



HUMAN RESOURCES DEPARTMENT

STEWART / EBERHARDT BUILDING • 22 E. Weber Avenue, Suite 150 • Stockton, CA 95202-2317

Phone: 209 / 937-8233 • Fax 209 / 937-8558 • [www.stocktongov.com](http://www.stocktongov.com)

**2016 – 2017 OPEN ENROLLMENT Q&A**

**Kaiser Plans:**

- 1. What is the accumulation period for the deductible and out of pocket maximum?**
  - a. Calendar year (January 1 – December 31).
- 2. Are the 30 chiropractic/acupuncture visits per person or per family?**
  - a. Per person (Applies to Kaiser Traditional HMO Plan only).
- 3. Do you need a referral for chiropractic/acupuncture care?**
  - a. No (Applies to Kaiser Traditional HMO Plan only). Kaiser uses the American Specialty Health Plans of California network of providers.
- 4. Where is the local urgent care facility?**
  - a. There is no local urgent care facility. However, the Medicine 1 Department at the Stockton Kaiser facility accepts same day appointments.
- 5. What is the official name of the new Kaiser plan?**
  - a. Kaiser Traditional HMO.
- 6. If I switch from the current Kaiser plan to the new Kaiser plan, will the money I've spent towards the deductible and out of pocket maximum roll over?**
  - a. Yes.
- 7. What type of coverage is available out of state and out of the country?**
  - a. Urgent care and emergency care are covered as if you were in the service area. In most cases, you will pay up front, submit a claim form, and then receive a reimbursement. The process depends on the individual facility.
- 8. If a prescription cost less than the \$10.00 generic price, will I still pay \$10.00?**
  - a. No. You will pay the lower cost.
- 9. Can I still be on the plan if I live outside of the service area?**
  - a. Yes, because the live/work rule will apply; meaning if you work in the service area, you can enroll. However, you will only be able to obtain services in the service area, and there are some exclusions to certain services provided (e.g. in-home health care, durable medical equipment).



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**Modified Plan:**

- 1. What is the accumulation period for the deductible and out of pocket maximum?**
  - a. Fiscal year (July 1 – June 30).
- 2. Since we now have a Sutter plan, is the Modified plan losing the Sutter network as in-network providers?**
  - a. No.
- 3. Is anything changing on the plan coverage?**
  - a. No.

**Sutter Health Plus Plan:**

- 1. What is the accumulation period for the out of pocket maximum?**
  - a. Fiscal year (July 1 – June 30).
- 2. If I already have a Primary Care Physician and a Specialist, do I have to start the process over?**
  - a. No. List the Primary Care Physician on your enrollment form and let the provider know you are switching health coverage plans.
- 3. What type of coverage is covered out of state and out of the country?**
  - a. Urgent care and emergency care are covered as if you were in the service area. You will more than likely pay up front, complete a claim form, and then receive a reimbursement.
- 4. What if I am currently utilizing Sutter doctors on the Modified plan but do not have a Primary Care Physician?**
  - a. You will need to establish a relationship with a Primary Care Physician that is a part of the Sutter Health Plus network by 7/1/2016 in order to continue to see the same in-network specialists as of 7/1/2016.
- 5. Are all the doctors at the Sutter Gould facility on Hammer Lane covered in the network?**
  - a. Yes.
- 6. Is Dameron Hospital in the network?**
  - a. Yes, so is St. Joseph's Medical Center.



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**7. Is Lodi Memorial in the network?**

a. No.

**8. How easy is it to change your Primary Care Physician?**

a. You can change it up to once a month.

**9. Are pre-existing conditions excluded from coverage?**

a. No. Healthcare Reform changed that restriction.

**10. What's the definition of a "specialist"?**

a. Specialists can be in or out of the network. In-network specialists must be a part of the same medical group as your Primary Care Physician. Out-of-network specialist care (e.g. UCSF & Stanford) is determined by your Primary Care Physician.

**11. If I live in Elk Grove, what's the closest in-network hospital?**

a. Midtown Sacramento Sutter Hospital.

**12. Do you have sleep apnea specialists?**

a. Yes.

**13. What is the cost of emergency helicopter transport?**

a. \$50.

**14. If I've always used Sutter facilities on the Modified plan, will switching change anything?**

a. Yes, you will need to establish a relationship with a Primary Care Physician that is a part of the Sutter Health Plus network, and you will not be able to self-refer outside of the Sutter Medical Group.

**15. Can my obstetrician/gynecologist refer me for imaging services?**

a. Yes.

**American Fidelity Voluntary Insurance**

**1. Are any of the benefits taxable?**

a. No.

**2. What is the maximum term life benefit?**

a. \$200,000 (under 50 years old). \$100,000 (over 50 years old).



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- 3. What is the time limit after an accident to submit a claim?**
  - a. None.
  
- 4. Do I need to re-enroll in the voluntary insurance products if I already have them?**
  - a. No.
  
- 5. What insurance plans can you take with you if you leave the City?**
  - a. All but short-term disability.
  
- 6. Do you have any post-tax retirement benefits?**
  - a. No.
  
- 7. Which plans are paid on a pre-tax basis?**
  - a. Cancer, accident, & hospital indemnity. These can be elected during open enrollment and qualifying events only.
  
- 8. Which plans are paid on a post-tax basis?**
  - a. Short-term disability, life, and critical illness. These can be elected at any time of the year.
  
- 9. Does the cancer policy cover post-cancer treatment?**
  - a. Yes.
  
- 10. On the accident plan, is an accident at work covered?**
  - a. Yes. You submit your claim and the plan will pay you a certain amount based on the plan specifications.
  
- 11. On the accident plan, is there an age limit to insure children?**
  - a. Yes. Must be under 18 when you apply and then they can be covered up until their 26<sup>th</sup> birthday.
  
- 12. Can I sign up for voluntary insurance products at any time of the year?**
  - a. You can only sign up for disability, life, and critical illness at any time of the year. Cancer, accident, and hospital indemnity can only be elected during open enrollment or with a qualifying life event.



CITY OF STOCKTON

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**Miscellaneous**

- 1. If I or my dependent is 65 years or older and I am enrolled in Medicare, is my City-sponsored plan primary or secondary?**
  - a. As an active employee, the City's plan will continue to be primary.
  
- 2. If I am enrolled in Medicare, is the cost of a City-sponsored plan different?**
  - a. No. The costs are the same as an active employee.
  
- 3. If I am enrolled in an OE3 plan, can I still elect the City's dental and vision?**
  - a. No. Dental and vision are included in the premium you pay for the OE3 plan.