

2024 RETIREE OPEN ENROLLMENT GUIDE

for Medicare-Eligible Participants

Open enrollment: November 1 - 30, 2023

NOTE: If you are in a Kaiser Permanente®, UnitedHealthcare®, and/or Aetna Vital Savings Discount program and do not want to change, you **DO NOT** need to return a form.

alexandriava.gov/HR

Retiree Open Enrollment Meeting

TUESDAY

NOVEMBER 7

10 a.m.–12 p.m.

Lee Center, 1108 Jefferson St.

Retirees are invited to attend an in-person open enrollment meeting, where they will be able to:

- ask questions;
- find out more information about the 2024 changes;
- talk to the Human Resources (HR) Benefits Team; and
- talk to Kaiser Permanente®, UnitedHealthcare® and Aetna representatives.

OPEN ENROLLMENT BEGINS ON NOVEMBER 1 AND ENDS ON NOVEMBER 30. THIS IS WHEN YOU MAY CHANGE YOUR HEALTH INSURANCE COVERAGE FOR CALENDAR YEAR 2024.

If you change your insurance coverage, **you must submit your election change form** to the Human Resources Department's Benefits Team via mail, drop-off or fax (see back cover) or postmarked, **no later than November 30.**

Late submissions cannot be accepted.



Your guide to elections for Medicare-eligible participants.

Take advantage of this opportunity to change your medical plan elections.

Open enrollment is generally the only opportunity during the year when you can change your medical plan elections. You might have questions, or not know where to start. That's why we're providing you with this information — to help you make informed decisions.

Please ensure we have an accurate mailing address. If something has changed, update your personal information on the enclosed form.

Questions? Call 703.746.3777 or email DHR.Benefits@alexandriava.gov

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2024 Retiree Open Enrollment Guide for Medicare-Eligible Participants

As a City of Alexandria retiree, you and/or your dependents have an opportunity during this Open Enrollment Period to review the City-sponsored health insurance plan options and decide either to remain in your current plan or elect another option. This 2024 Retiree Open Enrollment Guide is designed to help you choose the plan that best meets your health needs and financial resources. Please review it very carefully.

Good News!

The Aetna Vital Savings Discount program rates are not changing. With this benefit, you can save on certain services and products. It starts with 15–50% discounts off retail costs at network providers on dental care, from cleanings and crowns to braces and whitening. It also includes discounts on eye exams and eyeglasses, gym memberships, hearing aids and more. This program is particularly relevant for UnitedHealthcare® participants, as Kaiser Permanente® already offers Dominion Dental savings and other discounts similar to this Aetna product. The cost of this benefit is \$2.70 per month for a single retiree or \$4.35 per month for two or more retirees.

Interested?

See the enclosed flyer for more information and enroll by completing the attached form.

Changes From 2023

Plan	2023 Monthly Premium	2024 Monthly Premium	Percent Increase
Kaiser Permanente® Medicare Advantage HMO Plan	\$248.79	\$264.56	6.3%
UnitedHealthcare® Medicare Advantage PPO Plan	\$398.71	\$414.66	4%

NOTE: Those eligible to receive the City's monthly health insurance subsidy of up to \$260 will be required to pay any additional premium exceeding the City-provided subsidy.

UnitedHealthcare: Additional Resources

Personal Emergency Response System (PERS): Help is a button push away. The PERS device provides quick access to help in any emergency 24 hours a day and provides members the confidence and independence they need, while providing peace of mind to family members, friends, and caregivers.

Healthy at Home: Designed to help members transition back home after an inpatient admission or a convalescent stay, this post-discharge support program delivers needed support, including:

- Post-Discharge Meal Delivery benefit administered through Mom's Meals, which includes 2 meals per day for 2 weeks, for members following all inpatient or skilled nursing facility discharges when referred by a UnitedHealthcare® advocate.



- In-home Personal Care benefit, which includes up to 6 hours of personal care post discharge, provided by a CareLinx professional caregiver.

HouseCalls service gives eligible members a yearly visit with a healthcare practitioner right in the privacy of their own home. It's a great opportunity for members to discuss their health care needs, create a plan for prevention and get the personal attention they deserve. During the visit, the practitioner will confirm medical history, complete a physical exam, review medications and answer any questions that the member may have. Certain health screenings may also be included.

Renew Active® by UnitedHealthcare®

Renew Active®, an enhanced fitness benefit includes:

- UnitedHealthCare Hearing: Get access to thousands of name-brand and private labeled hearing aids – available in-person at any of our 7,000 UnitedHealthcare Hearing providers nationwide or by direct delivery through Right2You.
- A free gym membership to standard and premium facilities in the Renew Active® network
- Access to the largest nationwide network among all Medicare fitness programs in the Country—with local and national options, including YMCAs, LA Fitness, 24 Hour Fitness, Anytime Fitness, Snap Fitness and many more
- Access to thousands of workout videos with Fitbit Premium—no Fitbit® device is needed
- An online brain health program from AARP® Staying Sharp® with exclusive content for Renew Active members
- Ability to connect with others through the Fitbit® Community for Renew Active®— no Fitbit® device is needed

Kaiser Permanente: Additional Resources:

- Silver & Fit, which is a no-cost gym membership with at home fitness options. Register at silverandfit.com.
- Transportation services including 24 one-way rides for nonurgent medical appointments at Kaiser Permanente medical centers and contracted facilities. Call 1-855-923-5412, 24 hours a day, 7 days a week, to schedule a ride.
- Vision allowance of \$200 every 24 months to spend on vision and eyewear expenses at a Kaiser Permanente Vision Essential. Schedule your comprehensive eye exam today by visiting kp.rg/2020 or calling 800-777-7902 (TTY 711), 24 hours a day, 7 days a week.
- Preventive dental coverage formerly under Dominion National but will be changing for 2024 to Liberty Dental. You will be receiving your Liberty Dental ID card in the mail in January.
- Brain HQ - online brain health exercises with retiree membership at no extra cost. Visit kp.brainhq.com to set up your BrianHQ account.



BENEFITS HIGHLIGHTS - CITY OF ALEXANDRIA RETIREES OVER 65

Effective January 1, 2024, to December 31, 2024

This is a short description of plan benefits. For complete information, please refer to your Summary of Benefits or Evidence of Coverage. Limitations, exclusions and restrictions may apply. Plan benefits information is also available at alexandriava.gov/HR under "RetireesCorner."

Benefits covered by original medicare and your plan

	UnitedHealthcare®		Kaiser Permanente®
	In-Network	Out-Of-Network	Plan A with Part D
Annual deductible	No annual deductible	No annual deductible	No annual deductible
Doctor's Office Visit Primary Care Specialist	\$0 copay for Medicare-covered preventive services \$15 copay \$15 copay		\$0 copay \$15 copay \$15 copay
Inpatient hospital care, including Mental Health & Substance Abuse	\$100 copay per admission		\$100 per benefit period
Skilled nursing facility	\$0 copay per day up to 100 days		\$0 copay per day up to 100 days
Outpatient surgery	\$0 copay per day up to 100 days		\$0 copay per day up to 100 days
Outpatient rehabilitation (physical, occupational or speech/ language therapy)	\$15 copay		\$15 copay
Diagnostic radiology services (MRIs, CT scans)	\$0 copay		\$0 copay
Lab services	\$0 copay		\$0 copay
Outpatient x-rays	\$0 copay		\$0 copay
Therapeutic radiology services (e.g., radiation treatment for cancer)	\$15 copay		\$15 copay
Ambulance	\$0 copay		\$0 copay
Emergency care	\$50 copay (worldwide)		\$50 copay (worldwide)

	UnitedHealthcare®		Kaiser Permanente®
	In-Network	Out-Of-Network	HMO Plan with Part D
Urgently needed services	\$15 copay (worldwide)		\$15 copay (worldwide)
Outpatient mental health and substance abuse	\$15 copay		\$15 copay
Chiropractic	\$15 copay		\$15 copay
Acupuncture for chronic lower back pain (up to 20 visits per year)	\$15 copay		\$15 copay
Home Health, Hospice	\$0 copay		\$0 copay
Durable Medical Equipment	\$0 copay		\$0 copay
Annual out-of-pocket maximum	Combined in-network and out-of-network maximum of \$3,400		\$3,400
Prescription Drugs	Network Pharmacy	Mail Service Pharmacy	Kaiser Medical Center Pharmacy: \$15 copay for generic, brand or specialty drugs up to 60 days supply
Tier 1: Preferred generic	\$10 copay		Kaiser Mail Order Pharmacy: \$10 copay for generic, brand or specialty drugs up to 90 days supply
Tier 2: Preferred brand (includes some generic brands)	\$25 copay	\$10 copay	Affiliated Network Pharmacy (Giant, Rite Aid, Safeway, Target, Walmart): \$25 copay for generic, brand or specialty drugs up to 60 days supply
Tier 3: Non-preferred drug (includes some generic brands)	\$25 copay	\$10 copay	After your total out-of-pocket costs reach \$7,050, you pay \$2 for generic drugs, \$7.50 for brand name drugs and \$0 for vaccines
Tier 4: Specialty drugs	\$25 copay	\$10 copay	
Coverage gap stage – There is no coverage gap	After your total drug costs reach \$5,030, the plan continues to pay its share of the cost of your drugs and you pay your share		
Catastrophic coverage stage	After your total out-of-pocket costs reach \$8,000, the plan pays the full cost for your covered drugs. You pay nothing		
Routine physical exams	\$0 copay; 1 per plan year*		\$0 copay

ADDITIONAL BENEFITS AND PROGRAMS NOT COVERED BY ORIGINAL MEDICARE

	UnitedHealthcare®		Kaiser Permanente®
	In-Network	Out-Of-Network	HMO Plan with Part D
Foot care – routine (Up to 6 visits per plan year)*	\$15 copay		\$15 copay
Hearing – routine exam	\$0 copay; 1 exam every 12 months*		\$15 copay
Hearing aids	Plan pays up to \$500 (every 3 years)*	No coverage	\$0 copay; one for each ear every 36 months, limited to \$1,000 benefit maximum Exclusions for repair, loss, routine maintenance apply
Vision – routine eye exams	\$0 copay; 1 exam every 12 months*		\$15 copay; \$200 allowance per 24 months to use at KP Vision Essentials locations toward frames, lenses or contact lenses
Dental	\$15 copay for Medicare–covered services Consider the Aetna Vital Savings Discount program for 15–50% savings on Dental services at participating providers		Discount plan provided by Dominion Dental \$30 exam copay, cleaning 2x per year & 25% discount with participating dentists
Health education	Renew Program with magazine subscriptions, online courses, articles, videos, music streaming, recipe library and more		Total Health Assessment, Health education classes, special programs and coaching both online and at medical centers
Fitness program	Fitness Benefit through Renew Active: free gym membership, personalized fitness plan, on-demand digital fitness classes, Online Fitbit® Community for step challenges, social activities and online brain health program from AARP® Staying Sharp®		Silver and Fit Exercise and Healthy Aging Program – no cost membership at participating fitness center, home fitness kits, online classes and rewards
Telephonic Nurse Support	Speak with a registered nurse (RN) 24 hours a day, 7 days a week		Connect 24/7 for advice, referrals, prescriptions, and more at 1.800.777.7904

*Benefits are combined in and out-of-network.



	UnitedHealthcare®		Kaiser Permanente®
	In-Network	Out-Of-Network	HMO Plan with Part D
Virtual doctor visits	\$0 copay, speak to specific doctors using computer with camera or mobile device Home Delivered Meals: Includes 21 home-delivered meals on time per year.		\$0 copay telephone appointments with physician, mobile device or computer with a camera
HouseCalls Program	Annual wellness visit with clinician in your home		n/a
Benefits after Hospitalization	Healthy at Home – discharge program – 28 meals provided by Mom’s Meals, 12 rides to appointments/pharmacy, 6 hours of in-home personal care through CareLinx		Up to 24 rides for nonemergency transport for medical appointments
Other Benefits	One time 4 hours free for CareLinx, personal care (inhome support for Activities of Daily Living) with 10 hours purchased. Discounted home-delivered meals		Compression garments prescribed by a physician (\$0 copay), BrainHQ online brain training application (\$0 copay), Therapeutic shoes for additional medical conditions other than diabetes are now covered

ADDITIONAL INFORMATION

UnitedHealthcare® • UHCRetiree.com • 1.877.714.0178 • TTY: 711

Plans are insured through UnitedHealthcare® Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan’s contract renewal with Medicare. Retiree plan prospects must meet the eligibility requirements to enroll for group coverage. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premium and/or copayments/coinsurance may change each plan year.

Kaiser Permanente® • kp.org • 1.888.777.5536 • TTY: 711

Kaiser Permanente® is a Medicare Advantage Plan. Enrollment in Kaiser Permanente® depends on contract renewal. Benefits, formulary, pharmacy network, provider network, premium and/or copayments/coinsurance may change on January 1 of each year and at other times in accordance with your group’s contract. The benefit information provided is a brief summary, not a complete description

of benefits. Limitations, copayments, and restrictions may apply. Kaiser Permanente® complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ACTIONS REQUIRED

If you	Then you
are currently in the Kaiser Permanente® Plan or the UnitedHealthcare® Plan and do not want to make a change	DO NOT HAVE TO DO ANYTHING. You do not need to return a form if you do not have any changes.
want to change from one plan to the other or change from the Retiree Health Insurance Reimbursement Program to one of the plans	MUST complete the 2024 Retiree Medical Plan Change Form (included in this packet) and return to Human Resources Benefits Team, with the enclosed envelope, by Tuesday, November 30.
are currently in the Retiree Health Insurance Reimbursement Program and will continue using the program	The Reimbursement Form is REQUIRED in January of each year , unless there is a change in your premiums. Proof of premium cost must be provided. The Retiree Medical Reimbursement Statement (the blue form included in this packet) is provided to use for that purpose.
want to join the Aetna Vital Savings Discount Program	MUST complete the 2024 Retiree Medical Plan Change Form (included in this packet) and return to Human Resources Benefits Team, with the enclosed envelope, by Tuesday, November 30.

REMINDERS

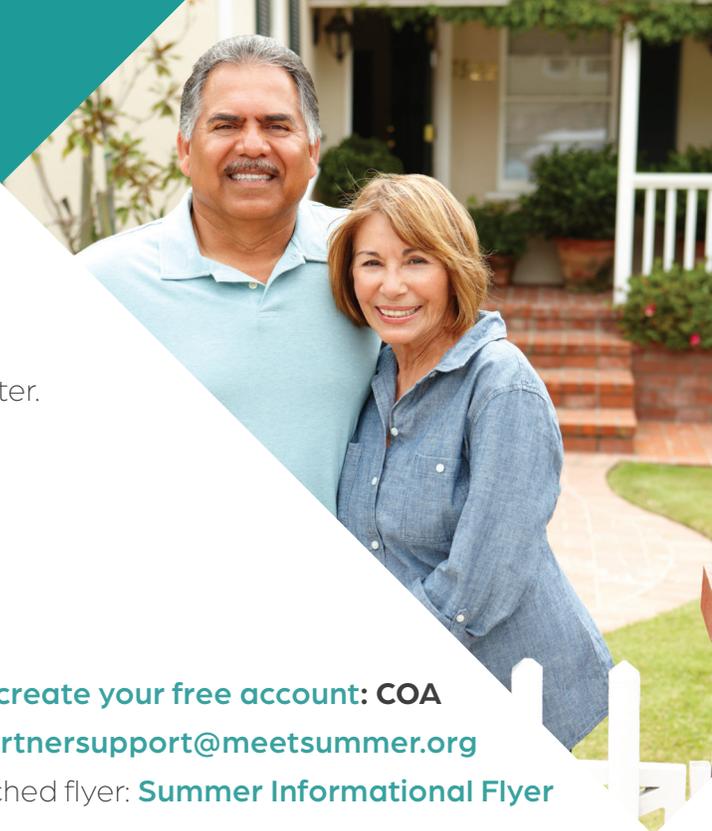
Only Medicare-eligible retirees/spouses may enroll in the City-sponsored Kaiser Permanente® and the UnitedHealthcare® Medicare Advantage PPO Plans. Medicare eligible retirees may not remain enrolled in the Kaiser Permanente® or UnitedHealthcare® "Employee Plans" after they become Medicare-eligible.

If you previously opted out of the City-sponsored plans for the Retiree Health Insurance Reimbursement Program, you may re-enroll in either of the Medicare plans during this Open Enrollment period.

If you have questions or need additional information, we encourage you to attend the information meetings with the HR Benefits Team, Kaiser Permanente®, UnitedHealthcare® and Aetna representatives.

Questions? Call 703.746.3777 or email DHR.Benefits@alexandriava.gov





You want **student loan savings** and **forgiveness**.
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Sign up for **Summer** to save and pay off your debt faster.

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- Access expert student loan support
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Track your loan situation with easy-to-use online tools

Sign up today and use the following access code to create your free account: COA

For any questions, please email Summer directly at partnersupport@meetsummer.org

For more information on Summer please see the attached flyer: [Summer Informational Flyer](#)



November 2023

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