

Some Changes Coming to Health Plans in 2010 but...



Health Benefits Continue to Be Fully Paid by LAUSD

The Health Benefits Committee, which includes SEIU Local 99 and other unions at LAUSD, negotiates our benefits and works with the District and health insurance vendors to design the health plans. The SEIU Local 99 Bargaining Team does not negotiate our health benefits. Despite the skyrocketing cost of health insurance, the Committee was able to maintain a majority of our benefit levels. The Committee saved us from having to pay monthly fees for health care benefits. To maintain our benefit levels, some changes to health plans were necessary. The 2010 Open Enrollment booklet will feature full details of each plan. The booklet is scheduled to arrive in your home around November 1, 2009.

What Did Not Change:

- Benefits are still fully paid by LAUSD
- Dental benefits and vendors stay the same.
- Vision benefits and vendors stay the same.
- Life insurance and vendors stay the same.

Summary of Retiree Benefits Changes for 2010:

Medicare open enrollment starts January 1, 2010 and ends in March. The benefits will start July 1, 2010. Without submitting the necessary paperwork, retirees will be responsible for the Part B portion of the bill that Medicare would have paid. (Classified employees are not impacted by Part A since we pay into Social Security.)

Retirees and spouses born **BEFORE** January 1, 1935 (75 or older) who do not receive Part B of Medicare may remain at their current subscription level. However, we do ask those people to apply for these benefits to help the benefit fund. Retirees and spouses born **AFTER** January 1, 1935 (74 and younger) who do not receive Part B of Medicare are **required** to apply for these benefits. (The requirement is not new. It is just being enforced.) Those people who did not apply for Medicare B will have to pay a penalty for not applying for it in the past (10% for every year after 65 or, if retired after 65, after the date of retirement.) All retirees above the age of 65 **must** use a Medicare doctor. This includes those retirees out of the country. (This is not a new policy, but an enforcement of established policy.) This impacts approximately 300 retirees.

Kaiser Senior Advantage, PacifiCare Secure Horizons, HealthNet Seniority Plus Plans: These plans have not changed.

Anthem Blue Cross HMO: The network of providers in the Anthem Blue Cross HMO has been reduced and all current recipients will be assigned to the new plan called "Anthem Select Network HMO." Some medical groups previously under this plan will no longer participate including UCLA and Cedars Sinai.

Anthem Blue Cross HMO Plus, Anthem Blue Cross PPO, and the Anthem Blue Cross Fee for Service plans: These plans have been eliminated and replaced with a new **Anthem Exclusive Provider Organization (EPO) Plan**. This plan is similar to a PPO plan except that no out of network benefits are provided; you must use an Anthem Blue Cross network provider within the US to receive benefits. UCLA and Cedars Sinai medical groups are included. All HMO Plus, PPO and Fee for Service recipients under age 65 will be assigned to Anthem HMO Select. Out of state recipients will be assigned to the EPO.

MetLife Affiliated Dental Health Care Service Plan (SafeGuard DHMO), MetLife Preferred Dentist Program (PPO), and Western Dental DHMO: These plans have not changed.

EyeMed Vision and VSP: These plans have not changed.

Open Enrollment

Begins: Sunday, November 1, 2009
Closes: Sunday, November 22, 2009

Packet coming soon!

Questions?

Contact Local 99 at (213)387-8393
or visit <http://benefits.lausd.net>

Revised Co-pays

HealthNet HMO Plan:

Doctor Visit: \$20 per visit

ER Visit: \$100 per visit if not admitted

In Store Prescriptions: (30 day supply)

Generic: \$5 Preferred Brands \$25 Non-Preferred Brands \$45

Via Mail Prescriptions: (100 day supply)

Generic \$10 Preferred Brands \$50 Non-Preferred Brands \$90

Anthem Select Network HMO Plan:

Doctor Visit: No Change, \$10

ER Visit: No Change, \$50 if not admitted

In Store Prescriptions: (34 day supply)

Generic: \$5 Preferred Brands \$25 Non-Preferred Brands \$45

Via Mail Prescriptions: (100 day supply)

Generic \$10 Preferred Brands \$50 Non-Preferred Brands \$90

Anthem Exclusive Provider Organization (EPO) Plan:

Doctor Visit: 20% of charge

ER Visit: \$100 deductible if not not admitted

In Store Prescriptions: (34 day supply)

Generic \$10 Preferred Brands \$30 Non-Preferred Brands \$50

Via Mail Prescriptions: (100 day supply)

Generic \$20 Preferred Brands \$60 Non-Preferred Brands \$100

Kaiser HMO Plan:

Doctor Visit: \$20 per visit

ER Visit: \$100 per visit if not admitted

In Store Prescriptions: (30 day supply)

Generic \$5 Preferred Brands \$25

Via Mail Prescriptions: (100 day supply)

Generic \$10 Preferred Brands \$50

Now that we're again feeling the pain of out-of-control health care costs...

What's the latest on Health Care Reform?

When skyrocketing health expenses further pinch our pocketbooks, we're reminded of how important health care reform is.

A recent New York Times/CBS poll found: 65% of Americans still want a public health care option.

House and Senate committees have been working on different proposals all summer. One proposal is a "public option," which would be similar to expanding Medicare. The federal government would create a public insurance plan that uninsured citizens could opt into rather than buying private insurance. Many policy analysts believe this is the only way to control the health care industry's out-of-control costs. On September 29, the Senate Finance Committee voted down public option amendments introduced by Senators Rockefeller and Schumer. While this is disappointing, it's encouraging that two Senators on the committee responded to hundreds of calls from SEIU members and others across the country asking for their support of a public option. Moderate Democrats Sen. Carper (D-DE) and Sen. Nelson (D-FL) both voted for Sen. Schumer's public option amendment.

The media is desperate to continue the health care reform story after this summer's dramatic Town Hall meetings. They're sniffing around for a new angle. Back in August, opponents were declaring the public option dead. Health care reform itself seemed increasingly unlikely of passage. Well, no more. **The public option has momentum, and despite dire predictions, it's on the move.** Thanks to our phone calls, we picked up those two additional votes in the Senate's most conservative committee.

Sen. Schumer appeared on MSNBC's Hardball the day of the vote to discuss the vote. He is clear: **if we keep this up, we're**

going to see a public option. Our phone calls gave voice to the 65% of Americans who support the public option. And our calls made a clear difference.

Unfortunately, some Senators didn't listen. While we expected this to some extent, we're disappointed by some of the Democratic votes. Statements in support of increased competition and choice for American consumers directly conflict with votes against the Schumer amendment. Still, the majority of Democrats voted in support of giving consumers the choice of a public plan. Thanks to Senators Rockefeller, Bingaman, Kerry, Wyden, Schumer, Stabenow, Cantwell, Nelson, Menendez, and Carper, all of whom represented their constituents over the insurance companies.

In the next couple months, each member of Congress will have the opportunity to vote for the public option. While the various health care bills make their way through Congress, we must continue relating our personal stories to Senate and Congressional staff, writing letters to our local newspapers, talking to our neighbors and demonstrating why Americans need an affordable, competitive choice when buying health insurance.

For more information on how you can get involved, contact Frank Torres at (213) 387-8393, ext. 317 or e-mail ftorres@seiu99.org.

**Local 99
Retired Members
Committee**

**MEETS THE 2ND
WEDNESDAY,
OF THE MONTH**

1:00 PM—2:00 PM

Join with other Local 99 retirees to discuss the issues that matter most to us.

Sizzler
5801 Sepulveda Blvd.
Culver City, CA 90230

How can I stay involved in Local 99?

Did you know that even after we've retired, we can remain active members of our union? Local 99 offers reduced member dues for retirees who still want a strong voice in the things that matter to us: retiree benefits, public policy that makes sense for retirees on fixed incomes, union committees, and ongoing support for the new workers who work in the same jobs where we spent so many years. If you're interested in maintaining your membership, contact Cecilia Barnes at (213) 387-8393, ext. 130, or cbarnes@seiu99.org.

One place to start getting involved is in Local 99's member committees. In addition to the **Retired Members Committee**, all active retired members are welcome to get involved in:

Member Organizing—This committee leads the way to help non-union school workers form their union. Contact Nenek Lee, nlee@seiu99.org.

Education & Training—This Committee helps develop and carry out the education and training programs of the Local, including stewards training and leadership development. Contact Michael Haberberger, michaelh@seiu99.org.

Social, Economic & Global Justice—Help us build solidarity with other labor organizations and community leaders to help tackle issues that impact students, workers, and our communities. We

Be sure to visit our Events Calendar at:
www.seiu99.org/calendar/Default.aspx

do this through programs at our Local that provide education and assistance to our members. Contact Linda Joseph, ljoseph@seiu99.org.

Member Services Committee Chair—This Committee is for you if you: Love to plan activities & events for members, have an interest in developing and/or enhancing benefits that Local 99 can offer members, and want to build strength in our union. Contact Cecilia Barnes, cbarnes@seiu99.org.

★ **Political Action Committee (COPA)**—Together, we can hold our politicians accountable through voter registration drives, interviewing candidates, and lobbying strategies. Contact Frank Torres, ftorres@seiu99.org.

Communications—Share your suggestions for stories and strategies to keep Local 99 members informed and connected. Contact Blanca Gallegos, bgallegos@seiu99.org.

For more details on these committees, please visit:
www.seiu99.org/committee/Default.aspx or call (213) 387-8393.