



# 2015 Hiring Hall Employee Medical Benefits

## Frequently Asked Questions

### Have more questions?

Call the **PG&E HR Service Center** at:

**415-973-4357** or

**1-800-788-2363** or

email

[hrbenefitsquestions@exchange.pge.com](mailto:hrbenefitsquestions@exchange.pge.com)

Representatives are available Monday – Friday, 7:30 a.m. – 5 p.m. Pacific time.

**These Frequently Asked Questions are for Hiring Hall employees who are also PG&E retirees eligible for PG&E-sponsored retiree medical benefits. Due to the Affordable Care Act (ACA), active employees cannot be covered by PG&E-sponsored retiree medical benefits. Effective January of 2015, Hiring Hall employees will no longer be allowed to retain PG&E-sponsored retiree medical coverage.**

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### 1. What if I want to stay enrolled in my PG&E-sponsored retiree medical coverage?

Only non-employees who work for another employer (Signatory Contractor) can stay or enroll in PG&E-sponsored retiree medical benefits. If you want to keep your PG&E retiree medical coverage, you must resign your PG&E Hiring Hall assignment. PG&E's operating departments have the choice to seek a Hiring Hall employee or contract worker for temporary staffing needs for positions covered by the IBEW Physical Agreement or ESC Agreement. A contractor option is not available under the IBEW Clerical Agreement.

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### 2. What do I need to do?

You will have the choice to:

- 1) **Enroll in one of the two new plans** with your eligible dependents and forfeit the Hiring Hall Benefit Equivalent Allowance;
- 2) **Waive enrollment in the new plans**, have no PG&E coverage, and retain the Hiring Hall Benefit Equivalent Allowance. If you are currently enrolled in a PG&E-sponsored retiree medical plan, you will be disenrolled as of December 31, 2014, and will have no PG&E-sponsored medical coverage in 2015; or
- 3) **Do nothing**. If you are currently enrolled in a PG&E-sponsored retiree medical plan, you will be disenrolled as of December 31, 2014, and will have no PG&E-sponsored medical coverage in 2015.

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### 3. Am I going to be released from my Hiring Hall assignment?

No. This change does not affect your current Hiring Hall assignment. You will have the choice to enroll in the new HH NAP or HH CAP and forfeit the Hiring Hall Benefit Equivalent Allowance, or have no PG&E-sponsored medical coverage and continue to receive the Hiring Hall Benefit Equivalent Allowance. If you choose to remain enrolled in your PG&E-sponsored retiree medical coverage, you will have to resign from your Hiring Hall assignment, but that's your choice. You will not be able to keep your PG&E-sponsored retiree medical coverage as a PG&E Hiring Hall employee.



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If you would like to resign from your Hiring Hall assignment, please contact your supervisor.

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#### 4. When my Hiring Hall assignment ends, can I re-enroll in a PG&E-sponsored retiree medical plan?

If you:

- **did not enroll** in the HH NAP or HH CAP, you will be eligible to re-enroll yourself and any eligible dependents in a PG&E-sponsored retiree medical plan. You will need to call the PG&E HR Service Center at 1-800-788-2363 to re-enroll within 31 days of your assignment end date. Your benefits will begin the first of the month following your assignment end date.
  - For example, if you leave on February 25<sup>th</sup> and call to re-enroll in retiree medical on March 8<sup>th</sup> (which is within 31 days), your retiree medical coverage will be retro-active to March 1<sup>st</sup>, given all required paperwork is completed and returned.
- **did enroll** in either the HH NAP or HH CAP, your coverage will end on the last day of the month in which your employment ends. For employees whose Hiring Hall assignment ends on the last day of the month, your HH NAP or HH CAP coverage will also end on the last day of the month. You will then have 31 days from the date your HH NAP or HH CAP coverage ends to re-enroll in a PG&E-sponsored retiree medical plan option for yourself and your eligible dependents. Your benefits will begin the first of the month following your assignment end date. Call the PG&E HR Service Center at 1-800-788-2363 to re-enroll.
  - For example, if your assignment ends on February 28<sup>th</sup> and you call to re-enroll in retiree medical on March 15<sup>th</sup> (which is within 31 days), your HH NAP or HH CAP plan will end on February 28<sup>th</sup> and your retiree medical coverage will be retro-active to March 1<sup>st</sup>, given all required paperwork is completed and returned.

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#### 5. Can I stay enrolled in PG&E-sponsored retiree medical coverage as a PG&E Hiring Hall employee?

No.

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#### 6. If I enroll in the PG&E HH NAP or HH CAP, what happens to my Hiring Hall Benefit Equivalent Allowance?

If you enroll in the HH NAP or HH CAP, you will forfeit your Hiring Hall Benefit Equivalent Allowance.



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**7. If I enroll in the HH NAP or HH CAP, can I use my Retiree Medical Employer Contribution (RMEC) or Retiree Medical Savings Account (RMSA) to pay a portion of the monthly medical contributions?**

No. The RMEC and RMSA are only to be used when you are enrolled in a PG&E-sponsored retiree medical plan. While you are an active PG&E Hiring Hall employee, your RMSA balance will remain frozen, except for the interest it would normally accrue, until you re-enroll in a PG&E retiree medical plan.

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**8. Will any Kaiser, HealthNet, or Blue Shield plans be offered to PG&E Hiring Hall employees who are also PG&E retirees?**

No. The only plans offered to Hiring Hall employees who are also PG&E retirees will be the HH NAP and HH CAP, both administered by Anthem Blue Cross. Based on your home zip code, you will be able to enroll in one or the other.

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**9. If I'm in the middle of medical treatment at Kaiser, can I continue to see my Kaiser doctors if I enroll in the HH NAP or HH CAP?**

No. Kaiser plans will not be offered as options for PG&E Hiring Hall employees.

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**10. If I'm in the middle of medical treatment with my doctors through Health Net or Blue Shield, can I continue to see my doctors?**

Yes. Check to see if your doctors are members of the Anthem Blue Cross network. If your doctors are members, you can continue to see them as in-network providers. There is a 90% overlap in provider networks between Anthem Blue Cross and Health Net and Blue Shield. If your doctors are not Anthem Blue Cross members, you can continue to see your doctors as out-of-network providers, but you may be responsible for charges above the reasonable and customary amount.

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**11. If I have other medical coverage, do I have to enroll in the HH NAP or HH CAP?**

No. You can waive medical coverage and your Hiring Hall Benefit Equivalent Allowance will continue to be paid.

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**12. Are the HH NAP and HH CAP the same as the PG&E-sponsored retiree NAP and CAP?**

The plans are similar, but the HH NAP and HH CAP have some added features, such as free physicals and other preventive care. You will see some of these additional features on the enclosed benefit chart.



# 2015 Hiring Hall Employee Medical Benefits Frequently Asked Questions

## Medicare Coverage Questions

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### 13. Are Hiring Hall employees eligible to enroll in PG&E-sponsored dental or vision benefits?

No. Only medical benefits are offered to eligible Hiring Hall employees who are also PG&E retirees.

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### 14. If I am on Medicare, what happens to my Medicare coverage if I enroll in the HH NAP or HH CAP?

You can retain Medicare as your only coverage while employed in the Hiring Hall. If you enroll in the HH NAP or HH CAP, you are an active employee and your HH NAP or HH CAP pays your medical bills as primary. Medicare will pay your bills as a secondary payer. PG&E will no longer issue you or your dependents a Medicare refund.

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### 15. I'm not eligible for Medicare, but my spouse is. What will happen if I enroll my spouse as a dependent in my HH NAP or HH CAP coverage?

Your spouse can retain Medicare coverage while you are enrolled in the HH NAP or HH CAP, however, your spouse's HH NAP or HH CAP coverage will pay primary and Medicare will pay secondary.

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### 16. Do I have to keep paying for Medicare coverage while I'm enrolled in the HH NAP or HH CAP plan?

You may be allowed to disenroll from Medicare because the HH NAP and HH CAP are considered active employee group health plans. However, be aware that Medicare has specific rules about enrolling and disenrolling. If you are Medicare eligible and plan on re-enrolling in a PG&E-sponsored retiree medical plan, all of the PG&E-sponsored retiree medical plan options pay secondary to Medicare. If your Medicare coverage is not reinstated promptly, you may be responsible for the portion of your medical bills that Medicare would have paid. For further information, contact Medicare at 1-800-772-1213 or [www.socialsecurity.gov](http://www.socialsecurity.gov).