

Welcome to Benefits Open Enrollment!

It's that time of the year again! Time to take a break from your busy schedule and review your County retiree benefit options. Enrollment for retiree medical/prescription drugs, dental, vision and life insurance coverage will be **October 4 – October 22, 2021.**



Changes You Can Make

During Open Enrollment, you can change your retiree coverage for the plan year starting January 1, 2022, including electing coverage you don't currently have, declining coverage you have now, or changing your coverage tier (e.g., moving from Retiree to Retiree + 1). After Open Enrollment, you **can't** change your 2022 coverage unless you have an IRS qualifying life event (e.g., marriage, divorce, birth/adoption of a child).

2022 Pre-65 (Non-Medicare) Retiree/Beneficiary Coverage Options

For 2022, you have the same **four medical plan options** you have today:

- Anthem Health Savings Account (HSA) Plan
- Anthem Point of Service (POS) Plan
- Anthem Health Maintenance Organization (HMO) Plan
- Kaiser Health Maintenance Organization (HMO) Plan

You also have **two dental plan options**, both administered by Aetna:

- Aetna Dental PPO Plan
- Aetna Dental HMO Plan

You have **one vision plan option**: EyeMed Vision PPO Plan.

In addition, you have **Basic Life Insurance** and the option to choose **Dependent Spouse and Child Life Insurance** coverage. The life insurance plans are insured and administered by MetLife.

What to Do:

1. Complete and return the *Tobacco-Use Attestation* form by **October 22, 2021**. You **MUST** submit this form even if you're not making changes to your coverage for 2022.
2. **If you want to make changes to your coverage**, complete all sections of the *Retiree Open Enrollment Form* and **return it to the Fulton County Pension Office by October 22, 2021**. If you don't want to change, add or remove coverage, don't complete the enrollment form—your 2021 coverage elections will roll over automatically to 2022, with the same coverage tier you have now.

2022 Age 65+ (Medicare) Retiree/Beneficiary Coverage Options

For 2022, you have **six medical plan options**:

- Kaiser Senior Advantage Plan
- Aetna Basic Medicare Advantage Plan (with prescription drug coverage)
- Aetna Enhanced Medicare Advantage Plan (with prescription drug coverage)
- Anthem Medicare HMO Plan
- Anthem Medicare Indemnity Plan
- Anthem PPO Plus Plan (available only to those currently enrolled in this plan)

You also have two dental plan options, both administered by Aetna:

- Aetna Dental PPO Plan
- Aetna Dental HMO Plan (you must choose a primary care dentist—see instructions included in your enrollment packet)

You have one vision plan option:

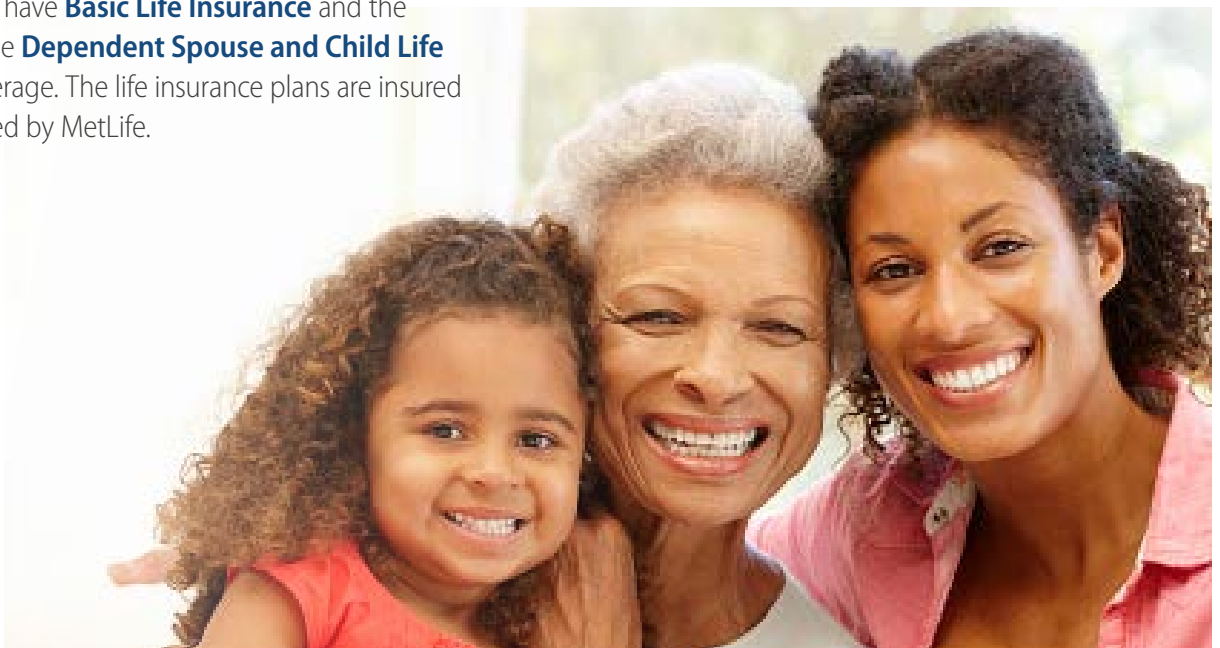
EyeMed Vision PPO Plan

In addition, you have **Basic Life Insurance** and the option to choose **Dependent Spouse and Child Life Insurance** coverage. The life insurance plans are insured and administered by MetLife.

What to Do

1. If you are NOT in the Aetna Basic or Enhanced Medicare Advantage Plan for 2021 and want to enroll in either plan for 2022, you **MUST** have Medicare Parts A and B. Complete all sections of the *Retiree Open Enrollment Form* and return it to the Fulton County Pension Office by **October 22, 2021**.
2. **If you are currently enrolled in the Anthem Medicare HMO Plan and you have Medicare Parts A and B, you and your spouse, if married, do NOT have to call Aetna to opt out of the Aetna Basic Medicare Advantage Plan coverage for 2022.**
3. **ALL** Medicare-eligible retirees must complete the *2022 Part B Affidavit* to certify their Medicare Part B coverage. Completed affidavits must be returned to the Fulton County Pension Office by **October 22, 2021**.

If you don't return the 2022 Part B Affidavit, with a copy of your Medicare card, you will lose the Medicare subsidy currently provided to you by the County for 2022.



2022 Monthly Premiums

Medical/Prescription Drug Plan Premiums

Here's an overview of what's happening with your 2022 health care premiums (your cost to have coverage):

Pre-65 Retirees

- Anthem HSA Plan: increase of 1.5%
- Anthem POS Plan: increase of 1.5%
- Anthem HMO Plan: increase of 1.5%
- Kaiser HMO Plan: increase of 7.0%

Age 65+ Retirees

- Kaiser Senior Advantage Plan: decrease of 5.2%
- Aetna Basic Medicare Advantage Plan: increase of 5.3%
- Aetna Enhanced Medicare Advantage Plan: increase of 5.3%
- Anthem Medicare HMO Plan: decrease of 2.4%
- Anthem Medicare Indemnity Plan: decrease of 2.4%
- Anthem PPO Plus Plan: decrease of 2.4%

All Retirees

- Aetna Dental PPO Plan: decrease of 5.3%
- Aetna Dental HMO Plan: no change
- EyeMed Vision PPO Plan: Changing to 3-tier rate structure, consistent with other coverages. Overall decrease is 10.3%, but change in tier structure will affect each coverage tier differently, with Retiree-only tier seeing a decrease, while Retiree + 1 and Family tiers will see an increase.
- Life and AD&D Insurance: no changes

Pre-65 Retiree/Beneficiary Annual Wellness Credit

Due to the COVID-19 pandemic, we've had to cancel all County-sponsored biometric screening events. But you can still reduce your 2022 premium under any of the medical plans by \$20 each month. Just make an appointment to see your doctor by **mid-December** and complete all the requirements by **December 31, 2021**. If you have questions, contact your Wellness Coordinator at employeewellness@fultoncountyga.gov.





Fulton County Pension Office
141 Pryor Street SW, Suite 7001
Atlanta, GA 30303

2022 Open Enrollment: **October 4 – October 22, 2021**

Open Enrollment Meetings

Again this year, Open Enrollment meetings will be held virtually through Zoom, a video conferencing platform. After you register for a session at <https://bit.ly/3k9Scw5> instructions to join the meeting (video or phone) will be emailed to you. **Note:** The registration link works in Google Chrome, Microsoft Edge, Mozilla Firefox and Safari.

Date	Time
Monday, October 4	10 a.m. and 2 p.m.
Tuesday, October 12	10 a.m. (FCREA Meeting)
Thursday, October 14	10 a.m. and 2 p.m.
Wednesday, October 20	10 a.m. and 2 p.m.

Next Steps

Before Open Enrollment starts on October 4, consider if your current benefits coverage will continue to meet your health care and financial needs in 2022. To learn more about your benefit options, attend an Open Enrollment meeting.

If you have any questions, contact the Fulton County Pension Office at **404-612-7606 (option 1)** or retireebenefits@fultoncountyga.gov

