



CITY OF WINSTON-SALEM MEDICARE ADVANTAGE PLAN

Eligibility for City Retiree Medical Insurance

You qualify for Retiree Health Benefits if:

- You were hired on or before July 1, 2010, **and**
- You have at least 15 years of creditable years of service with the City, **or**
- You were employed by the City prior to September 16, 1991 and worked at least five (5) years, **or**
- You are approved for a disability retirement, **or**
- You have at least 15 years of creditable service with the City at age 62

Medicare Eligibility

You become eligible for Medicare coverage if:

- You are 65 years old, **and**
- You are a US citizen or legal resident, **and**
- You have resided in the US for a minimum of five (5) years, **and**
- You worked at least ten (10) years in Medicare-covered employment, **or**
- You have End Stage Renal Disease **or** the Social Security Administration has declared you as totally and permanently disabled

Eligibility for the City's Medicare Advantage Plan

You are eligible if:

- You meet the requirements for City Retiree Health Benefits **and**
- You enroll in Medicare Part A (Hospital) **and** Part B (Medical) through Social Security Administration

Contact local Social Security Administration regarding Medicare enrollment

Exclusions for police retirees

Some City Police Retirees are not eligible for Medicare Parts A or B due to:

- FICA Taxes Not Being Withheld
- Not Working Enough Quarters for Medicare Eligibility

Contact local Social Security Administration for eligibility

If the retiree is eligible for Medicare before his/her spouse, then...

The spouse can remain covered under the City's group plan with BCBSNC until he/she is eligible for Medicare or other coverage.

If the spouse of a retiree is eligible for Medicare before the retiree, then...

- The spouse can enroll in the City's Medicare Advantage Plan or enroll in another plan at their own cost.
- The retiree can remain covered under City's Group Plan with BCBSNC until they are eligible for Medicare or other coverage.

MEDICARE ADVANTAGE PLAN

aetna

MEDICARE ADVANTAGE PLAN

Aetna Group Medicare Advantage PPO Plan

- PPO (In-network & Out-of-network services)
- Combines Medicare Part A & Part B
 - Part A – Hospital Insurance
 - Part B – Medical Insurance
- Includes Prescription Drug Coverage - Medicare Part D

MEDICARE ADVANTAGE PLAN

- No yearly enrollment or election required
- No City open enrollment period for participants – Medicare open enrollment period still applicable

ENROLLMENT IN OTHER SUPPLEMENT OR ADVANTAGE PLANS

If you enroll in another Medicare Advantage, Medicare Supplement, or Prescription Plan, your enrollment in the City's Aetna Medicare Plan will be **cancelled**.



CANCELLATION OF MEDICARE PARTS A & PART B

If you fail to maintain Medicare Part A and Part B coverage, your enrollment in the City's Aetna Medicare will be **cancelled.**



MEDICARE ADVANTAGE PLAN MONTHLY PREMIUM

- Monthly premium for Aetna Medicare PPO for Plan Year 2020 is \$127.67*, but
- the City will pay the Aetna Medicare premium on behalf of the *retiree* for 2020

* Monthly rate is reviewed and subject to change per plan year

MEDICARE ADVANTAGE PLAN MONTHLY PREMIUM

- City does **not** contribute towards the monthly premium cost for spouse of a retiree
- Spouse of a retiree must make payment arrangements directly with Aetna
 - Do *not* send Aetna Medicare premium payments to Savers Administration Services, Inc. (Savers Admin) .

PREMIUM REIMBURSEMENT PROGRAM



SaversAdmin

🌱 PAYROLL 👤 HR + BENEFITS

AN ASURESOFTWARE COMPANY



Winston-Salem

PREMIUM REIMBURSEMENT PROGRAM

City retirees who are eligible to participate in the City's Medicare Advantage PPO group plan may waive enrollment in the Aetna plan and instead purchase an individual plan of their choice.

*This option is not available to the spouse of a retiree.

PREMIUM REIMBURSEMENT PROGRAM

- Retirees are eligible for reimbursement up to the equivalent monthly premium cost for Medicare Advantage PPO group plan.
 - The maximum reimbursable amount for 2020 is \$127.67, which is subject to change yearly.
- Both Medical and/or Prescription premiums are reimbursable up to current allowable amount. (Ex. Medicare Supplement + Part D prescription coverage)

PREMIUM REIMBURSEMENT PROGRAM

Savers Administration Services, Inc. (Savers Admin) administers the City's Premium Reimbursement Program

- Claims are reimbursed up to 90 days
- Reimbursements are deposited directly into a bank account of your choice
- Claims are processed within 7 to 10 business days

PREMIUM REIMBURSEMENT PROGRAM

- Participants must submit Premium Reimbursement Participation Form to HR prior to receiving any reimbursements.
- Premiums will not be reimbursed until the HR is notified of intent to participate.
- Participants must re-enroll in the Premium Reimbursement Plan each year.

Things to Remember...

- Sign up for Medicare Part A **and** Part B by contacting the Social Security Administration
- Enrollment in the City's Medicare plan requires you to maintain Medicare Part A **and** Part B coverage.
- Failure to maintain Medicare Part A **and** Part B coverage will result in cancellation of your City's Aetna Medicare Advantage plan.
 - You will need to re-apply for Medicare Part A and Part B through Social Security Administration.
 - You will need to re-apply for the City's Aetna Medicare Advantage plan

Things to Remember...

- Enrollment in another Medicare Supplement or Advantage plan will result in cancellation of your City Medicare Advantage plan.
 - You will need to reapply for the City's Aetna Medicare Advantage plan
- Retirees Aetna premium is \$0.
- Spouse of retirees must pay Aetna premiums directly to Aetna, \$127.67.

WEBSITE RESOURCE

Visit the **City Retiree Center** for retirement benefit information

<https://www.cityofws.org/721/Retiree-Center> or Click on **Human Resources**, then click on **Retiree Center** icon

Contact Information

Human Resources Department
100 East First Street
Winston-Salem, NC 27101
336-747-6807

Mailing Address:
Human Resources Department
P.O. Box 2511
Winston-Salem, NC 27102