



## Retiree Health Insurance Open Enrollment Guide

This year, the annual health insurance open enrollment period starts on May 8 and ends on May 26, with elections effective July 1, 2023. Open enrollment is the time when you, as a retiree, may change plans or add eligible dependents. This guide provides information to help you complete the enrollment process, and highlights benefit changes, including new health insurance premiums.

**Health Plan Premium Changes:** There are no changes in the plan design for the United Healthcare Point of Service Plan (Choice Plus) or the HMO plan with Kaiser Permanente. However, there are changes to the health insurance premiums for the UHC POS, Kaiser HMO, and CareFirst dental plans.

Note, if you are enrolled or will be enrolling in the Kaiser Medicare Plus or UHC Medicare Advantage plans, please keep in mind the premium for these plans changes effective January 1 of each year.

Below is a summary of rate changes for the health insurance plans effective July 1, 2023.

- **Kaiser HMO Medical Plan:** 2.07% increase
- **United Healthcare POS Medical Plan:** 3.6% increase
- **CareFirst Dental Plan:** 4.6% increase
- **EyeMed Vision Plan:** 0% increase

Monthly costs for each of the plans are included on the last page of the Open Enrollment Guide.

### **What You Must Do During Open Enrollment**

**No action is required** if you wish to keep your current health insurance plans (medical, dental, vision). If you do nothing, you will continue your health insurance plan with either United Healthcare or Kaiser, dental, and/or vision plan. Contact [HRBenefits@acps.k12.va.us](mailto:HRBenefits@acps.k12.va.us) with questions.

- **Enrollment in Medicare** - You are typically eligible for Medicare on the first day of the month in which you turn age 65. When you (or your spouse) become eligible for Medicare, you must enroll in Medicare Part B to continue your health insurance coverage with ACPS. Contact Social Security during the 3 months prior to your 65<sup>th</sup> birthday to initiate your Medicare coverage. For more information on Medicare, visit

[www.medicare.gov](http://www.medicare.gov). Contact [HRBenefits@acps.k12.va.us](mailto:HRBenefits@acps.k12.va.us) and request applications for Kaiser Medicare Plus or United Healthcare Medicare Advantage.

- **Health Insurance Deductions via Virginia Retirement System (VRS)** - New monthly premium amounts will be deducted from your August 2023 VRS retirement pension payments if you currently have health insurance deductions taken out of your VRS pension. If you currently do not have health insurance deductions from your VRS pension, please contact the Benefits Office to determine if your premiums can be deducted.
- **Direct Payments** - If you are a surviving dependent or a retiree with premiums that are not allowed for VRS deduction, your payments should be sent directly to ACPS. If you participate in the UHC Medicare Advantage Plan, you will receive a monthly invoice from United Healthcare (UHC) and you must pay UHC directly. If your spouse is enrolled in Kaiser Medicare Plus you will be billed directly by Kaiser or you can have the premium deducted from your VRS retirement payment. Contact the Benefits Office at [HRBenefits@acps.k12.va.us](mailto:HRBenefits@acps.k12.va.us) with questions.

## **Open Enrollment Checklist**

- ✓ **If you have no changes, do nothing.**
- ✓ **Complete an enrollment form only if you wish to make a change.** To complete your enrollment you should:
  - Review the Retiree Benefit Summary on the ACPS web site to understand the offerings [www.acps.k12.va.us/benefits](http://www.acps.k12.va.us/benefits).
  - Complete the benefit enrollment form in its entirety, sign and return to the Human Resources Benefits staff by **May 27, 2023**. Your enrollment form must be sent to: Department of Human Resources, Benefits Office, 1340 Braddock Place, Suite 520, Alexandria, VA 22314. The enrollment form is available on the ACPS website or via e-mail at [HRBenefits@acps.k12.va.us](mailto:HRBenefits@acps.k12.va.us).

The benefits you elect for Kaiser HMO or United Healthcare POS during the open enrollment period will remain in effect until June 30, 2024 unless you have a qualifying event such as marriage, birth or adoption of a child. If you are enrolled in Kaiser Medicare Plus or UHC Medicare Advantage, your rates will remain in effect until December 31, 2023. Rates for Medicare plans may change January 1, 2024 and you will receive information in October 2023.

**As a retiree, you may cancel your coverage or remove your dependent(s) at any time; however, once you cancel your coverage, you and your dependents will not have the opportunity to enroll at a later date.**

## Highlights of Medical Plans

Healthcare Provider	United Healthcare POS Plan		Kaiser HMO Plan
Medical Plan Provisions	<b>In-Network</b>	<b>Out of Network</b>	<b>In-Network</b>
Annual Deductible	\$300/\$600 Individual/Family	\$600/\$1200 Individual/Family	None
Coinsurance	10%	30%	0%
Medical Out of Pocket Maximum	\$3,000/\$6,000 Individual/Family	\$6,000/\$12,000 Individual/Family	\$3,500/\$9,400 Individual/Family
Physician's Office Copay per Visit	\$20/\$35 Primary/Specialist	30% after annual deductible	\$20/\$30 Primary/Specialist
Hospital Outpatient	10% after annual deductible	30% after annual deductible	\$75 copay
Hospital Inpatient	10% after annual deductible	30% after annual deductible	\$300 copay
Emergency Room	\$200 copay	\$200 copay	\$200 copay
Urgent Care Copay	\$30 copay	30% after annual deductible	\$30 copay
Prescription Drug Plan Provisions	<b>CareFirst CVS/Caremark</b>		<b>Kaiser Pharmacy</b>
- Retail Rx Copay Generic/Preferred Brand/Non-Preferred Brand	\$10/\$30/\$50 up to 34 day supply		\$15/\$25/\$40 up to 60 day supply
- Mail Order Rx Copay 90 day Supply Generic/Preferred Brand/Non-Preferred Brand	\$20/\$60/\$100		\$15/\$25/\$40