

## 2026 Open Enrollment: November 1<sup>st</sup> - 22<sup>nd</sup>

### Good News!

Your retiree health coverage is **staying exactly the same for 2026** – same plan, same coverage, same great benefits. For most retirees, **no action is required**. Your current plan will automatically continue unless you choose to make a change.

### What's Changing in 2026?

- **UHC Medicare Advantage Plan:** No changes
- **UHC Choice Plus Plan:** No changes
- **Premiums:** No changes for retirees paying for coverage

*That's it – nothing is changing!*

### What You Need to Do

- **Keep your current plan: Do nothing!** Your coverage will automatically roll over for 2026.
- **Want to make a change?** Email [benefits@milwaukeecountywi.gov](mailto:benefits@milwaukeecountywi.gov) to request a **change form**.

### Important Reminders:

- Retiree Dental and Vision plans are **not** offered
- You can only have one Medicare plan. Enrolling in another plan will end your County plan.

 ***No Need to Call***

If you're happy with your current plan, you don't need to lift a finger – or even pick up a phone. Your coverage will automatically continue into 2026. Sit back, relax, and enjoy retirement!

Department of Human Resources-Benefits Division



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[www.county.milwaukee.gov/HumanResources](http://www.county.milwaukee.gov/HumanResources)

## Health Insurance Overview

### Pre-Medicare (not yet on Medicare)

You and your dependents will remain in the **UHC Choice Plus Plan**.

### Medicare-Eligible?

Once you qualify for Medicare, you may choose between **UHC Choice Plus** or **UHC Medicare Advantage plan**.

**Note:** You and your dependents may be in different plans. Example: You may be enrolled in **Medicare Advantage** plan while your dependents remain in the **Choice Plus** until they qualify for Medicare.

## Plan Details

### UHC Choice Plus Plan

- Available to all retirees and eligible dependents
- Keep your current ID card (new cards only for newly enrolled or if you make a change)
- Need a replacement? Download your own card via [www.myuhc.com](http://www.myuhc.com) or call UHC at 800-603-3941
- Up to \$100 gym reimbursement per member/year. Access form at [www.county.milwaukee.gov/HumanResources](http://www.county.milwaukee.gov/HumanResources)

### UHC Medicare Advantage Plan

- For retirees and dependents enrolled in **Medicare**
- **NEW UHC ID** cards will arrive in early January
- Includes no-cost [Renew Active](#) gym membership

### UHC Mobile App

- **Download** your ID Card
- Find providers, clinics, and hospitals
- Talk to a provider 24/7 with virtual visits
- View claims, copays, deductibles and out of pocket expenses
- **Scan the QR code** or visit [www.myuhc.com](http://www.myuhc.com)

To download the app,  
scan the QR code with  
the camera on a  
smartphone or tablet



### Dependent Children

- Coverage until age 27. Coverage ends at the end of the month they turn 27

### Reminder

- We do **NOT** offer dental, or vision plans for retirees.

### Need to Remove a Dependent?

- If a dependent has other coverage, lost eligibility, or no longer needs Milwaukee County coverage, email [benefits@milwaukeecountywi.gov](mailto:benefits@milwaukeecountywi.gov) to request a **Change Form**.



**Department of Human Resources**  
Division of Employee Benefits

## Retiree Medical Plan Comparison

| Medical Benefits  | UHC Choice Plus Plan           |         | UHC Medicare Advantage Plan<br>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               | \$2,550 |  |         |
|   | 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<br>\$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                  |         | <a href="http://www.UHCRetiree.com/MilwaukeeCounty">www.UHCRetiree.com/MilwaukeeCounty</a> |         |
| 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 |
| <b>Note: This summary is for reference only. Refer to the Summary Plan Description for full terms and conditions.</b> |                                |         |  |         |

## Medicare Overview

Medicare is a **federal health insurance program** for people 65+ (and some younger with disabilities).

- Medicare Part A (Hospital): Free for most people
- Medicare Part B (Medical): Monthly premiums required



Milwaukee County does **NOT** enroll you in Medicare or pay Social Security on your behalf. For details, visit [www.medicare.gov](http://www.medicare.gov) or call **1-800-MEDICARE**.

To stay eligible for Milwaukee County's retiree health plans, you must be enrolled in both Part A and Part B. Milwaukee County is not responsible for charges that Medicare should cover.

## Medicare Eligibility & Enrollment

### When to Enroll:

- **Apply for Medicare** up to 3 months before your 65<sup>th</sup> birthday to avoid gaps.
- **Apply Early!** Processing can take up to 2 months. Late enrollment may cause delays in coverage.
- **If you become Medicare-eligible Before 65**, email [benefits@milwaukeecountywi.gov](mailto:benefits@milwaukeecountywi.gov).

## How to Apply for Medicare

1. **Online** – Fastest option [www.ssa.gov/benefits/medicare/](http://www.ssa.gov/benefits/medicare/)
2. **By Phone** - Call Social Security at 800-772-1213
3. **In Person** - Find your local Office here: <https://secure.ssa.gov/ICON/main.jsp>

## Milwaukee County Medicare Enrollment Packet

You'll receive your packet **5 months** before your 65<sup>th</sup> birthday.

Take these steps for a smooth transition:

1. **Enroll in Medicare** - Apply **3 months** before your 65th birthday
2. **Complete the Packet** – Fill it out as soon as you receive it
3. **Submit Your Medicare Card and Packet** – Send a copy of your Medicare card and completed packet to [benefits@milwaukeecountywi.gov](mailto:benefits@milwaukeecountywi.gov)

### Important

Medicare requires a permanent residential address (**no P.O. Boxes**). Update your address with **RPS** to avoid delays in coverage and denied claims.

## Important Medicare Notice

- You may only be enrolled in one Medicare plan at a time
- Enrolling in a **non-County Medicare plan**, will terminate your Milwaukee County coverage.
- Once terminated, you cannot re-enroll and will lose your Medicare Reimbursement (if eligible)



## Medicare Part B Reimbursements

You may qualify for a **Medicare Part B reimbursement** if you meet the criteria below. Eligible retirees and spouses receive this reimbursement in 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 |

### What to Do

- Email a copy of your Medicare card to [benefits@milwaukeecountywi.gov](mailto:benefits@milwaukeecountywi.gov). Payments begin once your card is received (*no retroactive adjustments*)

### Already receiving a Medicare Part B reimbursement?

**⚠️ No action needed** – your January pension check will automatically reflect the new 2026 rates.

### 2026 Medicare Part B Rate *(pending final CMS release)*

- **Retiree Only:** \$206.50
- **Retiree + Spouse:** \$413.00

Rates will be automatically updated in your January pension check. **No need to contact us!**

## Medicare Part D

Prescription drug coverage is included in your retiree health plan. You do not need to enroll separately in **Medicare Part D**.

If Social Security bills you for Part D, email a copy of your letter to [benefits@milwaukeecountywi.gov](mailto:benefits@milwaukeecountywi.gov) for reimbursement (**no retroactive adjustments**).

## Medicare IRMAA

The **Income-Related Monthly Adjustment Amount (IRMAA)** is an additional charge for Medicare Part B and Part D premiums for individuals with income above certain thresholds. Social Security will send you an IRMAA determination letter outlining the additional amount you must pay.

### What to Do:

- If IRMAA applies to you, email your letter to [benefits@milwaukeecountywi.gov](mailto:benefits@milwaukeecountywi.gov) by **January 15<sup>th</sup>** to ensure reimbursement on your January pension check.
- Email is the **fastest and most reliable way** to ensure your **IRMAA** documents are received and processed on time.

## Life Insurance

If you continued Life Insurance coverage at retirement, here's what you need to know:

### Coverage with MetLife

Milwaukee County provides Basic Life Insurance through MetLife for retirees who kept their policy from active employment. This is a term life policy, meaning it has no cash value.

Your life insurance benefit reduces as you age:

| 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%          |

## Keep Beneficiaries Up to Date

Make sure your beneficiary information is current to avoid delays in payment. To confirm or update your beneficiaries, email [benefits@milwaukeecountywi.gov](mailto:benefits@milwaukeecountywi.gov).

## Retirement Plan Service (RPS)

For help with:

- Pension questions
- Reporting a retiree death
- Direct deposit changes
- 1099R forms
- Address changes

Contact Retirement Plan Services (RPS) at:

- Email: [ers@milwaukeecountywi.gov](mailto:ers@milwaukeecountywi.gov)
- Phone: (414) 278-4210

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## Join us at an upcoming meeting to learn more about the UnitedHealthcare® Group Medicare Advantage (PPO) plan



Online

**November 5, 2025**  
**1-2:30 p.m. CT**  
Event number: **2663 311 5389**  
Event password: **MKECounty2026!**  
To connect to audio:  
Call **763-957-6400**, then enter access code: **2663 311 5389**  
[Click here to join meeting](#)

**November 11, 2025**  
**10-11:30 a.m. CT**  
Event number: **2661 019 7527**  
Event password: **MKECounty2026!**  
To connect to audio:  
Call **763-957-6400**, then enter access code: **2661 019 7527**  
[Click here to join meeting](#)

**November 6, 2025**  
**10-11:30 a.m. CT**  
Event number: **2662 495 5104**  
Event password: **MKECounty2026!**  
To connect to audio:  
Call **763-957-6400**, then enter access code: **2662 495 5104**  
[Click here to join meeting](#)

### To join the online meeting:

1. Go to [www.webex.com](http://www.webex.com).
2. Enter your name, email address and the event password.
3. Click the "Join Now" button and follow the instructions that appear on your screen.

### To dial in only for the online meeting:

1. Don't have internet access? Call 1-763-957-6400, TTY 711, then enter the access code to hear the presentation.
2. Follow the instructions that you hear on the phone.

More  
support  
is here

**1-866-291-1237, TTY 711**  
8 a.m.-8 p.m. local time, Monday-Friday  
Or learn more about the plan by visiting  
[retiree.uhc.com/milwaukeecounty](http://retiree.uhc.com/milwaukeecounty)