

**To:** Ramsey County Regular Retirees

**From:** Amber Kempe, Human Resources Benefits Supervisor

**Date:** October 23, 2023

**Subject:** Open Enrollment for 2024 Regular Retiree Insurance Benefits

Open Enrollment for 2024 Insurance Benefits runs from Wednesday, November 8th through Wednesday, November 15th, 2023. There are many changes for 2024 insurance benefits including NEW medical, and dental providers, plans and enrollment tiers. **Retirees will be auto enrolled in the plan and enrollment tier that most closely matches their 2023 coverage. Please carefully review the enclosed personalized form which identifies the new plan and enrollment tier you will be automatically enrolled in for 2024.** To make any changes to your default plan and enrollment tier for 2024, the updated enrollment form must be postmarked by November 15, 2023, to be accepted. **If you don't want to change the specified enrollment for 2024, you do not need to do anything.**

Three Regular Retiree medical insurance plans will be offered in 2024: UnitedHealthcare Premier, UnitedHealthcare Standard, and the Blue Cross Blue Shield Broad Plan (limited to those previously on HealthPartners Major Medical or dependents not Medicare-eligible). The enclosed 2024 Retiree Benefit Plan Reference Guide provides more detail and a Summary of Benefits for each plan. The rates printed on your enrollment form and in the reference, guide are the final rates for 2024.

Please carefully review the plan options and determine which plan best meets your needs. If you decide to change the enrollment specified on the enclosed personalized form, you must update the enclosed personalized form and mail it no later than November 15, 2023. Human Resources is encouraging all retirees to attend one in-person or virtual Open Enrollment information session. Refer to the schedule of sessions on page 3 of this letter.

#### **2024 UnitedHealthcare Group Medicare Advantage PPO Plans**

For 2024, UnitedHealthcare (UHC) will offer 2 Group Medicare Advantage PPO plans. Both plans provide Part D coverage. You should not individually enroll in a different Medicare Part D plan, or you will not be eligible to participate in either Group Plan. Retirees and spouses must have Medicare A & B. Retirees in either the Premier plan (Group 13495) or the Standard Plan (Group 13496) can see any Medicare provider and there is no additional cost-sharing for out-of-network providers. Retirees pay the same for in-network and out-of-network providers under both plans.

#### **UHC Premier Plan**

Provides 100% coverage for preventive health care; a \$15 Primary Care Physician office visit copay (\$30 for Specialist office visit); a \$30 copay for urgent care visits; a \$75 copay for emergency room visits; and 100% coverage for inpatient care after a \$100 copayment, per admit. \$75 copay for Outpatient surgery. MRI/CT scans are covered at 90% with the member paying a co-insurance of 10%. Provides preventative dental coverage with a \$0 co-pay. The maximum out-of-pocket cost is \$1,100 per person.

#### **UHC Standard Plan**

Provides 100% coverage for preventive health care; a \$25 Primary Care Physician office visit copay (\$40 for Specialist office visit); a \$40 copay for urgent care visits; a \$75 copay for emergency room visits; and 100% coverage for inpatient care after a \$200 copayment, per admit. Outpatient surgery is subject

to a \$150 copay. MRI/CT scans are covered at 80% with the member paying a co-insurance of 20%. This plan also provides preventative dental coverage with a \$0 co-pay. The maximum out-of-pocket cost for medical care is \$3,000 per person.

The 2024 UnitedHealthcare plans include many additional benefits at no added cost. These benefits include a \$50 quarterly allowance for over-the-counter health related items, assistance with rides to and from follow-up appointments and home delivery of meals after hospital discharge, and many more. A list of these additional benefits can be found in the enclosed reference guide, beginning on page 11.

**If you are currently enrolled in a HealthPartners Journey, HealthPartners National Choice or BCBS Standard plan, you will be auto enrolled in the UnitedHealthcare Premier plan. If you were enrolled in the BCBS Classic plan, you will be auto enrolled in the UnitedHealthcare Standard plan. If you wish to remain on auto enrolled plan, you do not need to return the enclosed enrollment form.**

***Spouses and Dependent Children:*** If you have a spouse or dependent child (up to age 26) who is not Medicare-eligible, you can only enroll in the UnitedHealthcare Premier plan. Coverage for your spouse or dependent(s) is limited to the same Blue Cross Blue Shield Broad plan as is available to active employees and early retirees. Read more about the Blue Cross Blue Shield Broad plan in the Early Retiree section of the enclosed reference guide.

### **Blue Cross Blue Shield Broad Plan – Replaces HealthPartners Major Medical**

In 2024, Ramsey County will offer retirees and their families, formerly on the Major Medical, the Blue Cross Blue Shield Broad medical plan. In 2024, Ramsey County will offer Early Retirees and their families the Blue Cross Blue Shield Broad medical plan. The BCBS Broad plan provides access to providers in the Aware Network. The Aware Network includes HealthPartners hospitals and clinics as well as in-network access to Mayo Clinic.

To better fit the needs of early retirees and their families, additional enrollment tiers were added for 2024; Single Retiree, Retiree + Spouse, Retiree + Child(ren) or Family. Refer to rates beginning on page 16 in the enclosed 2024 reference guide. The in-network annual deductible increases from \$25 to \$600 for Single Retiree coverage and from \$75 to \$1,200 for all other tiers (Retiree + Spouse; Retiree + Child(ren); Family) in-network coverage. Please note, you do not need to meet a deductible to access preventative care or regular physician office visits. Please see the summary of benefits on pages 21 and 22 in the enclosed reference guide for more details. Call BCBS at 1 (844) 348-0582 with questions.

### **MetLife Dental– Open or Select Plan**

Ramsey County will offer MetLife Dental coverage to retirees who elected coverage at the time of retirement and are currently enrolled. Rates are provided for single retiree, retiree + spouse, retiree + child(ren) or family beginning on page 9 in the enclosed 2024 reference guide. Choose from two plans, the Open or Select Plan. Plan design summaries begin on page 8 of the enclosed reference guide. Both plans offer access to providers through the PDP Plus network. Choose from more than 2,300 dentists in Minnesota and over 130,000 dentists nationally. Call MetLife at 1-800-GETMET8 with questions. **Retirees with coverage in 2023 will be auto enrolled in either the Broad or Open plan, depending on prior plan enrollment. Please review the enclosed personalized enrollment form for the plan you will be auto enrolled in. To change your auto enrollment, complete and return the enclosed form no later than November 15, 2023.**

Human Resources is encouraging attendance at an Open Enrollment session this year. Please register for a session at <https://forms.office.com/g/cF3dadhFfE> to ensure a seat. Virtual sessions are also available for those who cannot attend in-person or if sessions are full. Open Enrollment sessions include presentations from UnitedHealthcare, MetLife as well as Blue Cross Blue Shield for those retirees and spouses under 65 and without Medicare. Representatives from these vendors will be available to answer individual questions also. More information about the UnitedHealthcare plans is available online at [www.ramseycounty.us/retireeopenenrollment](http://www.ramseycounty.us/retireeopenenrollment). Review additional information about the BCBS Broad Medical plan and the MetLife Dental Plans at [www.ramseycounty.us/openenrollment](http://www.ramseycounty.us/openenrollment).

### Retiree Open Enrollment Meetings

(please register for only one in-person session using the link above)

| Date                                | Time     | Location information   |
|-------------------------------------|----------|--|
| Tuesday, October 31 <sup>st</sup>   | 9:00 am  | Maplewood YMCA Conference Center<br>2100 White Bear Avenue, Maplewood MN 55109   |
| Tuesday, October 31 <sup>st</sup>   | 1:00 pm  | Maplewood YMCA Conference Center<br>2100 White Bear Avenue, Maplewood MN 55109   |
| Tuesday, October 31 <sup>st</sup>   | 3:00 pm  | Maplewood YMCA Conference Center<br>2100 White Bear Avenue, Maplewood MN 55109   |
| Monday, November 6 <sup>th</sup>    | 9:30 am  | Ramsey County Public Works, Marsden Conference Rm<br>1425 Paul Kirkwold Drive, Arden Hills, MN 55112   |
| Monday, November 6 <sup>th</sup>    | 2:30 pm  | Ramsey County Public Works, Marsden Conference Rm<br>1425 Paul Kirkwold Drive, Arden Hills, MN 55112   |
| Tuesday, November 7 <sup>th</sup>   | 10:00 am | Online Virtual Meeting ~Join via your computer, tablet, or phone<br><a href="http://www.webex.com">www.webex.com</a><br>Event number: 2660 767 0593<br>Event password: Ramsey!2023<br>Audio Only: 1-763-957-6400 / Access code: 2660 767 0593        |
| Tuesday, November 7 <sup>th</sup>   | 2:00 pm  | Online Virtual Meeting ~Join via your computer, tablet, or mobile phone<br><a href="http://www.webex.com">www.webex.com</a><br>Event number: 2662 811 3617<br>Event password: Ramsey!2023<br>Audio Only: 1-763-957-6400 / Access code: 2662 811 3617 |
| Wednesday, November 8 <sup>th</sup> | 9:00 am  | Ramsey County Plato Building Conference Room<br>90 Plato Boulevard West, Saint Paul, MN 55107  |

### Payments

Premium payment arrangements will remain the same as in prior years. You will receive a quarterly invoice from Ramsey County Human Resources. The County will collect payment and pay the insurance vendors on the first of each month. If you are currently enrolled in direct debit payment, you will remain enrolled for 2024. To enroll in direct debit, please contact your Ramsey County Benefit Specialist to request an enrollment form.

If you have any other questions, please call Human Resources, and speak to the Ramsey County Retiree Benefits Specialist at (651) 266-2731 or Amber Kempe at (651) 266-2927.