

# 2017 - 18 Retiree Health Information

Eligible employees must complete an enrollment form to continue benefits with Shelby County Schools (if eligible). *You must be enrolled in the SCS Retiree Medical Insurance if you would like to participate in the dental and/or the vision plan. However, you can have the medical coverage without dental and/or vision.*

**NOTE:** Should you lose coverage or cancel medical, dental and/or vision benefits for yourself and/or a dependent, you will NOT be allowed to reinstate coverage at any time (even if you lose coverage elsewhere).

**NOTE:** There is no qualified event period to add your spouse/dependent(s) to retiree coverage (even if they lose coverage elsewhere). To continue dependent coverage at retirement, the dependent(s) must be enrolled in your active health plan prior to retirement.

## Pre-65 Retirees - 3 Medical Plans Offered

Medical Plans	Retiree ONLY	Retiree + 1	Family
OAP In-Network Plus	\$299.56	\$599.11	\$835.76
OAP Basic Option	\$271.87	\$543.73	\$758.49
Choice Fund HRA Option	\$246.27	\$492.52	\$687.07

**Please note: Prior to your 65<sup>th</sup> birthday, you must enroll and provide a copy of your Medicare A&B card to Benefits to continue your coverage with Shelby County Schools.**

## DENTAL & VISION FOR PRE-65 & POST-65 RETIREES

You can not add dental/vision coverage, if you did not have it prior to retirement



**DENTAL COVERAGE** - Your premium for dental will be deducted from your TCRS retirement check. You must be enrolled in the SCS Retiree Medical Insurance in order to participate in the dental and vision coverage. Listed below are the costs for dental.

SCS DPPO (\$1500) Option (DENTAL ONLY)	RETIREE ONLY	Retiree + 1	Family
SCS Basic Dental	\$25.79 (per month)	\$54.17	\$77.38



**VISION COVERAGE** - Your premium for vision will be deducted from your TCRS retirement check. You must be enrolled in the SCS Retiree Medical Insurance in order to participate in the dental and vision coverage. Listed below are the costs for vision.

SCS VISON	RETIREE ONLY	Retiree + 1	Family
SCS Vision Plan	\$5.10 (per month)	\$9.77	\$15.84

# Post-65 Retirees

## Cigna Medicare Surround & Drug Plan

If you are Medicare eligible at retirement, you **must be** enrolled in Medicare A&B to continue your coverage with the Shelby County School's medical program. Medicare becomes primary and you can choose between the two supplement plans offered by SCS (if applicable). This SCS plan will be considered secondary or your supplemental plan.

### What is Cigna-Medicare Surround & Cigna HealthSpring Rx (PDP)?

Cigna Medicare Surround is an indemnity medical plan that helps pay some of the health care costs that Medicare does not cover, such as your Medicare Part A and B deductibles and coinsurance. With the Cigna Medicare Surround plan you have the freedom to choose any health care provider that accepts Medicare. Cigna Health Spring Rx (PDP) is a national Medicare Part D drug plan offered by Cigna HealthCare.

### What is Cigna-HealthSpring Preferred with Rx plan (HMO)?

This is a Medicare Advantage Health Maintenance Organization (HMO) with Part D prescription drug coverage. You must provide a primary care physician with this plan and you must be in one of the approved service areas to participate in this plan.



### Please read the following carefully:

- Please provide our office a copy of you & your dependent(s) Medicare A&B card(s) when received.
- Failure to sign up for Medicare A&B could cause a delay in your SCS coverage or may even cause termination of your benefits with SCS.
- You can only be in one supplement and prescription drug plan at a time. If you attempt to have multiple supplemental/prescription plans, your coverage with SCS will terminate.
- If you have not signed up for Medicare, please request SCS Benefits to complete the enclosed Social Security Verification form. This form may be needed by the Social Security Administration to begin your Medicare A&B benefits.
- Health rates are subject to change each year
- Other SPLIT rates may apply if you have dependents that do not have Medicare A&B

**LIFE INSURANCE PREMIUM:** Required to have basic life insurance prior to retirement. The coverage is 50% of your active coverage amount at retirement (you pay 25%) OR \$10K coverage at no charge



## **ADDITIONAL INFORMATION FOR POST-65 RETIREES**

- The two supplement plans that are offered are Medicare Surround, which is a Medicare supplement and Medicare Advantage with is a Medicare replacement plan. Both plans include prescription drug coverage
- You can not be enrolled in any other plan, including prescription drug plans and participate in Medicare Surround or Medicare Advantage (your coverage with SCS will be cancelled)

### **MEDICARE SURROUND (MEDICARE SUPPLEMENT) AND PART D PRESCRIPTION PLAN:**

- Effective 1/1/2017, the District will contribute 50% of the cost of the Medicare Surround plan
- Medicare Surround generally pays what Medicare Parts A&B does not pay
- There is a Medicare deductible for Part B services, but no deductible for Part A services
- Medicare Surround utilizes Medicare's physicians and hospital networks. This means you can use any provider that accepts Medicare
- You are not limited to using a Cigna network provider
- Higher premium costs than Medicare Advantage
- If you are enrolled in the Medicare Surround plan, you can not be enrolled in any other supplement which includes prescription drug plans
- Retiree continues to pay Medicare B premium
- Access to Cigna Healthy Rewards program
- Retiree will have (3) identification cards
  - Medicare A&B card
  - Medical card - Indemnity card
  - Prescription - Rx card

### **MEDICARE ADVANTAGE PLAN (MEDICARE REPLACEMENT AND PRESCRIPTION PLAN:**

- Effective 1/1/2017, the District will contribute 70% of the cost of the Medicare Advantage plan
- Medicare Advantage "replaces" Medicare Parts A&B
- Retiree continues to pay Medicare B premium
- Lower premium due to managed care approach
- End stage renal (can not participate if pre-existing)
- Must live in participating area (Tennessee or Mississippi)
- Retirees have access to the Cigna-HealthSpring Living Well Center
- Access to Cigna Healthy Rewards program
- Silver and Fit benefit added for 2017
- Retiree has one (1) identification card (includes medical & prescriptions)