family	Self	Self + 1	Family
Kaiser Permanente HMO Premium	\$ 1,097.88	\$ 2,195.76	\$ 3,107.04	\$ 1,097.88	\$ 2,195.76	\$ 3,107.04
MMA Contribution	\$ 496.78	\$ 496.78	\$ 496.78	\$ 662.37	\$ 662.37	\$ 662.37
Cost to Retiree	\$ 601.10	\$ 1,698.98	\$ 2,610.26	\$ 435.51	\$ 1,533.39	\$ 2,444.67
<hr/>						
UnitedHealthcare SignatureValue HMO Premium	\$ 1,594.36	\$ 3,189.80	\$ 4,514.06	\$ 1,594.36	\$ 3,189.80	\$ 4,514.06
MMA Contribution	\$ 496.78	\$ 496.78	\$ 496.78	\$ 662.37	\$ 662.37	\$ 662.37
Cost to Retiree	\$ 1,097.58	\$ 2,693.02	\$ 4,017.28	\$ 931.99	\$ 2,527.43	\$ 3,851.69
<hr/>						
UnitedHealthcare SignatureValue Advantage HMO Premium	\$ 1,042.48	\$ 2,085.04	\$ 2,950.20	\$ 1,042.48	\$ 2,085.04	\$ 2,950.20
MMA Contribution	\$ 496.78	\$ 496.78	\$ 496.78	\$ 662.37	\$ 662.37	\$ 662.37
Cost to Retiree	\$ 545.70	\$ 1,588.26	\$ 2,453.42	\$ 380.11	\$ 1,422.67	\$ 2,287.83

Medicare Eligible Plan Costs

Monthly Medical Plan Premiums and Costs

Medical Plans	Self with Medicare	Self + 1 (both with Medicare)	Self + 1 (member only with Medicare)*	Self + 1 (spouse only w/ Medicare)	Self + 1 + Family (two with Medicare)*	Self + 1 + Family (member only with Medicare)*	Self + 1 + Family (spouse only w/ Medicare)
0 - 9 Years of ACERA Service Credit							
Kaiser Permanente Senior Advantage	\$ 375.22	\$ 750.44	\$ 1,473.10	\$ 1,473.10	\$ 1,661.72	\$ 2,384.38	\$ 2,384.38
MMA Contribution	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Cost to Retiree	\$ 375.22	\$ 750.44	\$ 1,473.10	\$ 1,473.10	\$ 1,661.72	\$ 2,384.38	\$ 2,384.38
Via Benefits Medicare Plans	Individual plans will have individual costs based on age and location.						
10 - 14 Years of ACERA Service Credit							
Kaiser Permanente Senior Advantage	\$ 375.22	\$ 750.44	\$ 1,473.10	\$ 1,473.10	\$ 1,661.72	\$ 2,384.38	\$ 2,384.38
MMA Contribution	\$ 331.19	\$ 331.19	\$ 331.19	\$ 331.19	\$ 331.19	\$ 331.19	\$ 331.19
Cost to Retiree	\$ 44.04	\$ 419.26	\$ 1,141.92	\$ 1,141.92	\$ 1,330.54	\$ 2,053.20	\$ 2,053.20
Via Benefits Medicare Plans	Individual plans will have individual costs based on age and location.						
15–19 Years of ACERA Service Credit							
Kaiser Permanente Senior Advantage	\$ 375.22	\$ 750.44	\$ 1,473.10	\$ 1,473.10	\$ 1,661.72	\$ 2,384.38	\$ 2,384.38
MMA Contribution	\$ 375.22	\$ 375.22	\$ 375.22	\$ 496.78	\$ 375.22	\$ 375.22	\$ 496.78
Cost to Retiree	\$ 0.00	\$ 375.22	\$ 1,097.88	\$ 976.32	\$ 1,286.50	\$ 2,009.16	\$ 1,887.60
Via Benefits Medicare Plans	Individual plans will have individual costs based on age and location.						
20 or More Years of ACERA Service Credit							
Kaiser Permanente Senior Advantage	\$ 375.22	\$ 750.44	\$ 1,473.10	\$ 1,473.10	\$ 1,661.72	\$ 2,384.38	\$ 2,384.38
MMA Contribution	\$ 375.22	\$ 375.22	\$ 375.22	\$ 662.37	\$ 375.22	\$ 375.22	\$ 662.37
Cost to Retiree	\$ 0.00	\$ 375.22	\$ 1,097.88	\$ 810.73	\$ 1,286.50	\$ 2,009.16	\$ 1,722.01
Via Benefits Medicare Plans	Individual plans will have individual costs based on age and location.						

* Not all premium combinations are shown on this page. Please contact ACERA for more information.

Monthly Dental & Vision Plan Premiums & Costs

Dental and vision plan monthly premiums are subsidized with mandatory enrollment for retirees who have:

- a. 10 or more years of ACERA service credit
- b. Service-connected disability
- c. Non-service-connected disability retirement prior to 2/1/2014

Dental & Vision Plans

Dental Plans	0 - 9 Years of ACERA Service Credit			10 or More Years of ACERA Service Credit or b. and c. above		
	Self	Self + 1	Family	Self	Self + 1	Family
Delta Dental PPO	\$ 74.60	\$ 121.82	\$ 195.94	\$ 51.05	\$ 99.02	\$ 174.43
ACERA Contribution	\$ 0.00	\$ 0.00	\$ 0.00	\$ 51.05	\$ 51.05	\$ 51.05
Cost to Retiree	\$ 74.60	\$ 121.82	\$ 195.94	\$ 0.00	\$ 47.97	\$ 123.38
DeltaCare USA	\$ 31.05	\$ 45.51	\$ 63.00	\$ 22.18	\$ 36.64	\$ 54.13
ACERA Contribution	\$ 0.00	\$ 0.00	\$ 0.00	\$ 22.18	\$ 22.18	\$ 22.18
Cost to Retiree	\$ 31.05	\$ 45.51	\$ 63.00	\$ 0.00	\$ 14.46	\$ 31.95
Vision Plans	Self	Self + 1	Family	Self	Self + 1	Family
Vision Service Plan Standard	\$ 6.69	\$ 9.70	\$ 17.42	\$ 4.63	\$ 6.73	\$ 12.08
ACERA Contribution	\$ 0.00	\$ 0.00	\$ 0.00	\$ 4.63	\$ 4.63	\$ 4.63
Cost to Retiree	\$ 6.69	\$ 9.70	\$ 17.42	\$ 0.00	\$ 2.10	\$ 7.45
Vision Service Plan Premium (Buy-up)	\$ 18.43	\$ 26.77	\$ 48.07	\$ 16.63	\$ 24.15	\$ 43.36
ACERA Contribution	\$ 0.00	\$ 0.00	\$ 0.00	\$ 4.63	\$ 4.63	\$ 4.63
Cost to Retiree	\$ 18.43	\$ 26.77	\$ 48.07	\$ 12.00	\$ 19.52	\$ 38.73



Hearing Aid Coverage

Hearing aid coverage and/or discounts are offered by most of our carriers. See [page 16](#) for more information.



Wellness Tools

We want you to be well. Below we've compiled a comprehensive list of wellness tools, many provided by the healthcare companies you're already enrolled with. Some of the resources are even available to anyone whether you're enrolled or not.

Explore ACERA Wellness

www.acera.org/well

Read a treasure-trove of 110+ articles, many written in-house, with cutting-edge tips on staying active, eating cleanly, thinking clearly, and living well. Learn how to beat your sugar addiction, how

to achieve the best sleep of your life, and how to find emotional balance in what can sometimes feel like a turbulent life. Access powerful healthcare provider tools that are already free to you.

Healthcare Resources Available Right Now

Your healthcare providers offer a ton of resources to help you find some of those new ways of thinking, discover the information you need, and connect with others.

Hit the Gym

www.acera.org/onepass

www.kp.org/choosehealthy

Kaiser Senior Advantage Medicare members get free gym memberships with One Pass. Non-Medicare Kaiser HMO members get \$28 gym memberships through ChooseHealthy.



Mental Health & Wellness Tools

Guided Meditations & More

www.acera.org/mentalhealth

Guided imagery audio meditations, videos, and articles to help you thrive. Topics include managing stress, sleeping better, relationships, easing anxiety, depression, and more. Scroll down to “Browse Wellness Guides”.

Healthier You Video Library

www.acera.org/kp-videos

Check out these short videos and watch your health improve.

Kaiser and UHC COVID-19 Webpages

www.acera.org/kp-covid

www.uhc.com/covid-19

Kaiser’s and UHC’s central webpages about symptoms, testing, and care to protect yourself and others.

Kaiser Mental Health & Emotional Wellness Apps

www.acera.org/kp-apps

Calm—#1 app for meditation, mental resilience, and sleep.

Headspace Care—Text one-on-one with an emotional support coach anytime, anywhere.

Kaiser Wellness Central

www.acera.org/kp-health

Kaiser Permanente’s comprehensive website with all of their health and wellness resources for Kaiser members.

Kaiser Free Virtual Workouts

www.acera.org/classpass

Kaiser members get free virtual on-demand video workouts you can do at home through fitness company ClassPass.

Kaiser Medicare Members Free Gym Memberships

www.acera.org/onepass

Free gym membership at 1 of 26,000 gyms and choose from numerous Home Fitness Kits.

Kaiser Non-Medicare Members \$28 Gym Memberships

www.kp.org/choosehealthy

\$28 memberships at select gyms through Kaiser’s ChooseHealthy. Create a login to search for gyms by zip code. Video home workouts available.

Kaiser Healthy Living Classes

www.acera.org/kp-classes

Over 1,400 classes for Kaiser members in the Bay Area including yoga, acupressure, diabetes management, fall prevention, headache management, qigong, and weight management. Some are free and others have a discounted fee. Online classes available!

Kaiser Discounts

www.choosehealthy.com

Provider discounts on fitness clubs, acupuncture, chiropractic, massage therapy, physical therapy, products, and more.

UHC Real Appeal Weight Loss Program

www.realappeal.com

Free weight loss program for UnitedHealthcare members. Based on clinical weight loss research. Provides you a personalized weight loss coach, 24/7 online support, mobile app, goal trackers, fun and easy streaming workout videos and DVDs, recipes, group support, and more.

UHC Rewards

www.acera.org/UHCrewards

Earn up to \$300, getting rewards for a variety of activities you may already be doing like 5,000 steps or 15 minutes of activity a day, 14 nights of sleep, and more.

UHC Live and Work Well Mental Health Support Program

www.liveandworkwell.com

Gives UnitedHealthcare members access to personalized support services to help you take steps toward feeling healthier, happier, and more in control of your life, finances, and well-being. Get private appointments from the comfort of home through video-calling.

UHC Wellness Central

www.uhc.com/health-and-wellness

Find member programs to support your health and wellness.



Dental Wellness Library

www.deltadentalins.com/wellness

Access 180+ articles on dental health topics plus 15+ videos created by the experts at Delta Dental.

VSP Wellness Library

www.vsp.com/eyewear-wellness/eye-health

Access 140+ articles and videos on vision health topics.

Subscribe to ACERA Email Wellness Articles

www.acera.org/subscribe

Select “Wellness Tips and Tools” and you’ll receive via email every future article we post to our new wellness site.

Creditable Coverage Notice

Each year, ACERA provides covered retirees, non-member payees, and their enrolled dependents with a Creditable Coverage Notice regarding their prescription drug benefit. Be sure to keep a copy of this notice. If you discontinue your ACERA-sponsored Medicare medical coverage, you may need to provide this notice if you enroll in a standalone Medicare Part D Plan in the future.

Important Notices

ACERA Policy

The information contained in this guide describes general ACERA policies and procedures that affect ACERA retirees and the benefits offered. The policies and procedures are general; each benefit may have more specific rules, especially regarding eligibility. Please keep this in mind as you use this guide to make your medical, dental, and vision plan decisions. In addition, if there is a discrepancy between the information outlined in this guide and actual plan documents, the plan documents will govern.

ACERA Important Notices

For important notices regarding the following healthcare topics, please visit www.acera.org/healthcare-notices, or call 1-800-838-1932 for a paper copy.

- Statement of Belief – Grandfather Status
- Important Reminder to Provide the Plan with the Taxpayer Identification Number (TIN) or Social Security Number (SSN)
- COBRA Continuation Coverage
- Special Enrollment Rights Notice
- Medicare Part D – Important Notice About Your Prescription Drug Coverage and Medicare
- Health Insurance Marketplace Coverage Options and Your Health Coverage
- Availability Health Insurance Portability and Accountability Act (HIPAA) Notice of Privacy Practices
- Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)
- Patient Protections
- Network/Claims/Appeals
- Notice Regarding the Wellness Program

2025

Contact Information

1-800-838-1932 fax: 510-268-9574
510-628-3000 www.acera.org

Medical, Dental, &
Vision Plan Carriers

ACERA Group No. Customer Service No.

Website

ID Cards Issued

Medical

Kaiser Permanente

HMO 7668 1-800-464-4000 my.kp.org/acera Yes: Medical/Prescription ID

Senior Advantage 7668 1-800-464-4000 my.kp.org/acera Yes: Medical/Prescription ID

Individual Out of State Plans N/A Call your local Kaiser Permanente www.kp.org Yes

United Healthcare

SignatureValue HMO 149659 1-800-624-8822 www.whyuhc.com/dlameda Yes: Medical/Prescription ID

SignatureValue Advantage HMO 251928 1-800-624-8822 www.whyuhc.com/dlameda Yes: Medical/Prescription ID

Via Benefits

Non-Medicare Eligible N/A 1-844-353-0770 acera.org/via Varies depending on carrier

Medicare Eligible N/A 1-888-427-8730 acera.org/via-med Varies depending on carrier

Dental

DeltaCare USA 70103 1-800-422-4234 www.deltadentalins.com Yes

Delta Dental PPO 00703 1-888-335-8227 www.deltadentalins.com No

Vision

Vision Service Plan (VSP) 12110712 1-800-877-7195 www.acera.org/vsp No

Other Contact References

Medicare 1-800-633-4227 www.medicare.gov

Social Security Administration 1-800-772-1213 www.ssa.gov

ACRE Pete Albert 510-350-0649 acera.org/retiree-associations

REAC reacsite.org

PERS - Long Term Care 1-800-982-1775 acera.org/LTC

Deferred Compensation 1-855-969-4572 www.acera.org/457b

Cancer Advice

Learn how to help lower your chances of getting cancer, plus what screening tests to get and when to get them.

www.cancer.org/healthy