



TENNESSEE

A C WHARTON, JR – Mayor
JACK SAMMONS – Chief Administrative Officer

DIVISION OF HUMAN RESOURCES
QUINTIN ROBINSON - Director

August 10, 2015

Dear _____

The City's **Designated Annual Open Enrollment Period will be October 12 – October 23, 2015**. During this time any **RETIREEES** who wish to make changes to their plans **MUST PARTICIPATE**.

Annual Open enrollment is the period of time each year when you are allowed to make changes to your health coverage. You will receive a complete Open Enrollment Guide in the mail with details prior to the start of Open Enrollment. After you have reviewed your coverage options, you will have an opportunity during Open Enrollment to elect the medical insurance coverage you will have effective January 1, 2016. Until then, here are some things to start thinking about:

If you are a retiree under the age of 65, here are some key things to note:

- If you are under the age of 65 (*and are not grandfathered in the City's plan – Line of Duty (LOD) or other qualifying factors*) and choose to remain in the city's plan, you will be required to pay 100% of premium. During the open enrollment period, you must complete enrollment documents confirming your choice to stay in the City's Basic or Premier plans while receiving no premium subsidy from the city.
- The 100% premium payment change does not apply to the survivors of individuals killed in the line of duty or retirees under the age of 65 on line of duty disability. The City of Memphis will continue to pay 70% and the retiree / spouse will pay 30% for the 2016 plan year.
- In order to maintain coverage for your spouse on one of the City's plans, you must affirm that they are not eligible for coverage through another employer and submit the required affidavit.
- If you choose to pursue coverage through a current employer or join the plan offered by your spouse's employer, your coverage with the city will end on Dec. 31, 2015, at 11:59 pm.
- For those who elect to seek coverage through the Healthcare Exchange, we will have specialists (Navigators) to work with you to compare the coverage offered, and advise you of federal subsidies that you may be entitled to, based on your income.
- The City of Memphis now requires all retirees under the age of 65 to enroll in Medicare part A (without cost) and B (without penalty) and B when they first become eligible for Medicare. If you choose not to enroll in Medicare, the City will treat all claims as if you have Medicare Parts A & B.

- We will be providing information on Medicare enrollment requirement and additional resources via our benefits website, www.benefitsmemphis.com; social media including Facebook, Twitter and YouTube Videos to assist you with understanding your medical coverage options and how to access them.
- We will host a series of **Benefits Forums prior to the start of Open Enrollment**. During these forums, we will make experts available to you from the Social Security Administration, Seedco, Enroll America and the Aging Commission of the Mid-South to assist you in your benefit options. The specific dates, times and locations will be announced soon via our benefits website, www.benefitsmemphis.com and paycheck insert.

Sincerely,



Quintin Robinson
Human Resources, Director