

**SAN FRANCISCO ELECTRICAL WORKERS  
HEALTH & WELFARE TRUST**

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**2010-2011 OPEN ENROLLMENT NOTICE**

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June 2010

TO: SAN FRANCISCO ELECTRICAL WORKERS RETIREE PLAN PARTICIPANTS  
FROM: BOARD OF TRUSTEES  
RE: OPEN ENROLLMENT- Plan selection for 8/1/2010 – 7/31/2011

The Open Enrollment is being held during the month of July for coverage effective August 1, 2010. **Depending on where you reside**, you may choose from the following medical plans:

- ♦ **SELF FUNDED PPO**
- ♦ **KAISER or KAISER SENIOR ADVANTAGE HMO**
- ♦ **BLUE SHIELD HMO**

A comparison of the more significant benefits offered by these Plans is enclosed for your information. You are urged to study this comparison carefully and select the Plan you feel best meets the needs of your family. **Note that only under special circumstances, will participants be allowed to change plans outside the open enrollment period. This is why it is important for you to review all of the information before you make a change.** You may also contact the Fund Office if you would like additional information regarding the Plans.

***If you wish to remain under your present coverage, no action is required.***

***If you are changing coverage, complete the enclosed Request Form and return it to the Plan Office immediately. ALL CHANGE APPLICATIONS MUST BE RECEIVED NO LATER THAN July 23, 2010.***

**REMINDER:** All Members who are eligible for Medicare must sign up for both Parts A (Hospital) and B (other medical) of Medicare. If you are in the indemnity plan, your claims will be processed as though you are covered by Medicare, even if you fail to sign up. Medicare eligible retirees or dependents who elect Kaiser but do not enroll in Kaiser Senior Advantage will be charged the difference between the premium for the Senior Advantage and the amount charged to the Trust.

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Medicare-eligible Retirees are reminded not to enroll in a separate Medicare Part D prescription program outside of the plan. The prescription drug benefit you currently receive under the Plan (whether Indemnity Plan or Kaiser Senior Advantage) provides better coverage, at less cost to you, than other Medicare Part D programs. As long as you are eligible to have prescription drug coverage through the Plan, you are considered to have "Creditable Coverage"; therefore, if at some later date you choose to enroll in Medicare Part D outside this plan, you will not be charged a late penalty for delayed enrollment.

Please note that while the Plan advises you NOT to enroll in Medicare Part D outside the plan, you must still enroll for both Medicare Part A and Part B to be eligible for full coverage.

Effective August 1, 2010, adult children up to age 26 (ages 19 through 25), regardless of marital, student or tax dependent status, are eligible for the Plan's medical coverage (dental and vision excluded). The adult child will not be eligible under the Plan, however, if the child is eligible for other group health plan coverage other than through a parent. Under this new rule, the value of the coverage of an adult child who is not a dependent for tax purposes is subject to California state income and payroll taxes (exempt from Federal taxes). State taxes will be required to be paid to the Plan Office semi-annually in advance of the period covered and a Form W-2 including the imputed income will be filed annually with the Franchise Tax Board. Please check the applicable box on the enclosed Plan and Dependent Change Request Form if you are considering adding an adult child. The Plan Office will then send the special enrollment form along with state tax information.

If you have any questions concerning this information or require additional information, do not hesitate to contact the Plan Office at (415) 263-3670.\_