

City of Alexandria



2025

Retiree Open Enrollment Guide

for Medicare-Eligible Participants

Open Enrollment: November 1-29, 2024

If you are not making changes to your current plan, you DO NOT need to return an enrollment form.

alexandriava.gov/HR

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Your guide to elections for Medicare-eligible participants.

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

Open enrollment is the only time during the year where you can change your medical plan elections. Review this guide and supplemental information carefully to informed decisions about your healthcare.

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**

This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

Retiree Open Enrollment Meetings

THURSDAY NOVEMBER 7 AND TUESDAY NOVEMBER 19

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 2025 changes;
- Talk to the Human Resources (HR) Benefits Team; and
- Talk to Kaiser Permanente®, UnitedHealthcare® and Aetna representatives.

VIRTUAL OPEN ENROLLMENT MEETING OPTION

NOVEMBER 14 from 10-12 PM

- Topic: Retiree Medicare Open Enrollment FY25
- Webinar ID: 944 6931 8345
- Dial: **301.715.8592**
- Password: 447508
- Meeting Link: **https://zoom.us/webinar/register/WN_9jxZ6grrQgee_7-OuYthuw**

OPEN ENROLLMENT BEGINS ON NOVEMBER 1 AND ENDS ON NOVEMBER 29.

THIS IS WHEN YOU MAY CHANGE YOUR HEALTH INSURANCE COVERAGE FOR CALENDAR YEAR 2025.

If you do not have any changes you DO NOT need to return any forms. If you change your insurance coverage, you must submit your election change form to the Human Resources Department's Benefits Team via mail, E-mail, drop-off or fax (see back cover) or postmarked, no later than November 29.

Late submissions cannot be accepted.

WHAT'S NEW FOR 2025?

These changes are set by the government and NOT by City of Alexandria.

**** KEY FEDERAL CHANGES FROM THE INFLATION REDUCTION ACT THAT ARE BENEFICIAL TO YOU: ****

- Reduction to Out-of-Pocket Maximum to \$2,000
- Removal of the Coverage Gap (Donut Hole) due to the reduction of the out-of-pocket maximum
- Flexible Repayment Options
- Negotiated Drug Costs

**** KEY FEDERAL CHANGES FROM THE INFLATION REDUCTION ACT THAT IMPACT THE RATE OF INSURANCE: ****

- Reduction in federal government's contributions to drug costs has increased the costs to plans, dropping from 80 percent to 20 percent.

These changes are being implemented outside of our control. Due to these adjustments, our Medicare Advantage Plans will see the following cost impacts:

Plan	2024 Monthly Premium	2025 Monthly Premium	Increase from 2024	2024 Cost to Retiree After Subsidy*	2025 Cost to Retiree after Subsidy*
Kaiser Permanente® Medicare Advantage HMO Plan	\$264.56	\$280.23	+\$15.67/month	\$4.56 per month	\$20.23 per month
UnitedHealthcare® Medicare Advantage PPO Plan	\$414.66	\$527.53	+\$112.87/month	\$154.66 per month	\$267.53 per month

*For comparison purposes, this assumes the maximum retiree subsidy of \$260. To confirm what your subsidy amount is, reach out to the HR team at 703.746.3777 or DHR.Benefits@alexandriava.gov. Subsidy information is also on page 18 of this guide. Retirees only receive one subsidy per household.

IMPORTANT PLAN UPDATES

PLEASE REFER TO THE “VALUE ADD BENEFITS” SECTION FOR FLYERS AND MORE INFORMATION ABOUT THESE EXCITING BENEFITS.

UHC Plan Updates:

- Renew Active is being replaced by SilverSneakers, effective 1/1/25
 - » A free membership and access to group exercise classes at a participating fitness center.
 - » Classes to get active outside of traditional gyms.
- Hearing aid coverage enhancements – \$0 copay with a \$4,000 allowance every 3 years outside of some plan limitations.

Kaiser Permanente Plan Updates:

- Silver and Fit will no longer be offered. One Pass is the new fitness benefit for Kaiser Permanente members.
- Hearing aid coverage enhancements – there is no longer a benefit maximum and the benefit will be uncapped outside of some plan limitations.

2025 Retiree Open Enrollment Guide for Medicare-Eligible Participants

As a City of Alexandria retiree, you and/or your eligible dependents can decide to remain in your current plan or elect another option. This 2025 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.

CHANGES FROM 2024

Plan	2024 Monthly Premium	2025 Monthly Premium	Increase from 2024	2024 Cost to Retiree After Subsidy*	2025 Cost to Retiree after Subsidy*
Kaiser Permanente® Medicare Advantage HMO Plan	\$264.56	\$280.23	+\$15.67/month	\$4.56 per month	\$20.23 per month
UnitedHealthcare® Medicare Advantage PPO Plan	\$414.66	\$527.53	+\$112.87/month	\$154.66 per month	\$267.53 per month

*For comparison purposes, this assumes the maximum retiree subsidy of \$260. To confirm what your subsidy amount is, reach out to the HR team at [703.746.3777](tel:703.746.3777) or DHR.Benefits@alexandriava.gov. Subsidy information is on page 18 of this guide. Retirees only receive one subsidy per household.

GOOD NEWS! THE AETNA VITAL SAVINGS DISCOUNT PROGRAM RATES ARE REDUCING!

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 Liberty Dental savings and other discounts similar to this Aetna product. The cost of the Aetna benefit is \$2.20 per month for a single retiree or \$3.75 per month for two or more retirees.

KAISER PERMANENTE: ADDITIONAL RESOURCES:

One Pass fitness program can help you find the right fitness routine for you. Register at youronepass.com.

- Transportation services including 24 one-way rides for nonurgent medical appointments at Kaiser Permanente medical centers and contracted facilities. Call [855.923.5412](tel: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.org/2020 or calling [800.777.7902](tel:800.777.7902) (TTY 711), 24 hours a day, 7 days a week.
- Preventive dental coverage formerly under Dominion National but changing for 2025 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.

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.

SILVER SNEAKERS® BY UNITEDHEALTHCARE®

Silver Sneakers®, 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.



BENEFITS HIGHLIGHTS

- CITY OF ALEXANDRIA

RETIREES OVER 65

Effective January 1, 2025, to December 31, 2025

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
Preventive Care Visit • Primary Care • Specialist	\$0 copay \$15 copay \$15 copay		\$0 copay \$15 copay \$15 copay
Inpatient hospital care, including Mental Health & Substance Abuse	\$100 copay per admission		\$100 copay per admission
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)
Urgently needed services	\$15 copay (worldwide)		\$15 copay (worldwide)
Outpatient mental health and substance abuse	\$15 copay		\$15 copay

	UnitedHealthcare®		Kaiser Permanente®
	In-Network	Out-of-Network	Plan A with Part D
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		
Tier 2: Preferred brand (includes some generic brands)	\$25 copay	\$10 copay	
Tier 3: Non-preferred drug (includes some generic brands)	\$25 copay	\$10 copay	
Tier 4: Specialty drugs	\$25 copay	\$10 copay	Kaiser Mail Order Pharmacy: \$10 copay for generic, brand, or specialty drugs up to 90 days supply
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		
			Affiliated Network Pharmacy (Giant, Rite Aid, Safeway, Target, Walmart): \$25 copay for generic, brand, or specialty drugs up to 60 days supply
			After your total out-of-pocket costs reach \$2,000, you pay \$0 for generic drugs, brand name drugs and vaccines.
Routine physical exams	\$0 copay; 1 per plan year*		\$0 copay

ADDITIONAL BENEFITS AND PROGRAMS NOT COVERED BY STANDARD MEDICARE

	UnitedHealthcare®		Kaiser Permanente®
	In-Network	Out-of-Network	Plan A 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	\$0 copay; one for each ear every 36 months; \$4,000 maximum benefit. Exclusions for repair, loss, routine maintenance apply	No Coverage	\$0 copay; one for each ear every 36 months, unlimited benefit; 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 Liberty Dental \$30 exam copay, cleaning 2x per year & 25% discount with participating dentists. Major services are covered at a discounted fee schedule.
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®		One Pass fitness program can help you find the right fitness routine for you. Register at youronepass.com .
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
Virtual doctor visits	\$0 copay, speak to specific doctors using computer with camera or mobile device Home Delivered Meals: Includes 21 home-delivered meals one 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 (in-homesupport 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

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

ADDITIONAL INFORMATION

UnitedHealthcare® • [UHCRetiree.com](https://www.uhc.com) • 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](https://www.kp.org) • 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.



Value Added Benefits



Your plan comes packed with extras



As a UnitedHealthcare® Group Medicare Advantage plan member, you get all the benefits we have to offer, including some great extras



SilverSneakers

SilverSneakers¹ includes memberships to thousands of locations² nationwide, group exercise classes³ designed for all abilities, on-demand video library, live virtual classes and workshops, and fun activities held outside the gym.⁴ Classes, equipment, facilities and services may vary by location.



Virtual Visits⁵

See a doctor or talk to a behavioral health specialist anytime using live video chat from your computer, tablet or smartphone.

With **Virtual Doctor Visits**, you can ask questions, get a diagnosis, or even get medication prescribed and have it sent to your pharmacy.

With **Virtual Behavioral Health Visits**, you can speak to a behavioral health specialist for addiction, depression, anxiety, stress, loss and behavioral health medication management.



UnitedHealthcare® Healthy at Home

UnitedHealthcare Healthy at Home provides you the support you need to recover from hospital and skilled nursing facility stays. You may be eligible to receive home-delivered meals, transportation to medical appointments, and in-home personal care to assist with daily activities; all at not cost to you⁶.

**United
Healthcare®**

Group Medicare Advantage



24/7 Provider Support⁷

24/7 Provider Support was designed specifically to help make your health decisions simple and convenient by providing immediate answers to your health questions anytime, anywhere – 24 hours a day, 7 days a week – at no additional cost.



UnitedHealthcare® HouseCalls⁸

Get a yearly check-in with a member of our licensed medical staff who will:

- Perform a head-to-toe exam, health screenings and answer your health questions
- Review your medical history and medications
- Send a summary of your visit to you and your primary care provider

A HouseCalls visit is designed to support, but not take the place of your provider's care.



UnitedHealthcare® Hearing⁹

With UnitedHealthcare Hearing, you can receive a hearing exam and have access to a wide selection of name-brand and private-labeled custom-programmed hearing aids at significant savings. Plus, you'll receive personalized care and follow-up support from experienced hearing providers.



Register online

Once you are a member, you can sign up for an online account to learn more about your plan.

Visit **retiree.uhc.com** and click on the **Sign in or register** button.

¹Availability of the SilverSneakers program varies by plan/market. Refer to your Evidence of Coverage for more details. Consult a health care professional before beginning any exercise program. SilverSneakers is a registered trademark of Tivity Health, Inc. © 2022 Tivity Health, Inc. All rights reserved.

²Participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities are limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

³Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.

⁴Please refer to your Summary of Benefits for details on your benefit coverage.

⁵Virtual visits may require video-enabled smartphone or other device. Not for use in emergencies.

⁶When referred by a UnitedHealthcare Engagement Specialist. A new referral is required after every discharge to access your meal and transportation benefit. Call the number on your ID card to get a referral.

⁷24/7 Provider Support should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your provider's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

⁸HouseCalls may not be available in all areas.

⁹Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider. Hearing aid savings based on comparison to retail.

Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in these plans depends on the plan's contract renewal with Medicare.

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One Pass® fitness program



The One Pass fitness program can help you find the right fitness routine for you, whether you exercise at home or the gym. Choose from the largest nationwide network of gyms and fitness centers and enjoy digital fitness classes from the comfort of home.

Work out your way and find your fit



At the gym

Choose from the largest nationwide network of gyms and fitness locations. Visit any place in the network and create a routine just for you.



At home

Work out at home with live, digital fitness classes or on-demand workouts. Plus, use our custom workout builder to create routines tailored to your fitness level and interests.



With a home fitness kit

Get fit and have fun with strength, yoga, and dance kits designed to help you work out at home.¹



With new friends

Join a group class, or find local clubs and social events that match your interests—there are many great ways to connect with others who share your passions.

H2172_EG_24_137

FAQs

Can members use multiple fitness locations?

Yes. With One Pass, Kaiser Permanente Medicare Advantage (HMO) members can use multiple participating fitness locations during the same month. Members will need to present their One Pass member code to each new participating fitness location they want to use. The location will enroll the member in the gym, providing access to a standard membership at no additional cost.

Can members visit any participating fitness location while traveling within the United States?

Yes, provided there is a location in the area. With One Pass, Kaiser Permanente Medicare Advantage members can use multiple participating fitness locations. Members will need to present their One Pass member code to each new participating location they want to use. The participating fitness location can then enroll the member in the gym, providing access to a standard membership at no additional cost. To find a participating location, use the One Pass website to enter an address or ZIP code on the fitness location search page.

Do members pay for any additional services?

Additional services (such as personal training, expanded access hours, fee-based group fitness classes, or other classes outside of the standard membership offering) are not included. Members will be responsible for any additional fees associated with the services if they wish to have access to them. Members should contact the specific location(s) they are interested in joining to learn more.

For more information, visit YourOnePass.com anytime or call **1-877-614-0618 (TTY 711)**, Monday through Friday, 9 a.m. to 10 p.m.

How to get started with the One Pass program

Once you're a Kaiser Permanente member, follow these steps:

- 1 Visit **YourOnePass.com**.
- 2 Click "**Get Started**" to register. Enter your first name, last name, date of birth, and Kaiser Permanente member ID number.
- 3 Once you're registered, you'll receive a **One Pass member code**. Be sure to write down your code and keep it handy. You'll need to enter it each time you register for a new fitness location or other One Pass service.
- 4 Start searching for gyms by clicking on the "**Find a gym**" page.



¹Three kits are offered and limited to one a year.

One Pass® is a registered trademark of Optum, Inc. in the U.S. and other jurisdictions and is a voluntary program. The One Pass program and amenities vary by plan, area, and location. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. One Pass is not responsible for the services or information provided by third parties. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
2101 E. Jefferson St., Rockville, MD 20852 2024AR1177 MAS 10/1/24-12/31/25



Hearing aids

Your employer has contracted with Kaiser Permanente to provide this added benefit.

You are covered for medically necessary hearing aids, hearing aid evaluations, and diagnostic procedures to determine the hearing aid model, which will best compensate for loss of hearing with plan providers. The following hearing aid models are covered:

- In the ear
- Behind the ear

Hearing aids—you pay nothing for one hearing aid for each ear every 36 months.

Exclusions: Replacement of parts for repair, lost or broken hearing aids, batteries, accessory parts and routine maintenance.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.



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 2025 Retiree Medical Plan Change Form (included in this packet) and return to Human Resources Benefits Team, with the enclosed envelope, by Friday, November 29.
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. 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 2025 Retiree Medical Plan Change Form (included in this packet) and return to Human Resources Benefits Team, with the enclosed envelope, by Friday, November 29.

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 on November 7, 2024 and November 19, 2024 from 10 AM - 12 PM with the HR Benefits Team, Kaiser Permanente®, UnitedHealthcare® and Aetna representatives.

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



Student loan savings and forgiveness. We have a benefit that may make that happen.

SIGN UP FOR SUMMER TO SAVE AND PAY OFF YOUR DEBT FASTER.

With this benefit you and your family will be able to:

- Access expert student loan support
- Lower your payments
- Apply for a forgiveness plan

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**



Retiree Subsidy Information

PAYING FOR COVERAGE

To help retirees pay for these costs, the City offers a Retiree Health Supplement of up to \$260 per month for the retiree.

Important Note:

How the health supplement is apportioned is based on your date of hire and years of full-time service with the City. The details are outlined in the chart on page 6 and are effective for anyone hired after July 1, 2008.

As a retiree, you pay 100 percent of the cost of the medical insurance premiums for yourself and your spouse/dependents, less any supplement to which you are entitled.

- Retiree premium rates are determined by the City and may reflect any changes in the cost that the City experiences.
- The cost for retiree coverage may or may not be different from the rate established for active employees for similar coverage.

The health supplement is available to you if you are eligible to participate in the Retiree Insurance Program. The amount of the health supplement varies depending on your date of hire and years of pensionable service.

- If you were hired prior to July 1, 2008, the amount of the health supplement is the lesser of the cost of coverage or \$260 per month.
- If you were hired or resumed full-time employment on or after July 1, 2008, the amount of the health supplement for retiree medical coverage depends on your years of full-time City service:
- If you have at least 25 years of full-time City service, the monthly health supplement is the lesser of the cost of coverage or \$260 per month
- If you have less than 25 years of full-time City service, the \$260 monthly health supplement is reduced based on your years of service, per the chart below.

Years of Service	Supplement	Maximum Supplement
Less than 5	None	None
5	20%	\$52
6	24%	\$62
7	28%	\$73
8	32%	\$83
9	36%	\$93
10	40%	\$104
11	44%	\$114
12	48%	\$123
13	52%	\$135
14	56%	\$146
15	60%	\$156
16	64%	\$166
17	68%	\$177
18	72%	\$187
19	76%	\$198
20	80%	\$208
21	84%	\$218
22	88%	\$229
23	92%	\$239
24	96%	\$250
25	100%	\$260

Notes



**DEPARTMENT OF HUMAN RESOURCES BENEFITS
DIVISION**

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