

# RETIREE MATTERS

Special Budget Edition

Issue 39 | August 2018

The Fiscal Year 2019 Proposed Budget was presented to City Council by City Manager Sheryl Sculley on August 9, 2018. It includes an ad hoc COLA for retirees and calls for no health care premium increases in 2019 for non-Medicare retirees. Due to the federal government waiving the health insurance fee, Medicare premiums will decrease next year, with the exception of the Medicare Pharmacy-Only plan.

The City values your service to the San Antonio community and remains committed to providing you with a comprehensive package of affordable health care benefits and a secure retirement income.

## All Retirees



### Cost-of-Living Adjustment (COLA)

The 2019 Proposed Budget includes an ad hoc cost of living adjustment for City retirees, which means a **1.476% increase in your monthly TMRS annuity check beginning in January 2019.**



### Dental & Vision Health Benefits

Dental and vision benefits will continue to be offered in 2019 through Davis Vision and Delta Dental, respectively, **with no changes in premiums.** Retirees will still have the option of selecting between the CitiDent PPO and DeltaCare Dental HMO plans for dental coverage.



## Aetna Medicare Retiree Health Plans



Aetna will continue to serve as the provider for the three plans available to our Medicare-eligible retirees. These include the Medicare Advantage PPO, Medicare Advantage PPO Plus, and the Pharmacy-Only plans.

FY 2019 Proposed Medicare Premiums (Monthly)						
Hired before 10/1/2007					Hired on/after 10/1/2007	
Years of Service	30+	25-29	20-24	19 & under	5-9	10+
<b>Medicare Advantage PPO</b>						
Retiree Only	\$59	\$63	\$68	\$87	\$194.06	\$97
Retiree + 1	\$116	\$128	\$136	\$175	\$388.12	\$194
Retiree + 2 or More	\$175	\$193	\$204	\$262	\$582.18	\$291
<b>Medicare Advantage PPO Plus</b>						
Retiree Only	\$57	\$61	\$66	\$79	\$186.59	\$93
Retiree + 1	\$104	\$113	\$127	\$187	\$373.18	\$187
Retiree + 2 or More	\$155	\$168	\$191	\$264	\$559.77	\$280
<b>Medicare Pharmacy-Only</b>						
Retiree Only	\$46	\$50	\$54	\$70	\$153.88	\$77
Retiree + 1	\$93	\$101	\$108	\$138	\$307.76	\$154
Retiree + 2 or More	\$138	\$153	\$163	\$209	\$461.64	\$231



## Retiree Matters—Special 2019 Budget Edition

### Non-Medicare Retiree Health Plans



Both the Consumer Choice and New Value health plan options will again be offered in 2019 through Blue Cross and Blue Shield of Texas (BCBSTX) and CVS/caremark, along with their broad network of health care providers and coverage for all of the same services you use today (ex: doctor's office visits, preventive care, and prescription medications).

#### Highlights:

- No changes proposed to the plans or premiums for 2019
- Preventive care covered at 100%
- Health Savings Account (HSA) contribution of \$500 individual/\$1,000 family for Consumer Choice participants
- For those enrolled in the New Value plan, the City's Value-based Co-pay program continues for prescription drugs related to diabetes
- The Benefits Value Advisor (BVA) and Member Rewards programs will also continue in 2019. The BVA provides non-Medicare retirees with the opportunity to speak to a specially-trained advisor from BCBSTX about options when it comes to receiving care. Through Member Rewards, you could earn cash for making choices that will save you money, and using a BVA can help direct you to participating providers.

#### FY 2019 Proposed Non-Medicare Premiums (Monthly)

Hired before 10/1/2007					Hired on/after 10/1/2007	
Years of Service	30+	25-29	20-24	19 & under	5-9	10+
<b>Consumer Choice</b>						
Retiree Only	\$204	\$222	\$241	\$303	\$957.79	\$478
Retiree + 1	\$409	\$429	\$474	\$631	\$1,915.59	\$957
Retiree + 2 or More	\$583	\$617	\$682	\$911	\$2,490.27	\$1,245
<b>New Value</b>						
Retiree Only	\$277	\$306	\$331	\$401	\$1,065.69	\$532
Retiree + 1	\$522	\$561	\$617	\$778	\$2,131.38	\$1,065
Retiree + 2 or More	\$724	\$780	\$860	\$1,088	\$2,770.79	\$1,385

### Annual Enrollment

**2019 Retiree Annual Enrollment** is October 1-19, 2018. This is your chance to change your medical plan for the coming year. In the coming weeks, Medicare-eligible retirees will receive information directly from Aetna, and non-Medicare retirees will receive information from the City. **Please note, if you do not wish to make any changes to your current medical, dental, or vision plans, you do not need to do anything; your coverage will roll over to 2019.**

If you have any questions, please contact the Employee Benefits Office at 210-207-0073 or Human Resources Customer Service at 210-207-8705. You can also send an email to [cosaretiree@sanantonio.gov](mailto:cosaretiree@sanantonio.gov).