



ISSUE

06

Retiree Matters



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What You Need to Know

The FY 2012 Budget was adopted on September 15, and this issue of *Retiree Matters* highlights the items retirees need to know about their 2012 benefits and Open Enrollment.

You will receive an increase of approximately 1%, or 70%, of the Consumer Price Index (CPI) in your monthly annuity check due to the Ad Hoc cost of living adjustment that was included in the FY 2012 Adopted Budget.

The importance of your overall health and well-being is a priority for the City, you, and your dependents. To support you in maintaining your health, Wellness programs for both Non-Medicare and Medicare-eligible retirees on the City's health plans will be available in 2012. This new benefit will include educational programs, health and wellness related events, and assessments.

2012 Open Enrollment begins on **October 24** and ends on **November 16** for retirees. During the week

of October 17, a *Benefit Matters* guide will be mailed to all retirees on the City's health plans to provide you with detailed Open Enrollment information.

Non-Medicare retirees and their dependents will be automatically enrolled in their 2011 health plan if no action is taken during Open Enrollment. To make changes for 2012, mail a completed paper enrollment form to 111 Plaza de Armas, San Antonio, TX 78205. You can also enroll in-person at an Open Enrollment Fair.

If Medicare-eligible retirees want to change their health plan in 2012, they can attend an Open Enrollment Fair to enroll in person or contact Humana Group Medicare at 1-866-396-8810. Your 2011 health care plans will automatically carry over to 2012 if you make no changes during Open Enrollment.

A list of retiree Open Enrollment Fairs is on page 4. For more information, contact Human Resources Customer Service at (210) 207-8705.

New! Vision Plan Benefit

A voluntary vision plan benefit is now available, through Davis Vision, to retirees currently on the City's medical plan. The new vision plan provides retirees with access to a nationwide network of providers.

This new vision plan includes fully covered eye exams (after \$10 co-pay); eyeglasses (lenses and frames, annually); covered contact lenses (in lieu of glasses, annually); contact lens evaluation, fitting, and follow-up care (annually).

Retirees who have been diagnosed with cataracts, diabetes, macular degeneration or glaucoma can participate in Davis Vision's Eye Health Connection

Program. This program includes enhanced benefits and services including an extra eye exam.

Your Benefit Plan (vendor) will mail enrollment and billing information to your home. Vision plan information will also be available in the *Benefit Matters* guide during Open Enrollment.

Retiree premiums cover the total cost of this benefit, and they are provided below.

2012 Retiree Vision Premiums		
	Monthly	Annually
Retiree	\$10.05	\$120.60
Retiree + 1	\$17.95	\$215.40
Retiree + Family	\$26.60	\$319.20

Selecting Your Health Care Plan

Now that the City Council has approved the FY 2012 Budget, it is time to prepare for next year by reviewing your benefits. Things change over time, so consider the events in your life within the past 12 months to determine if you have the coverage you need for you and your dependents.



To assist Non-Medicare retirees with selecting their 2012 health benefits, the City is launching a new online tool, the Custom Plan Cost Estimator, in early October. This easy-to-use tool allows Non-Medicare retirees to compare cost differences between the City’s health plans based on estimated health care usage, monthly premiums, plan costs, and more. To use the Custom Plan Cost Estimator during Open Enrollment, visit www.sanantonio.gov/hr.

Through MyHumana.com, Medicare-eligible retirees have access to online resources and tools to help make the best health care decisions for 2012. On MyHumana.com, Medicare-eligible retirees have access to detailed information about the Medicare Advantage health plans, estimated costs for common medical services and medicines, and more.

Non-Medicare and Medicare-eligible retirees should review all of the options available to you to determine which plan is best for you.

2012 Non-Medicare Retiree Health Plans

During Open Enrollment, Non-Medicare retirees have the option of enrolling in one of the three health plans administered by UnitedHealthcare: Value PPO, Standard PPO, and Premier PPO. Through these Preferred Provider Organization (PPO) plans, you can select your physician or other health care provider without a referral.

The cost of each health plan varies. Deductibles and out-of-pocket maximum amounts have been adjusted to align the health plans with industry standards. These adjustments have provided the City with savings which minimize increases to monthly premiums.

2012 Deductibles and Out-of-Pocket Maximums (In-network Benefits)			
	Value PPO	Standard PPO	Premier PPO
Annual Deductible (Individual/Family)	\$900/ \$1,800	\$600/\$1,200	\$300/\$600
Annual Out-of-Pocket Max (Individual/Family)	\$3,000/ \$6,000	\$2,400/\$4,800	\$1,200/\$2,400

The cost for generic prescription drugs for Non-Medicare retirees has been reduced by 50%. Retirees who prefer to purchase brand name prescriptions when generic substitutes are available will pay co-insurance (percentage based on the total cost of the drug) up to a maximum dollar amount. If the brand name does not have a generic substitute, the prescription will be available with a co-pay.

2012 Prescription Drug Plan (30-Day Supply)			
	With Generic Substitute	No Generic Substitute	Value-Based Co-Pay
Tier 1	\$5 co-pay	N/A	\$0
Tier 2	20% co-insurance with \$40 cap	\$20 co-pay	\$10
Tier 3	35% co-insurance with \$65 cap	\$40 co-pay	\$20

In addition, co-pays for Tier 1 generic diabetes prescription drugs have been eliminated as part of the City’s new Value-Based Co-pay plan. Tier 2 and Tier 3 co-pays have been reduced.

FY 2012 Retiree Contributions

Non-Medicare Premiums (Monthly)				
Years of Service	30+	25-29	20-24	19 & Under
Value PPO				
Retiree Only	\$235	\$258	\$278	\$350
Retiree + 1	\$439	\$462	\$510	\$678
Retiree + 2 or More	\$612	\$647	\$716	\$956
Standard PPO				
Retiree Only	\$264	\$276	\$297	\$375
Retiree + 1	\$501	\$529	\$584	\$776
Retiree + 2 or More	\$688	\$726	\$804	\$1,076
Premier PPO				
Retiree Only	\$352	\$367	\$399	\$508
Retiree + 1	\$649	\$685	\$758	\$1,014
Retiree + 2 or More	\$795	\$841	\$933	\$1,254

Medicare-eligible Retiree Health Plans

Medicare-eligible retirees have the option of selecting the Humana Medicare Advantage PPO or the Humana Medicare Advantage HMO. The benefits and plan design of both plans will not change in 2012.

Medicare Premiums (Monthly)				
Years of Service	30+	25-29	20-24	19 & Under
Humana PPO				
Retiree Only	\$91	\$100	\$106	\$136
Retiree + 1	\$182	\$200	\$212	\$273
Retiree + 2 or More	\$273	\$300	\$319	\$409
Humana HMO				
Retiree Only	\$61	\$67	\$71	\$86
Retiree + 1	\$114	\$122	\$138	\$204
Retiree + 2 or More	\$171	\$184	\$209	\$288

Contacts

City of San Antonio Human Resources Customer Service

111 Plaza de Armas
San Antonio, TX 78205
(210) 207-8705 phone
(210) 207-2285 fax
www.sanantonio.gov/hr
cosaretiree@sanantonio.gov
tmrsquestions@sanantonio.gov
hrcustomerservice@sanantonio.gov

Davis Vision

1-800-448-9372
www.davisvision.com

Humana Group Medicare

Customer Care
1-866-396-8810
www.humana.com

Texas Municipal Retirement System

1-800-924-8677
www.tmrs.com

UnitedHealthcare

Customer Care
1-800-996-2078
www.myuhc.com

Did You Know?

The newly formed organization, Retired Employees of the City of San Antonio (ReCoSA) is hosting its first meeting on October 12. The details of the meeting and an agenda have been included in this issue of *Retiree Matters*.

This non-profit group is focused on informing and communicating with retirees about your retirement and health benefits.

Open Enrollment Fairs

Make plans to attend one of the Open Enrollment Fairs, where you can visit with representatives about your benefits. Meet one-on-one with Humana, UnitedHealthcare, Davis Vision, and Employee Benefits Office representatives to discuss your health care options.

- **October 25, 10:00 a.m. — 1:00 p.m.**
Alamodome, Plaza Concourse
100 Montana Street, 78203
- **October 26, 10:00 a.m. — 1:00 p.m.**
Alamodome, Plaza Concourse
100 Montana Street, 78203
- **November 2, 9:00 a.m. — 11:00 a.m.**
Northeast Service Center, Building 1, Conference Room
10303 Toolyard, 78233
- **November 9, 10:00 a.m. — 1:00 p.m.**
Ron Darner Building, Enrique Barrera Fitness Center
5800 Old Highway 90 West, 78227
- **November 15, 1:00 p.m. — 4:00 p.m.**
Development and Business Service Center (One-Stop)
Training Rooms A & B, 1901 S. Alamo, 78204

CITY OF SAN ANTONIO

Human Resources Department
111 Plaza de Armas
San Antonio, TX 78205