



**COLORADO
PERA**



Welcome to PERACare

DPSRS Retirees

August 2009

Welcome to PERACare, PERA's Health Benefits Program!

Recently signed legislation (Senate Bill 09-282) merges the Denver Public Schools Retirement System (DPSRS) into Colorado PERA on January 1, 2010. As a result of the merger, you will have the option to enroll in PERACare for health care, dental, and vision coverage effective January 1, 2010. Note that if you currently have health, dental, and vision insurance through the Denver Public Schools, that coverage will end on December 31, 2009.

About the PERACare Program

PERACare is a voluntary health benefits program that includes health care, dental, and vision coverage for PERA retirees and their eligible dependents.

PERACare Partners for 2010

- *Pre-Medicare (under age 65) health care plans:* Anthem Blue Cross and Blue Shield and Kaiser Permanente
- *Medicare plans:* Anthem Blue Cross and Blue Shield, Kaiser Permanente, Rocky Mountain Health Plans, and Secure Horizons
- *Dental plans:* CIGNA Dental and Delta Dental
- *Vision plans:* VSP

PERACare Open Enrollment

PERACare open enrollment starts October 1 and ends at 4:30 p.m. (Mountain time) on November 15, 2009. You may submit an enrollment/change form to PERA at any time during this period. Enrollment/change forms sent by U.S. mail must be postmarked by November 15, 2009. Enrollment/change forms faxed to PERA must be received by 4:30 p.m. (Mountain time) on November 15.



Colorado PERA staff will be available to answer questions at the upcoming informational meetings.

Open Enrollment Materials

In September, PERA will send you a package of open enrollment materials, which will include a plan description booklet and an enrollment form. You will receive this information even if you are not currently enrolled in a DPS retiree plan. Please review all of the information carefully. If you have not received your packet of PERACare information by September 22, please call PERA's Customer Service Center to request a replacement packet. You may submit an enrollment/change form at any time during open enrollment. Your selections will become effective January 1, 2010.

PERACare Open Enrollment

October 1—November 15



Open Enrollment Meetings for DPSRS Retirees

PERA will be hosting two PERACare open enrollment meetings specifically for DPSRS retirees. These meetings are optional, but are a good opportunity to hear about PERACare first-hand and you will be able to ask questions of PERA staff. Representatives from all of the PERACare vendors will also be available at each meeting to answer your questions. Both meetings will be in Denver at the PPA Events Center, 2105 Decatur Street (near Invesco Field at Mile High).

Tuesday, September 29, 2009

9:00 a.m. – 10:30 a.m. *PERACare 2010* presentation

10:45 a.m. – 12:00 p.m. *PERACare 2010* presentation

Friday, October 9, 2009

9:00 a.m. – 10:30 a.m. *PERACare 2010* presentation

10:45 a.m. – 12:00 p.m. *PERACare 2010* presentation

The *PERACare 2010* presentation includes information on PERACare pre-Medicare and Medicare plans, a review of plan types and basic benefits, premium information, open enrollment reminders, and a question-and-answer session.

Open Enrollment Calendar

- Early September PERA mails open enrollment materials to DPSRS retirees
- September 29 PERACare open enrollment meeting for DPSRS retirees
- October 1 PERACare open enrollment begins
- October 9 PERACare open enrollment meeting for DPSRS retirees
- November 13 Last day prior to the open enrollment deadline that PERA staff will be available to answer questions
- November 15 PERACare open enrollment ends at 4:30 p.m. (Mountain time)
- December 31 Benefit payment will include deductions for PERACare premium
- January 1, 2010 PERACare coverage becomes effective



Plan to attend a PERACare open enrollment meeting specifically for DPSRS retirees.

PERA Web Site

The PERA Web site at www.copera.org has a variety of information about PERACare for your reference and review. Be sure to select the information designed for DPSRS retirees.

- View, download, and print PERACare publications
- Review 2010 PERACare information (2010 information will be available on the PERA Web site on September 15, 2009)
- Access online provider directories for PERACare vendor partners
- Use the PERACare Calculator to calculate your net health care premium

PERA Customer Service Center

If you do not have Internet access or if you do not receive your PERACare open enrollment materials by September 22, you may call PERA's Customer Service Center at 1-866-737-2261 for assistance and information. This special line will be available in mid-September to assist DPSRS retirees with their PERACare questions.

