

HIALEAH

RETIRED EMPLOYEE

INSURANCE BENEFITS

2019 BENEFIT YEAR

The City is conducting open enrollment for the HMO Plan, PPO Plans, Medicare Advantage PPO Plans, Dental, Vision, GAP, and other voluntary products from Monday, October 29, 2018 through Friday, November 9, 2018 at various locations throughout the City, including at Milander Center, 4700 Palm Avenue, Hialeah, Florida from Monday, October 29, 2018 through Wednesday, October 31, 2018. Benefit counselors will also be available by telephone from 9:00 a.m. to 4:00 p.m. on Monday, October 29, 2018 through Friday, November 9, 2018.

Anyone who desires to make a change must do so during the open enrollment. All elections for insurance coverage will become effective January 1, 2019. Please be advised that the HMO High Plan has been eliminated, and all non-Medicare eligible retirees currently in the HMO High Plan will be rolled into the HMO Plan unless a change is made during open enrollment. Please see the attached notice and medical summaries regarding changes to the HMO, PPO, GAP, Dental and Vision Plans including deductibles, out-of-pocket maximums, co-pays, etc. for 2019.



The City will also be offering a second Medicare Advantage Plan with United Healthcare (UHC) for 2019. All Medicare eligible retirees and their Medicare eligible spouses currently enrolled in the HMO Low Plan, HMO High Plan, PPO Base Plan, or PPO Premier Plan will be automatically rolled over into the Medicare Advantage Plan with UHC for 2019. Those retirees already enrolled in the Medicare Advantage Plan with Aetna Healthcare and those retirees in other individual Medicare Advantage Plan/Medicare Supplement Plans not provided through the City will not be rolled over but will remain in the Medicare Advantage Plan with Aetna, the HMO Plan, PPO Base Plan, or PPO Premier Plan.

With the exception of those Medicare eligible retirees preferring to opt out of the Medicare Advantage Plan with UHC, retirees will not be required to meet with or speak to a benefit counselor unless making a change to the plan(s). If making a change, you should complete your enrollment electronically through a benefit counselor or via the call center. If changing from the Medicare Advantage Plan with Aetna to the Medicare Advantage Plan with UHC or if there is a change with a split with one family member on a Medicare Advantage Plan and another family member(s) on a different City plan, please contact Lourdes Munder at 305-883-8059 or Lmunder@hialeahfl.gov. If making changes on the HMO Plan, PPO Base Plan, or PPO Premier Plan, you may meet with a benefit counselor. You may also make changes via the call-center by calling the enrollment hotline at 1-877-249-1169. The call center will accept your call from 9 a.m. to 4 p.m. on Monday, October 29, 2018 through Friday, November 9, 2018. For questions, contact Risk Management at 305-883- 8059.

ELIGIBILITY

Retirees must provide the following documentation to benefit counselors if they are interested in adding new dependents onto the insurance programs for 2019. If you are unable to meet with a benefit counselor to have your new dependents for 2019 verified, you must email the appropriate documentation to Lourdes Munder, Risk Management Specialist II, at LMunder@hialeahfl.gov. Documentation to verify eligibility is as follows:

- 1) Spouse – Copy of Marriage Certificate
- 2) Child(ren) – Copy of Birth Certificate, Adoption Certificate, Court Order establishing legal guardianship
- 3) Stepchild(ren) – Copy of Birth Certificate and Marriage Certificate
- 4) Grandchild(ren) – Copy of Birth Certificate of child and copy of legal guardianship, adoption, or foster care document from the Courts. Grandchildren are covered up to 18 months of age.

MEDICAL CHOICES

You may enroll in the HMO Plan, PPO Base Plan, or PPO Premier Plan. These are the same choices that the active employees have. The HMO Plan is with Aetna Healthcare and is open access. Therefore, you may use any network physician, and you do not need a referral to see a specialist. Both the PPO Base Plan and the PPO Premier Plan are administered by United Healthcare, offer both in-network and out-of-network benefits, have the same network of hospitals and doctors, and are open access. Medicare eligible retirees may also enroll in either of the Medicare Advantage PPO Plans with Aetna Healthcare or United Healthcare



Under the HMO Plan, PPO Base Plan, and PPO Premier Plan when an individual qualifies for Medicare, the Plan will pay benefits second to Medicare. This applies to every retiree that is eligible for Medicare whether you are approaching the age of 65 or if you are disabled and eligible for Medicare benefits. This condition is in place even if you choose not to elect Medicare. (However, the Plan pays benefits first and Medicare pays benefits second for individuals with end-stage renal disease, for a limited period of time.) Therefore, if you are eligible for Medicare and choose not to enroll, the HMO Plan, PPO Base Plan, and PPO Premier Plan will pay benefits as if you had enrolled under Medicare.

MEDICARE ADVANTAGE OPTION

The Medicare Advantage PPO Plans have provided improved benefits for the City's Medicare eligible retirees. The Medicare Advantage Plans with Aetna Healthcare and United Healthcare are specifically designed for City of Hialeah Medicare eligible retirees and their dependents. The Medicare Advantage Plans do not have annual medical deductibles and provide 100% coverage for hospitalization and copays for most other services. You also have the ability to access in and out-of-network providers and for those out-of-network providers who accept the Plans, you will have the same in-network cost share. Both of the Plans include the following additional non-Medicare covered services: healthy lifestyle coaching, and fitness programs. Medicare eligible retirees must be enrolled in Part A and Part B to be in the Medicare Advantage PPO Plans. You must also continue to pay your Medicare premiums to the Federal Government. Non-Medicare eligible family members can be enrolled in the same HMO Plan, PPO Base Plan, or PPO Premier Plan as being offered to non-Medicare eligible retirees and City employees.

CONTACT INFORMATION

RISK MANAGEMENT: 305-883-8059

UHC – MEDICAL: 866-633-2446 OR WWW.MYUHC.COM

AETNA – MEDICAL: 800-558-0860 OR WWW.AETNA.COM

UHC – DENTAL: 800-445-9090 OR WWW.MYUHCEDENTAL.COM

UHC – VISION: 800-638-3120 OR WWW.MYUHCVISION.COM

AMERICAN PUBLIC LIFE – GAP: 800-256-8606 OR WWW.AMPUBLIC.COM

COLONIAL LIFE: 800-325-4368 OR WWW.COLONIALLIFE.COM

