

2013 Retiree Matters

QUARTERLY NEWSLETTER
for City of San Antonio Retirees
Issue 13 | August 2013

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Words on ReCOSA

Look in the next issue of *Retiree Matters* for information on ReCOSA's 3rd Annual Meeting in October. Election of some Board members will be up for vote. If you are interested in serving on the Board and wish to place your name on the ballot, email, write, or leave ReCOSA a message. See their contact information listed below.

To ensure that ReCOSA has your correct information, please provide your email address, phone number, and address. You can contact ReCOSA by email at info.recosa@gmail.com, by phone at 210-485-5493, or by mail at 303 El Paso Street, Ste. 202, 78207.

Message from Chief Human Resources Officer



Joe Angelo

Welcome to the August edition of *Retiree Matters*! As many of you know, on August 8 the City Manager presented the FY 2014 Proposed Budget to the Mayor and City Council.

Although the City is facing some significant budgetary challenges in FY 2014, the City remains committed to providing you, our retirees, with affordable and quality health care.

In this issue you will find information about the FY 2014 proposed retiree health plan options and premiums, the August Retiree Lunch & Learn session, and the newest retirees to join your ranks.

Be on the lookout for the next issue of *Retiree Matters*. It will include very important information about 2014 Benefits Open Enrollment, which will take place **October 14 - November 8**.

As always, please let us know if there are any topics you would like to see in future issues of *Retiree Matters* by emailing your ideas to cosaretiree@sanantonio.gov.

Health Care Reform: What You Need to Know!



In 2014, key parts of the health care law known as the **Patient Protection and Affordable Care Act** (also referred to as Health Care Reform) will go into effect.

For many Americans who would not otherwise have access to health insurance, the Health Insurance Marketplace or Marketplace will be a way for them to purchase insurance.

What does this mean for you? The Health Insurance Marketplace will be open to you and all other legal residents of Texas. Keep in mind, the Marketplace is designed to serve those who are uninsured, underinsured, or cannot obtain a health insurance plan through their employer or a low-income public program. Medicare-eligible retirees will not be able to participate in the Marketplace since they have access to Medicare.

The City will continue to monitor the Patient Protection and Affordable Care Act and keep you informed as other key parts of the legislation are implemented over the next few years.

If you have questions regarding your options, visit www.healthcare.gov. You can also contact the City's Employee Benefits Office at 210-207-0073 or cosaretiree@sanantonio.gov for additional details.

FY 2014 Proposed Budget



The City Manager's presentation of the FY 2014 Proposed Budget to the Mayor and City Council included recommendations on adjustments to employee and retiree benefits and pay.

The 2014 budget includes an Ad Hoc cost of living adjustment (COLA) of 70% of the Consumer Price Index (CPI), which will equate to an approximate **1.19%** increase in your monthly TMRS annuity check.

You will also continue to have the opportunity to participate in the City's retiree vision and dental health plans in 2014. Next year, retirees will be able to choose between a dental HMO and a dental PPO health plan. More

information about these plans will be available in the next issue of *Retiree Matters*.

Medicare Retiree Health Plans Administered by Humana

The City will continue to offer Medicare-eligible retirees the option of choosing between the Humana Medicare Advantage PPO and the Humana Medicare Advantage HMO. There were no plan design changes included in the budget proposal for either of these plans. As you can see on page three (3), the monthly health care premiums will be lower in 2014 than in 2013.

Non-Medicare Retiree Health Plans Administered by UnitedHealthcare

2014 Co-Pays, Deductibles, and Out-of-Pocket Maximums (In-network Benefits)			
	Consumer Choice	New Value	Premier
Co-Pays (Primary Care/ Premium Designation [Specialist]/Urgent Care/ Specialist)	20% after deductible	\$30/\$35/\$50/\$55	
Annual Deductible (Individual/Family)	\$1,250/ \$2,500	\$1,250/ \$2,500	\$600/ \$1,500
Annual Out-of-Pocket Max (Individual/Family)	\$4,000/ \$8,000	\$3,000/ \$6,000	\$2,200/ \$4,400

In 2014, the Consumer Choice health plan, which includes a Health Savings Account, and the Premier health plan will still be offered. However, **the Value and Standard health plans will be transitioned into one new health plan called the "New Value" health plan.** New Value will offer the same level of coverage you have come to expect from the Value and Standard health plans.

A combination of adjustments to office visit co-pays, deductibles, out-of-pocket maximums, and prescription drug co-pays have been made to help you and the City manage costs. The City will again make a

contribution of \$500 for an individual and \$1,000 for a family to your Health Savings Account for those who enroll in the Consumer Choice health plan. New for 2014, the **Premium Designation Specialist** co-pay, which provides a reduced co-pay if a retiree selects an in-network specialist from a designated group of providers who meet national industry standards. **All health plan options will continue to cover preventive care at 100%, and diabetic medications will continue to be offered at a reduced cost.**

Although co-pays for **prescription drugs** will increase in the coming year, four pricing tiers will continue to be offered. The prescription drug plan will also help you manage pharmacy costs by encouraging the use of generic medications, when available.

Remember, prescription drug co-pays do not apply to the Consumer Choice health plan. With this plan, you pay the full cost of the medications until you meet the deductible. For IRS-approved maintenance drugs, such as those used to control blood pressure, diabetes, osteoporosis, and cholesterol, you will only pay 20% of the cost since they are not subject to the deductible.

2014 Prescription Drug Plan (30-Day Retail)		
	Consumer Choice	New Value & Premier
Tier 1	20% after deductible	\$10
Tier 2	20% after deductible	\$35
Tier 3	20% after deductible	\$65
Tier 4	20% after deductible	\$100

FY 2014 Proposed Retiree Contributions

The proposed monthly retiree contributions are below. As in years past, the City will continue to cover the majority of the costs associated with your health care premiums.

Premiums for the City's retiree vision and dental health plans will be provided in the next issue of *Retiree Matters*.

Non-Medicare Premiums (Monthly)				
Years of Service	30+	25-29	20-24	19 & Under
Consumer Choice				
Retiree Only	\$175	\$191	\$207	\$260
Retiree + 1	\$350	\$368	\$407	\$541
Retiree + 2 or More	\$500	\$529	\$585	\$781
New Value				
Retiree Only	\$237	\$263	\$284	\$344
Retiree + 1	\$448	\$481	\$529	\$667
Retiree + 2 or More	\$621	\$669	\$737	\$933
Premier PPO				
Retiree Only	\$464	\$506	\$544	\$606
Retiree + 1	\$910	\$1,001	\$1,084	\$1,214
Retiree + 2 or More	\$1,219	\$1,343	\$1,455	\$1,625

Medicare Premiums (Monthly)					
Years of Service	30+	25-29	20-24	19 & Under	5-9 (Hired on or after 10/1/07)
Humana PPO					
Retiree Only	\$68	\$75	\$80	\$103	\$229
Retiree + 1	\$138	\$152	\$161	\$207	\$459
Retiree + 2 or More	\$207	\$227	\$241	\$310	\$688
Humana HMO					
Retiree Only	\$42	\$45	\$49	\$58	\$138
Retiree + 1	\$77	\$83	\$94	\$138	\$276
Retiree + 2 or More	\$115	\$124	\$141	\$195	\$414

Contacts

City of San Antonio Human Resources Customer Service

111 Soledad, Ste. 100
San Antonio, TX 78205
210-207-8705 (P)
210-207-6043 (F)

www.sanantonio.gov/hr
cosaretiree@sanantonio.gov
tmrsquestions@sanantonio.gov
hrcustomerservice@sanantonio.gov

Davis Vision

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

Delta Dental

1-800-422-4234
www.deltadentalins.com/cityofsanantonio/retirees.html

Humana Advantage

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

Medicare

1-800-633-4227
www.medicare.gov

Retiree Liaison

Ann Solis
210-207-0073

Texas Municipal Retirement System

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

UnitedHealthcare

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

CITY OF SAN ANTONIO

Human Resources Department
Riverview Towers Building
111 Soledad, Ste. 100
San Antonio, TX 78205

2013 Retiree Lunch & Learn Program

The next retiree lunch and learn will be held on **Wednesday, August 28** from **11:30 a.m. - 1:30 p.m.** at the Central Public Library, 600 Soledad.

This month, you will learn about **senior fraud** and how to avoid being a victim.

Remember, the Retiree Lunch & Learn Program is open to all City of San Antonio retirees and their spouses/certified domestic partners.

Joining Your Ranks

Congratulations to the following people on their recent retirement. Thank you for your years of dedicated service to the City of San Antonio!

Tony Bosmans, 3-1-1/Customer Service, 20 yrs.

David Casares, Library, 33 yrs.

David Cioperlik, Building & Equipment Services, 21 yrs.

Gloria Clark, Parks & Recreation, 38 yrs.

Kathryn Claspill, Library, 41 yrs.

Kate Cordts, Library, 34 yrs.

David Espinoza, Solid Waste Management, 21 yrs.

Ernesto Espinoza, Parks & Recreation, 22 yrs.

Mary Ann Espinoza, Human Resources, 26 yrs.

Nino Flores, Parks & Recreation, 34 yrs.

Sylvia Garcia, Human Services, 23 yrs.

Kimberly Heimbecker, Health, 21 yrs.

Norma Hemphill, Human Resources, 35 yrs.

Diana Lopez, Information Technology Services, 32 yrs.

Juan Martinez, Development Services, 40 yrs.

Robert Martinez, Information Technology Services, 39 yrs.

Wilbur Phillips, Public Works, 25 yrs.

Manuel Sagredo, Parks & Recreation, 22 yrs.

Donald Simon, Information Technology Services, 30 yrs.

Sonia Veliz, City Manager's Office, 24 yrs.