

# Retiree Health Benefits Newsletter

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## INSIDE THIS ISSUE

Health Fair .....1

Open Enrollment..1

Medicare .....1

Retirees FAQs.....2

Life Insurance.....2

## Summer Health Fair

Our Health Fair will have a new provider, ARC Health and Wellness. **Appointments are required.** Additional information will be sent out prior to the event.

**Date – Tuesday, July 15, 2014**

**Time – 7:30 to 11:00 AM**

**Location – 1001 E Ninth Street, Bldg C,  
Central Conference Room**

### Free Screenings:

- Comprehensive Metabolic and Lipid Panel
- Complete Blood Counts
- Blood Pressure
- Height and Weight Measurement
- Body Fat Analysis/Body Mass Index

We have also scheduled two additional health fairs later this year for October 21<sup>st</sup> and November 13<sup>th</sup>.

## GOT MEDICARE?

Did you know that your retiree health premium goes down if you have Medicare Parts A and B? Even if WC pays 100% of your retiree health premium, it can save you money long term by reducing the impact to the WC health plan.

Medicare Parts A & B become your primary insurance. If claim costs are not Medicare eligible, they will go to your secondary insurance—WC. Reducing claims for the WC plan by having Medicare as your primary insurance may keep deductibles, co-pays, and future premium costs lower.

**Send a copy of your Medicare card after you have added Medicare Parts A and B to the Benefits Team.**

## OPEN ENROLLMENT IS NEARLY HERE!

Open Enrollment is from Wed. May 14-Wed. June 11, with a July 1, 2014 effective date for all changes.

### Watch your mailbox!

FY 14/15 Open Enrollment letters are being mailed with this newsletter and include information on rates and minor plan changes. Open Enrollment is the perfect opportunity to review your insurance. The Medicare Advantage plan is a way to save on your covered dependent's health premium cost for retirees who have Medicare Parts A and B.

**Retiree Open Enrollment Meeting** at the Administration Complex in the BCC Chambers is scheduled for:

**May 29-11:00 AM-1:00 PM**

All vendors will be in attendance at this meeting. Senior Care Plus will make a presentation at 11:30 AM.

**Senior Care Plus Meeting** at the Administration Complex in the Central Conference Room, located in Building C, Room C110 is scheduled for:

**June 3-9:00 -11:00 AM**

This presentation by Senior Care Plus is a great opportunity to hear more about our Medicare Advantage Plan and we encourage you to attend.



"My doctor told me to avoid any unnecessary stress, so I didn't open his bill."



## FAQ—Retirees

### Q1. What if I do not want to make any changes to my insurance during Open Enrollment?

If you are not making any changes to your choice of health plan or covered dependents, you do not need to do anything. Your current plan will remain in effect with the FY 14/15 plan design changes.

### Q2. How do I change my health plans?

You must complete an Enrollment Change Form in its entirety to change your choice of health plans. Forms can be obtained via the HR website or by calling HR directly at 328-2079. **The completed and signed form must be received in HR no later than June 11, 2014.**

### Q3. How do I add and/or delete a dependent?

You must complete an Enrollment Change Form in its entirety, as it replaces all previous forms, and return it to HR along with any applicable documentation.

### Q4. How much would it cost to add my dependent?

Rates are available via the HR website:

<http://www.washoecounty.us/humanresources/benefits/retirees>

### Q5. What is the GAP Plan?

The GAP Plan was first introduced in FY 10/11 and is available in conjunction with the Hometown Health HMO Plan only. WC pays the cost of the GAP plan for all retirees enrolled in the HMO; however, it is elective coverage for dependents and retirees are responsible for those premiums. Provided by American Fidelity, the GAP Plan is designed to reimburse the following out-of-pocket expenses up to:

- \$1,000 per inpatient hospital confinement
- \$200 for certain outpatient services
- \$25 for non-routine doctor's visits (limit of \$125 per family per year)

For more information about the GAP Plan, including rates or how to enroll/delete a dependent, you must contact American Fidelity directly at 775-829-1313. Please contact Kristie Harmon at 328-2079 if you would like the GAP dependent premium taken out of your pension check.



*Money isn't everything but it sure keeps you in touch with your children.  
J. Paul Getty*

## Life Insurance Benefit

Individuals who immediately retired and are enrolled in the Washoe County Retiree's Health Insurance Program are provided life insurance. The amount of life insurance is dependent on retiree's age (see below):

### AMOUNT OF INSURANCE

COVERED EMPLOYEES/RETIREES	<u>Life Insurance</u>	<u>AD &amp; D/Loss of Sight Insurance</u>
Under Age 65	\$20,000	\$20,000
Age 65 through 69	\$13,000	\$13,000
Age 70 and Over	\$ 7,000	\$ 7,000
<b>COVERED DEPENDENTS AND SURVIVING SPOUSES (RETIREES)</b>		
Spouse	\$1,000	NONE
Child/ren	\$1,000	NONE

### Beneficiary Update

Retirees designate a beneficiary at retirement. Life events may have occurred and you may wish to change/review your beneficiary information. Review your records and if you wish to change your beneficiary; please contact Human Resources at 328-2081 to request a Retiree Enrollment Change Form.

*Health Benefits  
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