

City of Memphis

TENNESSEE

A C WHARTON, JR. – Mayor
GEORGE M. LITTLE – Chief Administrative Officer

DIVISION OF HUMAN RESOURCES
QUINTIN ROBINSON - Director

September 3, 2014

Dear _____

We understand that you have heard different information from various sources concerning the changes to the City of Memphis retirees' medical plan and premium. This letter is intended to address how the changes will impact current and future retirees under age 65. Effective January 1, 2015, the City of Memphis will no longer pay 70% of the premium for retirees under age 65 unless the retirement was due to Line of Duty Disability.

Other pre-65 retirees we will need to pursue other options. Those options include obtaining coverage through a current employer, joining a working spouse's medical plan or securing coverage through the Healthcare Exchange.

The City of Memphis is hosting Informational Sessions throughout September specifically for our Pre-65 Retirees. The goal of the Informational Sessions is to discuss upcoming healthcare changes for retirees, educate on benefit options and to listen to general discussion points. There are three dates in September slated for the informational meetings for Pre-65 Retirees and you can feel free to attend any one (1) of the sessions. Please see the enclosed flyer for dates, times, and location information.

The Open Enrollment period for pre-65 retirees begins **November 10, 2014** and ends **November 21, 2014**. The city's open enrollment period is being held in conjunction with the Healthcare Exchange Open Enrollment Period, which begins in **November 15, 2014** and ends in **January 15, 2014**.

If you choose to maintain your current coverage through the City's Basic and Premier medical plans, you will be allowed to do so. However, you would be responsible for paying 100% of the premium. Additionally, if your spouse has access to insurance through current or former employer, if you choose to maintain your current coverage in the City's plans your spouse will be excluded from coverage. Therefore, it is imperative that you act during the City's Open Enrollment period from November 10, 2014 through November 21, 2014.

For these reasons, we urge you to attend one of the Informational Sessions if you live in the area. You may also speak with a City of Memphis Health, Wellness and Benefits representative at 901-636-6800. You may also find additional information at our website: www.benefitsmemphis.com.

Sincerely,



Quintin Robinson, MBA, PHR

cc: Mayor A C Wharton, Jr.

Chief Administrative Officer, George M. Little

Deputy Director Human Resources, Jill M. Madajczyk