



Department of Human Resources
Division of Employee Benefits

2023 Open Enrollment
November 28th – December 7th

It's That Time of Year!

Now is the time to review your current benefits and prepare to make changes, if needed.

Save-the-Date

- This year's enrollment period runs from **November 28th – December 7th**.

Health Plan

- **No changes** to health plans for 2023
- Deductibles, coinsurance, copays, and plan designs will remain the same
- No premium changes for retirees who are paying for coverage
- You will remain in your current health plan for 2023. You do NOT have to do anything.

Need to Make Changes?

- If you need to change your health plan, contact us for a change form

Virtual Meetings

- Join us virtually to learn more about our **UnitedHealthcare Medicare Advantage Plan**

Milwaukee County Benefit Division

901 N. 9th Street, Room 210
Milwaukee, WI 53233

Benefits@milwaukeecountywi.gov

Phone: (414) 278-4198

www.county.milwaukee.gov/HumanResources



Attend a Virtual Meeting

Learn how to get more out of your
United HealthCare Medicare Advantage Plan

- Nationwide coverage**
- Fitness program**
- \$0 copay for preventive care**
- Annual in-home visit**
- Virtual Visits**
- \$0 select generic drugs**
- 24/7 Nurse Support**
- And more**

Monday, December 5	Tuesday, December 6	Wednesday, December 7
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Join Online
Join from a computer, tablet, or smartphone

10:00 a.m. – 12:00 p.m. (central)	1:00 p.m. – 3:00 p.m. (central)	10:00 a.m. – 12:00 p.m. (central)
Event number: 2691 482 3707 Event password: MilCo2023a!	Event number: 2691 242 0158 Event password: MilCo2023a!	Event number: 2694 054 9498 Event password: MilCo2023a!

To join the online meeting:

1. Go to www.webex.com and find meeting schedule under “Important Information”
2. At the top right of the page, select and click “Join a meeting” button
3. Enter the event number into the meeting information field
4. Enter your name, email address and event password
5. Click “Join Now.” Follow the instructions that appear on your screen

To dial-in only for the online meeting:

1. If you don’t have access to the internet, you can call **1-763-957-6400, TTY 711**, to listen to the presentation



Health Insurance

Retirees and/or dependents who are not yet Medicare eligible will remain enrolled in the **UHC Choice Plus Plan**.

Once you and/or your dependents become Medicare eligible, you have the option to choose between our two health plans: **UHC Choice Plus Plan** or **UHC Medicare Advantage**. See attached Plan Summary for a detailed comparison of our two plans.

NOTE: You and your dependents may be enrolled in different plans. *Example:* If you are Medicare eligible, and your spouse/children are not Medicare eligible, they would remain in the UHC Choice Plus Plan while you are enrolled in the Medicare Advantage plan.

UHC Choice Plus Plan

All Retirees and/or any eligible dependents may enroll in this plan.

If you are currently enrolled in this plan, you will **NOT** receive a new UHC ID Card. Cards will only be issued for members newly electing this plan for 2023 or those making changes. If you need a new card, please call UHC at 800-603-3941 or visit www.myuhc.com.

Members enrolled the UHC Choice Plus PPO Plan, are eligible for up to a \$100 gym reimbursement/per member/per year. Find our Gym Reimbursement Form at www.county.milwaukee.gov/HumanResources.

UHC Medicare Advantage Plan

Retirees and/or any eligible dependents who are enrolled in Medicare may enroll in this plan.

All members enrolled in this plan for 2023 will receive a new UHC ID Card in early January.

Members in the UHC Medicare Advantage Plan, are eligible for a no cost gym membership at participating locations through Renew Active.

Dependent Children

You may cover your eligible dependent child(ren) until age 27. Dependents will automatically be termed at the end of the month in which they turn 27

Medicare Advantage Plan NOT Sponsored by Milwaukee County

Per Medicare guidelines, if you enroll in another Medicare Advantage plan *NOT SPONSORED* by Milwaukee County, you will lose coverage with Milwaukee County and not be allowed back into our plan.

Reminder

We do NOT offer Dental or Vision Plans



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Retiree Medical Plan Comparison

Medical Benefits	UHC Choice Plus Plan		UHC Medicare Advantage Plan Available for Medicare Eligible Retirees	
	In Network		In Network	
Customer Service Number	1-800-603-3941		1-866-291-1237	
Group Number	#714852		#13886	
Annual Deductible	Retiree Only:	\$1,250	None	
	Retiree + Child(ren)	\$1,500		
	Retiree + Spouse	\$2,250		
	Retiree + Family	\$2,500		
Annual Out-of-Pocket Maximum	\$3,000		\$2,400	
Office Visits (Primary Care)	\$30 Copay		\$10 copay	
Office Visits (Specialist)	\$40 Copay		\$20 copay	
Inpatient Hospital	80% of eligible charges		\$500 per Admission	
Skilled Nursing Facility (SNF)	80% of eligible charges		\$0 copay per day: days 1-20 \$75 copay per additional day up to 100 days	
Outpatient Surgery	80% of eligible charges		\$250 copay	
Ambulance	80% of eligible charges		\$100 copay	
Emergency Room	\$200 copay		\$65 copay (worldwide)	
Urgent Care	\$30 copay		\$35 copay (worldwide)	
Preventive Services	100% of eligible charges		100% of eligible charges	
Diagnostic Procedures/Tests	80% of eligible charges		90% of eligible charges	
Lab Services	80% of eligible charges		\$10 copay	
Radiology	80% of eligible charges		\$25 copay	
Durable Medical Equipment	80% of eligible charges		80% of eligible charges	
Routine Foot Care	Not Covered		\$20 copay (Up to 6 visits per plan year)	
Routine Hearing Exam	Not Covered		\$0 copay (1 exam every 12 months)	
Routine Vision Exam	Not Covered		\$20 copay (1 exam every 12 months)	
Virtual Doctor Visits	\$10 copay		\$0 copay	
Fitness Benefit	Reimbursement up to \$100/year		No cost gym membership at participating locations through Renew Active	
Website Address	www.myUHC.com		www.UHCRetiree.com/MilwaukeeCounty	
Optum Rx Prescription Drugs				
Coverage	Retail (30 Day Supply)		Mail Order (90 Day Supply)	
Tier 1 Prescriptions	\$10		\$25	
Tier 2 Prescriptions	\$30		\$75	
Tier 3 Prescriptions	\$50		\$125	
Tier 4 Prescriptions	\$75		\$225	
Rx Out-of-Pocket Maximum	Individual	\$2,000	Individual	\$2,000
	Family	\$4,000	Family	\$4,000
Note: this at-a-glance comparison assumes single coverage and is intended as a summary only. For specific terms, provisions, conditions, limitations or exclusions, please refer to the Summary Plan Description.				



Medicare

Medicare is a federal health insurance program for people who are 65 or older or certain younger people with disabilities. For most, there is no cost for Medicare Part A; however, everyone is responsible for paying for Medicare Part B. Enrolling in Medicare and paying premiums are your responsibility. Milwaukee County does not enroll you in Medicare or submit payment to Social Security on your behalf.

Visit www.medicare.gov or call 1-800-MEDICARE with questions.

To be eligible for Milwaukee County’s health plans, you **MUST** enroll in Medicare Part A and Part B when first eligible. If you do not enroll in both Part A and Part B, Milwaukee County will NOT be held liable for any charges, claims, or expenses that are payable by Medicare.

Turning Age 65 soon? Check your mailbox!

- 4 months prior to your birthday, you’ll receive an enrollment packet from us
- Contact Social Security and enroll in **Medicare Part A** and **Part B**
- Complete enrollment packet and send us a copy of your Medicare Card

NOTE: Medicare requires a permanent address on file prior to being enrolled.
No PO Boxes allowed. Contact RPS to update your address.

If you become Medicare Eligible before age 65, it is important for you to contact the Benefits Division to ensure you remain covered correctly through your insurance.

Medicare Part B Reimbursements

If you satisfy the conditions below, you may be eligible for a Medicare Part B reimbursement. Eligible retirees and/or spouses will receive a reimbursement on your monthly pension check.

Union Group	Hired Before	Retired Before
Non-represented	1/1/1994	3/31/2011
DC48; Building Trades; Machinists, TEAMCO	1/1/1994	12/31/2011
Attorneys	1/1/2006	12/31/2011
FNHP/Nurses	9/27/1995	12/31/2012
Doyne	1/1/1992	12/31/2012
Deputy Sheriffs	7/1/1995	Not Applicable
Firefighters	1/1/1994	Not Applicable

Benefit Division must have copy of your Medicare card prior to issuing reimbursement. No retro adjustments

If you are currently receiving a Medicare Part B Reimbursement on your monthly pension check, you do not need to contact us. You will automatically receive the new Medicare Part B reimbursement on your January pension check.

New Medicare Rate for 2023!

Retiree Only: \$164.90 Retiree + Spouse: \$329.80
Automatic adjustment on your pension check. No need to call us!



Medicare Part D Reimbursement

You do **not** need to enroll Medicare Part D as our retiree health plans cover prescription drugs. If you receive a letter from Social Security charging you for Medicare Part D, send us a copy of your letter. You will be reimbursed the monthly adjustment on your pension check on a go-forward basis. **No retro adjustments!**

Income-Related Monthly Adjustment Amount (IRMAA)

You *may* have to pay a surcharge if Social Security determines your income is above **\$97,000/annually**. If you qualify for a Medicare Part B reimbursement **AND** receive a letter from Social Security (IRMAA Letter) send us a copy of your letter. You will be reimbursed on your pension check on a go forward basis.

Send us your IRMAA letter!

- Send a copy of your IRMAA by **January 15, 2023**
- IRMAA is payable on your January pension check

Life Insurance

If you elected Life Insurance at the time of your retirement, the following information applies:

Milwaukee County provides Basic Life Insurance through MetLife for those retirees who elected to continue the policy they had in place as an active employee. This is a term policy and does not have a cash value.

Your life insurance plan has the following age reduction schedule:

Retiree Age	% of Benefit
Less than Age 65	100%
Age 65 but less than 66	92%
Age 66 but less than 67	84%
Age 67 but less than 68	76%
Age 68 but less than 69	68%
Age 69 but less than 70	60%
Age 70 or Older	25%

Life Insurance Beneficiaries

It is important to keep your life insurance beneficiaries up to date. Without an up-to-date beneficiary designation, payment of your life insurance could be delayed when it may be most needed. If you wish to confirm who you have listed, email the Benefit Division at benefits@milwaukeecountywi.gov.

Need to change your Life Insurance Beneficiaries?

- Contact the Benefit Division at benefits@milwaukeecountywi.gov or
- Visit www.county.milwaukee.gov/HumanResources to download a change form



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Retirement Plan Service (RPS)

Contact Retirement Plan Services at ers@milwaukeecountywi.gov or (414) 278-4207 for assistance with:

- **Questions on your Pension**
- **An Award Letter is needed**
- **Reporting a Retiree Death**
- **Direct Deposit Changes**
- **1099R Forms:** If you received a pension distribution in 2022, a 1099R form Forms will be mailed to your home at the end of January
- **Address Changes:** Important note, Medicare does not allow PO Boxes. A permanent address is required to be enrolled

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