

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 benefit options. Enrollment for retiree medical, prescription drugs, dental, vision and life insurance coverage will be **October 2–20, 2023**.

How Can I Prepare for This Year's Open Enrollment?

It's important to review your and your family's needs before enrolling in benefits.

Ask yourself things like:

- Do I or my dependents currently take any maintenance medications?
- Does anyone in my household have a chronic medical condition requiring frequent office visits?
- Do I have any upcoming medical procedures?

Compare medical plans by looking at deductibles, copays, coinsurance and prescription drug benefits.

Changes You Can Make for 2024

During Open Enrollment, you can change your retiree coverage for the plan year that starts January 1, 2024, including electing coverage you don't currently have, declining coverage you have now, or changing your coverage tier (for example, moving from Retiree to Retiree + 1). After Open Enrollment, you **can't** change your 2024 coverage during the year unless you have an IRS-qualified life event (for example, marriage, divorce, birth or adoption of a child).



How Can I Learn More About Available Plans?

Open Enrollment meetings will be held virtually through Zoom. After you register for a session at bit.ly/44K1WRw, instructions to join the meeting (via video or phone) will be emailed to you. **Note:** The registration link works in Google Chrome, Microsoft Edge, Mozilla Firefox and Safari browsers.

DATE	TIME
Thursday, October 5	11 a.m.
Tuesday, October 10	1 p.m.
Monday, October 16	11 a.m.

2024 Pre-65 (Non-Medicare-Eligible) Retiree Health Care Plans and Premium Changes

For 2024, you have the same four medical plan options as in 2023:

- **Anthem HSA Plan:** 1.7% premium increase
 - » **Retiree-only coverage:** In-network deductible increasing to \$1,800
 - » **Family coverage:** In-network deductible increasing to \$3,600
 - » **Retiree-only coverage:** Out-of-pocket maximum increasing to \$3,600
 - » **Family coverage:** Out-of-pocket maximum increasing to \$7,200
- **Anthem POS Plan:** 1.7% premium increase
- **Anthem HMO Plan:** 1.7% premium increase
- **Kaiser HMO Plan:** 6% premium increase

You also have two dental plan options:

- **Aetna Dental HMO Plan:** 4% premium increase
- **Aetna Dental PPO Plan:** 2.7% premium increase

You have one vision plan option:

- **EyeMed Vision PPO Plan:** 7.5% premium decrease

You have several life insurance options:

- **MetLife Basic Life Insurance:**
No changes
- **MetLife Dependent Life Insurance:**
No changes

What to Do:

1. Complete and return the *Tobacco-Use Attestation* form by **October 20, 2023**. You **MUST** submit this form even if you're not making changes to your coverage for 2024.
2. If you want to make changes to your coverage, complete all sections of the *Retiree Enrollment Form* and **return it to the Fulton County Retiree Benefits Office via email, retireebenefits@fultoncountyga.gov by October 20, 2023**. If you don't want to change, add or remove coverage, don't complete the enrollment form—your 2023 coverage elections will automatically roll over to 2024, with the same coverage tier you have now.

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



You can still reduce your 2024 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, 2023**.

If you have any questions, contact your Wellness Coordinator at employeewellness@fultoncountyga.gov.

Detailed information on your 2024 premiums is coming soon!

2024 Age 65+ (Medicare-Eligible) Retirees

For 2024, you have six medical plan options:

- **Aetna Basic Medicare Advantage Plan:**
2% premium increase
- **Aetna Enhanced Medicare Advantage Plan:**
3.2% premium increase
- **Anthem Medicare HMO Plan:**
1.7% premium increase
- **Anthem Medicare Indemnity Plan:**
1.7% premium increase
- **Anthem Medicare PPO Plus Plan:**
1.7% premium increase
- **Kaiser Senior Advantage Plan:**
4.2% premium increase

You also have two dental plan options:

- **Aetna Dental HMO Plan:** 4% premium increase
- **Aetna Dental PPO Plan:** 2.7% premium increase

You have one vision plan option:

- **EyeMed Vision PPO Plan:** 7.5% premium decrease

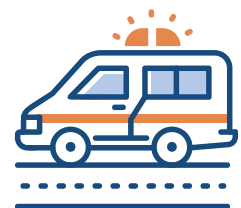
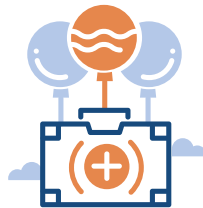
Your life insurance coverage options include:

- **MetLife Basic Life Insurance:**
No changes
- **MetLife Dependent Life Insurance:**
No changes

What to Do:

1. If you are NOT in the Aetna Basic or Enhanced Medicare Advantage Plan for 2023 and you want to enroll in either plan for 2024, you **MUST** enroll in Medicare Parts A and B. Complete all sections of the *Retiree Enrollment Form* and return it to the Fulton County Retiree Benefits Office by **October 20, 2023**.
2. **ALL** Medicare-eligible retirees **must complete** the *2024 Part B Affidavit* to certify their Medicare Part B coverage. Complete affidavits must be returned to the Fulton County Retiree Benefits Office by **October 20, 2023**.

If you do not return the 2024 Part B Affidavit, with a copy of your Medicare card, you will lose the Medicare subsidy currently provided to you by the County for 2024.



Detailed information on your 2024 premiums is coming soon!



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



Open Enrollment starts on October 2! Before then, consider whether your current benefits coverage will continue to meet your health care and financial needs in 2024. To learn more about your benefit options, attend an online Open Enrollment meeting.

Information on your 2024 premiums is coming soon! For questions, contact the Fulton County Retiree Benefits Office at **404-612-7606** or retireebenefits@fultoncountyga.gov.



Important
**Open
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2024 Open Enrollment: **October 2–20, 2023**