



**ASSOCIATION OF CITY RETIRED EMPLOYEES**  
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## ACRE Pre-65 Retired Members

### Affordable Care Act

The City of Memphis Open Enrollment will begin on October 12, and end on October 23, 2015. The City Administration has rejected leaving you Pre 65 in the City Health plan with the 70%/30% subsidy for CY 2016 and therefore if you elect to stay your premiums will be 100% of the total cost and will begin on the December 15, 2015 pay check.

If you are reluctant to drop the City plan during the City Open Enrollment you can elect to stay and pay the 100% premium. Starting November 1, 2015 you can use our partner's website or 1-800 number to begin to compare other plan options that may be more affordable to you. If you find a better option between November 1 and November 30 you can still cancel the City plan but it must be before November 30, 2015. Remember if you drop out of the City plans during the Oct 12-23 Open Enrollment, you cannot come back into the City Premier or Basic plans until the next year's OE for 2017 or if you have a qualifying life event. So if you decide that the City Plan is cheaper at 100% premium than what you've seen on the ACA or Marketplace you could not come back to the City plan. So be very careful in what you do during this period.

The ACRE Board, along with the MFFA and MPA, has entered into agreements with a Private Health Exchange whereby you can utilize their dedicated Website beginning November 1, 2015; which appears more user friendly than the [www.Healthcare.gov](http://www.Healthcare.gov) and allows you to compare plans across carriers. It also gives you access to a 1-800 number to licensed agents who can make customized plan recommendation at no charge to you. This is simply another option for our Pre 65 members. There are no special discounts by being an ACRE member. When you use the site or call in you can see if you qualify for a tax subsidy to lower your monthly premiums. If you don't qualify you will be directed to plans that you can choose by comparing the plans and their rates side by side.

You must use as accurate income information as possible when getting your subsidy estimation and to avoid tax penalties when you next file your Income Tax with the IRS. Also, those of you who have been getting a tax reduction under the "Helps Act" for being a Public Safety Officer will lose that deduction when the City ceases taking your premiums out of your check.

This alternate option will not be available until November 1, 2015 when the Open Enrollment for the Affordable Care Act begins. Enrolling your family in the ACA in November will allow coverage to begin January 1, 2016. Then you need to immediately drop the City of Memphis Insurance before November 30, 2015 if you kept it during the October 12 -23 Open Enrollment so you don't have the higher premium taken out of your December 15<sup>th</sup> check. We encourage you to take advantage of this time before November 30, 2015 to compare all of your options.

The Private Exchange webpage and telephone number will be listed on the ACRE website at [www.acrememphis.org](http://www.acrememphis.org) November 1, 2015.

Michael W. Lee  
President ACRE



# MORE HEALTH INSURANCE OPTIONS ARE COMING

## STARTING NOVEMBER 1

Your group open enrollment period lasts through October 23. However, we want you to know that the federal open enrollment period for marketplace plans starts on November 1. At that time, you'll be able to compare the group plan with other major medical health insurance options and be sure you have the coverage that fits your budget and health insurance needs.

### Shopping and enrollment for new plans will be simple:



Hundreds of plans and rates  
to compare side by side



Get fast and accurate  
tax subsidy estimates



Work with licensed agents  
to find the right plan



Complete enrollment  
without going anywhere else

**More details will be provided on November 1 on how to compare your options.**

If you enroll in the group plan, you may terminate that coverage until **November 30, 2015** to enroll in a marketplace plan. Review page 5 of your 2016 Open Enrollment book for more details.