Department of Human Resources
Division of Employee Benefits

October 15, 2026

2027 Open Enrollment: November 1st – 20th

Good News!

Your Milwaukee County retiree health coverage will automatically continue in 2027 unless you choose to make a change. **For most retirees, no action is required!**

What's Changing in 2027?

UHC Medicare Advantage Plan

- **Prescription Drugs:** The annual Medicare Part D out-of-pocket maximum will increase from $2,100 to $2,400 per individual.

UHC Choice Plus Plan:

- **Medical Deductible:** Annual deductibles will increase depending on your coverage tier.
- **Primary Care:** Copay will increase from $30 to $35; Virtual visits will reduce to $0 copay.
- **Emergency Room Visits:** Copay will increase from $200 to $250.
- **Dependent Child Eligibility:** Eligibility age will change from 27 to 26.

What You Need to Do

- **Keep your current plan: Do nothing!** Your coverage will automatically roll over for 2027.
- **Want to make a change?** Email **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 2027. Sit back, relax, and enjoy retirement!

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** or call UHC at 800-603-3941
- Up to $100 gym reimbursement per member/year. Access form at **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
- Lost card and additional information available at **retiree.uhc.com**

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

Download on the App Store

GET IT ON Google Play

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**

Dependent Children

- Coverage until age 26. Coverage ends at the end of the month they turn 26

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** to request a **Change Form**.

Department of Human Resources-Benefits Division

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www.county.milwaukee.gov/HumanResources

MILWAUKEE COUNTY

Department of Human Resources
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Retiree Medical Plan Comparison

Medical Benefits	UHC Choice Plus Plan In Network		UHC Medicare Advantage Plan Available for Medicare Eligible Retirees In Network
Customer Service Number	**1-800-603-3941**		**1-866-291-1237**
Group Number	**#714852**		**#13886**
Annual Deductible	Retiree Only:	$1,500	None
	Retiree + Child(ren)	$1,750	
	Retiree + Spouse	$2,500	
	Retiree + Family	$2,750	
Annual Out-of-Pocket Maximum	$3,000		$2,400
Office Visits (Primary Care)	$35 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
Urgent Care	$30 copay		$35 copay (worldwide)
Emergency Room	$250 copay		$65 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
Prescription Drug Coverage			
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	$2,400 per Individual
	Family	$4,000	
Note: This summary is for reference only. Refer to the Summary Plan Description for full terms and conditions.			

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** 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 65th 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**.
- **Re-Enrollment Restriction:** If you voluntarily leave Milwaukee County's retiree health plan to enroll in another plan, you cannot re-enroll at a later date.

How to Apply for Medicare

1. **Online –** Fastest option **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 65th 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**

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**. 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.

2027 Medicare Part B Rate (*pending final CMS release)*

- **Retiree Only**: $209.50
- **Retiree + Spouse**: $419.00

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** 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** by **January 15th** 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. You cannot increase or add coverage.

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**.

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**
- **Phone**: (414) 278-4210

United Healthcare Group Medicare Advantage

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

Online

November 4, 2026
1 p.m. CT
Click here to join meeting
Event number: **2662 388 8549**
Event password: **MKECounty2027!**
To connect to audio:
Call **1-650-479-3208**, then enter access code: **2662 388 8549**

November 10, 2026
10 a.m. CT
Click here to join meeting
Event number: **2660 285 5567**
Event password: **MKECounty2027!**
To connect to audio:
Call **1-650-479-3208**, then enter access code: **2660 285 5567**

To join the online meeting:

1. Click on the link for the meeting you want to attend.
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 **1-650-479-3208**, 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