

# Your 2020 Medicare-Eligible Retiree Benefits Guide



# Welcome to Enrollment!

DeKalb County, Georgia, provides a comprehensive selection of benefits that help protect your health and well-being. The County provides some benefits at no cost to you, some you pay for, and other benefit costs are shared between DeKalb County and you. As we all know, the cost of healthcare continues to rise. DeKalb County does its best to review and evaluate the options available to retirees as compared to the market. While the County has been able to maintain consistent contributions over the past 5 years, with minimal plan changes, this is not something you should expect ongoing. The County will continue to do its due diligence, but the cost of coverage could increase over time. Once you select your benefit options, your elections remain in effect for the plan year (January 1, 2020 – December 31, 2020). You may only change coverage due to a qualified life event and must do so within 30 days of the event.

## What's Changing for 2020?

- Your Aetna and Kaiser premiums will be the same in 2020 as they are in 2019.
- The Aetna MAPD plan does have some slight changes—see page 4 for details.
- NEW lower copay for generics at CVS Pharmacies when you are enrolled in the Aetna MAPD plan. Visit your local CVS pharmacy to take advantage.
- Premiums for vision coverage are decreasing!



### Important Note:

If you want to continue in your current retiree benefit plan(s) and cover the same eligible dependent(s) for 2020, you do not need to take any action. However, if you would like to make changes for 2020, please refer to the paper enrollment form during enrollment (October 14 – November 1, 2019).

**Questions?** Contact Jaimie Jones at **404-371-2099** or Crystal Thurman at **404-371-3228** for further assistance.

### Non-Medicare members: Check out the Employee Benefits Video to learn more about your benefits!

You can view the entire video at once, navigate forward and backward, or click only on sections of interest to you. Access the video at <http://indekalb/videos/employeeBenefits/>. We hope you find this tool useful in understanding and choosing your benefits.

## What You Need to Know About Enrollment

Here are some of the basics about your DeKalb County benefits – including eligibility requirements and your coverage options.

### Benefits Eligibility

To be eligible for benefits, you must be a Medicare-eligible retiree or a dependent of a Medicare-eligible retiree. Eligible dependents include:

- Your spouse/domestic partner as recognized under state or federal law;
- You or your spouse/domestic partner's children, including natural children, stepchildren, newborns, legally adopted children, and children who the Plan has determined are covered under a Qualified Medical Child Support Order as defined by ERISA or any applicable state law; and

- Children from whom you or your spouse/domestic partner is a legal guardian or as otherwise required by law. (You are required to give the Employee Benefits Department a copy of any legal documents awarding guardianship of any new dependents.)

All enrolled children will continue to be covered until the age limit listed in the Schedule of Benefits for each plan. Coverage may be continued past the age limit based on certain circumstances. Please review the Summary Plan Descriptions for further information.

**Note:** You may be required to provide proof of continued eligibility for any enrolled child. Your failure to give this information could result in termination of a child's coverage.

## Coverage Categories

You may select one of the following coverage levels:

- 1 Medicare-Eligible Retiree
- 2 Medicare-Eligible Retirees
- 1 Medicare-Eligible Retiree +  
1 Non Medicare-Eligible Dependent
- 3 Medicare-Eligible Retirees
- 1 Medicare-Eligible Retiree +  
2 Non Medicare-Eligible Dependents
- 2 Medicare-Eligible Retirees +  
1 Non Medicare-Eligible Dependent

**Note:** You can choose different coverage levels for different benefits.

For a copy of the Benefits Guide for non-Medicare retirees or dependents, see the link at <http://dekalbpension.com/retirees.html>.

## Domestic Partner Coverage

For purposes of this Plan, a domestic partner shall be treated the same as a spouse, and a domestic partner's child, adopted child, or child for whom a domestic partner has legal guardianship, shall be treated the same as any other child.

- Any federal or state law that applies to a member who is a spouse or child under this Plan shall also apply to a domestic partner or a domestic partner's child who is a member under this Plan. This includes, but is not limited to COBRA, Family and Medical Leave Act (FMLA), and Coordination of Benefits (COB). A domestic partner's or a domestic partner's child's coverage ends on the date of dissolution of the domestic partnership.

To apply for coverage as domestic partners, both the eligible retiree and the domestic partner must complete and sign the Affidavit of Domestic Partnership in addition to completing the enrollment changes online and must meet all criteria stated in the Affidavit. Signatures must be notarized. The Plan reserves the right to make the ultimate decision in determining eligibility of the domestic partner.

You and your domestic partner must submit an accurate and completed Declaration of Partnership Form and meet all the requirements listed on this form. Continued eligibility depends upon the continuing accuracy of this form. Domestic partner eligibility ends on the date a domestic partner no longer meets all the requirements listed on this form.

### What's the Definition of Domestic Partner or a Domestic Partnership?

Domestic partner or domestic partnership means a person of the same sex who is the eligible retiree's sole domestic partner and has been for 12 months or more. He or she must be mentally competent and cannot be related to the eligible retiree by blood closer than permitted by state law for marriage. In addition, the domestic partner cannot be married to anyone else and is financially interdependent with the eligible retiree.

## Qualified Life Event

Open Enrollment is your only opportunity to make elections or make changes to your benefit elections for the year, unless you experience a qualified life event such as:

- Change in status such as marriage, divorce, death, birth of child, or adoption;
- Change in employment status; or
- Gain or loss of other coverage.

If you experience a qualified life event and want to make changes, please contact the DeKalb County Benefits section to submit proof of your life event. All qualifying life events require approval before they take effect. If documentation is not received, the election changes will not process.

# Medicare and Prescription Drug Coverage

## Medicare Coverage

Medicare coverage is administered by Aetna or Kaiser Permanente. For 2020, there are some slight benefit changes in the Aetna MAPD plan as compared to 2019. DeKalb County reviews its plans regularly and makes adjustments when needed to help balance increased healthcare costs and expenses imposed under the Affordable Care Act, while continuing to offer quality benefit plans. Please review the benefits for both of the plan options in the below table. The 2020 changes are highlighted in **red**.

## Prescription Drug Coverage

Prescription drug coverage is provided automatically when you enroll in one of DeKalb County's Medicare plan options administered by Aetna or Kaiser Permanente. Below is a chart that shows how much you will pay by tier depending on the plan you select. This year, there are no changes to the drug copays.

Medicare Plan	Aetna Medicare Advantage		Kaiser Senior Advantage	
	2019	2020	2019	2020
Medical Deductible (annual), per individual	\$350	\$350	\$250	\$250
Hospital Copay per stay	\$150	\$150	\$150	\$150
Medical Annual Maximum Out-of-Pocket, per individual	\$2,500	\$2,500	\$2,500	\$2,500
Emergency Room	\$75	\$100	\$65	\$65
Urgent Care	\$20	\$20	\$30	\$30
Ambulance Services	\$75	\$100	\$75	\$75
Medical Visit Copay PCP / Specialist	\$20 / \$35	\$25 / \$40	\$20 / \$35	\$20 / \$35
Coinsurance After Deductible	100%	100%	100%	100%
Diabetic Supplies	100%	100%	\$25	\$25
Outpatient Surgery	\$50 copay	\$75 copay	100%	100%
Outpatient Diagnostic (Lab, X-Ray, Imaging)	\$20	\$20	100%	100%
Outpatient Dialysis Treatments	\$20	\$20	\$35	\$35
Prescription Drug Coverage	Aetna Medicare Advantage		Kaiser Senior Advantage	
Retail (30-day supply)				
Tier 1: Generic	\$15	\$10 / \$15	\$15	\$15
Tier 2: Preferred Brand	\$25	\$25	\$25	\$25
Tier 3: Non-Preferred Brand	\$50	\$50	\$50	\$50
Tier 4: Specialty Drugs	\$50	\$50	\$50	\$50
Mail Order (90-day supply)				
Tier 1: Generic	\$30	\$30	\$30	\$30
Tier 2: Preferred Brand	\$50	\$50	\$50	\$50
Tier 3: Non-Preferred Brand	\$100	\$100	\$100	\$100
Tier 4: Specialty Drugs	\$100	\$100	\$100	\$100



**New this year!** If you go to a CVS pharmacy, you only pay the \$10 for generic drugs, whereas all other network pharmacies will continue to be a \$15 copay.



# Dental and Vision Coverage

Your dental and vision health are other important components of your overall wellness. DeKalb County offers affordable, high-quality coverage options for both dental and vision.

## Dental Benefits

Good oral health leads to better overall health and well-being. That's why DeKalb County offers a choice of Dental Plans that cover routine check-ups and additional services needed for your dental health. You can maximize your United Concordia benefits by using a network dentist within the Elite Plus network. To locate an Elite Plus network dentist, go to [www.unitedconcordia.com](http://www.unitedconcordia.com).

Benefit Overview	High Option	Low Option
<b>Yearly Maximum</b>	\$2,000	\$1,000
<b>Annual Deductible<sup>1</sup></b> - Individual / Family per Person	\$50 / \$150	\$50 / \$150
<b>Preventive / Diagnostic</b>	100%	100%
<b>Basic Procedures</b>	80%	75%
<b>Major Procedures</b>	60%	50%
<b>Orthodontia (all plan participants)</b>		
<b>Deductible</b>	\$0	N/A
<b>Coinsurance</b>	50%	N/A
<b>Lifetime Maximum</b>	\$3,000	N/A

<sup>1</sup> Deductible does not apply to Preventive Services.

## Vision Benefits

As part of maintaining your overall health, routine eye exams should be scheduled on a regular basis. Dollar for dollar you get the best value from your EyeMed benefit when you visit an EyeMed in-network provider. To locate an EyeMed provider in your area, go to [www.eyemed.com](http://www.eyemed.com).

### New EyeMed Freedom Pass

Get your choice of available eyeglass frames—any brand, any price—for \$0 out-of-pocket expense when you shop at Sears Optical or Target using: OFFER CODE: 755288

Benefit Overview	High Option		Low Option	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Exams (every 12 months)</b>	\$15 copay	Up to \$35	\$20 copay	Up to \$35
<b>Exam Options<sup>2</sup></b>				
<b>Standard contact lens fit and follow-up</b>	\$10 copay	Up to \$40	\$10 copay	Up to \$40
<b>Premium contact lens fit and follow-up</b>	\$10 copay, 10% off retail price less \$40 allowance	Up to \$40	\$10 copay, 10% off retail price less \$40 allowance	Up to \$40
<b>Frames (every 12 months for High Option; every 24 months for Low Option)</b>	\$15 copay, \$170 + 20% off balance over \$170	Up to \$85	\$20 copay, \$130 + 20% off balance over \$130	Up to \$65
<b>Standard Plastic Lenses (every 12 months)</b>				
<b>Single Vision</b>	\$15 copay	Up to \$40	\$20 copay	Up to \$40
<b>Bifocal</b>	\$15 copay	Up to \$60	\$20 copay	Up to \$60
<b>Trifocal</b>	\$15 copay	Up to \$80	\$20 copay	Up to \$80
<b>Contacts (every 12 months)<sup>3</sup></b>				
<b>Conventional</b>	\$170 allowance	Up to \$150	\$125 allowance	Up to \$125
<b>Disposable</b>	\$170 allowance	Up to \$150	\$125 allowance	Up to \$125
<b>Medically Necessary</b>	Paid in full	Up to \$210	Paid in full	Up to \$210

<sup>2</sup> Standard lens fitting – spherical clear contact lenses in conventional wear and planned replacement. Premium lens fitting – all lens designs, materials, and specialty fittings other than standard contact lenses.

<sup>3</sup> Contact lens allowance covers materials only.

# Additional Coverage Options

Retiree Basic Life Insurance is an important part of your total health and financial picture. This benefit can provide you with income security when you need it the most.

## Retiree Basic Life Insurance

Your family depends on your income for their lifestyle today and for the resources necessary to make their dreams – such as a college education – a reality. Like anyone, you don't like to think of a scenario where you're no longer there for your family. However, you do need to ensure their lives and dreams can continue if the worst does happen.

DeKalb County knows how difficult it can be to provide this peace of mind on your own, which is why we offer life insurance administered by The Hartford.

DeKalb County provides retirees who were former employees (i.e., not beneficiaries of former employees) with a flat amount of \$7,000 for Retiree Basic Life Insurance coverage at no cost to you.

# Your 2020 Contribution Rates

Medicare Plan 2020 Monthly Contributions*	1 Medicare	2 Medicare	1 Medicare & 1 Non-Medicare	3+ Medicare	1+ Medicare & 2+ Non-Medicare	2 Medicare & 1+ Non-Medicare
Aetna Medicare Advantage & Blue Open Access POS	\$93.84	\$187.68	\$450.04	\$281.52	\$1,016.39	\$543.88
Aetna Medicare Advantage & Blue Open Access HMO	\$93.84	\$187.68	\$614.18	\$281.52	\$1,441.51	\$708.02
Aetna Medicare Advantage & Blue Open Access HSA**	\$93.84	\$187.68	\$227.36	\$281.52	\$439.66	\$321.20
Kaiser Senior Advantage & Kaiser HMO	\$93.60	\$187.20	\$308.21	\$280.80	\$523.03	\$401.81
Kaiser Senior Advantage & Kaiser HMO HSA**	\$93.60	\$187.20	\$276.23	\$280.80	\$458.32	\$369.83

\* Medicare rates are valid through 12/31/2020; non-Medicare rates may change July 1, 2020.

\*\* Health Savings Account (HSA) is only applicable to non-Medicare tiers. Medicare members only have access to the Medicare Advantage plans..

Dental 2020 Monthly Contributions	High Option			Low Option		
	Retiree Only	Retiree & 1 Dependent	Retiree & Family	Retiree Only	Retiree & 1 Dependent	Retiree & Family
United Concordia Dental	\$10.52	\$21.04	\$31.57	\$7.04	\$14.07	\$17.59

Vision 2020 Monthly Contributions	High Option			Low Option		
	Retiree Only	Retiree & 1 Dependent	Retiree & Family	Retiree Only	Retiree & 1 Dependent	Retiree & Family
EyeMed Vision	\$5.26	\$10.00	\$14.68	\$3.26	\$6.18	\$9.08



## Contacts and Resources

Below is a list of contacts and resources to help answer any questions you may have now or during the year.

Type of Benefit	Whom to Contact	Phone	Website / Email
General Retiree Benefits Information	Jaimie Jones	404-371-2099	<a href="mailto:jbjones@dekalbcountyga.gov">jbjones@dekalbcountyga.gov</a>
	Chrystal Thurman	404-371-3228	<a href="mailto:crthurman@dekalbcountyga.gov">crthurman@dekalbcountyga.gov</a>
<b>Medical and Prescription</b>			
Aetna	Aetna	888-267-2637	<a href="http://www.aetnamedicare.com">www.aetnamedicare.com</a>
Kaiser Permanente	Kaiser Permanente	404-261-2590 or 800-232-4404	<a href="http://my.kp.org/dekalbcounty">http://my.kp.org/dekalbcounty</a>
<b>Dental and Vision</b>			
Dental	United Concordia	866-851-7564 High Option Group ID: 858610 Low Option Group ID: 858611	<a href="http://www.unitedconcordia.com">www.unitedconcordia.com</a>
Vision	EyeMed	866-723-0514 or 866-299-1358 High Option Plan ID: 9864158 Low Option Plan ID: 9864141	<a href="http://www.eyemed.com">www.eyemed.com</a>
<b>Other Benefits</b>			
Retiree Basic Life Insurance	The Hartford	Customer Service: 800-523-2233 Enrollment Support (available only during Open Enrollment): 877-426-6483 Policy Number: 395165	<a href="http://www.thehartford.com">www.thehartford.com</a>
<b>Other Contact Information</b>			
Medicare	Medicare	800-MEDICARE (800-633-4227) TTY users should call 877-486-2048	<a href="http://www.medicare.gov">www.medicare.gov</a>
The United States Social Security Administration	Social Security Administration	800-772-1213 TTY users should call 800-325-0778	<a href="http://www.ssa.gov">www.ssa.gov</a>
Your state's Medicaid office	Your state	–	Visit the website for contact information for your state <a href="http://www.medicaid.gov">www.medicaid.gov</a>

