

# 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 insurance coverage will be **October 3 – 21, 2022.**



## Changes You Can Make

During Open Enrollment, you can change your retiree coverage for the plan year that starts January 1, 2023, 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 2023 coverage unless you have an IRS-qualified life event (e.g., marriage, divorce, birth/adoption of a child).

## 2023 Pre-65 (Non-Medicare-Eligible) Retiree/Beneficiary Coverage Options

For 2023, you have the same **four medical plan options** you have today:

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

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

- o Aetna Dental PPO Plan
- o Aetna Dental HMO Plan

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

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

### What to Do:

1. Complete and return the *Tobacco-Use Attestation* form by **October 21, 2022**. You **MUST** submit this form even if you're not making changes to your coverage for 2023.
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 Retiree Benefits Office by October 21, 2022**. **If you don't want to change, add or remove coverage, don't complete the enrollment form**—your 2022 coverage elections will automatically roll over to 2023, with the same coverage tier you have now.

# 2023 Age 65+ (Medicare-Eligible) Retiree/Beneficiary Coverage Options

For 2023, you have **six medical plan options**:

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

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

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

**You have one vision plan option:**

EyeMed Vision PPO Plan

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

## What to Do

1. If you are NOT in the Aetna Basic or Enhanced Medicare Advantage Plan for 2022 and want to enroll in either plan for 2023, you **MUST** have Medicare Parts A and B. Complete all sections of the *Retiree Open Enrollment Form* and return it to the Fulton County Pension Office by **October 21, 2022**.
2. **You do not have to opt out of the Aetna Basic Medicare Advantage Plan coverage for 2023, if you are currently enrolled in the Anthem Medicare HMO plan.**
3. **ALL** Medicare-eligible retirees must complete the *2023 Part B Affidavit* to certify their Medicare Part B coverage. Completed affidavits must be returned to the Fulton County Pension Office by **October 21, 2022**.

**If you don't return the 2023 Part B Affidavit, with a copy of your Medicare card, you will lose the Medicare subsidy currently provided to you by the County for 2023.**



# 2023 Monthly Premiums

## Medical/Prescription Drug Plan Premiums

Here's an overview of what's happening with your 2023 health care premiums (your cost to have coverage):

### Pre-65 Retirees

- o Anthem HSA Plan: increase of 4%
- o Anthem HMO Plan: increase of 4%
- o Anthem POS Plan: increase of 4%
- o Kaiser HMO Plan: increase of 5.4%

### Age 65+ Retirees

- o Kaiser Senior Advantage Plan: no change
- o Anthem Medicare HMO Plan: increase of 4%
- o Aetna Basic Medicare Advantage Plan: increase of 3.7%
- o Anthem Medicare Indemnity Plan: increase of 4%
- o Aetna Enhanced Medicare Advantage Plan: increase of 4.7%
- o Anthem PPO Plus Plan: increase of 4%

### All Retirees

- o Aetna Dental PPO Plan: increase of 4.9%
- o Aetna Dental HMO Plan: no change
- o EyeMed Vision PPO Plan: no change
- o Dependent Life: increase to \$2.89 per month

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## Pre-65 (Non-Medicare-Eligible) Retiree/Beneficiary Annual Wellness Credit

You can still reduce your 2023 premium under any of the medical plans by \$20 each month. Just make an appointment to see your doctor by **mid-December** and complete all the requirements by **December 31, 2022**.

If you have questions, contact your Wellness Coordinator at [employeewellness@fultoncountytga.gov](mailto:employeewellness@fultoncountytga.gov).

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

## 2023 Open Enrollment: October 3 – 21, 2022

### Open Enrollment Meetings

Again, this year, Open Enrollment meetings will be held virtually through Zoom, a video conferencing platform. After you register for a session at <https://bit.ly/3e5Ku5u>, instructions to join the meeting (video or phone) will be emailed to you. **Note:** The registration link works in Google Chrome, Microsoft Edge, Mozilla Firefox and Safari.

Date	Time
Tuesday, October 4	11 a.m.
Tuesday, October 11	1 p.m. (after the FCREA meeting)
Tuesday, October 18	11 a.m.

### Next Steps

Before Open Enrollment starts on October 3, consider if your current benefits coverage will continue to meet your health care and financial needs in 2023. To learn more about your benefit options, attend an Open Enrollment meeting.

If you have any questions, contact the Fulton County Retiree Benefits Office at **404-612-7606 (option 1)** or [retirebenefits@fultoncountyga.gov](mailto:retirebenefits@fultoncountyga.gov)

