

Frequently Asked Retiree Enrollment Change Period Questions

- **When is the enrollment change period for retirees?**
Monday, October 23, 2017 – Friday, November 3, 2017
- **What do I do if I am not changing anything?**
There is nothing for you to do. Your benefits will continue for 2018.
- **What kind of changes can I make during this period?**
 - Change between medical plans
 - Change tiers (for example: move from family to Retiree+1 or Retiree only)
 - Cancellation of coverage
- **What do I do if I would like to cancel my benefits?**
You can cancel your retiree benefit at any time. This request must be submitted in writing and will be processed according to the receipt of your request.
- **Can I participate in dental and vision without medical?**
No. You must have medical in order to continue with dental and vision.
- **Can I add a benefit such as life insurance, dental and vision during this period?**
No. Benefits can not be added (per Board policy). Should you cancel medical, dental vision and/or life benefits you will NOT be allowed to reinstate coverage at any time (even if you and/or a dependent lose coverage elsewhere or if coverage is cancelled for any reason (including non-payment).
- **Can I add a dependent during this period?**
No. If dependents are not currently participating on your plan, they can not be added (per Board policy).
- **How do I make changes to my plan?**
Complete the application and return it to the Employee Benefits Department by the deadline – Friday, November 3, 2017

Forms can be mailed:

Employee Benefits – Barnes Building, Room 108
160 S. Hollywood St.
Memphis, TN 38112

Forms can be faxed:

901-416-6463

- **What do I do if I would like to update my beneficiary information?**
Beneficiary forms are available in the Benefits office or can be mailed to you upon your request. This request must be submitted in writing.

- **If I am under 65 what medical plans can I participate in?**

- OAP in Network Plus plan
- OAP Basic plan
- Choice Fund HRA plan

- **If I am over 65 what medical plans can I participate in?**

- Medicare Surround & Part D prescription drug plan
- Medicare Advantage (Medicare replacement plan) for TN & MS only

- **Are there any meetings scheduled for retirees?**

An optional Post-65 meeting will be provided to explain the two supplemental plans and answer any questions. The meeting will be held Wednesday, October 25th.

- Post-65 Retirees Last Names A-K from 9:00 – 12:00
- Post-65 Retirees Last Names L-Z from 2:00 – 5:00

- **Will there be a cost increase for the retiree medical benefits?**

The Post-65 Medicare Surround plan was the only plan with a slight cost increase due to the rise up in medicare Part D specialty drugs – this drives up the employee cost.

There was not a cost increase for the Medicare Advantage plan because it is a managed plan. There is a smaller population of retirees in this plan and this plan receives network discounts and has lower risks.

- **What type of retiree changes will there be for the 2018 benefits?**

- There are no benefit changes or premium increases for the Pre-65 medical plans for 2018
- There is a slight premium increase for Post-65 Medicare Surround and Part D Prescription drug plan
- There is no premium increase for the Post-65 Medicare Advantage plan
- There are no benefit changes or premium increases in the dental and vision plan for 2018
- The ER copay for the Medicare Advantage plan changed from \$50 to \$100 (waived if admitted)
- Retirees will not receive a new medical card – unless they are on the Medicare Advantage plan (because of the ER copay change)