CITY OF ONTARIO

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September 1, 2015

RE: City of Ontario 2016 Contribution toward Medical Premiums

Dear Fire Retiree,

CalPERS will have their Open Enrollment period from September 14, 2015 through October 9, 2015. This is the time to make changes to your existing coverage or to change your health plan. All changes will be effective January 1, 2016. Any changes to your medical coverage will be handled directly through CalPERS. **CalPERS suggests retirees logon to "my|CalPERS" at www.calpers.ca.gov , or contact them by phone, 888 CalPERS (or 888-225-7377).**

Your health contribution as a Fire retiree, per your Memorandum of Understanding (MOU), is up to a maximum of 100% of the CalPERS medical average premium. The rate is based on the CalPERS "**Basic Premium Rates Los Angeles Area**", which includes San Bernardino County. Below are the maximum contributions for your group for 2015 and 2016:

Coverage Level	Current 2015 Contributions	2016 Contributions
Single	$549.27	$574.74
Two-party	$1,093.27	$1,149.56
Family	$1,418.67	$1,491.96

Enclosed you will find the CalPERS rate sheets for all plans and areas. To determine the impact on your medical premium cost, compare the City contributions rates above to the premium costs provided by CalPERS.

Currently the City sends $122 of your contribution directly to CalPERS and the difference is deducted from your monthly CalPERS check. The difference is then reimbursed directly to you by Benefits Coordinator's Corporation (BCC) either by direct deposit or check. This procedure will remain in effect but the City will send $125 directly to CalPERS beginning January 1, 2016. The $125 is based on the Public Employees Medical and Hospital Care Act (PEMHCA), which changes annually.

ALERT: CalPERS has restructured the Medicare HMO plans. The HMO plans available beginning January 1, 2016 will be Kaiser Senior Advantage and UnitedHealthcare. This does not affect the

Anthem PPO Medicare plans. Please review the information sent to you by CalPERS and contact them directly with any questions you may have.

If you have any other questions, please contact Benefits in the Human Resources Department at the City at (909) 395-2433 or by email, benefits@ci.ontario.ca.us.

Sincerely,

Christine R. Lowe

Christine R. Lowe
Senior Human Resources Analyst

Enclosed: CalPERS 2016 Health Premium Rate Sheets