

## Retiree Health Plan

**Are your current benefit elections meeting your needs? How can you make the most of the comprehensive coverage that the City offers?**

During this year's Open Enrollment period — **October 3rd through October 17th** — you have the chance to answer these questions and make any needed changes. You can:

- Review your current elections and plan details
- Change medical/vision or dental plans (if you're eligible for City-sponsored dental coverage)
- Add or remove dependents from your coverage
- Enroll in or terminate coverage.

### Good News!

We're pleased to share that there are no changes to your medical/vision or dental plans! You will have the same variety of options for 2012 that you do today.

In addition, most retirees will see minimal changes in their cost of coverage, despite the continued rise in health care costs across the nation!

**Thank you** to all retirees who have been helping to keep costs down by managing their health and using our fully-covered preventive care benefits. More information about available preventive care benefits is included in this flyer and in your *2012 Benefits Guide* which can be found in this packet.

### In This Packet:

Inside your enrollment packet, you'll find:

- This flyer, with important information about your 2012 benefits
- A personalized health plan selection form with your current benefit elections and the City's contribution formula
- Your *2012 Benefits Guide*
- The *2012 Retiree Benefits Summary Comparison Chart* with a side-by-side look at each health care plan
- *Calculating Your Medical Plan Contributions*, a worksheet that helps you calculate your 2012 contributions for coverage
- An important notice from the City of Anaheim about Medicare Part D prescription drug coverage.



## What You Need to Do

### Open Enrollment

- Do Take Action** ■ If you want to make changes to your benefits — enroll before October 17th. See page 4 for more information.
- Don't Take Action** ■ If you don't want to make any changes to your benefits; your 2011 benefit elections will automatically carry over for 2012.

Any changes you make at Open Enrollment will become effective January 1, 2012 and will remain in effect through December 31, 2012. You won't be able to make any changes to your benefit selections until next year's Open Enrollment unless you have a qualified change in status.

## Costs of Coverage

### What You Need to Know

- Post-65 Retirees** ■ The City will continue to offer the same coverage options for Post-65 retirees with only a slight increase in costs for most plans.
- Early Retirees** ■ The City will continue to offer the same coverage options for early retirees with little or no change in the cost. Early retirees enrolled in the Kaiser plan will see a slight increase in costs.

## City-Sponsored Coverage vs. Individual Plans

The City's retiree medical plans offer you subsidized coverage that's more comprehensive than many individual retiree plans. Many individual Medicare plans have inpatient hospital copays (such as per-day copays of \$100 or more) and higher copays for specialty drugs. Also, members often pay a percentage for high-cost specialty drugs.

The City plans that are available to Medicare-eligible retirees cover most services for a low copay (or coinsurance for the Medicare 90 PPO Plan), and offer comprehensive prescription drug coverage, also with low copays. The prescription drug coverage also doesn't have a coverage gap — or "donut hole" — that requires you to pay the full cost of your prescriptions when you reach certain limits. Under the recently enacted health care reform, individual plans may maintain the donut hole until 2020.



## Use Your Free Preventive Care Benefits

Using the preventive care available through your medical plan not only keeps you healthy, it also helps to keep the cost of health care down for both you and the City. Some of the programs offered through the City and your City-sponsored health care plan include:

- **Living Well with Diabetes** — This pilot program for Aetna members is a personalized care management program that provides 24/7 interactive support of your specific needs. You are qualified to participate if you or someone in your family has been diagnosed with diabetes or pre-diabetes. The pilot program runs until December 31, 2011 and is limited to the first 100 participants, so register online today! Go to [www.eoshealth.com/partners/CityofAnaheim](http://www.eoshealth.com/partners/CityofAnaheim) and click on the “Sign Me Up” button; or call 800-945-4355 to register by phone.
- **Health Coaching** — This free and confidential program connects you with a personal coach who can help you to quit smoking, manage weight, manage stress, and more. Participation is voluntary, and we’re eager to support you as you meet with a one-on-one coach to create your personal wellness plan.
- **Other Discounted Services** — The City and your health care plan provide a range of other discounted services including health checks and flu shots. Take charge of your health, and use these City-sponsored benefits to improve your overall health and wellness. Visit [www.anaheim.net](http://www.anaheim.net), then click the Human Resources Department tab; or call your health plan’s member services line to learn more about these preventive benefits.

Follow these simple steps to get started with your health coach today:

1. **Complete your Health Risk Assessment (HRA).** The HRA asks you a series of questions about your health, then gives you personalized information about what you’re doing well and which aspects of your health you can improve.

To take the HRA, follow the instructions below:

### If You’re an Aetna Member...

1. Visit [www.aetna.com](http://www.aetna.com)
2. Log on to Aetna Navigator with your login information\*
3. Click on the “Health Record” tab on your navigator page
4. Click “Take a Health Assessment” to begin

\* If you haven’t registered, create a profile by clicking the New Member registration link

### If You’re a Kaiser Member...

1. Visit [www.kp.org](http://www.kp.org)
2. Click on “My Health Manager”\*
3. Choose “My Medical Record” and begin the HRA (called the “Total Health Assessment”)

\* If you haven’t registered, visit [www.kp.org](http://www.kp.org) and click “Register to get a user ID”

2. **Sign up for a Health Coach.** Once you have the results of your HRA, you can sign up to meet with your personal health coach.

## Enrolling for Your 2012 Benefits

The time to enroll is near — Open Enrollment is October 3rd through October 17th.

*If you don't want to make any changes, you don't need to submit a selection form — your 2011 elections will automatically carry over to 2012.*

You only need to submit a selection form if you're making any changes to your benefits, such as:

- Changing your medical plan and/or dental plan (if you're eligible for City-sponsored dental coverage)
- Enrolling new dependents
- Dropping dependents from your coverage.

If you need to submit any enrollment forms, complete and sign all enrollment forms and your selection form, and return them to Human Resources by October 17th.

## Enrolling Dependents?

If you're enrolling any family members, you must include each dependent's Social Security number on your selection form. You must enroll dependents in the same plans you choose for yourself.

## Join Us at the Health Expo

The City's annual Health Expo will take place:

**When:** Wednesday, October 5th  
9 a.m. to 2 p.m.

**Where:** The Downtown Youth Center  
225 S. Philadelphia Street, Anaheim  
(across the lawn from the  
Downtown Community Center)

The insurance vendors will be at the Health Expo to answer your questions and provide additional information. Representatives from the City's Human Resources Department will also be available to answer questions about eligibility and the enrollment process.

