



San Joaquin County Employees' Retirement Association

FOR THOSE ABOUT TO RETIRE A PRESENTATION OF SAN JOAQUIN COUNTY EMPLOYEES' RETIREMENT ASSOCIATION Thursday, December 05, 2024

1:00 – 1:10

Introduction

Speaker: Melinda DeOliveira, Retirement Services Manager,
SJCERA

Topic: Overview of the Day

1:11 – 1:40

37 Act Retirement Benefits

Speakers: Brian McKelvey, ACEO, SJCERA
Melinda DeOliveira, RSM, SJCERA

Topics: Security of investments
Products offered

- Retirement income benefit
- Social Security advancement
- Disability benefits
- Survivors benefits
- Death benefits
- Service purchases
- Cost of living adjustments
- Documents for retirement
- Direct deposit
- Working while retired

1:41 – 1:50

Break

1:51 – 3:00

Health Care Benefits

Speaker: Christine Vega, Personnel Analyst
Human Resources Division
Phone: (209) 468-3370

Topics: Four Retiree Health Plans
Out of Area Health Plan
Two Retiree Dental Plans
One Vision Health Plan

Speaker: Yolanda Smith
Topics: Kaiser
Speaker: Juan Barillas
Topics: Sutter Health
Questions for Benefits (10 Min)

3:01 – 3:07

Retired Public Employees of San Joaquin County

Speaker: Diane Schultz
Topics: Overview and History of Organization
Purpose
Activities

3:08 – 3:35

Deferred Compensation (County) (15 Min)

Speakers: Brenda DeVecchio
Phone: (209) 337-4574
Topics: Why Participate
Interactive Retirement Planner
Your Options

Questions for Deferred Comp (5 Min)

Deferred Compensation (Courts Specific) (4 min)

Speakers: David McCray
Phone: (209) 640-2898
Topics: Asset Allocation & Distributions for Court Retirees
Questions for Deferred Comp (Courts Specific) (4 Min)


3:36 – 4:00


Questions for SJCERA



1

House Keeping


-  Click on Q & A at the bottom of your screen
- Please reserve any questions for the end



2

Who Should Be Here?

- Targeted for those employees who have reached the age of 50
- Will be retiring in next year or two



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What's in Your Packet?

- Today's Agenda
- SJCERA Presentation Handout
- 2024 – 2025 Retirement Pay Schedule
- Retiree Medical Insurance
- 457 Deferred Compensation/Nationwide



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Today's Schedule

- 1937 Retirement Act
- County Health Benefits for Retirees
- Retired Public Employees of San Joaquin County
- 457 Deferred Compensation



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Today's Presenters

- Melinda DeOliveira
 - Retirement Services Manager
- Ron Banez
 - Retirement Services Officer

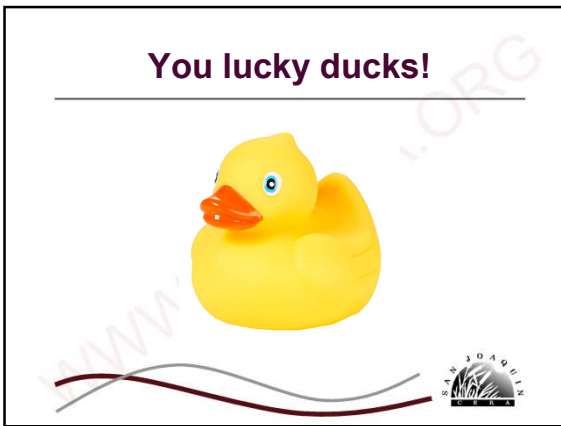


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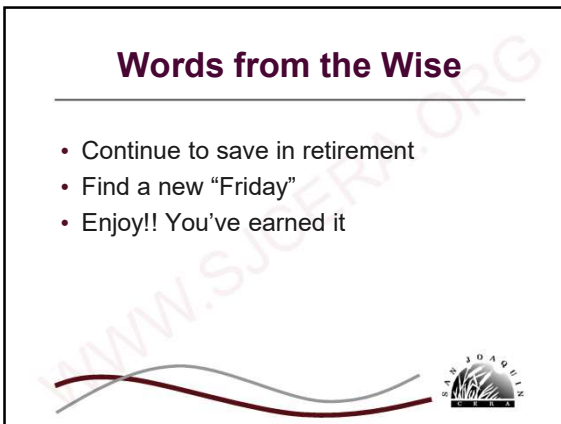
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We're here for you

- www.SJCERA.org
- contactus@sjcera.org
- If you've got questions, call us
(209) 468-2163



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Service Retirement



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Defined Benefit

- Provides a Specific Monthly Benefit Based on a statutory formula
- Paid over your lifetime
- Employer bears the investment risk



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Retirement Eligibility Tier 2 Members

- Hired on or after 01/01/2013
- General Members Age 52 or older with at least 5 years service
- Safety Members Age 50 or older with at least 5 years service
- 3-year Highest final compensation



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Retirement Eligibility Tier I Members

- Age 50 or older with at least 10 years of membership
- At any age with 20 years service for safety members
- At age 70 or older any years of service




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Retirement Benefit

Your Lifetime Monthly Benefit is Based on Three Factors:

FAC x Service x Age Factor = \$\$



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Calculating your FAC

Example: Bi-weekly gross is: \$2000.00

$$\$2000.00 \times 26 / 12 = \$52000.00 / 12 = \$4333.33$$



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Retirement Benefit Calculator

This calculator is designed to work with Google Chrome, Safari, FireFox and most other current web browsers. Internet Explorer is no longer supported by Microsoft, and is incompatible with the calculator.

Tier:	Tier 1	Tier 1
Membership Type:	General	General
Age at Retirement:	Years: 50 Months: 0	Years: 62 Months: 0
Total Years of Service:	Years: 5 Months: 0	Years: 25 Months: 0
Monthly Final Average Compensation (Gross):	3000.00	5000.00

Calculate My Allowance

Estimated Monthly Retirement Allowance: \$212.65 \$3,188.00



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Sally Smith – Married

Sex: Female	Date of Birth: 2/23/1959	Date of Retirement: 2/23/2017
Years of Service	Non-Integrated	Integrated
	15	15
Final Avg. Monthly Salary: \$3,820.00	Normal Contributions: \$24,652.32	
	COL Contributions: \$0.00	
Beneficiary: John Brown	Relationship: Spouse	
Sex: Male	Date of Birth: 02/23/1959	

Monthly Benefits

	Total	Continuance to Beneficiary
Unmodified	\$1,259.87	\$755.92
Option 1	\$1,256.64	\$0.00
Option 2	\$1,126.95	\$1,126.95




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Jack Brown – Single

Sex: Female	Date of Birth: 2/23/1959	Date of Retirement: 2/23/2017
		Tier: 1
Years of Service	Non-Integrated	Integrated
	15	15
Final Avg. Monthly Salary:	\$3,820.00	Normal Contributions: \$24,652.32
		COL Contributions: \$0.00
Beneficiary: John Brown	Relationship: Other	
Sex: Male	Date of Birth: 02/23/1985	

	Total	Continuance to Beneficiary
Unmodified	\$1,259.87	\$0.00
Option 1	\$1,256.64	\$0.00
Option 2	\$970.73	\$970.73
Option 3	\$1,102.51	\$551.26




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Temporary Annuity

- Social Security Advancement
- “Voluntary”
- Based on Age at Retirement and Social Security Estimate at Age 62
 - Must be in writing



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Social Security


Your Social Security Statement

Your Social Security Statement tells you about how much you or your family would receive in disability, survivor, or retirement benefits. It also includes our record of your lifetime earnings. Check out your earnings history, and let us know right away if you find an error. This is important because we base your benefits on our record of your lifetime earnings.

Social Security benefits are not intended to be your only source of income when you retire. On average, Social Security will replace about 40 percent of your annual pre-retirement earnings. You will need other savings, investments, pensions, or retirement accounts to make sure you have enough money to live comfortably when you retire.

Your Estimated Benefits

*Retirement	You have earned enough credits to qualify for benefits. At your current earnings rate, if you continue working until... your full retirement age (67 years), your payment would be about... age 70, your payment would be about... age 62, your payment would be about...	\$ 2,122 a month \$ 2,678 a month \$ 1,445 a month
*Disability	You have earned enough credits to qualify for benefits. If you became disabled right now your payment would be about...	\$ 2,008 a month
*Family	If you get retirement or disability benefits, your spouse and children also may qualify for benefits.	
*Survivors	You have earned enough credits for your family to receive survivors benefits. If you die this year,	



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General Member - Temporary Annuity

- Estimated Social Security Benefit at Age 62: \$900
- Member Stops Work At Age 58
- From Age 58 to Age 62:
 - SJCERA Temporary Annuity ➡ \$ 590.67
(TA factor \$900 x 0.6563)
 - Basic SJCERA Allowance ➡ \$ 1,259.87
 - Total SJCERA Benefit ➡ \$ 1,850.54



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General Member - Temporary Annuity

- Estimated Social Security Benefit at 62: \$900
- Member Stops Work at Age 58
- At Age 62 and after:
 - SJCERA Benefit ➡ \$ 950.54
 - Social Security Benefit ➡ \$ 900.00
 - Total Monthly Benefit ➡ \$ 1,850.54



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Survivor Benefits



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Update Your Beneficiary Designation



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Survivor Benefits Before Retirement


- Timing and Circumstances of Death
- Beneficiary Contacts SJCERA for information



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Survivor Benefits After Retirement

- Service Retirement or Non-Service Disability
 - Unmodified Allowance Spouse/Domestic Partner to receive 60% of allowance
 - Optional Retirement Allowance as selected by member at time of retirement (100% or 50% continuance)
- Service Connected Disability
 - Spouse/Domestic Partner to receive 100% of retiree's monthly allowance



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Death Benefit

- Before Retirement
 - Insurance programs offered by employer
- After Retirement
 - \$5,000 Lump Sum



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Domestic Relations Orders

- If you were married or domestic partner while a member, contributions and service credit are community property
- If joined, no benefit payments may be issued until instructed by the court on how to divide the community property interest
- SJCERA provides model Domestic Relations Order (DRO) language



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Cost of Living Adjustment

- Based on annual change in Consumer Price Index (CPI) for San Francisco-Oakland-San Jose
- Up to 3% of monthly allowance
- Applicable to monthly allowances effective on or before April 1st of the same year
- Compounded annually



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Sick Leave Bank

- Hired Full-time Civil Service Before August 27, 2001
- Minimum of 160 Hours
- Certain Bargaining Units May Cash Out (See MOU)
 - 15% or 20% at Base Hourly Rate
- Valued at \$221.24 Per 8 Hours of Sick Leave Accrual
- Alternatively, irrevocable Member Election in 2002 to convert accrued sick leave to additional service credit (hour for hour basis)



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Reciprocal Benefits

- Count Service Across all Plans for: Plan Vesting and Service Retirement Eligibility
- Highest Final Compensation to determine retirement
- Must retire from all systems on the same date



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Purchase of Additional Service Credit

- Increases your total service credit under SJCERA
- Which increases your monthly retirement benefit
- Purchase must be completed
 - Prior to retirement OR
 - Upon termination of employment



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Types of Service Purchase

- Previous County Service (Temp, PT, Seasonal, etc.)
- Medical Leave of Absence
- Redeposit (may affect tier also)
- Active Military Service that interrupted SJCERA membership
- Prior Public Agency Service (State, Federal, military, other)
 - Includes eligible military service preceding SJCERA membership



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Medical Leave of Absence

- Prior to September 22, 2003
 - If worked at least 41 hours in a pay period, receive full service credit and paid full contribution
- Effective September 22, 2003
 - Receive service credit and pay contributions for actual time worked; pro-rated for less than 80 hours per pay period
 - Must purchase LOA to get full service credit



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Methods of Payment

- Payroll Deduction
 - Post-tax lump sum or biweekly installments
 - Installment period depends on amount of service purchased, but cannot exceed 5 years
- Lump Sum
 - Personal Check
 - Rollover from other qualified plan (457 Plan, IRA, etc.)

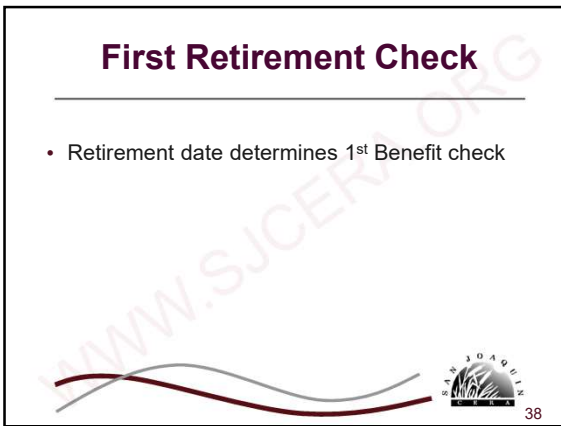


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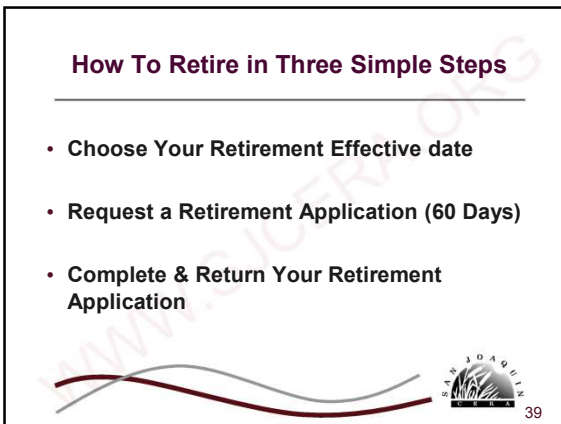
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Vacation, Comp Time & Sick Leave Cash Outs*

*Not included in "compensation" for retirement purposes

- **Timing**
 - Two weeks after your last paycheck
- **Taxes**
 - Taxed at your regular withholding rate unless you file a new W-4 with Auditor's Office Payroll Div.
- **457 Rollover (taxed less)**
 - Up to maximum allowed by IRS
 - Special forms in advance of your retirement date from Auditor's Office Payroll Division



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Working After Retirement

- Non-SJCERA Employer = no limitation
- SJCERA Employer = Prohibited, unless:
 - Emergency or special skills
 - Temporary not to exceed 960 hours in a fiscal year (July – June)
 - No unemployment insurance received in previous 12 months
 - At least **180 days** has elapsed since retirement, unless a safety retiree re-hired to perform safety service (See pages 14-15 in About to Retire Book)



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Update Your Beneficiary Designation



TODAY



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2024-2025

SJCERA Retirement Pay Schedule

PLAN AHEAD! Your first benefit check may be 4-6 weeks from your date of retirement

Retirement Date		Anticipated 1st Retirement Pay Date*
From	To	
<i>(1st Retirement Pay Date is determined by "From" and "To" dates elected)</i>		
01/01/24	01/14/24	03/01/24
01/15/24	01/28/24	04/01/24
01/29/24	02/11/24	04/01/24
02/12/24	02/25/24	05/01/24
02/26/24	03/10/24	05/01/24
03/11/24	03/24/24	05/01/24
03/25/24	04/07/24	06/03/24
04/08/24	04/21/24	06/03/24
04/22/24	05/05/24	07/01/24
05/06/24	05/19/24	07/01/24
05/20/24	06/02/24	08/01/24
06/03/24	06/16/24	08/01/24
06/17/24	06/30/24	09/02/24
07/01/24	07/14/24	09/02/24
07/15/24	07/28/24	10/01/24
07/29/24	08/11/24	10/01/24
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04/21/25	05/04/25	07/01/25
05/05/25	05/18/25	07/01/25
05/19/25	06/01/25	08/01/25
06/02/25	06/15/25	08/01/25
06/16/25	06/29/25	09/01/25

*** 1st Retirement benefit payment includes retroactive pay to the date of retirement.**

About to Retire Health Benefits Planning

**Retirement Planning Seminar
December 2024**

RETIREE MEDICAL INSURANCE MONTHLY PREMIUMS 2024/2025

MONTHLY PREMIUMS FOR NON-MEDICARE MEMBERS

Plans	One-Party	Two-Party	Family
CMCP	\$1,704.08	\$3,404.08	\$4,764.05
Kaiser California	\$935.95	\$1,866.17	\$2,638.25
Kaiser Northwest (out of area)	\$1,186.57	\$2,367.41	\$3,548.25
Sutter Health Plus HMO	\$1,019.53	\$2,033.53	\$2,875.13

MONTHLY PREMIUMS FOR MEDICARE RECIPIENTS

Plans	One-Party	Two-Party
CMCP	\$1,192.03	\$2,379.95
Kaiser Traditional (High) Sr. Adv.	\$278.47	\$551.21
Kaiser Lower Option Sr. Adv.	\$202.77	\$399.81
Kaiser Northwest (out of area)	\$391.85	\$777.97
<u>HealthNet</u>		
COB	\$1,433.66	\$2,861.60
Seniority Plus - High	\$772.18	\$1,538.63
Seniority Plus - Low	\$616.83	\$1,227.93
Out-of-Area	\$2,095.54	\$4,185.34

BLENDED FAMILY MONTHLY PREMIUMS


Plans	1 With and 1 Without Medicare	1 With and 2 Without Medicare
CMCP	\$2,892.00	\$4,251.98
Kaiser Traditional (Sr Adv High)	\$1,208.69	\$1,980.77
Kaiser (Sr Adv Low)	\$1,132.99	\$1,905.07
Kaiser Northwest (out of area)	\$1,572.69	Not available


DENTAL PLAN MONTHLY PREMIUMS

Tier	Delta Dental	United Health Care
One-party	\$42.63	\$18.21
Two-party	\$80.02	\$26.53
Family	\$107.05	\$41.24

VISION PLAN MONTHLY PREMIUMS

Tier	VSP
One party	\$5.88
Two-party	\$11.32
Family	\$13.22





Greatness grows here.

Retiree Health Benefits

About to Retire Seminar

December 5, 2024


Presented by: Christine Vega, Personnel Analyst III - Benefits


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Topics of Discussion

- Questions about Medical Insurance
- Medical Plans –Benefits, Rates and Options
- Dental Plans –Benefits, Rates and Options
- Vision Plan –Benefits and Rates
- Options Outside of San Joaquin County Sponsored Plans
- Planning





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Questions about medical insurance

- How do I enroll in retiree coverage?

Enrollment packets for all of your plans are available at the SJCERA Retirement Office. Complete the enrollment forms and return them to SJCERA Retirement Office. If you are enrolled under another group health plan, and or Cobra and lose coverage then be sure to reach out to SJCERA Retirement Office to complete an enrollment form.

- Do I have to be enrolled in medical insurance as an employee to be eligible for coverage as a retiree? My dependent(s)?

No, you may enroll in medical insurance for yourself and your eligible dependents whether or not you had coverage as an active employee.

- What if I decide to try private coverage?

Once you terminate your County-sponsored retiree plan, you cannot re-enroll
 Note: If you were on another group plan (example spouses group health coverage) then you can re-enroll.

- When is Open Enrollment?


The annual open enrollment period is the month of May with changes effective July 1st. Retirees will receive an informational letter in the mail in April. All of the documents will be posted on the Human Resources and SJCERA's website.


- What happens to my insurance when my sick leave bank runs out, or if I never had a sick leave bank?

(Employees hired on or before August 27, 2001 only)
 When you have no credit in your sick leave bank, you can purchase County-sponsored coverage through payroll deduction of your retirement check. If your County retirement check is less than your insurance premium, you must pay the Retirement Association for your coverage.

- If I die, can my spouse use my sick leave bank? (Employees hired on or before August 27, 2001 only)

You can use your sick leave bank after you die, if you were married at least one year when you retired, and your spouse was your designated beneficiary.





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When will my benefits end?

- Generally, health benefits will be effective for two weeks beyond the date of separation from the County.
 - Example; last day of work October 7, 2024, benefits would terminate November 3, 2024.
- Exceptions; If you work less than required hours (41/32) in the final pay period with the County, health benefits will terminate at the end of that pay period.
 - Example; last day of work was October 7, 2024, benefits would terminate October 20, 2024.

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MONTHLY PLAN PREMIUMS

Medicare HMOs (Over 65)

Individuals and dependents all have Medicare Members must assign Medicare Parts A and B

	Kaiser Permanente Senior Advantage		Health Net Seniority Plan	
	Traditional High Option Plan	Traditional Low Option Plan	High Option Plan	Low Option Plan
Retiree Only	\$278.47	\$332.77	\$391.85	\$772.18
Retiree + 1 Dependent	\$551.21	\$399.81	\$777.97	\$1,338.63

Medicare Coordinated Plans (Over 65)

Individuals and dependents all have Medicare No assignment of Medicare required

	CMCP or CMCP Out-Of-Area	Antelope Blue Cross Medicare Advantage Standard PPO *	Health Net COB	Health Net PPO Out-Of-Area
Retiree Only	\$1,192.03	\$754.84	\$1,433.66	\$2,095.04
Retiree + 1 Dependent	\$2,379.95	\$1,263.95	\$2,861.60	\$4,185.34

*New Plan Antelope Blue Cross 2024-2025

Non-Medicare Plans (Under 65)

Individuals and dependents all under age 65

	CMCP or CMCP Out-Of-Area	Senior Health Plan HMO	Kaiser Permanente California	Kaiser Northwest
Retiree Only	\$1,704.08	\$1,019.53	\$935.93	\$1,186.57
Retiree + Spouse	\$3,404.08	\$2,033.53	\$1,866.17	\$2,367.41
Retiree With Family	\$4,764.05	\$2,875.13	\$2,638.25	\$3,546.25

*Spouse under the age of 65 who is eligible for Medicare must enroll in Part A and B - this includes the CMCP plan. If eligible to enroll and the retiree does not enroll, there will be paid as if enrolled in Medicare, including claim payments and increasing your cost of product costs.

Blended Family Plans

Enroll with Medicare and no Medicare needed

	CMCP		Kaiser Permanente	
	Over 65 and Under 65	Senior Advantage and Kaiser California High Option Plan Low Option Plan	High Option Plan	Kaiser Northwest
1 With and 1 Without Medicare	\$2,850.00	\$1,208.69	\$1,132.99	\$1,272.69
1 With and 2 Without Medicare	\$4,251.98	\$1,580.77	\$1,905.07	N/A

*Standard low option only available if the retiree or subscriber has Medicare

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2024-2025 Rates

Dental and Vision

	United Healthcare Dental (DHMO Plan D125H)	Delta Dental (PPO Plan)	Vision Service Plan (VSP)
Retiree Only	\$18.21	\$42.63	\$5.88
Retiree + 1 Dependent	\$26.53	\$80.02	\$11.32
Retiree + Family	\$41.24	\$107.05	\$13.22

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Medical Plans




Plan Options											
	CMCP	Anthem COB and MAPD Compare	Kaiser				HealthNet				Sutter Health Plus
			High	Low	NW	CA	High	Low	COB	Out of Area	
Non-Medicare	X				X	X					X
Medicare	X	X	X	X	X		X	X	X	X	

SAN JOAQUIN COUNTY

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San Joaquin County
Retirees
2024-2025 Anthem COB and MAPD Comparison



	Current COB ⁽¹⁾	Proposed MAPD Plan ⁽²⁾
Provider Access	If Anthem is primary, the provider needs to be in-network. If Anthem is secondary, any provider that accepts Medicare	Passive – Any Provider that accept Medicare is eligible, but some non-Anthem Providers may decline to work with Anthem.
Medicare Assignment	No assignment necessary. Anthem coordinates with Medicare for benefits as active or secondary carrier	Medicare Parts A & B required to enroll.
Prior Authorization and/or Medical Management Requirements	None Required	Required for some services. Provider works with Anthem to get prior approval
Benefits		
Deductible	Part B Not Covered	None Covered
Office Visit	Covered after Deductible	Covered
Lab/Xray OP	Covered after Deductible	Covered
PT, ST, OT	No Deductible. Covered up to \$100/year	Covered
Chiropractic	Not Covered	Manual Manipulation Covered
Eye Exam	Not Covered	Routine exam and eyewear allowance covered using Blue View vision provider
Hearing Test	Not Covered	Routine hearing test, hearing aid fitting, and hearing aid allowance covered using Hearing Care Solutions provider
Appliances	Covered after Deductible	Covered
Mental Nervous OP	Covered after Deductible	Covered

⁽¹⁾ The current Assurance Plus One Medicare Supplement COB was discontinued after the 2023/2024 renewal, replaced by Anthem's proposed MAPD plan with current Part D benefits. Retirees must be enrolled in Medicare Parts A & B to enroll in the MAPD plan.

⁽²⁾ The copay is \$0 for most covered medical benefits.

SAN JOAQUIN COUNTY

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Dental Plans


2 Plan Options:

1. Delta Dental

- Preferred Provider Organization (PPO)
- Wide network
- Calendar year maximum \$1000/per person
- Deductible: \$50 individual /\$150 family (waived for diagnostic and preventive services)

2. United HealthCare Dental

- Health Maintenance Organization (HMO)
- Limited network
- No calendar year maximum
- No deductible



SAN JOAQUIN COUNTY

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Vision Plan

Vision Service Plan (VSP):

- 34,000 doctors and 15,500 participating retail chains
- Well Vision Exam: \$10 co-pay
- Frame or Contact Allowance: \$150* every 24 months (Walmart/Sam's Club/Costco)



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Options Outside of San Joaquin County Sponsored Plans

1. COBRA

- Medical, Dental, and/or Vision
- Full cost (employer & employee portion) of active plans plus 2% administration fee
- Maximum length of coverage: 18 months

2. State Exchange Programs

- Covered California





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Planning


- **Save, save, save!**
- **You are your best advocate**




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Christine Vega- cvega@sjgov.org
Phone: (209) 468-7429

SAN JOAQUIN
COUNTY

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Find your healthy place

With care designed to help you thrive



2025 open enrollment period presentation for San Joaquin
County Employees Retirement Association
Yolanda Smith Senior Retiree Consultant | 2024



1




The Kaiser Permanente difference

- ✓ **We're community focused:** We are committed to the health of our members and the communities we serve
- ✓ **We're forward-looking:** We maintain one of the most advanced research institutions working to transform the future of health care
- ✓ **We're innovative:** We pioneered the integrated health care model and offer nation-leading care

Photo sets taken by The Motives, Associated Press





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Integrated care centered around you

Quality care begins with our integrated care delivery system, which offers you:

- Care and coverage together in one package
- A coordinated, connected care team
- Many convenient services under one roof

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KAISER PERMANENTE MEDICARE HEALTH PLAN

Support for your total health and well-being

Your doctor will build a care plan based on your needs and work with your care team to deliver personalized support.

- Preventive care to keep you healthy
- Specialty care when you need it
- Support for ongoing conditions

Get care in your language — with multilingual doctors and phone interpretation in more than 150 languages.



KAISER PERMANENTE

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KAISER PERMANENTE MEDICARE HEALTH PLAN


Your care, your way

With Kaiser Permanente, you can get care when, where, and how you want it.

Video Visits*
Connect with your doctor online. It's convenient, safe, and secure, and it often doesn't require a copay.

- In person**
Same-day appointments may be available.
- Phone**
Schedule a telephone appointment and get advice 24/7.
- Email**
Message your doctor anytime with nonurgent questions.
- App**
Download our app to schedule appointments, manage prescriptions, see test results, and more.

*When appropriate and available.



KAISER PERMANENTE

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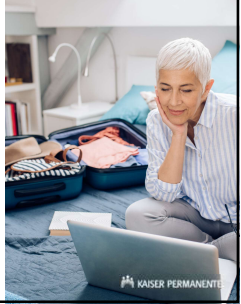
KAISER PERMANENTE MEDICARE HEALTH PLAN

Care while traveling

Since keeping you safe and healthy is our first priority, you're covered for emergency and urgent care anywhere in the world. You can also get urgent care at MinuteClinic® in select CVS and Target stores when you're traveling outside a Kaiser Permanente area.



How we make getting care while traveling more convenient:

- Our Away from Home Travel Line is available 24 hours a day, 7 days a week
- Visit kp.org/travel — a special section of kp.org that's focused on getting care while traveling
- You can refill eligible prescriptions early in preparation for your travel



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Added support to help you thrive¹

Wellness coaching by phone

On-site health education classes and support groups

Online healthy lifestyle programs, videos, podcasts, recipes, and more

Seasonal farmers markets


Reduced rates on specialty care services like acupuncture, chiropractic care, and massage therapy

Find convenient Kaiser Permanente care near you at kp.org/facilities

¹These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your Evidence of Coverage or other plan documents. These services may be discontinued at any time without notice. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Kaiser Permanente grievance process.

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About a Kaiser Permanente Medicare health plan

- ☒ A Kaiser Permanente Medicare health plan is a Medicare Advantage plan for people with Medicare
- ☒ A Kaiser Permanente Medicare health plan provides services covered by Medicare (including Medicare Part D prescription drug coverage)
- ☒ As a Kaiser Permanente Medicare health plan member, you get your Medicare benefits through Kaiser Permanente
- ☒ The Medicare program pays Kaiser Permanente to manage health care for people with Medicare (our Kaiser Permanente Medicare health plan members)

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KAISER PERMANENTE MEDICARE HEALTH PLAN

Summary of Benefits (07/01/24-06/30/25)

Services	San Joaquin County Retirees
Annual Out-of-Pocket Maximum	\$1,000, per calendar year
Part D Out-of-Pocket Maximum	\$2,000.
Lifetime Maximum	None
Office Visits	\$20 per visit
Lab/X-rays	No charge
Outpatient Surgery	\$20 per procedure
Hospitalization Services	\$100 per admission
Emergency Services	\$50 per visit
Ambulance Services	\$100 per trip
Prescription Drugs (Generic and Brand)	\$10/\$20 for up to a 100-day supply
Durable Medical Equipment	No charge
Eyewear every 24 months	\$150 allowance

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KAISER PERMANENTE MEDICARE HEALTH PLAN

Stay active from anywhere


Try yoga, cardio, and bootcamp — without leaving home.

Kaiser Permanente members get a special rate on ClassPass, which offers:

- Unlimited on-demand video workouts**
4,000+ online fitness classes — including cardio, dance, meditation, bootcamp, and more at no cost
- In-person gym classes**
Reduced rates for classes at some of the top gyms and fitness studios in your area

These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your Evidence of Coverage or other plan documents. These services may be discontinued at any time without notice.

ClassPass



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KAISER PERMANENTE MEDICARE HEALTH PLAN

Focus on a healthier you


Feel your best with vision benefits built right into your Kaiser Permanente Medicare health plan.

Vision benefits are provided through Vision Essentials by Kaiser Permanente. With locations at most Kaiser Permanente medical offices, Vision Essentials can give eye exams and fill your prescription for eyeglasses or contact lenses in the same building.

Why vision coverage?

- It's important to have your eyes checked regularly to spot minor as well as more serious eye problems
- When you see clearly, daily activities such as driving and reading, become much easier
- You'll get an \$150 allowance toward an eyewear purchase once every 2 years

Vision benefits




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KAISER PERMANENTE MEDICARE HEALTH PLAN

Mental health and emotional wellness apps


Everyone needs support for total health — mind, body, and spirit. These wellness apps can help members navigate life's challenges and make small changes to improve sleep, mood, relationships, and more.¹



Calm
Meditation and relaxation app designed to help strengthen mental fitness and help with stress, anxiety, insomnia, depression, and more



ClassPass
Access to thousands of on-demand workout videos, plus live-streaming and in-person exercise classes from top studios worldwide




headspace care
On-demand emotional support through the Ginger app — Ginger's emotional support coaches are available 24/7 to help with stress, low mood, sleep troubles, and more

[Go to kp.org/selfcare](https://kp.org/selfcare) to learn more and download apps.

These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your Evidence of Coverage or other plan documents. These services may be discontinued at any time without notice. Only available to Kaiser Permanente members with medical coverage. These products and services (discontinued) are neither offered nor guaranteed under the Medicare program. If selected, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Medicare health plan grievance process.

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Have questions?


Group contact information

Benefits Administrator
www.SJCERA.org

209-468-2163
Monday thru Friday
8 AM – 4:30 PM

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THANK YOU
for your time today!

Questions?
Ask your Kaiser Permanente retiree consultant about our Medicare health plans.

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.
August 2024

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Plan your retirement income before you need it



If you're within 10 years of retirement, you should consider putting together a transition strategy that considers:

- Projecting monthly expenses in retirement
- Your monthly income from pension and Social Security benefits
- Your 457(b) account assets, including catch-up contributions
- Assets from other qualified retirement plans
- Non-retirement plan assets that may be converted into retirement income

Putting together transition and distribution strategies can be difficult. You may have a lot of questions. Fortunately, you have people who are ready to provide answers and are available to you at no extra charge.

For help with developing transition and retirement income strategies, ask your local Retirement Specialist about the Nationwide Retirement Resource Group®, or call 1-888-401-5272.

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional. Investing involves market risk, including possible loss of principal. Retirement Resource Group is a service mark of Nationwide Mutual Insurance Company.



Your Nationwide team is here to help you plan for and live in Retirement!



Please scan this QR code for a meeting, or enroll, access, or update your account today at www.sanjoaquindc.com.



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devecb1@nationwide.com



Retirement Resource Group
888-401-5272
nrsforu@nationwide.com

NRM-13392AO.5 (01/24)



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Your retirement is right around the corner



Let us help you confidently transition into retirement.

Retirement planning checklist	Yes	No	Not Sure
Do you have Accrued Leave?			
Do you have a DROP benefit or pension lump-sum options?			
Is your Termination of Employment form ready?			
Are your beneficiaries up to date?			
Are you eligible for Catch-up or Special Catch-up benefits?			
Have you completed the Social Security 360 Analyzer®?			
Have you completed the Health Care Cost Assessment?			
Have you completed a Financial Needs Assessment?			
Do we have your personal email address on file vs. work email?			
Have you established an online account?			
Have you met with your local Retirement Specialist?			

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.
Social Security 360 Analyzer is a service mark of Nationwide Life Insurance Company.



Your Nationwide team is here to help you plan for and live in Retirement!



Please scan this QR code for a meeting, or enroll, access, or update your account today at www.sanjoaquindc.com.



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NRM-15397AO.4 (01/24)



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Look for ways to save — Even if your budget is balanced, spending habits could still have room for improvement. Here are some ideas for cutting costs:

Money tips

Pay off debt with the highest interest rates first, then apply money from each debt you pay off toward another debt.

Refinance debt or consolidate multiple debts under 1 lower interest rate. Talk to a financial professional about what's best for your situation.

Shop for the lowest fees and interest rates if you need to finance a large purchase.

Use a budgeting system that works for you. Consider taking advantage of apps and tools available through your financial accounts to set and reach goals.

Comparison shop for the best prices on products and services.

Check with cable, cellphone and insurance providers to see if bundling products or services could save money.

Household tips

Turn off the lights and unplug appliances when not in use.

Set your air conditioning temperature a few degrees higher and heating temperature a few degrees lower.

Entertainment tips

Rent or stream movies and borrow books instead of going to the theater or purchasing.

Use discount websites such as Groupon to save money on entertainment or look for days and times when prices are reduced (such as early-dine menus in restaurants or free-entrance days at museums).

Everyday tips

Clip printed or digital coupons for your favorite stores.


Dine at home more if you eat out frequently. Look for ways to make eating at home more enjoyable, such as trying new recipes.

Request generic drugs whenever possible.

Find smart uses for your surplus — If you came in under budget, apply the extra money toward goals. Be sure to prioritize them so you get the biggest “bang for your buck.” For instance, consider increasing your savings for retirement. Look into options offered by your employer, such as a deferred compensation plan. If you’re already enrolled in your employer’s retirement plan, consider increasing your deferral.

Have questions? Your Nationwide Retirement Specialist is here to help.

Brenda DeVecchio
(209) 337-4574
devecb1@nationwide.com



To schedule an appointment, scan this code or visit www.sanjoaquindc.com to enroll or update your account.

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

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NRM-7842AO.5 (06/23)

Creating a spending plan

You can take control.

Creating a spending plan allows you to make better use of your financial resources and makes it easier to reach goals while still meeting basic needs. All you need is 30 days of focus, so let’s get started.

A. State your financial mission

Set SMART goals: Specific, Measurable, Attainable, Realistic, Timely. Get in the habit of paying yourself first and focusing on what’s most important: your future. Consider your need for an emergency fund and solid retirement savings versus other wishes. Then, using the chart below, turn **SMART** savings goals into the monthly amount you need to save to reach them. To help you fill in the chart for retirement savings, use My Interactive Retirement PlannerSM in your retirement plan account online.

Priority	Savings Goal	Target Amount	Target Date	Yearly Cost	Monthly Cost
1	Emergency fund				
2	Retirement savings				
3					
4					

B. Know the facts

Track your spending — On a separate piece of paper, track your spending for 30 days to better understand where your money goes. This will make it easier to categorize purchases and see where you may be overspending or making impulse purchases.

Where was the purchase made?	What was purchased?	How much was spent?	How do you feel about the purchase?
Department store	Shoes	\$80	Happy at first, but now questioning whether I needed them

Curb your credit debt — Gather statements, including credit cards, student loans, car payments and mortgages. List the balances in order of highest interest rate with the smallest balances first. At the beginning of the 30-day period, document what you expect to pay toward your balance. As your statements come in, fill out the actual payment amounts in the last column.

Total each of the 3 subsections to find out how much of your debt is considered short-term (in which interest rates are typically higher), medium-term and long-term (in which interest rates are typically lower). Then total the 3 types of debt into overall debt and monthly payment amounts at the bottom of the chart.

Name of Item and Interest Rate	Current Balance	Expected Monthly Payment	Actual Monthly Payment
Credit card:	\$	\$	%
Credit card:	\$	\$	%
Total credit card debt (short-term)	\$	\$	
Vehicle loan 1 (include leases)	\$	\$	%
Vehicle loan 2 (include leases)	\$	\$	%
Bank installment loans	\$	\$	%
Student loans	\$	\$	%
Total consumer debt (medium-term)	\$	\$	
First mortgage	\$	\$	%
Second mortgage	\$	\$	%
Total (long-term debt)	\$	\$	%
Totals		A.	B.

Know your household costs — At the beginning of the 30-day period, document your estimated household expense amounts in the “Expected Monthly Amount” column. As your bills come in, complete the actual expense amounts in the last column.

Category	Expected Monthly Amount	Actual Monthly Amount
Rent/mortgage		
Gas utility		
Electric utility		
Water/sewage utility		
Cable/satellite/internet		
Cellphone(s)		
Car insurance		
Gasoline		
Groceries		
Medical/prescriptions		
Other insurance (renter's, life, etc.)		
Entertainment		
Other:		
Totals	C.	D.

Understand your income — At the beginning of the 30-day period, document how much money you expect to receive over the course of the month in the “Expected Monthly Amount” column. As your income accumulates over the month, complete the actual income amounts in the last column.

Income	Expected Monthly Amount	Actual Monthly Amount
Your take-home pay		
Spouse's take-home pay		
Child support/alimony		
Interest/dividends		
Pension/retirement		
Social Security benefit		
Other:		
Totals	E.	F.

C. Your plan

Analyze your costs and income — At the end of the month, transfer the totals from lines A through F to the chart below. Subtract the expense totals from the income totals above them and jot the answers on lines G and H.

	Expected Amount	Actual Amount
Income totals	E. \$	F. \$
Expense totals	- A. + C. \$	- B. + D. \$
Spending plan grand total	G. \$	H. \$

How did you do? — If G is larger than H, you are under budget. Apply the extra dollars toward financial goals. If G is smaller than H, you are over budget. Find ways to cut costs or bring in extra income.

D. Your estimated supplemental savings needed

Start good habits — Get started with good habits such as “paying yourself first” and possibly setting up automatic payments for the bills you estimated correctly. Other good habits include finding new ways to save and better places to put extra money.