

# DeKalb County Risk Management News

Department of Finance Risk Management & Employee Services Division (RM&ESD)



## Special points of interest:

**October is OPEN ENROLLMENT(OE), newsletter contains:**

- DCGBP 2008 OE Period Notice
- OE Information Forums Schedule
- Retirement Health Program Options & Rates

### **Retiree Special Note:**

A retiree benefits election checklist is being mailed along with this newsletter

Retirees are to complete and return to Risk Management, Employee Services

## Also Included:

Pension Board Meeting Minutes

Tips on completing the Benefits Election Checklist.

### **Reminder:**

Return checklist & forms as early in the month of October as possible to receive ID cards by 1/1/2009.

## Employee & Retirement Benefits Open Enrollment (OE)

October is the annual "Open Enrollment Period" for the DeKalb County Health Benefits Plan. There are numerous changes effective in 2009, which are summarized below. Please review the new plan offerings, and select which programs you and your dependents are requesting. These selections will be effective January 1, 2009. **You must request all changes during October 2008.**

For the first time, the medical, dental, and vision programs are offered on a stand-alone basis. That is, you do not have to be a member of one of the major medical programs to participate in the dental or vision insurance programs. You can enroll different dependents in each of the various programs.

There are no health plan pre-existing condition provisions. All health plan members in 2008 are eligible to participate in any of the programs the County offers in 2009.

### Open enrollment plan design changes and what you have to do follows.

#### Health Care Programs — During October 2008, you can:

- Stop your group health care benefit plan participation.
- Elect one of the redesigned major medical or dental programs – the CIGNA high or low PPO, the CIGNA HMO, or CIGNA Medicare Advantage, the Caremark prescription drug program, and/or the United Concordia high or low premium dental programs. (**Note: dental/vision coverage is no longer included with the PPO plans. All retirees who want dental or vision benefits must complete an application.**)

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## Pension Board Meeting

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### Summary of Pension Board Meeting: September 11, 2008

The Pension Board held its fifth meeting of 2008 on September 11 in the Legislative conference room. The Board reviewed second-quarter 2008 investment results with a representative from Callan Associates (investment consultants). The fund totaled \$1,151,700,211 as of June 30, 2008. The Board then reviewed the annual actuarial valuation with a representative from The Segal Company (actuarial consultants). The Board then discussed a cost-of-living increase for the retirees. The assumed long-term rate of return for the pension fund is 8%; the fund earned only about 0.5% through the first half of 2008. After reviewing the pension fund's recent low rates of return and the high volume of new retirees, the Board elected not to recommend a cost-of-living adjustment to the retirees in 2008. Afterward, the Board asked that staff post the results of future Pension Board meetings on the County website. Finally, the Board approved a request from an employee to repay contributions from a previous period of service, approved requests from employees to purchase pension service from time on leave without pay, and approved payment of several invoices.

The next Pension Board meeting is scheduled for November 6, 2008.

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- Elect to remain in the Kaiser Permanente Staff Model HMO program, priced with Kaiser's Rx.
- Elect vision insurance. This is a new "optional" program offer. To participate in the EyeMed vision insurance program, you must complete an application.
- Add or drop dependents. When completing the specific program applications, remember to *explicitly* include the correct names and Social Security numbers of each of your dependents. Each program offered stands on its own, and the dependents enrolled in one program do not have to match any of the others.

### Life Insurance

The Hartford Life Insurance Co. will be the new insurer of the "basic" life insurance and the "supplemental" life insurance. All life insurance participants in 2008 will be automatically enrolled in the new Hartford sponsored programs in 2009 at the same benefit levels. If you want to increase the supplemental life coverage, you must complete the Hartford application. This is the time to acquire additional life insurance coverage without potential exclusions. The retiree basic life insurance benefit will increase from \$5,000 to \$7,000, and the cost of the policy remains paid by the County.

### Open Enrollment Benefits Information Forums

The benefits providers that represent CIGNA and Kaiser Permanente (medical), United Concordia (dental), Caremark (prescription drugs), EyeMed (vision insurance), and Hartford Insurance (life insurance) will be available to answer your questions at the "benefits fairs" listed below. **You must request all changes before October 31<sup>st</sup>.** Please note the "Audience" descriptions below. Retirees are encouraged to attend their department's forum. If the department's security restrictions prohibit such access, please attend one of the Maloof Auditorium forums.

## Open Enrollment Benefits Information Forums Schedule (Retirees may attend any forum.)

Date	Time	Location	Audience
Monday, October 6	9:00 am - 4:00 pm	Manuel Maloof Auditorium	No restrictions
Wednesday, October 8 Thursday, October 9	9:00 am - 4:00 pm	1950 West Exchange Place Room 118-C	Fire Rescue
Monday, October 13	9:00 am - 4:00 pm	1950 West Exchange Place Room 118-C	Police Services
Tuesday, October 14	7:00 am - 5:00 pm	Watershed Mgt. – Roadhaven	Watershed Management
Wednesday, October 15	9:00 am - 4:00 pm	1950 West Exchange Place Room 118-C	Police Services
Thursday, October 16	9:00 am - 4:00 pm	Bobby Burgess Building Media Room	311
Friday, October 24	9:00 am - 4:00 pm	1950 West Exchange Place, Room 118-C	Police Services
Tuesday, October 28	9:00 am - 4:00 pm	1960 West Exchange Place Roll Call Room	Police Services
Wednesday, October 29	9:00 am - 4:00 pm	Manuel Maloof Auditorium	No restrictions
Friday, October 31	9:00 am - 4:00 pm	1950 West Exchange Place Room 118-C	Fire Rescue

## *Retirement Health Benefit Options & Monthly Costs for 2009*

***The medical plans do not include dental or vision coverage. Retirees must select separately.***

### **Medical Plan Options**

#### **Subscribers Not Eligible for Medicare**

Retiree Only  
Retiree & 1 dependent  
Retiree & Family

<i>Under Age 65</i>			
<i>Medical &amp; Prescription Drugs</i>			
<i>CIGNA High PPO</i>	<i>CIGNA Low PPO</i>	<i>CIGNA HMO</i>	<i>Kaiser HMO</i>
\$145.68	\$133.97	\$177.58	\$101.48
\$377.31	\$346.99	\$459.92	\$262.91
\$451.61	\$415.31	\$548.72	\$314.14

Retirees who are eligible for Medicare must enroll in Medicare Parts A & B.

You do not need to elect Medicare Part D. The PPO and HMO plans include prescription drug coverage.

#### **Subscribers Eligible for Medicare**

*(Age 65 or accepted as disabled)*

1 on Medicare  
2 on Medicare  
1 Medicare & 1 Non-Medicare  
3+ Medicare  
1+ Medicare & 2+ Non-Medicare  
2 Medicare & 1+ Non-Medicare

<i>Over Age 65</i>		
<i>Medical &amp; Prescription Drugs</i>		
<i>CIGNA Medicare Advantage High Option</i>	<i>CIGNA Medicare Advantage Low Option</i>	<i>Kaiser HMO (Senior Advantage)</i>
<i>Parts A &amp; B</i>	<i>Parts A &amp; B</i>	<i>Parts A &amp; B</i>
\$49.15	\$40.19	\$89.57
\$98.30	\$80.37	\$179.13
\$92.85	\$80.38	\$191.04
\$147.45	\$120.56	\$268.69
\$162.34	\$144.28	\$297.37
\$142.00	\$120.56	\$280.61

### **Dental & Vision Plan Options**

Retirees may enroll in any of the optional dental or vision plans.

	<i>United Concordia</i>		<i>EyeMed</i>	
	<i>Dental High Plan</i>	<i>Dental Low Plan</i>	<i>Vision High Plan</i>	<i>Vision Low Plan</i>
Retiree Only	\$7.92	\$6.01	\$5.55	\$4.52
Retiree + 1 dependent	\$15.83	\$12.02	\$10.54	\$8.58
Retiree + Family	\$23.75	\$15.03	\$15.48	\$12.59



If you have questions about a specific benefit plan, please call that plan's information number first. For more assistance, please call

For last names starting A-L:  
For last names starting M-Z:

Ms. Jones: (404) 371-4968  
Ms. Horton: (404) 371-4972

## Benefits Election Checklist Tips

- ◆ Each retiree is to complete the Benefits Election Checklist.
- ◆ Identify yourself by clearly entering your name as Last name, First name, MI (Example: Smith, Jack Q)
- ◆ Enter your Retiree ID#, the six- or nine-digit number printed on the front of your pension check or direct deposit advice, under the return mail address, following the letter E: XXXXXX.
- ◆ Enter your telephone number and e-mail address.
- ◆ There are four (4) tables following the identification section. Each requires at least one checkmark.



*Department of Finance Risk Management & Employee Services Division (RM&ESD)*

**Helping secure the County & its employees**

Primary Business Address:  
Maloof Center, 4th. floor  
1300 Commerce Drive  
Decatur, Georgia 30030

Phone: 404-371-4991  
Fax: 404-371-4992  
Employee Services Center:  
EB: 404-371-4968/4972  
Payroll: 404-371-2063/64; Fax:404-371-2910

All program providers' contact information and web addresses are located in the Employee or Retiree Enrollment Guides..

## CIGNA PFFS Plan

The DCGHP knows & respects the retiree's need for more than basic health benefits during retirement. The County's redesigned plan is simple to use while providing long-term protection. That's why we're pleased to present CIGNA Medicare Access Plus Rx, a Medicare Advantage Private Fee-for-Service (PFFS) Plan.

A Medicare Advantage Plan, such as the CIGNA Medicare Access Plus Rx Plan, provides you all the protection of Original Medicare (Parts A and B) and more. Detailed Summary Plan Description (SPD) information along with program specific brochures are being mailed to the Retirees' pension benefits mailing address. Medicare Eligible Retirees electing CIGNA PFFS should review the following key program points:

### **Part B:**

In order to enroll with CIGNA Medicare Access Plus Rx, you must be enrolled in Medicare Parts A and B, continue to pay your Part B premium to Medicare, and live in the plan's service area (anywhere in the U.S. and District of Columbia, excluding U.S. territories such as Puerto Rico and the U.S. Virgin Islands).

### **Medicare Claim Number**

In order to enroll with CIGNA Medicare Access Plus Rx, you must supply your Medicare Claim Number on the enrollment form. Your Medicare Claim Number can be found on your red, white, and blue Medicare ID card.

### **Part B Drugs**

There are certain prescription drugs (like nebulizers) and durable medical equipment items (including diabetic strips) that are covered under the medical portion of your plan rather than the pharmacy part. Please make sure that your supplier can bill CIGNA under the medical (Part B) portion of your plan.

### **Late Enrollment Penalty**

If you don't join a Medicare drug plan when you are first eligible for Medicare Part A and/or B, and you go without creditable prescription drug coverage for 63 continuous days or more, you may have to pay a late-enrollment penalty to join a plan later.

DCGHP **cannot** cover this potential Late Enrollment Penalty, if incurred, the penalty will be added to the next pension benefit health program monthly deduction to recover the penalty.