

Frequently Asked Retiree Enrollment Change Period Questions

- **When is the enrollment change period for retirees?**
Monday, November 5, 2018 – Monday, November 19, 2018
- **What should I do if I am not changing anything?**
There is nothing for you to do. Your benefits will continue for 2019.
- **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 should I do if I would like to cancel my benefits?**
You can cancel a 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 cannot 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 cannot 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 – Monday, November 19, 2018

Forms can be mailed:

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

Forms can be faxed (keep your fax confirmation as proof)
901-416-6463

- **What should 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. Beneficiary updates 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, AR and MS only

- **Are there any meetings scheduled for retirees?**
 An optional retiree meeting will be provided to explain the medical plans and answer any questions. The meeting will be held Wednesday, November 7, 2018
 - Retirees Last Names A-K from 9:00 am – 11:00 am
 - Retirees Last Names L-Z from 2:00 pm – 4:00 pm

- **What type of retiree changes will there be for the 2019 benefits?**
 - There are no premium increases for the following:
 - i. Pre-65 medical plans for 2019
 - ii. Post-65 Medicare Advantage plan

 - 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
 - i. ER copay increased from \$100 to \$120
 - ii. A post-acute care meals benefit was added

 - There are no benefit changes or premium increases in the dental and vision plan for 2019