



2026 Retiree Open Enrollment Presentation

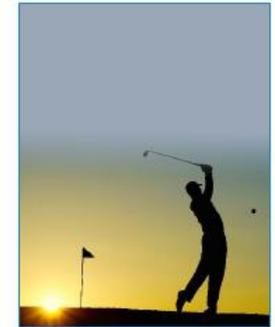
September 24, 2025

2026 RETIREE BENEFITS

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Agenda

- Open Enrollment Overview
- Explore Your Benefit Options with the Experts



January 1 through December 31

Better Together



Open Enrollment Overview

3

 **Open Enrollment: September 29 – October 17, 2025**

What You Can Do:

-  **Change, enroll in, or drop** your medical plan
-  **Add or remove eligible dependents** (no qualifying event required)
-  All changes become effective **January 1, 2026**

Open Enrollment Overview

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Important Action Required

To make changes or enroll in the **Anthem Medicare Preferred PPO**, you must:

-  **Submit an Enrollment Change Form to the Valley Water Benefits Team**
 -  Available on the **Valley Water Retirees Information** site
 -  **Or work with Retiree First** for personalized enrollment assistance enrolling in the Anthem Medicare Preferred PPO
-  **If you're not making any changes, no action is required.**

Open Enrollment Overview

Valley Water Retirees Information

<https://www.valleywater.org/valley-water-retirees-information>

Valley Water Retirees Information

Welcome!

This website is intended to provide Valley Water retirees with more information regarding retiree healthcare benefits. If you have any questions, please contact a Benefits staff member at **(408) 630-3030** or employeeservices@valleywater.org

Open Enrollment 2026	Medicare
<p>September 29th, 2025 - October 17th, 2025 for a January 1st, 2026 Effective Date</p> <p>1. 2026 Information Memo:</p> <ul style="list-style-type: none">Retiree Memo (Under Age 65)Retiree Memo (Over Age 65) <p>2. 2026 Retiree Benefits Guide</p> <p>3. Changing Plans:</p> <ul style="list-style-type: none">Enrollment Change Form (Blue Shield/Kaiser)Anthem Medicare Preferred PPO Enrollment Form	<p>NEW Anthem Medicare Advantage Plan with RetireeFirst concierge service:</p> <p>Valley Water is pleased to announce a new and upcoming Medical and Prescription Drug coverage offering specifically for Medicare retirees. The new Medicare Advantage with Prescription Drug (MAPD) Plan will be provided by Anthem Medicare Preferred (PPO).</p> <p>Anthem Medicare Preferred Enrollment Guide</p> <p>Frequently Asked Questions (FAQ's)</p> <p>Dedicated RetireeFirst advocacy lines are now LIVE:</p> <ul style="list-style-type: none">Dedicated local number assigned: (408)868-8964Dedicated toll-free number assigned: (855)301-8203



Open Enrollment Overview

Your Plan Carriers for 2026

- **Blue Shield**
- **Kaiser**
- **Anthem Blue Cross with Retiree First (Medicare Retirees Only)**





Helping SCVWD Retirees

Tracey Hullm
Blue Shield of CA

Wednesday, September 24, 2025



The Plans

Access+ HMO: With this plan, you must choose a primary care physician (PCP) and your PCP will coordinate all your care and refer you to specialists and hospitals within their medical group or Independent Practice Association (IPA). **Offered to residents of CA only (for Active Employees and Early Retirees)**

PPO: This plan gives you the freedom to choose doctors and hospitals from our broad PPO network and the flexibility to seek some care outside the network. You will usually pay less for services provided by PPO in-network providers. **Offered throughout the US. (for Active Employees, Early Retirees and 65+ Retirees with or without Medicare)**

Trio HMO ACO: This plan offers a select quality network of local and virtual doctors and specialists working closely together to deliver your care. Like Access+ HMO, you must choose a PCP and s/he will coordinate your care. To enroll, you must live or work within the Trio HMO service area. **Offered to residents of CA only (for Active Employees, Early Retirees, Non-Medicare members)**

Side-by-side comparison

	Access +HMO	PPO		TRIO		
	Network	Network	Non-network	Network		
Medical deductible	None	Individual: \$250 Family: \$500	Combined w/network	None		
Calendar year out-of-pocket maximum	Individual: \$2,000 Family: \$4,000	Individual: \$2,000 Family: \$4,000	Combined w/network	Individual: \$2,000 Family: \$4,000		
PCP visit	\$10	20%	20%	\$10		
Specialist	\$10 (\$30 self-referral)	20%	20%	\$10 (\$30 self-referral)		
Lab work	No charge	20%	20% (to \$350-hosp lab)	No charge		
Teladoc (medical and/or behavioral health)	No charge	No charge	Not covered	No charge		
Outpatient surgery in hospital	No charge	20%	20% to \$350	No charge		
Inpatient hospitalization	No charge	20%	20% to \$600/day	No charge		
Chiropractic	\$10 (up to 30 visits per calendar year combined w/Acu)	20% (up to 20 visits per calendar year)	20%	\$10 (up to 30 visits per calendar year combined w/Acu)		
Acupuncture	\$10 (up 30 visits per calendar year combined with Chiro)	20% (up to 40 visits per calendar year)	20%	\$10 (up 30 visits per calendar year combined with Chiro)		
	Network	Network	Non-network	Network		
Pharmacy deductible	None	None	None	None		
Retail drug copayments (30d)	\$10/\$15/\$30/20% to \$200	\$10/\$15/\$30/30% to \$200	25% + copays	\$10/\$15/\$30/20% to \$200		
Mail service copayments	\$20/\$30/\$60/20% to \$400	\$20/\$30/\$60/30% to \$400	Not covered	\$20/\$30/\$60/20% to \$400		

Preventive care



Covered annual screenings at no cost, including

- Routine physical exam
- Ear/eye screenings (up to age 18)
- Immunizations/screenings according to age schedule

[blueshieldca.com/preventive](https://www.blueshieldca.com/preventive)

Mental health benefits – support when you need it the most



Digital programs

Reduce stress and sleep better with these two popular apps:

- Headspace® – Learn the essentials of meditation and sleep better with self-guided relaxation techniques
- Headspace Care™ – Connect with a trained mental health coach via text

Visit wellvolution.com/mentalhealth to learn more



Virtual care

- Teladoc **Health** – Virtual appointments with behavioral health providers. Available 7 a.m. – 9 p.m. blueshieldca.com/teladoc
- NurseHelp 24/7SM – Referrals to providers or county mental health resources blueshieldca.com/nursehelp
- LifeReferrals 24/7SM – Connects members to licensed therapists (three sessions in any six-month period). Visit [LifeReferrals 24/7](https://LifeReferrals24/7) to learn more.



In-person care

Network providers include therapists, psychologists, psychiatrists, substance abuse professionals, and more. Some providers offer virtual care.

Effective January 1, 2026: To search for network providers, enter your location, plan name, and the type of mental health provider you're looking for into our Find a doctor tool:

[Find a doctor tool](#)

Provider.bcbs.com (Outside of CA)



Ornish Cardiac Rehab

Ornish Lifestyle Medicine

**UnDo heart disease wherever
life takes you**



Ornish Lifestyle Medicine is the only program with published scientific data that shows reversal of heart disease without medication or surgery.

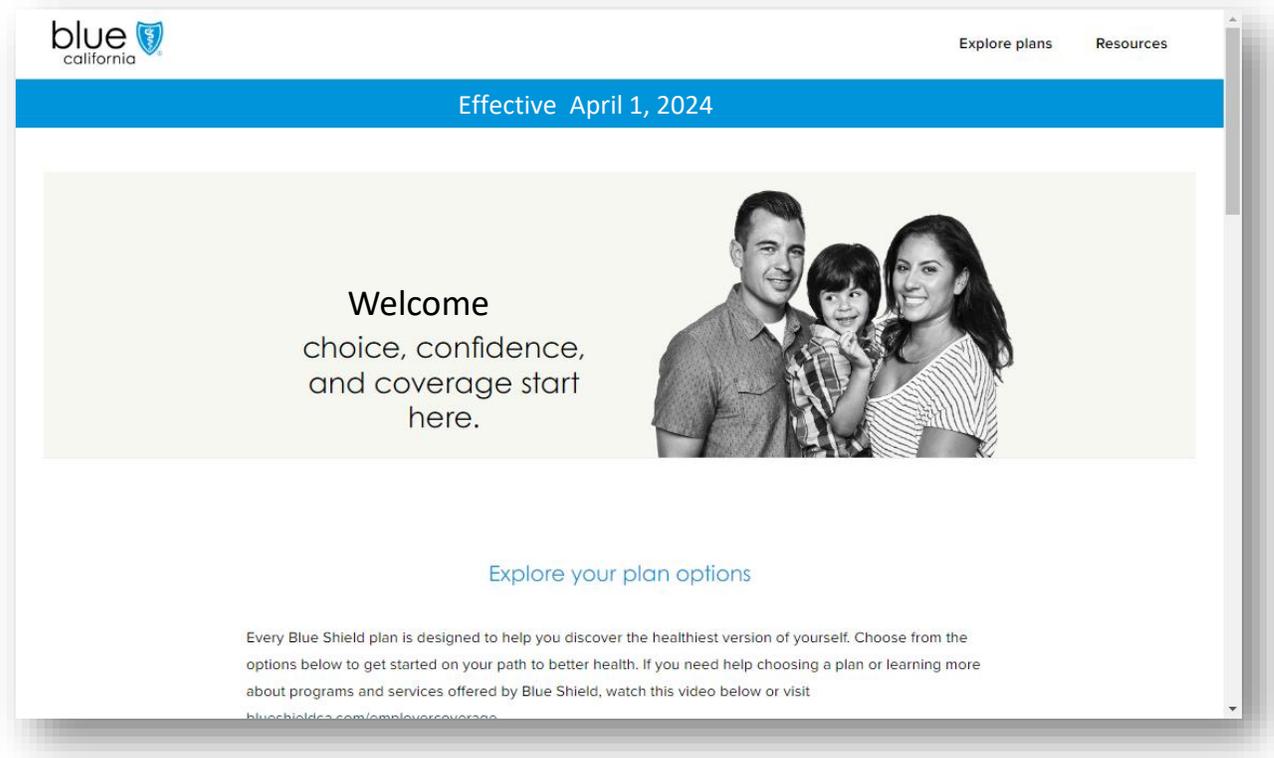
The 9-week online program is available to eligible Blue Shield of California members.

<https://www.ornish.com/blueshieldca/>

Access health plan information 24/7

- Overview of Blue Shield plans
- Links to find network doctors
- Plan benefit documents
- Details on programs & services

xs5n8x



blue shield of california

Explore plans Resources

Effective April 1, 2024

Welcome
choice, confidence,
and coverage start
here.

Explore your plan options

Every Blue Shield plan is designed to help you discover the healthiest version of yourself. Choose from the options below to get started on your path to better health. If you need help choosing a plan or learning more about programs and services offered by Blue Shield, watch this video below or visit [blueshieldca.com/employee-coverage](https://www.bscaplans.com/employee-coverage).

<https://www.bscaplans.com/xm4nva>

New Things in 2026

- SB729 goes into effect on January 1, 2026
- Mental Health Benefits will be through Blue Shield network (no longer through Magellan, aka MHSA)
- GLP coverage criteria has changed (to BMI of 40) & is outlined in EOC regarding authorization
- Folx Health
- Relay Network

FOLX Health serving the LGBTQIA+ community



FOLX Health, the largest virtual health and wellness platform serving the LGBTQIA+ community, offers access to FOLX membership-based services:

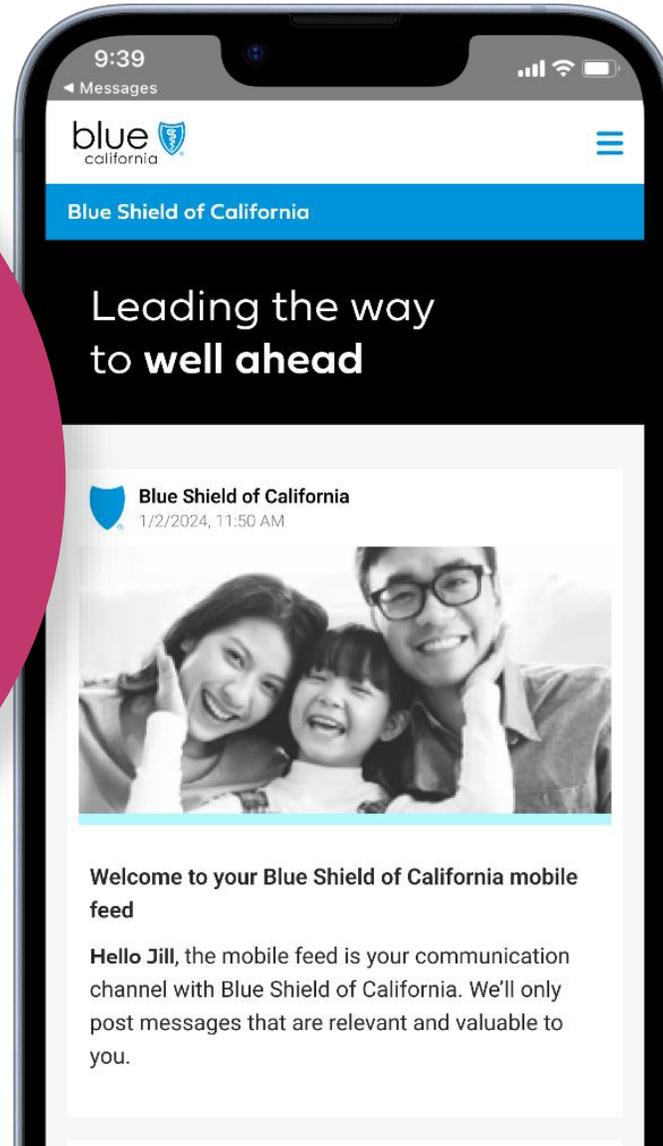
- Care navigation and referrals to clinical and non-clinical services
- Community support, such as identity-focused peer support groups and education and entertainment
- Telehealth clinical services, including primary care and mental health services
- Evidence-based health and wellness information

How it works:

- Available to Blue Shield PPO members 18 and older at no extra cost
- Learn more: folxhealth.com/blue-shield-of-california

Relay Network: A web-based, mobile optimized member communications channel

HIPAA and TCPA compliant platform that gives bite-sized pieces of personalized, relevant health information that encourages healthy behaviors and assists in closing care gaps



- Individual Family Plans and Medicare launched in February with general health messages
- Program to date engagement above 15% benchmark with Medicare at 40% and Individual Family plans at 20%
- Outperforming email, direct mail and SMS on click through/response rates by 200% and is the least expensive to deploy
- Care Gap and personalized messages deployed starting in mid July
- Medi-Cal slated to launch 12/1



Wellness, Value Added Programs & Services

Teladoc services available nationwide – all 50 states

General Teladoc

Provides 24/7/365 access to physicians for non-emergent medical issues

Appointments available on-demand (within 60 minutes) or schedule in advance

Physicians can prescribe medications, as appropriate, from a limited formulary

Teladoc uses Surescripts which is connected to BSC's formulary



Teladoc mental health services

- Treats common issues including anxiety, ADHD, adjustment disorders, depression, grief, PTSD, marriage issues, and work stress.
- Providers can prescribe medications from a limited formulary.
- Members can schedule appointments 7am-9pm daily (in their time zone)

Safeguard your identity and your credit



Experian identity protection services available for all eligible Blue Shield members – at no extra charge!

- Identity repair assistance
- Identity theft insurance
- Credit monitoring

You can access these services by:

- Visiting experianidworks.com/blueshieldca and provide the activation code BCBSALI25
- Or contacting Experian's customer care team at (866) 274-3891 and providing them engagement number B128036

For 2026

Identity protection



Experian identity protection services available for all eligible* Blue Shield members – at no extra charge!

- Identity repair assistance
- Identity theft insurance
- Credit monitoring

You can access these services by:

- Visiting experianidworks.com/blueshieldca and provide the activation code BCBSCALI26
- Or contacting Experian's customer care team at (866) 274-3891 and providing them engagement number B151528

* Members of Medicare Advantage HMO Plan or Medicare Prescription Drug Plan are not eligible for this program.

Wellvolution



Online and in-person clinical programs to help you improve your health, lose weight, and feel better

Prevent and treat disease

→ Lower your risk for diabetes, cardiovascular disease, and other conditions

Live healthy

→ Manage stress, exercise more, eat and sleep better, and quit smoking

[wellvolution.com](https://www.wellvolution.com)

Wellvolution program network

The Wellvolution network is curated by Blue Shield and offers accessible apps based on the latest in science and lifestyle medicine, designed to help you improve your health.

Programs available

Weight management and diabetes prevention	Get personalized support to lose weight, improve overall health – and feel better.	
Diabetes management	Use vetted methods to help control Type 2 diabetes and limit your risk of chronic disease.	
Blood pressure management	At-home blood pressure management program for a healthier heart.	
Stress and sleep management	Support your well-being with app-based therapy sessions, behavioral health coaching, meditation and mindfulness programs.	
Tobacco cessation	Break the habit with tested strategies that help you beat nicotine cravings and addiction.	
★ Fitness and physical therapy	Relieve joint and muscle pain and increase strength and flexibility with app-based physical therapy, ergonomic support, and a PT finder.	

★ New program category

Take charge of your health with Wellvolution

The largest hand-picked collection of apps that give real results
We've vetted every app in our network. If it's here, it's a proven product.



All programs are vetted by Blue Shield and offer accessible apps based on the latest in science and lifestyle medicine, to help members improve their health, and programs **are available at no cost to members. Spouses and dependents eligible if over the age of 18.**

Mental Health	Diabetes Prevention	Condition-specific	Tobacco & Vaping Cessation
<p>Ginger and Headspace are now available to members. These popular programs can help manage sleep, stress, anxiety, depression, and boost resilience.</p>	<p>Programs focusing on reversing risk for Type 2 diabetes include digital coaching and digital technology (Fitbits & heart rate monitors). Focuses on weight loss which improves overall health.</p>	<p>Programs that include intensive behavioral counseling for treating common conditions such as diabetes, hypertension, obesity, and heart disease.</p>	<p>All programs include nicotine replacement therapy in the form of the patch, lozenge, or gum. A two-month supply can be delivered to the home.</p>



Fitness and physical therapy program



Improve your mobility, strength, and flexibility with our personalized therapy and health programs:

For general mobility and fitness: Sworkit fitness program

→ Improve fitness and reduce pain with personalized workouts that can be done in 5-60 minutes

For moderate pain: Kaia Health program

→ Manage joint and muscle pain with virtual physical therapy from a board-certified health coach

For severe pain: Sword Health program

→ Relieve joint and muscle pain working with a licensed Physical Therapist 2-3 times per week

To get started, enroll in our Wellvolution program at wellvolution.com.

LifeReferrals 24/7



From simple questions like quick ways to de-stress or how to find more time in your schedule, to more difficult issues like finding support after the loss of a loved one, LifeReferrals 24/7SM is here for you.

Services available may include:

- Personal counseling
- Legal assistance
- Financial coaching
- Community resources
- Identity theft assistance

How it works:

- Call LifeReferrals 24/7 to speak with a specialist ready to assist you with your personal needs
- Visit [LifeReferrals 24/7 online](#) for tools, articles, resources and more

LifeReferrals 24/7SM for personal, family, and work issues

Confidential EAP-like program connects members with a team of experienced professionals

Personal counseling	Legal	Financial	Work/life
3 sessions for new issue in any six-month period	60-minute consult with an attorney & mediator, per issue per year	60-minute consult with a financial professional	Unlimited telephonic referrals & resources

Members are guided to the appropriate resource depending on their needs

(800) 985-2405

LifeReferrals.com



Wellness discount programs



Save money and live healthier

Fitness and exercise

- Gym membership discounts
- 800 fitness centers in California and thousands more nationwide

Alternative care discounts – save up to 25%

- Acupuncture services
- Chiropractic services
- Massage therapy

Vision care – save up to 20%

- Routine eye exams
- Frames, lenses, and non-prescription sunglasses
- Hard contact lenses
- LASIK surgery (in select states)
- And more!

blueshieldca.com/wellnessdiscounts

Virta diabetes management program



Clinically proven to help members

- Reverse their type 2 diabetes
- Eliminate the need for costly prescription drugs
- Lose weight
- Increase longevity

virtahealth.com/join/blueshieldca



Thank you



Find your healthy place

With care designed to help you thrive

2025 Open Enrollment period presentation:

Santa Clara Valley Water District

Greg Orais- Retiree Solutions Manager 9/24/25



Combined care and coverage is everything

When all your needs are handled under one plan, you get:

- Seamless in-person and virtual care
- Support for your mental health and wellness
- 24/7 access to care wherever you are
- High-quality preventive, primary, and specialty care



Seamless in-person and virtual care

Use the Kaiser Permanente app to manage your care wherever you are.



Get 24/7 virtual care.



Email your care team with nonurgent questions anytime.



View most lab results and doctor's notes.



Refill most prescriptions.



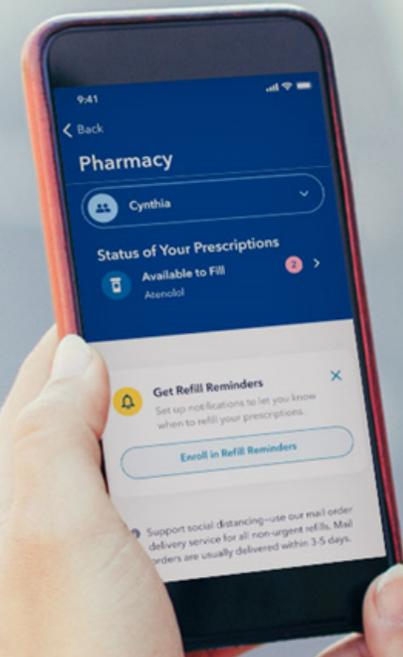
Schedule and check in for appointments.



Pay bills and view statements.

We guide you every step of the way

Your electronic health record is available to you and your care team 24/7. Your care team guides you through appointments and referrals and lets you know when to schedule checkups and tests.



Added support to help you thrive¹



Wellness coaching by phone



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



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



On-site health education classes and support groups



Seasonal farmers markets



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.

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



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)

Summary of Benefits (1/1/26-12/31/26)

Services	Employer group
 Annual Out-of-Pocket Maximum	\$1,000 per member / \$2,000 per family per calendar year
 Part D Out-of-Pocket Maximum	\$2,100
 Lifetime Maximum	None
 Office Visits	\$10 per visit
 Lab/X-rays	No charge
 Outpatient Surgery	No charge
 Hospitalization Services	No charge
 Emergency Services	\$100 per visit
 Ambulance Services	No charge
 Prescription Drugs (Generic/Brand/Specialty)	\$10/ \$15/ \$30 for a 30-day supply
 Durable Medical Equipment	No charge
 Eyewear	\$175 allowance

Work out your way and find your fit

One Pass® can help you find a fitness routine that's right for you, whether you work out at home or at the gym — and it's available at no extra cost.

At the gym

Choose from a large nationwide network of gyms and fitness locations (included in the Core and Premium networks).

At home

Work out at home with live, digital fitness classes or on-demand workouts.

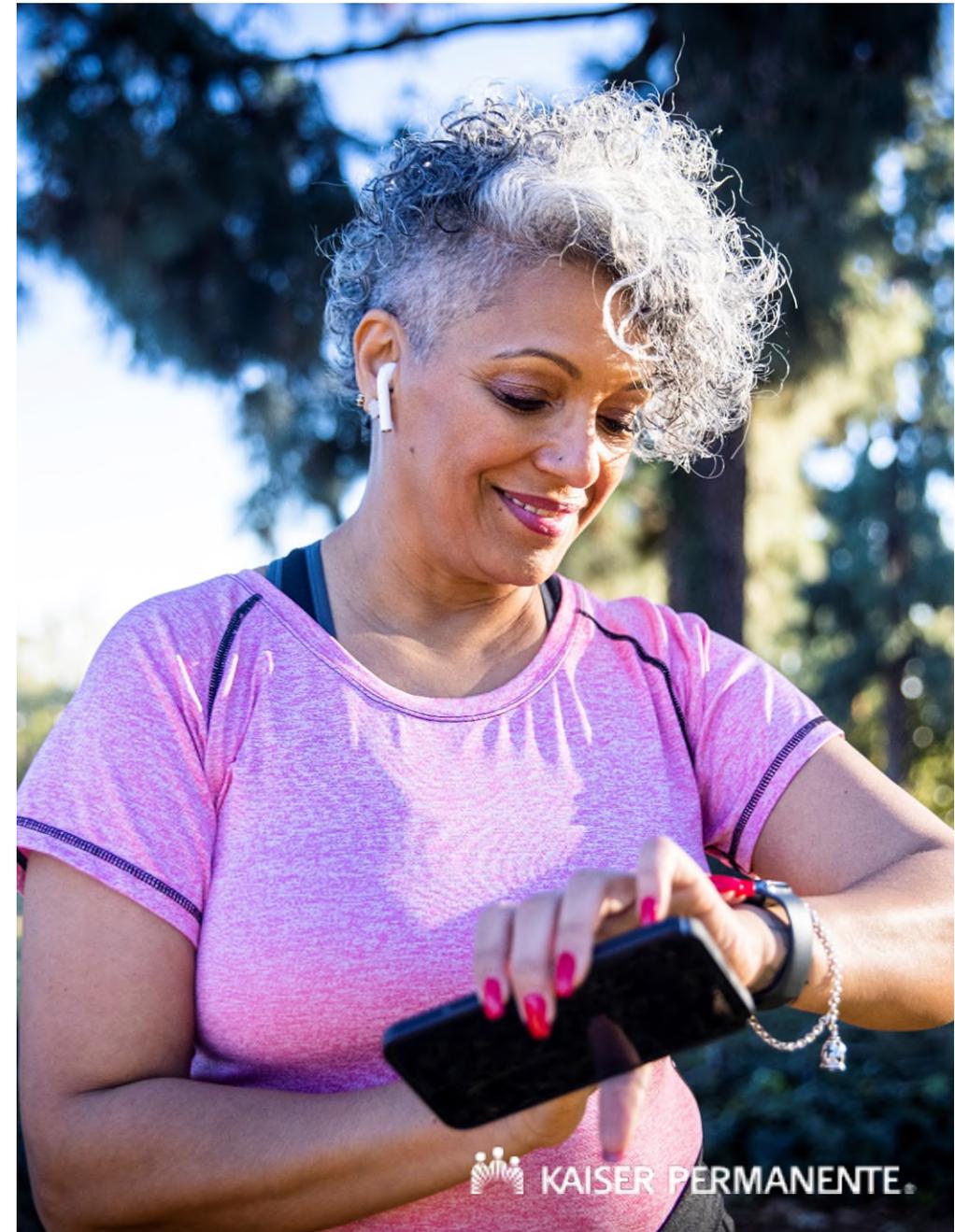
Brain training

With One Pass, you can benefit from a complete brain workout program using interactive cognitive tests and brain exercises all available online.

With new friends

Join a group class or find local clubs and social events that match your interests.

One Pass® is a registered trademark of Optum, Inc. in the U.S. and other jurisdictions and is a voluntary program. The One Pass program and amenities vary by plan, area, and location. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. One Pass is not responsible for the services or information provided by third parties. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them.



Find relief from pain with alternative care

Your Kaiser Permanente Supplemental and/or Acupuncture Plan is not just health coverage, it's a partnership in health.

Get safe and effective help with evidence-based care from a chiropractor or acupuncturist. Plus, when you choose an in-network provider, you don't need a referral. \$10 copay/30 visits per year

Covered conditions include:



Chronic pain



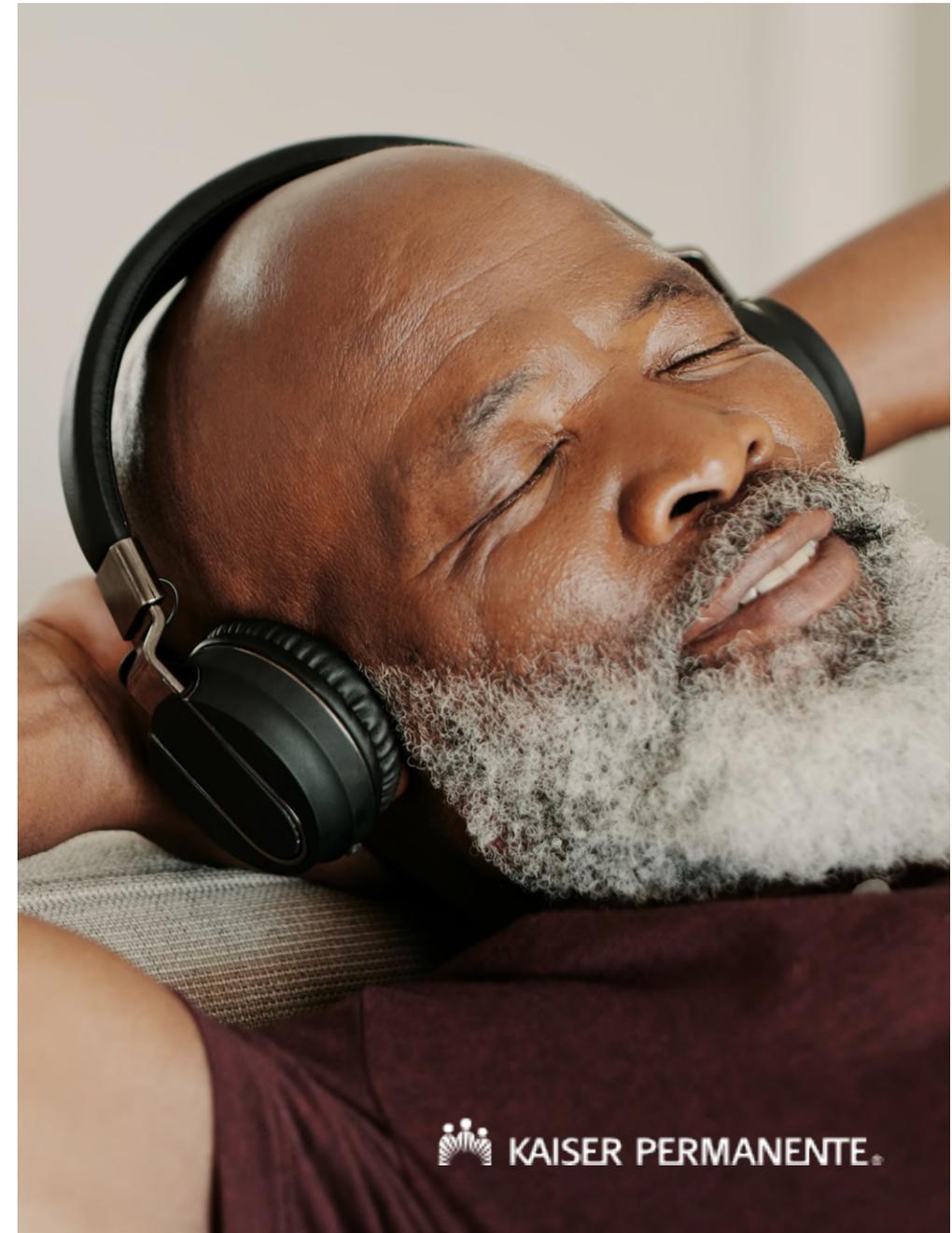
Headaches



Back and neck pain



Nausea



Hear well, live well

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

Good hearing allows you to fully enjoy life

- You can improve your quality of life with the latest hearing products, which are smaller, more effective, and more comfortable than they were in the past
- Our Medicare health plan covers hearing aid checks, where your audiologist can recommend the correct hearing aid for you and confirm that it matches your prescription, at no extra charge
- As a Kaiser Permanente member, you'll get an allowance toward the purchase of a hearing aid in each ear (\$2,000 per ear available once every 3 years)



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 **\$175** allowance toward an eyewear purchase once every 12 months



A different kind of care

Your health care should make your life easier — with doctors, hospitals, and health plan benefits that are all connected and focused on providing you with exceptional care.

With Kaiser Permanente, you get:

- Personalized care from top specialists
- 24/7 access to care wherever you are
- Predictable costs and less paperwork



Watch our [intro video](#) to learn about care that puts you at the center.



It's easy to get started



Personalized onboarding

- A welcome call to answer your questions
- A member guide to get you started



Learn how we make it [easy to get care](#) at every step.



3 easy steps to a healthy change

1. Choose your new doctor.
2. Transition your care and prescriptions seamlessly.
3. Get care on your schedule.



Care that's personalized

You need a doctor who understands you. Someone who'll learn your lifestyle, health risks, and goals.

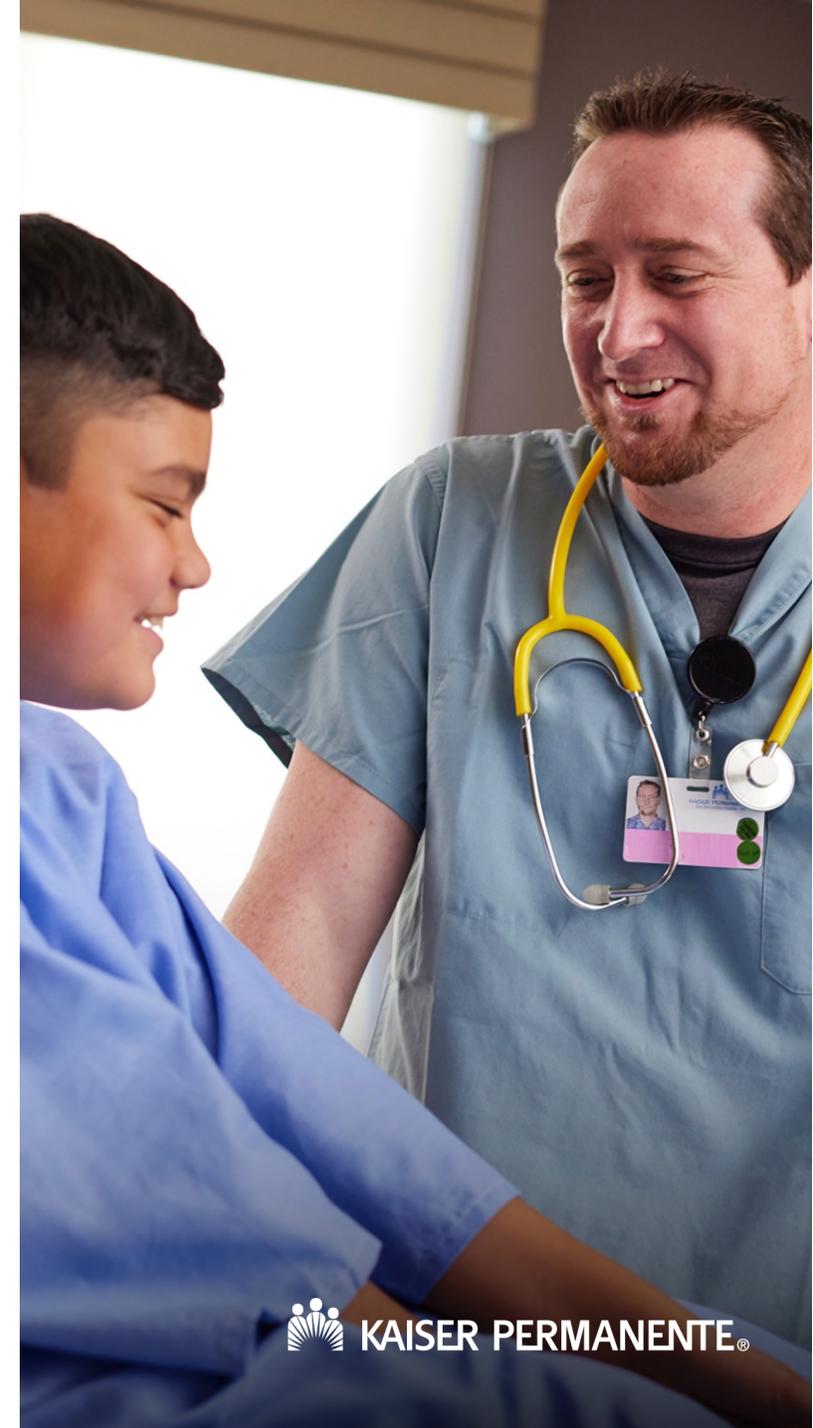
At Kaiser Permanente, you don't have to repeat yourself every time you visit the doctor. Your care team has access to your entire medical history through your electronic health record, so they know you and your story.

Care teams that make you feel comfortable

- Access many clinicians who speak more than one language.
- Browse doctor profiles and change your personal doctor anytime.



[Find a doctor](#)
who's right for you.



Care that's convenient

We make it easy to get high-quality care when and where you want it. No matter how you connect, you'll always talk with a medical professional who can see your health history, so you never have to repeat your story.

Your health at your fingertips

- Get 24/7 care by phone or video.¹
- Email your care team.
- Schedule routine appointments.
- View most lab results and doctor's notes.
- Refill most prescriptions.
- Check in for appointments.
- Pay bills and view statements.

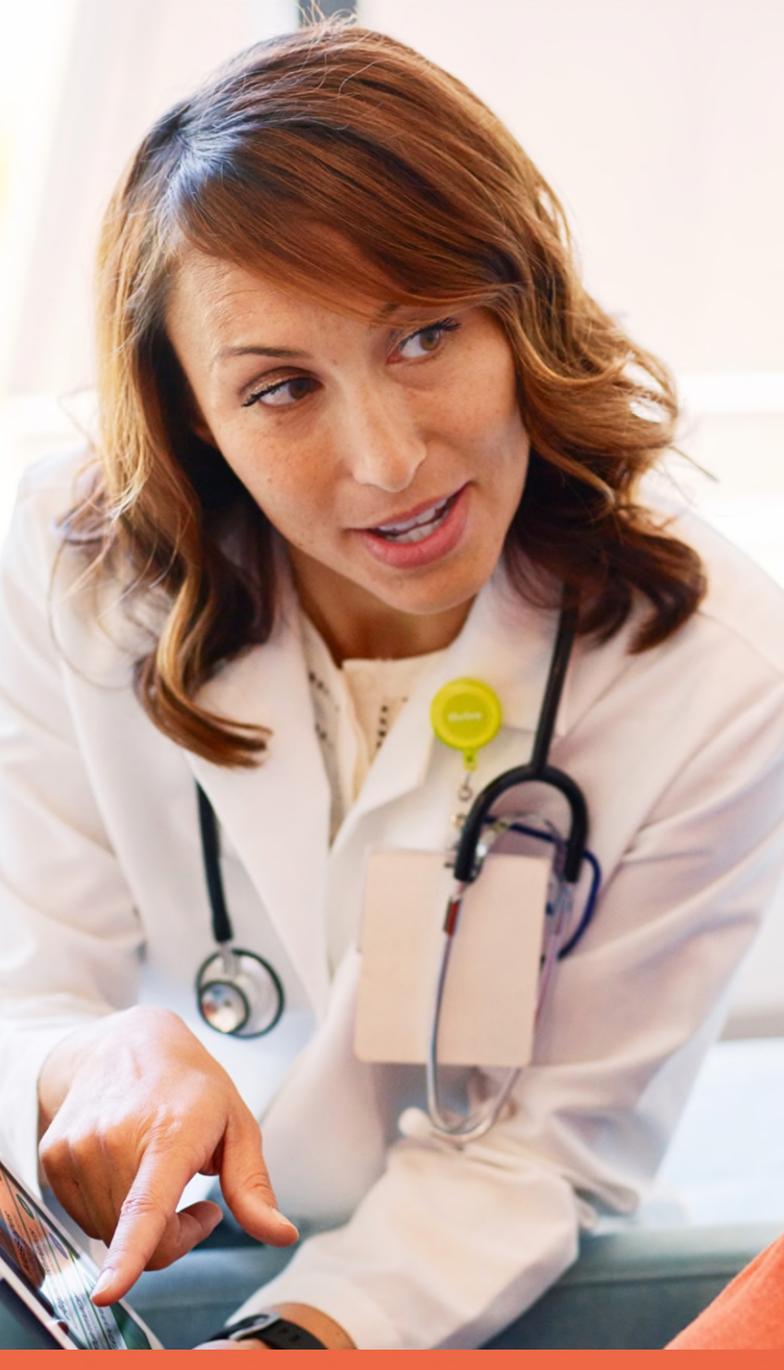


Simplify your health care with the [Kaiser Permanente app](#).



Over half of members avoided a trip to the ER or urgent care with a video visit.²

1. When appropriate and available. 2. Kaiser Permanente internal data, 2023.



Convenient care close to home



Choose Kaiser Permanente doctors and facilities that are close to work or home. Wherever you visit, your care team is connected to a national network of specialists and services.

<Same-day, next-day, and weekend> appointments are available at most Kaiser Permanente locations.

You can get convenient service with:

- ✓ Timely primary care appointments
- ✓ Quick lab results
- ✓ 24/7 virtual care
- ✓ <A large clinician network>



[Find locations](#) that are close to home.

Convenient prescription refills

Order prescription refills online, on the Kaiser Permanente app, in person, over the phone, or by mail order.

You can get refill reminders or alerts when new prescriptions are available to order. Track your order online and get delivery updates by text or email.



Mail-order pharmacy

- Easy refills online, in person, or over the phone
- Same-day pickup
- Most prescriptions delivered to your front door¹
- Same-day or next-day home delivery available for an additional fee²

1. Not all prescriptions can be mailed, restrictions may apply. Please check with your local pharmacy. **2.** Same-day and next-day prescription delivery services may be available for an additional fee. These services aren't covered under your health plan benefits and may be limited to specific prescription drugs, pharmacies, and areas. Order cutoff times and delivery days may vary by pharmacy location. Kaiser Permanente isn't responsible for delivery delays by mail carriers. Kaiser Permanente may discontinue same-day and next-day prescription delivery services at any time without notice and other restrictions may apply. Medi-Cal and Medicaid beneficiaries should ask their pharmacy for more information about prescription delivery.





Convenient care while traveling

Planning a trip? Have a child going away to college? Before you leave, we'll help you get vaccinated, refill prescriptions, and stay on top of your health while you're away.



You're covered for urgent and emergency care anywhere in the world.



You can always get 24/7 care by phone or online across the U.S.*



Learn more about getting [care away from home.](#)

*When appropriate and available. If you travel out of state, phone appointments and video visits may not be available in select states due to licensing laws. Laws differ by state.



Resources for mental health

Members can get help with depression, anxiety, addiction, and mental or emotional health — without a referral for mental health care within Kaiser Permanente. Share your concerns with anyone on your care team at any time, and they can connect you to the support you need.

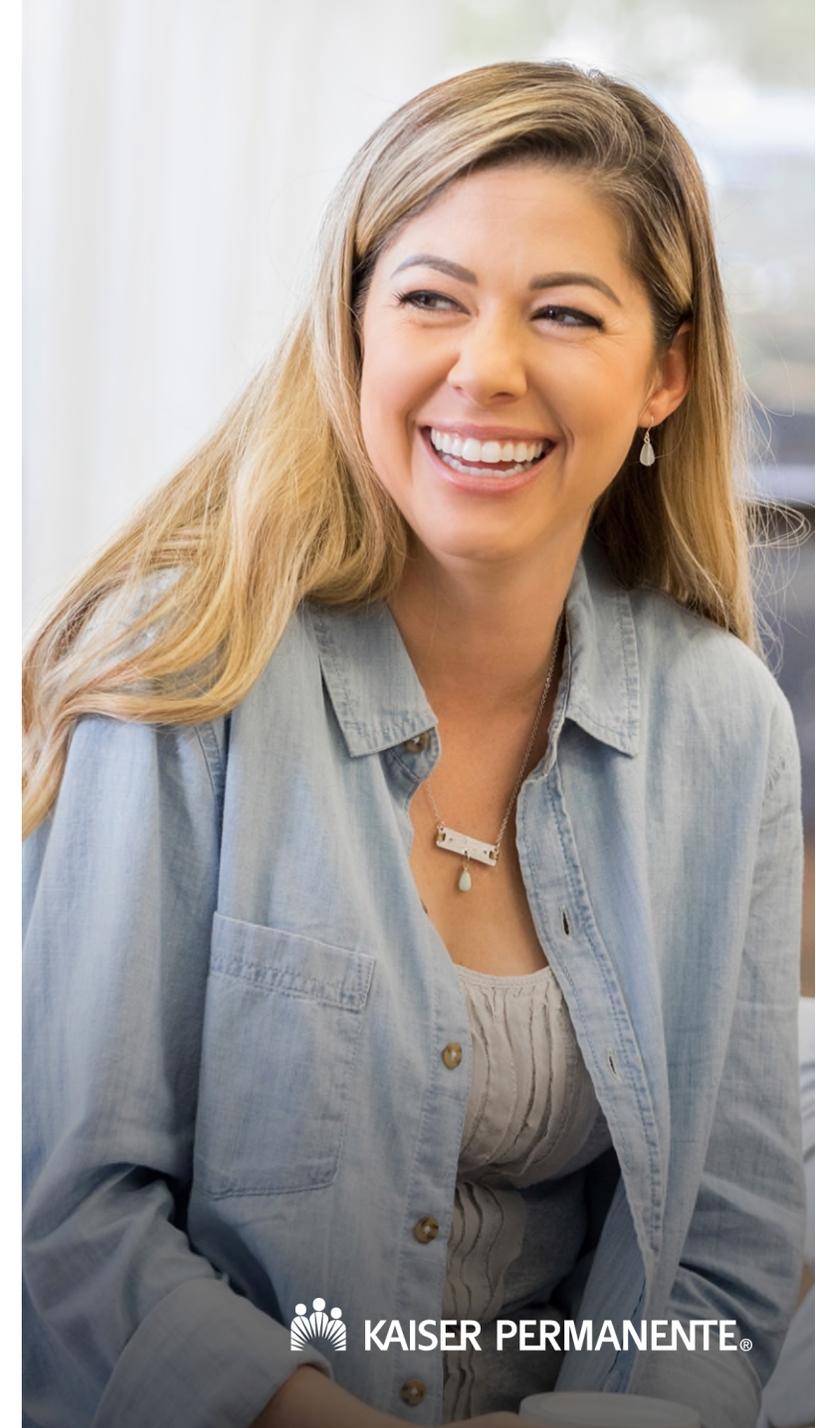
- Individual or group therapy
- Health classes¹
- Medication
- Online resources
- Apps for mental wellness and self-care²

Not sure where to start? Talk to your personal doctor about your concerns or call us to talk with our mental health team.



Find [mental health and wellness resources](#) that fit your life.

1. Some classes may require a fee. 2. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time.



Resources for everyday wellness

Take advantage of [classes, services, and programs](#) to help you achieve your health and fitness goals.¹



Reduced rates on gym memberships



Wellness coaching by phone



Healthy lifestyle programs and classes²



Online fitness classes



¹. 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. ². Some classes may require a fee.

Contact Information

If you have questions about the **Santa Clara Valley Water District** Kaiser Permanente Medicare health plan, contact your **HR Benefits Department**.

Kaiser Permanente Member Services: 1-800-443-0815 (TTY 711)
7 days a week, 8 a.m. to 8 p.m.

Social Security: 1-800-772-1213 (TTY 1-800-325-0778)
Monday through Friday, 8 a.m. to 7 p.m.

Medicare: 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048)
24 hours a day, 7 days a week.



Questions?

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.

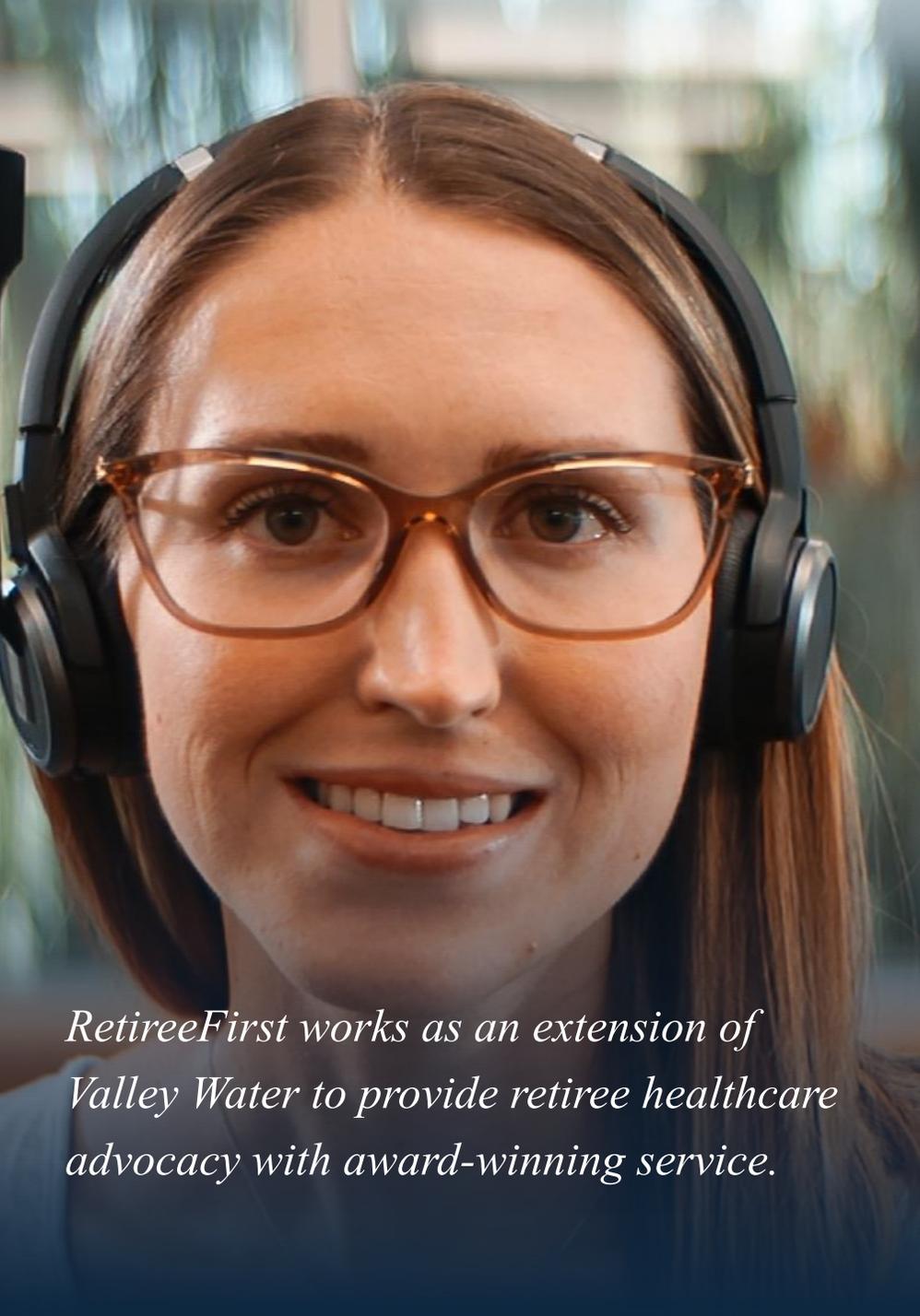


Retiree**First**



Valley Water
Retiree Presentation





RetireeFirst works as an extension of Valley Water to provide retiree healthcare advocacy with award-winning service.

About Us

RetireeFirst was designed to provide healthcare navigation and advocacy for retirees like you. For more than 20 years, we've simplified Medicare and improved the retiree benefits experience, resulting in happier and healthier members.

Your own dedicated team will advocate on your behalf with the insurance carrier, provider offices, pharmacies, and government agencies like the Centers for Medicare and Medicaid Services (CMS) to ensure your satisfaction.



Advocates Put Retirees First

- Our 160+ in-house, US-based Retiree Advocates are available Monday through Friday from 8 am–5 pm
- All Advocates receive extensive training; many previously worked in healthcare
- Retirees receive a dedicated group phone number and Advocate team
- Advocates provide:
 - **Real-time assistance** to resolve issues end-to-end through outbound calls with a completion call to close the loop
 - **Education on your health plan**, including preventative care and additional health benefits offered through your insurance carrier

160+
IN-HOUSE,
US-BASED ADVOCATES

15 sec
AVERAGE SPEED
TO ANSWER

2x
OUTBOUND VS INBOUND
CALLS MADE TO RESOLVE
MEMBER ISSUES

The A, B, C, D's of Medicare

Original Medicare



PART A

Hospital Insurance/
Inpatient Care
(Must be enrolled)



PART B

Medical Insurance/
Outpatient Care

Private Plans



PART C/ Medicare Advantage Plan (MA)

*Covers Parts A & B
and can offer
additional benefits*



PART D Prescription Drug Plan (PDP)

*Helps pay for
prescription drugs*

Supplement Plan

*Covers cost
gaps from
Parts A & B*

Valley Water

What is Medicare Advantage?

- **Medicare Advantage, also known as MA** (and sometimes called Part C Plans) are health plan options approved by Medicare and run by private companies like Alignment.
- MA plans are offered with and without a prescription drug benefit. **Your MA plan includes a prescription drug benefit.**
- MA plans offer **additional benefits** like vision coverage, telehealth options, in-home assessments, fitness benefits, and more.



Medical Plan Design

Medical	Retiree Pays
Deductible	\$0
Maximum Out of Pocket (MOOP)	\$1,000
Office Visit: Primary Care	\$10
Office Visit: Specialist	\$30
Inpatient Hospital	\$0, per admit
Home Health Care	\$0
Skilled Nursing Facility	\$0, days 1-100
Emergency Room	\$100, waived if admitted within 72 hours
Urgent Care	\$10, waived if admitted within 72 hours
Ambulance Service	\$100, one way
Outpatient Surgery	\$0

Medical	Retiree Pays
Radiology Services	\$0
Durable Medical Equipment	20% per purchase
Preventative Screenings	\$0
Chiropractic	\$10 Medicare Covered Services \$10 Routine Services, 30 visits per year. Combined with acupuncture.
Acupuncture	\$10 Medicare Covered Services \$10 Routine Services, 30 visits per year. Combined with chiropractic.
Podiatry	\$10 Medicare Covered Services
World-wide Coverage (Foreign Travel)	\$100, Emergency Room -waived if admitted within 72 hours \$10, Urgently Needed Care -waived if admitted within 72 hours \$0, Inpatient Care \$10,000 Lifetime Max benefit for all foreign travel urgent, inpatient, or emergency care services, 60-day Lifetime Max benefit for inpatient care services
Fitness Benefit	SilverSneakers

Medical Plan Highlights

- You must be enrolled in Medicare Parts A and B to participate in the Anthem MAPD Plan.
- Put your Medicare card in a safe place in case you need it later. You will use only your Anthem ID card for Medical and Prescription Drugs.
- You can use any willing Medicare medical provider, regardless of whether the provider is in or out of the Anthem network.
- No referrals are needed for Medicare covered medical services.
- Access to RetireeFirst Advocates for assistance with understanding and using your benefits.

This Medicare Plan is made custom for Valley Water retirees. It is not comparable to what you may see on TV. These benefits are designed with the retiree in mind and are much richer than a basic Medicare plan.

Prescription Drug Design

Prescription Plan Tiers	Retail 30 Day Supply You Pay Up To	Retail 90 Day Supply You Pay Up To	Mail Order 90 Day Supply You Pay Up To
Annual Deductible: \$0			
Tier 1-A (Select Generics)	\$0	\$0	\$0
Tier 1 (Generics)	\$10	\$20	\$20
Tier 2 (Preferred Brand)	\$15	\$30	\$30
Tier 3 (Non-Preferred Brand)	\$30	\$60	\$60
Tier 4 (Specialty Drugs)	20% \$200 Max	N/A	N/A
<p>Note: CMS caps the 30-day supply cost for Insulin Medications at \$35. Costs for a 30-day supply may be less but will not exceed \$35 for 2025.</p> <p>*Some Specialty Medications may be limited to 30-day supplies</p>			

Prescription Plan Highlights

- You should continue to be able to use almost any retail pharmacy as Anthem includes over 64,000 in-network pharmacies, nationwide.
- Anthem also offers a Mail Order Pharmacy called CarelonRx for your convenience. If you would like to use the CarelonRx Mail Order Pharmacy, you will need new prescriptions.
- You do not need new prescriptions for retail pharmacies. Simply show your new ID card and your refills will be processed under the Anthem MAPD Plan.

Additional Benefits

Benefit	Details
Hearing	\$0, Routine Hearing Exam, 1 per year \$0, hearing aid fitting evaluation, 1 per year \$70 Max benefit \$0, hearing aids \$2,000 Allowance every 2 years Must use Hearing Care Solutions
Vision	\$0 Routine Eye Exam. 1 per year \$70 Max Benefit Eyewear, \$100 Allowance – every 2 years
Dental	\$30 Medicare Covered Services

Service You Need, When You Need It

Common Needs We Address

- “I received a bill, and I’m unsure if these services should be covered.”
- “I need help finding a specialist.”
- “I need help making an appointment.”
- “What does this benefit mean for me and how can I take advantage of it?”
- “I need to know if a specific drug my doctor prescribed is covered.”
- I’m at the pharmacy and my medication costs more than normal.”

How Advocates Help You

- Outreach to providers
- Medical prior authorizations
- Medical reimbursements
- Medical billing/Benefits questions
- Pharmacy outreach
- Mail order assistance
- Formulary lookup
- Prescription prior-authorization/step therapy
- Prescription billing/benefits questions



RetireeFirst
Thank you!

Valley Water Dedicated Retiree Line:

408-868-8964 (TTY 711)

Toll free 855-301-8203 (TTY 711)

Monday-Friday, 8am-5pm PST

We invite you visit www.retireefirst.com/valleywater





Questions

- **Come Off Mute**
- **Type Question in the chat**

Contact Us!

- **Hotline:**
(408) 630-3030
- **Email:**
EmployeeServices@valleywater.org

