

Welcome to Benefits Open Enrollment!

It's that time of the year again! Time to take a break from your busy schedule and review your County retiree benefit options. Enrollment for retiree medical/prescription drugs, dental, vision, and life and AD&D insurance coverage will be September 21 – October 9, 2020.



Changes You Can Make

During Open Enrollment, you can change your retiree coverage for the plan year starting January 1, 2021, including electing coverage you don't currently have, declining coverage you have now, or changing your coverage tier (e.g., moving from Retiree to Retiree + 1). After Open Enrollment, you **can't** change your 2021 coverage unless you have an IRS-qualified life event (e.g., marriage, divorce, birth/adoption of a child).

2021 Pre-65 (Non-Medicare) Retiree/Beneficiary Coverage Options

For 2021, you have the same **four medical plan options** you have today:

- Anthem Health Savings Account (HSA) Plan
- Anthem Point of Service (POS) Plan
- Anthem Health Maintenance Organization (HMO) Plan
- Kaiser Health Maintenance Organization (HMO) Plan

You also have **two dental plan options**, both administered by Aetna:

- Aetna Dental PPO Plan
- Aetna Dental HMO Plan

You have **one vision plan option**: EyeMed Vision PPO Plan.

In addition, you have **Basic Life and AD&D Insurance** and the option to choose **Dependent Spouse and Child Life Insurance** coverage. The life and AD&D insurance plans are insured and administered by MetLife.

What to Do:

1. Complete the *Tobacco-Use Attestation* form by **October 9, 2020** to avoid the \$50 monthly tobacco-use surcharge. You **MUST** submit this form even if you're not making changes to your coverage for 2021.
2. **If you want to make changes to your coverage**, complete all sections of the *Retiree Open Enrollment Form* and **return it to the Fulton County Pension Office by October 9, 2020**. If you don't want to change, add or remove coverage, don't complete the enrollment form—your 2020 coverage elections will roll over automatically to 2021, with the same coverage tier you have now.

2021 Age 65+ (Medicare) Retiree/Beneficiary Coverage Options

For 2021, you have **six medical plan options**:

- **New!** Kaiser Senior Advantage Plan
- Basic Aetna Medicare Advantage Plan with prescription drug coverage
- Enhanced Aetna Medicare Advantage Plan with prescription drug coverage
- Anthem Medicare HMO Plan
- Anthem Medicare Indemnity Plan
- Anthem PPO Plus Plan (available only to those currently enrolled in this plan)

You also have two dental plan options, both administered by Aetna:

- Aetna Dental PPO Plan
- Aetna Dental HMO Plan (you must choose a primary care dentist—see instructions included in your enrollment packet)

You have one vision plan option:

EyeMed Vision PPO Plan



In addition, you have **Basic Life and AD&D Insurance** and the option to choose **Dependent Spouse and Child Life Insurance** coverage. The life and AD&D insurance plans are insured and administered by MetLife.

What to Do

1. If you are NOT in the Basic or Enhanced Aetna Medicare Advantage Plan for 2020 and want to enroll in either plan for 2021, you **MUST** have Medicare Parts A and B. **You must call Aetna at 800-307-4830 by October 9, 2020.** You will receive a confirmation number; keep this number for your records.
2. If you are currently enrolled in the Anthem Medicare HMO Plan and you have Medicare Parts A and B, you will be enrolled automatically in the Basic Aetna Medicare Advantage Plan. Your coverage will start January 1, 2021.

If you don't want Basic Aetna Medicare Advantage Plan coverage, you must call Aetna at **800-307-4830 by October 9, 2020** to opt out of this coverage. **If you don't want Aetna Medicare Advantage Plan coverage, you must opt out EVERY year, even if you opted out for the current year. If you are married, you and your spouse must call Aetna separately to opt out.**

3. **ALL** Medicare-eligible retirees must complete the *2021 Part B Affidavit* to certify their Medicare Part B coverage. Completed affidavits must be returned to the Fulton County Pension Office by **October 9, 2020.**

If you don't return the 2021 Part B Affidavit, with a copy of your Medicare card, you will lose the Medicare subsidy currently provided to you by the County for 2021.

2021 Monthly Premiums

Medical/Prescription Drug Plan Premiums

Here's an overview of what's happening with your 2021 health care premiums (your cost to have coverage):

Pre-65 Retirees

- Anthem HSA Plan: increase of 1.4%
- Anthem POS Plan: increase of 1.4%
- Anthem HMO Plan: increase of 1.4%
- Kaiser HMO Plan: increase of 2.5%

Age 65+ Retirees

- Kaiser Senior Advantage Plan: new for 2021
- Basic Aetna Medicare Advantage Plan: no change
- Enhanced Aetna Medicare Advantage Plan: no change
- Anthem Medicare HMO Plan: increase of 1.4%
- Anthem Medicare Indemnity Plan: increase of 1.4%
- Anthem PPO Plus Plan: increase of 1.4%

All Retirees

- Aetna Dental PPO Plan and Aetna Dental HMO Plan: no changes
- EyeMed Vision PPO Plan: decrease of 13.4%
- Life and AD&D Insurance: no changes

Pre-65 Retiree/Beneficiary Annual Wellness Credit

Due to the COVID-19 pandemic, we've had to cancel all County-sponsored biometric screening events. For this reason, pre-65 (non-Medicare-eligible) retirees and beneficiaries are not required to visit a doctor or to complete a biometric screening to earn the 2021 \$240 annual wellness credit. All retirees/beneficiary will receive the credit in 2021 automatically. However, we still encourage you to visit with your physician for an annual checkup.





Fulton County Pension Office
141 Pryor Street SW, Suite 7001
Atlanta, GA 30303

2021 Open Enrollment: **SEPTEMBER 21 – OCTOBER 9, 2020**

Open Enrollment Meetings

This year, Open Enrollment meetings will be held virtually through Zoom. Zoom is a video conferencing platform. After you register for a session at <https://bit.ly/31b2bHL>, instructions to join the meeting (video or phone) will be emailed to you.

Note: Registration link works in Google Chrome, Microsoft Edge, Mozilla Firefox and Safari.

Date	Time
Wednesday, September 23	10 a.m. and 2 p.m.
Monday, September 28	10 a.m. and 2 p.m.
Wednesday, September 30	10 a.m. and 2 p.m.
Monday, October 5	10 a.m. and 2 p.m.

Next Steps

Before Open Enrollment starts on September 21, consider if your current benefits coverage will continue to meet your health care and financial needs in 2021. To learn more about your benefit options, attend an Open Enrollment meeting.

If you have any questions, contact the Fulton County Pension Office at **404-612-7606 (option 1)** or pensionunit@fultoncountyga.gov.

