



Benefits Department
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August 28, 2024

To: Stockton Unified School District Retirees

From: Rawlen Davis, Sr., Director of Risk Management & Insurance

THE ANNUAL CALPERS OPEN ENROLLMENT FOR HEALTH BENEFITS WILL BE HELD FROM SEPTEMBER 16, 2024 THROUGH OCTOBER 11, 2024.

Open enrollment is an annual event and an opportunity for eligible retirees to enroll, change plans, or modify dependents. Your present 2024 plan election will remain in place through December 31, 2024. All current participants will receive information directly from CalPERS, regarding the open enrollment period and plan offerings. The District's annual health plan changes and early retiree medical reimbursement rates are effective January 1, 2025.

2025 CHANGES TO HEALTH PLAN OPTIONS

There are some changes to the retiree health plans, service areas and coverage for the 2025 plan year. Please visit <https://www.calpers.ca.gov/page/retirees/health-and-medicare/open-enrollment> for information on the health benefit plan changes for 2025.

We recommend that you take the time to review all of the health plans for your consideration during this annual Open Enrollment period. Retirees may visit the CalPERS retiree health plan site <https://www.calpers.ca.gov/page/retirees/health-and-medicare/retiree-plans-and-rates> for 2025 plan information and rates.

HEALTH PLAN ELIGIBILITY BY ZIP CODE

Some health plans are only available in certain counties. Your home zip code will determine which CalPERS health plans you can enroll in. Please visit <https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/zip-search> to search for available plans in your area.

No action is needed for Retirees who are not making changes to their health plans.

Retirees who **want to make changes** to their health plans during Open Enrollment, will submit the request directly through CalPERS. Plan changes can be made online by accessing your myCalPERS account <http://my.calpers.ca.gov/> If you have any questions, or need online enrollment assistance, please contact CalPERS at 1-888-225-7377.

DISTRICT RETIREE MEDICAL REIMBURSEMENT

Although CALPERS deducts the full health premium out of a retiree's monthly pension warrant, the District provides a monthly reimbursement to qualified early retirees towards their health premium. The SUSD Payroll Department will continue to process this medical reimbursement each month. Please note that retiree reimbursements are pre-paid one-month in advance, therefore any reimbursement amount changes for 2025 will occur on the December 30, 2024 pay warrant.

Please review the enclosed document, which reflects the **2025 CalPERS Health Premiums and District Medical Reimbursement rates for retirees**.

If you have any questions in regards to the District retiree medical reimbursement, please call the Benefits Department at 209-933-7026, or send an email to benefits@stocktonusd.net

You may also visit the District's website at <https://www.stocktonusd.net/Page/13635> for a summary of the 2025 Health Plans and Medical Reimbursement rates for retirees.

Regards,



Rawlen Davis, Sr.
Director of Risk Management & Insurance
Stockton Unified School District

Cc: Human Resources
Payroll Department
All Bargaining Unit Leadership

Enclosure: 2025 Early Retiree Medical Reimbursement Rate Sheet