

# **SAN FRANCISCO ELECTRICAL WORKERS HEALTH & WELFARE TRUST**

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## **2017-2018 OPEN ENROLLMENT NOTICE**

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June 2017

TO: SAN FRANCISCO ELECTRICAL WORKERS RETIREE PLAN PARTICIPANTS

FROM: BOARD OF TRUSTEES

RE: OPEN ENROLLMENT- Plan selection for 8/1/2017– 7/31/2018

The Open Enrollment is being held during the month of July for coverage effective August 1, 2017. **Depending on where you reside**, you may choose from the following medical plans:

- ♦ **SELF FUNDED PPO**
- ♦ **KAISER or KAISER SENIOR ADVANTAGE HMO**
- ♦ **BLUE SHIELD HMO (non-Medicare eligible retirees only)**

A comparison of the more significant benefits along with the Summary of Benefits Coverage for each medical plan as required by the Affordable Care Act and the current monthly co-payment schedule are enclosed. You are urged to study this comparison carefully and select the Plan you feel best meets the needs of your family. **Note that only under special circumstances, will participants be allowed to change plans outside the open enrollment period. This is why it is important for you to review all of the information before you make a change.** You may also contact the Plan Office if you would like additional information regarding the Plans.

***If you wish to remain under your present coverage, no action is required.***

***If you are changing coverage, complete the enclosed Green Participant Enrollment Information Form. If you have had a change in dependent status or wish to add an eligible dependent, please be sure to include documentation (e.g., proof of marriage, divorce decree, birth certificate etc.).***

***GREEN PARTICIPANT ENROLLMENT INFORMATION FORM MUST  
BE RECEIVED NO LATER THAN FRIDAY, JULY 21, 2017.***

**REMINDER:** If you are a Medicare-eligible Retiree you must sign up for both Parts A (Hospital) and B (other medical) of Medicare. If you are in the Self Funded PPO Plan, your claims will be processed as though you are covered by Medicare even if you fail to sign up or you are treated by a non-Medicare certified provider. Medicare eligible retirees or dependents who elect Kaiser but do not enroll in Kaiser Senior Advantage will be charged the difference between the premium for the Senior Advantage Plan and the amount charged to the Trust.

Medicare-eligible Retirees are reminded not to enroll in a separate Medicare Part D prescription program outside of the plan. The prescription drug benefit you currently receive under the Plan (whether PPO Plan or Kaiser Senior Advantage) provides better coverage, at less cost to you, than other Medicare Part D programs. The Centers for Medicare Services allows enrollment in one Medicare Part D Plan only. If you enroll in Medicare Part D outside of the Plan, you and your dependents will immediately lose all major medical coverage under the Plan and you will not be eligible to re-enroll until the next open enrollment period following termination of your Medicare Part D coverage.

If you have any questions concerning this information or require additional information, do not hesitate to contact the Plan Office at (415) 263-3670.