

## 2012 Plan Options and Rates for Henrico County Retirees

### **Medicare Eligible Members (65+ or Medicare eligible due to disability)**

UnitedHealthcare members who are enrolled through 2011 will be continued in their current plan for 2012 unless changed during the Open Enrollment period. Each Medicare eligible member will continue to pay separately to UnitedHealthcare for 2012. UnitedHealthcare will send one coupon payment book for sending monthly payments throughout the year. **Members must pay monthly, but will not receive a monthly bill.** Members may enroll for Direct Draft for automatic payments instead of using the coupon book to make monthly payments. UnitedHealthcare members' current payment method will continue in 2012 unless a change is requested by the member.

<b>2012 Medicare Advantage with Part D Plan Options</b>		
<i>All members 65+ Medicare Eligible</i>	<b>High Option</b>	<b>Low Option</b>
<b>Retiree Only 65+ Medicare Eligible</b>	\$342.58	\$210.46
<b>Spouse Only 65+ Medicare Eligible</b>	\$342.58	\$210.46

### **Split Family Enrollment**

Some retiree families will have members in both the Medicare eligible and the non-Medicare eligible groups. UnitedHealthcare and Southern Health collect payments separately to reflect the membership of the retiree and their family. Southern Health will continue to send monthly bills and offer Direct Draft.

<b>2012 Southern Health Plan Options</b>				
<i>Pre- 65 family of Medicare Eligible members</i>	<b>Care HMO</b>	<b>Value HMO</b>	<b>Care POS</b>	<b>Value PPO</b>
Retiree Only (spouse on Medicare)	\$493.84	\$428.78	\$523.32	\$493.84
Spouse Only (spouse of retiree who is on Medicare)	\$493.84	\$428.78	\$523.32	\$493.84
Child Only (parents on Medicare)	\$467.57	\$414.59	\$507.92	\$467.57
Children (parents on Medicare)	\$750.68	\$651.78	\$795.50	\$750.68
Retiree & Child (retiree's spouse on Medicare)	\$750.68	\$651.78	\$795.50	\$750.68
Spouse & Child (spouse of retiree on Medicare)	\$750.68	\$651.78	\$795.50	\$750.68
Retiree & Children (retiree's spouse on Medicare)	\$1,085.25	\$950.93	\$1,162.51	\$1,085.25
Spouse & Children (spouse of retiree on Medicare)	\$1,085.25	\$950.93	\$1,162.51	\$1,085.25

#### **Example – Retiree age 66 with a spouse age 63:**

Retiree Only (65+): UHC High Option coverage =	\$342.58
Retiree's Spouse (Pre-65): Southern Health Care HMO =	+ \$493.84
<b>Total Rate Cost =</b>	<b>\$836.42</b>

## 2012 Options and Rates for Henrico County Retirees (continued)

### **Pre-65 Members (non-Medicare eligible)**

Non-Medicare eligible family members will be billed together by Southern Health.

<b>2012 Southern Health Plan Options</b>				
<i>All members Pre- 65</i>	<b>Care HMO</b>	<b>Value HMO</b>	<b>Care POS</b>	<b>Value PPO</b>
Retiree Only	\$493.84	\$428.78	\$523.32	\$493.84
Retiree & Child	\$750.68	\$651.78	\$795.50	\$750.68
Retiree & Children	\$1,135.78	\$986.16	\$1,203.60	\$1,135.78
Retiree & Spouse	\$948.08	\$823.18	\$1,004.72	\$948.08
Retiree & Family	\$1,436.98	\$1,247.62	\$1,522.80	\$1,436.98

### **Important Enrollment Information for all Retiree members:**

UnitedHealthcare sends a single coupon payment book for making monthly payments throughout the entire year. Southern Health sends monthly bills. Direct Draft is available under both plans.

Coverage in your current Southern Health or UnitedHealthcare plan will continue automatically for 2012. However, you may change your plan option or add or drop a dependent during Open Enrollment (November 1 – November 30, 2011). You may make changes by completing the appropriate enrollment form – either the UnitedHealthcare enrollment form (for Medicare eligible members) or the Southern Health enrollment form (for non-Medicare eligible members). To change your enrollment option, return a completed enrollment form(s) **by November 30, 2011** to:

**For General Government Retirees:**

Henrico County Dept. of Human Resources  
Benefits Division  
P.O. Box 90775  
Henrico, VA 23273-0775

**For Schools Retirees:**

Henrico County Public Schools  
Health Benefits Office  
P.O. Box 23120  
Henrico, VA 23223-0420

**Note:** Once you waive or terminate (cancel) retiree health coverage with Henrico County, you cannot re-enter the retiree health plan. We want to caution you that depending upon your personal circumstances; it may be difficult for you to easily or affordably purchase replacement coverage on an individual basis.

If you are a Medicare eligible retiree, you will only be allowed to enroll in individual Medicare Advantage and Medicare Part D policies during an annual open enrollment period (from October 15 through December 7), and the companies that sell Medigap (Medicare Supplement) policies may set your premiums based upon your medical history and age. So, while your application for a Medigap policy cannot be declined, you may be required to pay substantially higher premium rates if you are older or have ongoing health issues. To obtain more detailed information regarding Medicare and other health insurance for people with Medicare, you may look at [www.medicare.gov](http://www.medicare.gov) on the web or call 1-800-MEDICARE (1-800-633-4227).

If you are a retiree who is not eligible for Medicare, and you apply for an individual health insurance policy, the insurance companies will review your health history to determine if your application will be accepted or denied. If your application is accepted, your health history may also be used to determine the premium rate to charge you.