



PERALTA BENEFITS – EVERYONE

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Benefits Spotlight:

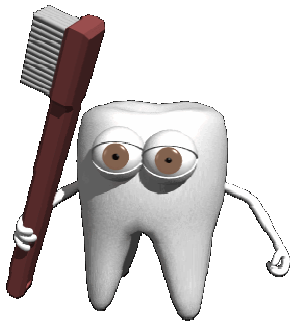
For employees and dependents

Continuing dental insurance after you retire

Did you know Peralta sponsors three options for continuing dental insurance into retirement? Here's a snapshot of the resources and services available to benefit-eligible employees and eligible dependents. For more information, access details of each benefit plan from the website noted.

Inside This Issue

- **Dental Insurance in Retirement**
 - **COBRA**
 - **Kaiser Senior Advantage**
 - **Assembly Bill 528**



Criteria	Plan/ Regulation		
	COBRA Regulation (Rates will change on renewal)	Kaiser Permanente Senior Advantage Plan	Assembly Bill 528 Regulation
Who is eligible?	Anyone losing group dental coverage through termination of employment or retirement	A retiree or dependent who is enrolled in the traditional Kaiser and elects to join the Kaiser Senior Advantage Plan	Academicians who are retiring from STRS covered employment with PCCD
Who pays the cost?	Employee/former employee	PCCD (if retiree is enrolled on Kaiser Senior Advantage Plan)	Retiree
Duration? How long will coverage last?	As long as payments are made, generally for up to 18 months, other extensions may be possible	For duration of enrollment in the Kaiser Senior Advantage Plan with PCCD	As long as payments are made by the 10th of each current coverage month
Election window	Must elect within 60 days of separation/retirement or termination	Generally within 30 days of reaching Medicare entitlement	Must elect within 60 days upon separation from service
Network	Delta Dental Premier or United Health Care Dental	DeltaCare, a PMI product, limited network	Delta Dental Premier
How to elect?	Complete COBRA election form; make payments	Complete Kaiser Senior Advantage Form	Complete election form; make payments
Group number	938 (Delta Dental) / 04N6328 (UHC)	65	7226
Single	UHC: \$27.49 / Delta: \$72.01	No additional cost to retiree	\$92.37
2 party	UHC: \$43.97 / Delta: \$122.43		\$172.00
3 party	UHC: \$67.00 / Delta: \$1187.25		\$213.05
Sliding scale benefits?	No	No	Yes Year 1: 70%; Year 2: 80%; Year 3: 90%; Year 4: 100%
Where can you obtain more information?	Combined Evidence of Coverage & Disclosure Form	DeltaCare Dental HMO Program	Carrier Summary
Website location	www.peraltaretirees.pswbenefits.net		www.deltadentalins.com



CHECK OUT YOUR BENEFITS INFORMATION CENTER (BIC)!

To learn more about your dental insurance plan features, as well as other District-sponsored benefit plans, please visit your Benefit Information Center (BIC) website:

www.peralta.pswbenefits.net or www.peraltaretirees.pswbenefits.net