

Open Enrollment:
November 2 - 30, 2026

alexandriava.gov/human-resources/retirees-corner

2027 Retiree

OPEN ENROLLMENT GUIDE

(FOR MEDICARE-ELIGIBLE PARTICIPANTS)

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

Table of Contents

4 Retiree Open Enrollment Meetings

5 Important Changes to your Medicare Coverage for 2027

6 Monthly Premium Cost

7 Benefits Highlights — City of Alexandria Retirees 65 & over

9 Additional Benefits and Programs not Covered by Standard Medicare

11 Additional Programs and Value Adds

12 UnitedHealthcare® Medicare Advantage

14 Kaiser Permanente Medicare Advantage

18 Aetna Vital Savings Program

20 Reminders

21 If you're approaching age 65...

22 Actions Required

23 Retiree Subsidy Information

Scan the QR code to access Retirees Corner.



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 make 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 703.746.3100 or email benefits.retirees@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.

Dear City of Alexandria Retirees,

The 2027 Open Enrollment period for Medicare-eligible retirees begins on Monday, November 2 and ends on Monday, November 30, 2026.

It's important each year to carefully review the choices available to you and select the Medicare coverage that best meets your needs. This Guide provides an overview of the two Medicare Advantage plans sponsored by the City, which are offered by Kaiser Permanente and UnitedHealthcare. If you wish to enroll or make any changes, you can:

- Email copies of your forms to benefits.retirees@alexandriava.gov
- Return your forms by US Mail, postmarked by November 30, 2026.
- Submit your forms to the City of Alexandria Department of Human Resources at 2331 Mill Rd. between the hours of 9 a.m. and 5 p.m. Monday through Friday. Note: City offices are closed on November 11, 26, and 27.

The 2027 plans feature the same covered services and copays as enrollees saw this year, but rising health care costs have resulted in continued growth in premiums. The UnitedHealthcare plan premium will increase by 16 percent, while the Kaiser Permanente plan premium will remain essentially unchanged. These changes are driven primarily by increased use of physician and outpatient services and changes to Medicare funding.

Most retirees are eligible to receive a monthly payment of up to $260 towards the cost of health insurance coverage (see page 23 for more information.) This subsidy provides you the flexibility to choose from a variety of coverage options, including one of the two Medicare Advantage plans sponsored by the City; Medicare Advantage plans offered by other insurance carriers; and traditional Medicare (Parts A and B) coupled with a Part D prescription drug plan. You may also enroll in the Aetna Vital Savings Program, which provides discounts on dental and vision products and services.

The Guide provides detailed instructions on how to make your plan selections, update your information, or request an update to the amount of your medical insurance reimbursement. If you do not wish to make a change in your coverage, no action is necessary. We invite you to attend one of our open enrollment information sessions to learn more about the available plans and get answers to any questions you have. Details on those events can also be found in the Guide or on our Retiree's Corner website.

Thank you for your dedication and years of service to the City of Alexandria. We are committed to continuing to support your health and well-being through our offerings. If you have any questions, please contact our HR team at 703.746.3100 or benefits.retirees@alexandriava.gov.

Jim Parajon
City Manager



Open Enrollment Meetings

You are invited to attend an open enrollment meeting, where you will be able to:

- Ask questions;
- Find out more information about the 2027 changes;
- Talk to the Human Resources (DHR) Benefits Team;
- And talk to Kaiser Permanente®, UnitedHealthcare® and Aetna representatives.

OPEN ENROLLMENT BEGINS ON NOVEMBER 2 AND ENDS ON NOVEMBER 30.

This is when you may change your health insurance coverage for calendar year 2027.

If you do not have any changes, you **do not** need to return any forms. If you want to make changes, refer to page 22 of this Guide for more information about which forms you need to complete and the deadlines for submission.

OPEN ENROLLMENT INFORMATION SESSIONS

DATE	TIME	LOCATION
November 4 (Wednesday)	2:00 p.m. – 3:30 p.m.	**Virtual: Register online at Retiree's Corner**
November 17 (Tuesday)	10 a.m. – 1:00 p.m.	**Lee Center** *1108 Jefferson Street*

What's New for 2027?

Federal Medicare Policy Changes:

- Out-of-Pocket maximum for prescriptions increases to $2,400



Kaiser Permanente participants will have an increase of **$0.11 per month** for coverage.

United Healthcare participants will have an increase of **$94.03 per month** for coverage.

Retiree Support Services

GETTING HELP WITH YOUR MEDICARE BENEFITS

We understand that navigating Medicare benefits can sometimes feel complex, and we're committed to helping you access the support you need. Whether you're looking for answers about your coverage, assistance with claims or billing questions, or guidance on how to make the most of your benefits, resources are available to help you every step of the way.

Retirees enrolled in a **UnitedHealthcare** Medicare plan may utilize RetireeFirst for personalized assistance, including benefit education, claims and billing support, and advocacy services.

For retirees enrolled in a **Kaiser Permanente** Medicare plan, advocacy and member support are provided directly through Kaiser Permanente. While RetireeFirst is not able to intervene on Kaiser Permanente claims or service issues, representatives can provide a warm transfer to the appropriate Kaiser Permanente support team for assistance.

This approach ensures that all retirees have access to knowledgeable resources and support aligned with their selected medical plan.

UHC Participant Assistance
1-855-430-6344

Kaiser Permanente Participant Assistance
1-888-777-5536

Rate Changes for 2027 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 2027 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 2026

Plan	MONTHLY PREMIUM		COST TO RETIREE AFTER SUBSIDY*	
	2026	2027	2026	2027
Kaiser Permanente Medicare Advantage HMO Plan	$296.90	$297.01 (+$0.11/month)	$36.90 per month	$37.01 per month (+$0.11/ month)
UnitedHealthcare® Medicare Advantage PPO Plan	$599.37	$693.40 (+$94.03/ month)	$339.37 per month	$433.40 per month (+$94.03/ 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 703-746-3100 or benefits.retirees@alexandriava.gov. Retirees only receive one subsidy per household, unless both spouses are City retirees who are eligible for a subsidy in their own right.*

Benefits Highlights

CITY OF ALEXANDRIA RETIREES 65 AND OVER

Effective January 1, 2027, to December 31, 2027

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/human-resources/retirees-corner.

Benefits covered by original Medicare and your plan	UNITED HEALTHCARE® In- or Out-of-Network; with Part D	KAISER PERMANENTE® In-Network Only; with Part D
Annual Deductible	No annual deductible	No annual deductible
Preventive Care Visit	$0 copay	$0 copay
Primary Care Visit	$15 copay	$15 copay
Specialist Visits	$15 copay	$15 copay
Virtual Visits	$0 copay	$0 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	$0 copay
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)

Benefits Highlights *(Continued)*

Benefits covered by original Medicare and your plan	UNITED HEALTHCARE® In- or Out-of-Network; with Part D		KAISER PERMANENTE® In-Network Only; with Part D
Outpatient Mental Health and Substance Use	$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 **Kaiser Mail Order Pharmacy:** $10 copay for generic, brand, or specialty drugs up to 100 days supply **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 drug costs reach $2,400, you pay $0 for drugs.
Tier 1: Preferred Generic	$10 Copay per 30 day supply		
Tier 2: Preferred Brand *(includes some generic brands)*	$25 Copay per 30 day supply	$25 Copay for 30 days, $10 Copay for 60 or 90 day supply	
Tier 3: Non-Preferred Brand *(includes some generic brands)*	$25 Copay for 30 days supply	$25 Copay for 30 days, $10 Copay for 60 or 90 day supply	
Tier 4: Specialty drugs	$25 Copay for 30 days supply	$25 Copay for 30 days, $10 Copay for 60 or 90 day supply	
Out-of-Pocket Maximum	After your total drug costs reach $2,400, you pay $0 for drugs.		

Additional Benefits

Not Covered by Standard Medicare

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

	UNITED HEALTHCARE®		KAISER PERMANENTE®
	In-Network or Out-of-Network		Plan A with Part D
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 for out-of-network benefits	$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		Discount plan provided by Liberty Dental, $30 exam copay, cleaning 2x per year and 25% discount with participating dentists. Major services are covered at a discounted fee schedule.



Additional Information

UNITEDHEALTHCARE®

Retiree.uhc.com || uhcvirtualretiree.com

855-430-6344

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

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.

Additional Programs and Value Adds

	UNITED HEALTHCARE®	KAISER PERMANENTE®
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 Programs and Support	▪ **Let's Move by UHC:** Virtual support focused on nutrition and wellbeing (letsmovebyuhc.com) ▪ **Renew Active:** free gym memberships, personalized fitness plans, and more through AARP Staying Sharp ▪ **Silver Sneakers:** gym memberships, group activities, online classes, and more (SilverSneakers.com/Starthere)	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	$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	Eligible members can receive up to 3 meals per day for up to four consecutive weeks
HouseCalls Program	Annual wellness visit with clinician in your home	Annual wellness visit with clinician in your home

UnitedHealthcare® Medicare Advantage

Your plan comes packed with extras

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

NEW - Calm Health

As a UHC member, you can use the Calm Health app at no cost to you. This app offers programs and resources to better support your mental health. (uhc.care/calm/retiree, access code "**Retiree**")

Virtual Visits

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 no cost to you.

Health & Wellness

UnitedHealthcare helps inspire you to take charge of your health and wellness every day by providing a wide variety of useful resources and activities, including healthy recipes, fitness activities, wellness education and more — all at no additional cost. Visit your plan website today.

High Risk Care Management

Provides targeted interventions for members identified with chronic conditions and or frequent hospitalizations via a national telephonic, chronic care management program of nurse care managers.

Chronic Condition Support for Diabetes and Hypertension

Supports and educates members with these conditions across the spectrum of their condition to help you understand and better manage your condition more effectively.

Behavioral Health

Provides support to members with both medical and behavioral health conditions through our behavioral health coordination and case management, our extensive behavioral health network and our virtual and digital offerings, such as Tele-behavioral Health.



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.

Optum® HouseCalls

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

- Perform a head-to-toe exam and 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.

24/7 Provider Support

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® Hearing

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.

Kaiser Permanente Medicare Advantage

When you join a Kaiser Permanente Medicare Advantage plan, you not only get your medical and prescription drug coverage all in one plan- you also receive additional features to care for the whole you, at no extra cost. Additional features included in your health plan are vision, transportation, preventive dental plan, virtual care, One Pass® fitness program, advance health care resources, Thriving After 60 and Brain HQ.

VISION CARE

Quality you can see

Your plan includes routine eye exams, glaucoma screenings, and cataract screenings at Vision Essentials by Kaiser Permanente (located in our medical centers). You also receive a $200 allowance every 24 months on glasses or contact lenses. Some members may have an additional eyewear allowance.

When you join our plan, you'll receive an Evidence of Coverage with details about your eyewear allowance, exam copayments, and a complete list of exclusions and limitations. To view a list of Vision Essentials locations, visit kp2020.org.



PREVENTIVE DENTAL PLAN

Affordable care, healthier smile

When you enroll in a Kaiser Permanente Medicare health plan, you automatically receive preventive dental coverage through LIBERTY Dental Plan. With the Preventive dental plan, you pay a $30 copayment for each preventive care office visit. This includes:

- Oral exams, up to two per year
- Cleanings, up to two per year
- Bitewing X-rays, up to two per year

More extensive care (fillings, crowns, dentures, root canals, periodontal treatment, oral surgery, etc.) is provided at a lower cost than usual for these services. When covered, specialty care services are performed by plan specialists and a different fee will apply. When you become a member, you will receive an Evidence of Coverage (EOC) that includes the dental fee schedule and exclusions and limitations.

For questions or help choosing a dentist, visit libertydentalplan.com/kaiserdentists or call **1-888-650-1859**.

Kaiser Permanente Medicare Advantage

(Continued)

TRANSPORTATION TO MEDICAL APPOINTMENTS

Stay on track with your health

Kaiser Permanente Medicare Advantage includes 24 one-way rides for nonurgent medical appointments at Kaiser Permanente medical centers and contracted facilities. To schedule a ride, or find out how many rides you have left for the year (your ride balance), please call **1-855-932-5412 (TTY 711)**, 24 hours a day, 7 days a week. You can also schedule rides online at kpmas.member.saferidehealth.com. A scheduled ride must also be canceled at least 3 hours before your pickup time, or it will be deducted from your annual ride balance.

VIRTUAL CARE

Care from the comfort of home

Virtual care allows members to see their personal doctor-as well as any specialists they've been referred to-by video, phone, or email. When you need medical attention, you can start your journey using any of our virtual care options after registering and logging on to kp.org and downloading the Kaiser Permanente app



Kaiser Permanente Medicare Advantage

(Continued)

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 a large 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.
- **With a home fitness kit:** Get fit and have fun with strength, yoga, and dance kits designed to help you work out at home.
- **At home:** Work out at home with live, digital fitness classes or on-demand workouts. Use our custom workout builder to create routines tailored to your fitness level and interests.
- **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.



For More Information

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

THRIVING AFTER 60

Have fun, make friends, and get active with community events

The Thriving After 60 community is dedicated to keeping its members mentally and physically healthy-all while having a good time. Come make like-minded new friends at our engaging virtual and in-person events and workshops, which focus on supporting the changing health and wellness needs of people over 60. Our activities are designed to help you maintain your health and energy and stay connected with the community well into retirement. Follow our Facebook page at facebook.com/ThrivingAfter60 to stay informed, and register for our events anytime at kp.org/ta60mas.

Kaiser Permanente Medicare Advantage

(Continued)

BRAINHQ

Brain training that works

At Kaiser Permanente, we believe in caring for the whole you-mind and body. That's why we've included online brain health exercises with your membership at no extra cost.

Your brain defines who you are. It's the center of everything you think, do, and feel. To support your brain health, Kaiser Permanente offers BrainHQ, with online exercises that you can do on a computer or mobile device to improve cognitive function (including memory, attention, and processing speed) as well as daily life (including safer driving, improved balance, and better mood). People who use it notice the difference.

What's more, BrainHQ supports you every step of the way with great features, such as:

- Weekly challenges to inspire you to improve
- A personalized trainer that tailors the training to you
- Progress reports to give you insight into how you're doing
- Flexible training that fits your schedule
- A monthly newsletter with brain health news, tips, and recipes

When you join our plan, visit kp.brainhq.com to set up your BrainHQ account-remember, it's offered to you at no extra cost. For questions, call BrainHQ at **1-877-573-3067**, Monday through Friday, 10:30 a.m. to 7:30 p.m., or email support@brainhq.com.

ADVANCED HEALTH CARE RESOURCES

Unlock online tools and classes

Visit kp.org/lifecareplan to create an advance directive document that designates a health care agent and provides medical care instructions in the event that you cannot communicate.

Join a virtual class, led by certified life care planning facilitators, to help you learn about the importance of life care planning and develop a personal action plan and next steps. To register for a class, call **1-800-777-7904 (TTY 711)**, 24 hours a day, 7 days a week, or register online by logging into your kp.org account and clicking on "Health & Wellness." Under "Resource directories," click "health classes" and select "life care planning" under topics.

Kaiser Permanente is here to help.

If you have questions about the Kaiser Permanente Medicare Advantage plan, call **1-800-747-2189 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week, to speak to a Kaiser Permanente Medicare specialist.

Aetna Vital Savings Program

With the Aetna Vital Savings discount card, you get access to savings on dental care services — without having insurance. Just show your card at any of the 235,000+ participant dental offices, for:

- **Services:** Save on cleanings, crowns, and checkups... even braces and whitening.
- **Savings:** Discounts are immediate. You can save 15 to 50 percent per visit in most cases.
- **Perks:** You get extras, like savings on gym memberships, eyewear, vitamins and more.

Monthly fees collected through the City:

- $2.20 single retiree
- $3.75 retiree and spouse and/or child(ren)

Dental Access Network

Save in three simple steps:

1. Make an appointment with a participating dentist.
2. Show your Aetna Vital Savings ID card.
3. Save on the spot. Pay the entire discounted bill at the time of service.

That's it. NO referrals, paperwork, waiting periods or limits

Find participating Dentists

You'll have access to the Aetna Dental Access network, one of the largest dental networks in the nation. Use our online directory at aetna.com or call us at **1-888-238-4825**.

Typical Dental Savings	Average Cost	Average Cost with Aetna Vital Savings	You Save
Braces *(child)*	$5,954	$3,588	$2,366
Cleaning *(adult)*	$121	$67	$54
Dentures *(complete upper)*	$1,386	$1,007	$379
Exam *(comprehensive)*	$106	$50	$56
Fillings *(1 white surface)*	$195	$101	$94
Root canal, molar	$1,189	$846	$343

Aetna Vital Savings Program *(Continued)*

Extra Savings Beyond Dental Care

Your membership also comes with savings on everyday products and services — all at no additional cost.

Fitness

Save on gym membership and name-brand home fitness and nutrition products. These can support a healthy lifestyle, with services provided by GlobalFit.

Additional Discounts on:

- Weight loss-programs
- Hearing products and services
- Over-the-counter vitamins
- Acupuncture and chiropractic care
- Online doctor consultations

Healthy Vision

You can receive discounts on designer frames, prescription lenses, lens options like scratch coating and tint, non-disposable contact lenses, and more.

Lots of Locations

You can visit many doctors in private practice plus national chains like LensCrafters, Target Optical, and Pearle Vision.

Check out aetna.com for a full list.

More eye-openers

- Savings on LASIK laser eye surgery
- Replacement contact lenses, delivered to your door
- Savings on eyeglass chains, lens cases and cleaners, and nonprescription sunglasses



STAY CONNECTED ONLINE, ANYTIME

Simply sign onto your member website at aetna.com. There you can:

- View our Aetna member ID card
- See your plan benefits
- Search dentists and other providers
- Connect with care
- Compare and estimate costs
- Check claims, and more

Find more at **AetnaVitalGroupSavings.com**

Reminders

Only Medicare-eligible retirees/spouses may enroll in the City-sponsored Kaiser Permanente® and the UnitedHealthcare® Medicare Advantage PPO Plans. Medicare eligible retirees/spouses 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 4, 2026 at 2:00 p.m. and November 17, 2026 at 10:00 a.m. with the HR Benefits Team, Kaiser Permanente®, UnitedHealthcare® and Aetna representatives.

For more information, scan the QR code or visit Retiree's Corner at alexandriava.gov/human-resources/retirees-corner.

Do you have retiree life insurance through the City?

If so, don't forget that you have access to these benefits offered by The Standard!

Travel Assist

You, your spouse, and children up to age 25 are covered with Travel Assistance. Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:

- Visa, weather and currency exchange information, health inoculation recommendations, country-specific details and security travel advisories
- Credit card and passport replacement
- Help replacing prescriptions
- Emergency Evacuation
- ... and more!

Contact Travel Assistance:

- 800.872.1414 (North America)
- +1.609.986.1234 (everywhere else)
- medservices@assistamerica.com

Life Services Toolkit

Visit the Life Services Toolkit website at standard.com/mytoolkit and enter the user name "assurance" for informatoin and tools to help you make important life decisions:

- Estate Planning Assistance
- Financial Planning
- Health and Wellness articles
- Identity Theft Prevention

If you're approaching age 65...

If you are enrolled in one of the City's health plans for retirees under age 65, be aware that your enrollment in that plan ends when you turn 65. **Plan ahead** to make sure you do not have a gap in health insurance coverage:

Three months before you turn 65: Apply for Medicare Parts A and B. Visit medicare.gov or call Medicare at 1-800-MEDICARE to learn more about how to enroll.

Once you're enrolled in Medicare, you can choose to keep traditional Medicare plus a Part D plan or enroll in a Medicare Advantage plan. If you enroll in a Medicare Advantage plan, ask your plan if it includes Part D prescription drug coverage (most do), or whether you need to enroll in a separate Part D plan. If you want to enroll in Medicare Advantage, you can choose between one of the two Medicare Advantage plans the City makes available to retirees or choose another plan available in your geographic area.

Need help deciding? You can reach out to your State Health Insurance Assistance Program (SHIP) to get unbiased advice on Medicare options. To find the SHIP in your area, visit shiphelp.org.

Want to enroll in one of the City's Medicare Advantage plans? You will need to send the DHR Benefits Team the following documents: (1) a completed application for the plan in which you want to enroll (UnitedHealthcare or Kaiser Permanente) and (2) a photocopy or picture of your Medicare card. If you have not previously provided it to us, we will also need (3) your banking information so that we can deduct your premiums from your bank account. **Submit these documents at least one month in advance of the date your Medicare coverage takes effect.**

If you're not enrolled in a City plan, you should complete the Retiree Medical Insurance Reimbursement Form ("the blue form") so that we can pay you the retiree health supplement you've earned. Along with the form, you'll need to send us documentation of how much you're paying in premiums for Part B, Part D, and/or Medicare Advantage. If we don't have your banking information on file already, we'll need that form as well.

You can find the forms you need either in your open enrollment packet that was mailed to your home or on Retiree's Corner. Submit your forms to the DHR Benefits Team by email, mail, or by dropping them off in person.

Contact Information

DEPARTMENT OF HUMAN RESOURCES, BENEFITS DIVISION

Address
2331 Mill Road, Room 301
Alexandria, VA 22314

Phone
703-746-3100

Email
benefits.retirees@alexandriava.gov

Website
alexandriava.gov/human-resources/retirees-corner

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 2027 Retiree Medical Plan Change Form (included in the forms packet, but can also be submitted electronically) and the application form for your selected plan (available on Retiree's Corner) and return to the Human Resources Benefits Team, by Monday, November 30.
Are currently in the Retiree Health Insurance Reimbursement Program and will continue using the program	are **required** to submit an updated Reimbursement Form by January 4, 2027. 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 2027 Retiree Medical Plan Change Form (included in this packet) and return to Human Resources Benefits Team, by Monday, November 30.
Want to change from one of the City Medicare Advantage plans to an outside Medicare Advantage plan	**enroll** in the new plan through medicare.gov, which will cancel your City plan, effective January 1. Then submit a Retiree Medical Reimbursement Statement, along with a statement of your new premium, to the DHR Benefits Team by January 4.
Want to change from one of the City Medicare Advantage plans to traditional Medicare	**must** complete the 2027 Retiree Medical Plan Change Form and return to us by Monday, November 30. Then submit a Retiree Medical Reimbursement Statement, along with a statement of your Medicare Part B and Part D premiums, to the DHR Benefits Team by January 4.

Retiree Subsidy Information

PAYING FOR COVERAGE

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 full-time 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 above.

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

CITY OF Alexandria VIRGINIA

Gallagher

Insurance | Risk Management | Consulting

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.

07926_COA_BG_Retiree_MM