

2012 Annual Open Enrollment For Retirees...

This is **your** opportunity to make changes to your benefit plans that will go into effect on January 1, 2012. You may make your elections between October 21st and November 18th. Be sure to keep the following points in mind:

- 1) **This is the only time you can make unrestricted changes to your health care.** As a retiree you may drop a spouse/dependent from your health plan outside of annual enrollment; however you may only add spouse/dependents during the year to your health plan if you experience a qualifying event. The Internal Revenue Service defines a qualifying event; as any event that affects your benefits coverage or your dependent's benefits coverage. (Examples: marriage, divorce, spouse loss of coverage, birth/adoption of child)
- 2) **The only time a retiree may join the City's Health Plan is at Retirement.** If you did not enroll at retirement, or discontinued coverage at retirement, or canceled coverage after retirement you are NOT eligible to re-enroll in the City's Health Plan.
- 3) **If you are currently enrolled in an optional insurance plan with ARAG, CNA, Humana/CompBenefits (Dental/Vision), or MetLife,** please note, as a retiree you may cancel an existing policy, drop dependent(s) or decrease the benefit amount outside of annual enrollment, however, if you cancel an existing policy, drop dependent(s) or decrease the benefit amount this change is permanent and cannot be undone at a later date. **If you were not enrolled in an optional insurance plan at retirement, or discontinued coverage at retirement, or canceled coverage after retirement you are NOT eligible to enroll in these plans.**
- 4) **If you have a dependent:** on a policy who has reached the age in which they are no longer eligible for coverage, it is your responsibility to notify the Retirement Office. Ages:
 - Medical (CHP/BCBS) birth through the end of the calendar year in which he/she turns 26 and Overage dependents (Adult Child) from age 26 through the end of the calendar year in which he/she turns 30, provided they meet certain eligibility.
 - ARAG/Legal - birth through the end of the calendar year in which he/she turns 26.
 - Humana/CompBenefits (Dental/Vision)- birth through the end of the calendar year in which he/she turns 25.
 - MetLife/Child Term Life & Accidental Death – birth through age 26 (full time student status and/or parental support required from ages 19 through 26).

- 5) **Make sure only eligible dependents are enrolled. See Definitions below:**

LEGAL DEPENDENTS

- A retiree's legal spouse as defined by the State of Florida
- A retiree's natural/biological child(ren) and/or legally adopted child(ren)
- Stepchild(ren)
- Child(ren) for whom an employee has established legal guardianship or a court-ordered temporary custody

OVER-AGE DEPENDENTS/ADULT CHILD (Ages 26 through 30) -For CHP and BCBS ONLY

- A retiree's unmarried dependent between the ages of 26 through the end of the calendar year in which he/she turns 30 AND
- No child(ren) of their own AND
- Not covered under any other health insurance plan AND
- Not eligible for Medicare AND
- Living in Florida OR
- A Full/Part time student

DOMESTIC PARTNER* (All Apply):

(The enrollment of a Domestic Partner requires the completion of an Affidavit of Domestic Partnership for Employee Benefits and submission of supporting documentation.)

- Is at least 18 years old and competent to consent to contract
- Not married, a partner to another domestic partnership relationship or a member of a civil union with anyone other than the retiree under applicable law
- Not related by blood
- Considered to be a member of the immediate family of the retiree
- Is jointly responsible for maintaining, supporting and sharing the common necessities of life and is responsible for the retiree's welfare
- Has resided with the retiree for the past twelve (12) months, or is legally registered as the retiree's domestic partner in a jurisdiction which recognizes domestic partners, or has a civil union or marriage in a jurisdiction which recognizes civil unions and/or same-sex marriages.

CHILD OF A DOMESTIC PARTNER*:

(The enrollment of a Domestic Partner requires the completion of an Affidavit of Domestic Partnership for Employee Benefits and submission of supporting documentation.)

- Natural/biological child(ren) and /or legally adopted child(ren) of a Registered Domestic Partner; OR
- Child(ren) for whom a Registered Domestic Partner has established legal guardianship or a court-ordered temporary custody.

NOTE: Premiums for all over-age dependents and domestic partners are deducted on an after-tax basis and may be subject to imputed taxes. Proper documentation is required.

Important Reminder.... Before you make decisions regarding your benefits, make sure you have all of the information you need. Many plans have limitations, exclusions or waiting periods. The plan booklets provided by each company are your best source of detailed information about each plan. Plan documents may be viewed/printed from the Retirement website at <http://www.talgov.com/retirement/retirees.cfm>. **To continue your present coverage with no changes you "Will Not" need to complete any forms or do anything.**

Benefit Changes In 2012...

MEDICAL (Capital Health Plan & Blue Cross Blue Shield)

Due to a rise in health care costs nationwide, the premiums for these plans have increased for the 2012 Plan Year. Both retirees and the City will absorb this increase.

- Blue Cross Blue Shield – there are no plan design changes for the 2012 plan year for BCBS
- Capital Health Plan – beginning 1/1/2012, chiropractic services will now be considered a specialist service and will require specialist copay.
- Capital Health Plan Retiree Advantage (Medicare) – beginning 1/1/2012, chiropractic services will now be considered a specialist service and will require specialist copay. Plan added a 90 day supply retail prescriptions and 90 day supply mail order prescriptions for Advantage/Medicare Members. The eyewear reimbursement will change from \$150 every two years for eye glasses and contacts to \$150 every two years for eye glasses or contacts.

METLIFE (Term Life Insurance & Accidental Death & Dismemberment)

Great News! The Human Resource Division shopped the market and bargained for a better deal! While MetLife will remain the carrier for Term Life & ADD, if enrolled in the plan you will see a 30% average reduction in premiums.

DENTAL/VISION (Humana/CompBenefits), LEGAL (ARAG) & CNA (Long Term Care)

There are no premium increases or plan design changes for these optional insurances for the 2012 plan year.

2012 Rates...

Medical	Retiree Only		Retiree + 1		Retiree + Family	
CHP/BCBS						
	\$288.36		\$617.57		\$832.80	
Medicare	Individual Med	2 Party/1 Med	2 Party/2Med	Family/Med		
CHP – Medicare Advantage						
	\$172.38	\$462.40	\$348.54	\$717.10		
BCBS- Blue Options with Medicare						
	\$324.28	\$682.08	\$682.08	\$940.50		
Other Benefits Plan Name	Retiree Only		Retiree + 1		Retiree + Family	
Dental-Humana/CompBenefits						
DHMO (CS250)	\$18.84		\$35.78		\$47.26	
DPPO (EP505)	\$24.92		\$48.54		\$88.40	
Indemnity (EC405)	\$31.80		\$62.00		\$112.90	
Vision-Humana/CompBenefits						
	\$4.80		\$9.60		\$17.88	
Legal-ARAG						
	\$15.74		\$20.10		\$20.10	
Retiree Life (MetLife), Spouse Life (MetLife) and Long Term Care (CNA), are based upon age and coverage level selected. See individual plan rate charts for more information. (NOTE: ChildLife (MetLife) is \$.54 per month for all children on plan.)						

To continue your present coverage with no changes you "Will Not" need to complete any forms or do anything.
If you wish to make any changes, please go to <http://www.talgov.com/retirement/retirees.cfm> - Annual Enrollment to access/download appropriate forms for completion/submittal to the Retirement Office. If you do not have access to a computer, you may contact the Retirement Office at 850-891-8345, to request forms.