



DiscoverHealth

January 2012 Medicare Plan Enrollment Guide



Step-by-step

This is your handy guide for choosing a Medicare plan

Stay where you are

If you're happy with your plan, don't do anything

Your options

If you are Medicare-covered, you must join a Medicare plan

January 2012

Table of contents

Prescription highlights -----p4

HMO Plans ----- p5

- Texas HealthSpring HMO
- TexanPlus HMO
- KelseyCare Advantage HMO

PPO and POS Plans -----p9

- Aetna Extended Service Area PPO
- KelseyCare Advantage Plus POS
- KelseyCare Advantage HMO

Medigap plan -----p12

- Medicare supplement plan F

What you need to know -----p13

- Medicare supplement plan F

Your options during this open enrollment

- * Enroll in a Medicare plan for yourself and/or your Medicare-covered dependents.
- * Switch plans for yourself and/or your Medicare-covered dependents.
- * Opt out of city coverage.
- * **Do nothing and remain in the Medicare plan you are in now.**



Contacts

For more information or to request a Medicare plan enrollment package from Aetna, KelseyCare, TexanPlus, Texas HealthSpring, or UnitedHealthcare, call the customer-service numbers below.



800-307-4830
www.aetnamedicare.com

TexanPlus® HMO

866-230-2513



800-545-1797-AARP plan F
888-556-6648 - drug plan
www.uhc.com

KelseyCare Advantage
Houston's Only Five-Star
Rated Medicare Advantage Plan

866-534-0554
www.kelseycareadvantage.com



Texas HealthSpring

800-846-2098
www.texashealthspring.com

Human Resources Benefits

713-837-9400 | 888-205-9266
www.houstonhumanresources.org

Medicare plan enrollment

What's new?

- ◇ You must enroll in one of the six city-sponsored Medicare plans when you become covered by Medicare Parts A and B. If you do not, your CIGNA coverage will be terminated and you will be deemed to have opted out of the city's health insurance. You will only have coverage through Original Medicare, which does not include prescription coverage.
- ◇ If your CIGNA coverage was terminated, you can opt back into the city's insurance by completing an application for a Medicare plan at any time. Your coverage will become effective on the first day of the following month.
- ◇ Contributions are increasing for KelseyCare Advantage HMO and PPO, Texas HealthSpring and TexanPlus. Aetna ESA PPO contributions remain the same, while Medicare supplement plan F contributions decrease.

That's it. There are no plan design changes for this open enrollment.

Medicare plan monthly contributions

Aetna ESA PPO	\$84.50
KelseyCare Advantage HMO	\$35.78
KelseyCare Advantage POS	\$58.83
Medicare supplement plan F with prescription drug plan*	\$88.70
Texas HealthSpring	\$35.00
TexanPlus HMO	\$41.74

*Excludes disabled members under age 65

Save money with one of these plans today!

FAQ:

I'm retired, and I turn 65 in November, making me Medicare eligible. Do I have to wait until spring open enrollment to switch to a Medicare plan?

A. No. Eligibility for Medicare Parts A and B starts on the first day of the month in which you turn 65, or if your birthday is on the first of the month, on the first day of the prior month. You should start the paperwork to enroll in Medicare at least two to three months in advance.

Once you receive your Medicare card or acceptance letter, you must enroll in one of the six Medicare plans offered by the city. Your coverage will be effective on the first day of the month after your enrollment forms are received by the benefits division.

Plan Highlights

Which plan type is best for me?

HMO plans

- * Texas HealthSpring HMO
- * TexanPlus HMO
- * KelseyCare Advantage HMO

Low-cost, great care. These three plans offer you low premiums and copayments – you can pay as little as \$35 a month for coverage, and copayments for primary-care services are between \$0 and \$15. But you have to stay within a network for services and must select a primary-care physician to coordinate your care.

These are high-quality doctors who will get to know you and your ailments well and who are close by where you live. Service areas vary by plan. Available networks include Kelsey-Seybold, Renaissance, Sadler, Memorial, Heritage and independent doctors. If you don't mind having your coverage access limited to a local network of doctors, and you want to save money, turn to page 5 to compare these different limited-network plans.

PPO and POS plans

- * Aetna Extended Service Area PPO
- * KelseyCare Advantage Plus Choice POS

Room to stretch your wings. These plans give you greater flexibility. You select a network for coverage but have the freedom to see doctors outside your network. The KelseyCare Point-of-Service plan lets you go out of network only for specialists. Aetna ESA PPO lets you go out of network for the same cost as in network.

These plans may cost a little more – although KelseyCare Advantage Plus Choice POS is just \$58.83 a month. Copayments for most primary-care services in-network are \$0-\$15. If you want to balance a little more freedom to choose a doctor near your grandkids with paying a little more, turn to page 9 to compare these plans.

Medicare supplement plan F

Unfettered freedom! But, freedom comes with a price. This plan allows you to go to doctors nationwide, but it has a slightly higher monthly contribution. Plan F pays most out-of-pocket expenses for Medicare-approved services not paid by Original Medicare.

If freedom to choose any doctor who will accept you as a patient is more important to you than the price tag of the plan, turn to page 12 for more details.

Who's eligible?

To enroll in a Medicare plan, you must meet all three of the following requirements:

1. Be a city retiree, dependent or survivor covered under a city medical plan.
2. Pay the required premium to the city.
3. Be enrolled for coverage in Medicare Part A, hospital insurance, and Part B, medical insurance.

There is no waiting period, and you cannot be turned down for coverage for a pre-existing health condition.

If you previously opted out of a plan and you are Medicare covered, you may opt in at this time.

HealthNotes

If you have end-stage renal disease, you cannot enroll in KelseyCare, TexanPlus or Texas HealthSpring. You can enroll in the Aetna plan if you've had ESRD for at least 30 months. If you are over 65 with Medicare Parts A and B and you have ESRD, you can enroll in Medicare supplement plan F or you may retain a CIGNA plan.

Prescription Highlights

Five of the city's Medicare plans offer prescription benefits more generous than Medicare Part D. The Medicare supplement plan F provides a companion drug plan that offers benefits equal to the other plans.

You'll enjoy one of the richest prescription benefits around – fixed copayments for most covered prescriptions.

Each plan has a different formulary list of covered drugs. The formulary list tells you how much you'll pay when you get your prescriptions filled. The drug formulary established by Medicare for 2012 serves as the model for Medicare plan formularies. You received a formulary list when you enrolled in a plan. You can also find out how much your prescriptions will cost by calling the plan or visiting the plan's website. (See page 1 for that information.)

Below are prescription-coverage costs for all six Medicare plans. Use this chart and each plan's formulary list when you're estimating your annual cost for health care.

FAQ:

Which Pharmacies can I use in the Medicare plans?

A: CVS, Walgreens, Wal-mart, Kroger – and all your other favorite major pharmacy chains. With the Medicare plans, you have a lot of options.



Prescription copayments at a participating pharmacy

	Generic (preferred)		Non-preferred generic		Preferred brand		Non-preferred brand		Specialty drugs		Medicare Part B
	30-day/31-day supply	90-day supply	30-day/31-day supply	90-day supply	30-day/31-day supply	90-day supply	30-day/31-day supply	90-day supply	30-day/31-day supply	90-day supply	
KelseyCare Advantage HMO	\$10	\$30	\$30	\$90	\$30	\$90	\$45	\$135	\$45	N/A	15% up to \$1,500
TexanPlus HMO	\$10	\$20*			\$30	\$60*	N/A	N/A	\$45	\$90*	20% up to \$1,500
Texas HealthSpring	\$10	\$20			\$30	\$60	\$45	\$90	\$45**	\$90**	15% up to \$2,500
Aetna PPO	\$10	\$20			\$30	\$60	\$45	\$90	\$45	\$90	100% with \$0 copayment
KelseyCare Advantage Plus Choice POS	\$10	\$30	\$30	\$90	\$30	\$90	\$45	\$135	\$45	N/A	15% up to \$1,500
Medicare supplement plan F companion drug plan	\$10	\$20			\$30	\$60	\$45	\$90	\$45**	\$90**	100% with \$0 copayment

* TexanPlus HMO does not have a mail-order option. You can fill a 90-day prescription for a two-month copayment at your local network pharmacy.

** Prior authorization is required.

HMO plans at a glance

There are three Medicare HMO plans to choose from. Pages 6-10 display comparison information to help you make your decision. The following are key features of each plan:

KelseyCare Advantage HMO KelseyCare is a good low-cost option for those with Kelsey-Seybold docs.	TexanPlus HMO The plus is the low-cost of this quality plan, a great savings opportunity for retirees who live in Houston and southeast Texas.	Texas HealthSpring HMO Now the lowest-cost option available from the city, and a great opportunity for those who live in Houston, southeast and east Texas, and parts of the Valley.
Kelsey-Seybold physicians are in 20 locations in the greater Houston area. You can travel from anywhere in Texas to a Kelsey-Seybold clinic for services.	Physician networks in 12 Texas counties. Austin, Brazoria, Chambers, Fort Bend, Galveston zip codes: 77510, 77511, 77517, 77518, 77539, 77546, 77549, 77563, 77565, 77568, 77573, 77574, 77590, 77591, 77592, Harris, Hardin, Jefferson, Liberty, Montgomery, Orange, and Waller.	Physician networks in 25 Texas counties. Angelina, Brazoria, Cameron, Chambers, Fort Bend, Galveston zip codes: 77510, 77511, 77517, 77518, 77539, 77546, 77549, 77563, 77565, 77568, 77573, 77574, 77590, 77591, 77592, Harris, Hardin, Hidalgo, Jasper, Jefferson, Liberty, Montgomery, Nacogdoches, Newton, Orange, Polk, Sabine, San Augustine, San Jacinto, Shelby, Tyler, Walker, Waller and Willacy.
You don't need a primary-care physician, and you don't need a referral to see a network specialist. \$0 copayment for PCP visits. \$15 copayment for specialist visits. Worldwide emergency care	You must have a primary-care physician, and your PCP must refer you to network specialists. PCP visits cost \$10. Specialist visits cost \$25 Nationwide emergency care	You must have a primary-care physician, and your PCP must refer you to network specialists. PCP visits cost \$10. Specialist visits cost \$25. Worldwide emergency care
Medicare Part B drugs covered with a 15 percent coinsurance, to \$1,500. After that, KelseyCare will pay for Part B drugs at 100 percent.	Medicare Part B drugs covered with a 10 percent coinsurance, to \$1,500. After that, TexanPlus will pay for Part B drugs at 100 percent.	Medicare Part B drugs are covered with a 15 percent coinsurance, to \$2,500. After that, Texas HealthSpring will pay for Part B drugs at 100 percent. All of your medical and pharmacy claims apply to the \$2,500 out-of-pocket maximum.
Extra benefits include free case management, health education, wellness programs and nutrition therapy, and discounts for eyewear and hearing aids. Up to 20 free rides (10 round trips) to the doctor or hospital per year.	Extra benefits include the "Nifty after 50" program and discounts on fitness memberships, hearing exams, dental services, eye exams and lenses. There is a one-time \$500 reimbursement on a hearing aid.	Extra benefits include a vision benefit with \$100 toward eyewear, free health-club membership for Silver Sneakers and discounts for hearing aids and dental services. Up to 30 free rides (15 round trips) to the doctor, pharmacy or hospital per year.

HMO plans (continued)

Use the chart below to compare plan features and time of service costs. This is a brief comparison of covered features. Be sure to use the expanded comparison chart to see all the features.

Time of service costs comparison						
Plan feature	What you pay					
	KelseyCare Advantage HMO		TexanPlus		Texas HealthSpring	
Deductible (Individual/Family)	N/A		N/A		N/A	
PCP office visit copayment	\$0		\$10		\$10	
Specialist office visit copayment	\$15		\$25		\$25	
Routine physical copayment	\$0		\$0		\$0	
Well woman/man exam	\$0		\$0		\$0	
Inpatient copayment/coinsurance	\$300		\$300		\$275	
Emergency room	\$50		\$50		\$50	
Ambulance	\$100		\$50		\$100	
Outpatient surgery	\$150/\$175		\$125 / \$175		\$200	
Prescriptions participating pharmacy	30-day supply	90-day supply	31-day supply	90-day supply	30-day supply	90-day supply
Generic (preferred)	\$10	\$30	\$10	\$20*	\$10	\$20
Generic Non-preferred	\$30	\$90				
Preferred brand	\$30	\$90	\$30	\$60*	\$30	\$60
Non-preferred brand	\$45	\$135	\$45	\$90*	N/A	N/A
Specialty drugs	\$45	N/A	\$45	\$90*	\$45**	\$90**

* TexanPlus has no mail-order option; however, you can fill a 90-day prescription for a two-months copayment at your local network pharmacy.

** Prior authorization required.



HealthNotes

How to get your maintenance medications for less

If you are on maintenance medication that you will be taking for more than 30 days, you should try the mail-order drug plan. It's convenient and saves you money. You can order over the phone or online and receive a three-month supply of your medication for two months copayment. If you are using a non-preferred drug, the mail-order plan will save you \$180- \$200 per year per non-preferred prescription.

HMO plans (continued)

The chart below shows the networks available in each of the HMO plans. TexanPlus and Texas HealthSpring require you to select a PCP to direct your care. To see if your preferred physicians are in one of the networks, use the contact information on page 1.

Doctor groups for HMO plans

Physician Group	KelseyCare Advantage HMO	TexanPlus HMO	Texas HealthSpring HMO
Brazosport Regional Health System			X
Clear Creek Clinic			X
CyFair IPA		X	
Family Practice Associates			X
Heritage		X	
North Central LPO		X	
Independent Physicians			X
Integranet		X	
Katy IPA		X	
Kelsey-Seybold (20 clinics)	X	X	
Memorial Clinical Associates		X	
Northwest Diagnostic Clinic		X	
Pasadena LPO		X	
Physicians of East Texas			X
Renaissance			X
Sr. SelectCare Clinic		X	
Sadler Clinic			X
Southeast Regional LPO		X	
Village Family Practice		X	X

HealthNotes

KelseyCare and Texas HealthSpring cover emergencies worldwide. TexanPlus covers emergencies only in the United States.

FAQ:

Q: If I am covered by a Medicare Advantage plan, and I will soon be moving out of state, will I be required to change to another Medicare Advantage plan?

A: If you are in the HMO or POS plan, you will be required to change to one of the plans that offers nationwide coverage - the Aetna ESA PPO plan or supplement plan F. If you're already enrolled in one of these plans, you do not need to change.

HMO plans (continued)

The chart below shows the hospitals in the Houston area available in each of the limited network plans. For a complete list, check the websites or call one of the numbers in the contact box on page 1. In an emergency, you can seek treatment at any hospital, but you may be transferred to a network facility as soon as your condition is stabilized.

In-network hospitals for HMO plans			
Hospital	KelseyCare Advantage HMO	TexanPlus HMO	Texas HealthSpring HMO
Angleton Danbury Medical Center		X	
Bayshore Medical Center		X	X
Brazosport Regional Health System		X	
CHRISTUS St. John	X	X	X
CHRISTUS St. Catherine	X		
Clear Lake Regional Medical Center		X	X
East Houston Medical Center		X	X
Houston Northwest Medical Center		X	X
Kingwood Medical Center		X	X
Mainland Medical Center		X	X
M.D. Anderson Cancer Center	X*		
Memorial Hermann Hospital Syst.	X	X	X
Methodist Hospital		X	X
Park Plaza		X	X
St. Joseph Medical Center		X	X
St. Luke's Episcopal Hospital	X	X (Kelsey only)	X
St. Luke's - Sugarland	X	X	X
St. Luke's - Woodlands	X	X (Kelsey only)	X
Spring Branch Medical Center		X	X
Tomball Regional Hospital	X	X	X
West Houston Medical Center		X	X
Woman's Hospital of TX	X	X (Kelsey only)	X

* By referral only.

HealthNotes

If one of the HMO plans doesn't work for your needs - turn the page. You've also got a choice of a PPO, POS plan or Medigap plan.



PPO and POS plans at a glance

There is one Medicare PPO plan and one POS plan to choose from. KelseyCare POS is similar to a PPO. It gives you a network, but you can go out of that network to see a specialist at a higher cost at the time of service. Both have lower time-of-service payments when you stay in network. Pages 10-11 display comparison information to help you make your decision. These are the key features of these plans.

Aetna Extended Service Area PPO

Your favorite doctor not in your network? Aetna ESA PPO gives you the flexibility to choose whether you want to use one of the fine doctors in the large network or go outside it at no extra cost. Benefits are the same both in and out of network.

In-network spans 24 counties: Bexar, Brazoria, Chambers, Collin, Comal, Dallas, Denton, El Paso, Fort Bend, Galveston, Grayson, Harris, Jefferson, Johnson, Kaufman, Kendall, Liberty, Montgomery, Nueces, Orange, Rock Wall, Tarrant, Travis, Williamson. But in- and out-of-network benefits are the same, so essentially you have nationwide coverage for an in-network cost.

You don't have to select a primary-care physician, but it is recommended that you have one. No referrals are needed for specialists.

\$15 copayment for most services in- and out-of-network. Specialist copayments are \$15.

Gives you flexibility to visit doctors and hospitals of your choice as long as they are licensed by and accept payment from Medicare and the Aetna ESA PPO.

Medicare Part B drugs are covered at 100 percent with a \$0 copayment.

Free healthy lifestyle coaching, and vision, hearing, and dental discounts.

KelseyCare Advantage Plus Choice POS

The KelseyCare POS gives you access to the Kelsey-Seybold network and lets you go to specialists outside the network.

Twenty clinics in the greater Houston area

You don't have to select a primary-care physician, but you do need to stay in the Kelsey-Seybold network for routine care and most services.

\$0 copayment for PCP visits. Your PCP must be in-network. Specialist copayment is \$15 in network.

You can visit an out-of-network specialist who accepts Medicare assignment. You'll pay 20 percent of the Medicare-approved fee. If the doctor only accepts Medicare, but not assignment of Medicare payments, you may pay up to 35 percent of the Medicare-approved fee.

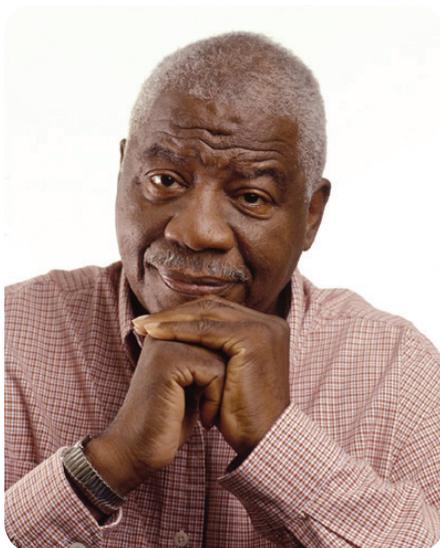
Medicare Part B drugs are covered with a 15 percent coinsurance, to \$1,500. After that, KelseyCare will pay for Part B drugs at 100 percent.

Free health education, wellness programs and nutrition therapy. Discounts for eyewear, hearing aids and dental services. Up to 10 free round trips to in-network doctors or hospitals per year.

PPO and POS plans

Use the chart below to compare plan features and time-of-service costs. This is a brief comparison of covered features. Be sure to use the expanded PPO and POS plan-comparison chart included in your packet or online at www.houstonhumanresources.org to see all the features.

Time-of-service costs comparison				
Plan feature	What you pay			
	Aetna PPO		KelseyCare Advantage Plus Choice POS	
	In-network	Out-of-network	In-network	Out-of-network
Deductible (Individual/Family)	N/A	N/A	N/A	N/A
PCP office visit copayment	\$15	\$15	\$0	N/A
Specialist office visit copayment	\$15	\$15	\$15	20% of Medicare-approved fees
Routine physical copayment	\$0	\$0	\$0	N/A
Well woman/man exam	\$0	\$0	\$0	N/A
Inpatient copayment/coinsurance	\$0	\$0	\$300	\$1000 (days 1-60) \$250/day (days 61-90) \$500/day (days 91-150)
Emergency room	\$50	\$50	\$50	\$50
Ambulance	\$15	\$15	\$100	\$100
Outpatient surgery	\$0	\$0	\$150/\$175	20% of Medicare-approved fees
Prescriptions <i>participating pharmacy</i>	30-day supply	90-day supply	30-day supply	90-day supply
Generic (preferred)	\$10	\$20	\$10	\$30
Non-preferred generic			\$30	\$90
Preferred brand	\$30	\$60	\$30	\$90
Non-preferred brand	\$45	\$90	\$45	\$135
Specialty drugs	\$45	\$90	\$45	N/A



FAQ:

Do any of these plans cover services at M.D. Anderson Cancer Center?

A: Yes. The supplement plan F offers immediate access to M.D. Anderson. You must be 65 or older to join plan F.

PPO and POS plans (continued)

Listed below are in-network hospitals for the PPO and POS plans. Out-of-network hospitals require higher copayments in the KelseyCare POS plan. For a complete list, check the websites or call one of the numbers in the contact box on page 1. In an emergency, you may seek treatment at any hospital.

In-network hospitals for the PPO and POS plans

Hospital	KelseyCare Advantage Plus Choice POS	Aetna PPO
Angleton Danbury Medical Center		X
Bayshore Medical Center		X
Brazosport Regional Health System		X
CHRISTUS St. Catherine	X	X
CHRISTUS St. John	X	X
Clear Lake Regional Medical Center		X
East Houston Medical Center		X
Houston Northwest Medical Center		X
Kingwood Medical Center		X
Mainland Medical Center		X
M.D. Anderson Cancer Center	X*	
Memorial Hermann Hospital System		
Methodist Hospital		
Park Plaza		X
St. Joseph Medical Center		X
St. Luke's Episcopal Hospital	X	X
St. Luke's - Woodlands	X	X
St. Luke's - Sugarland	X	X
Spring Branch Medical Center		X
Tomball Regional Hospital	X	
West Houston Medical Center		X
Woman's Hospital of TX	X	

* By referral only.

HealthNotes

If one of the HMO, PPO or POS plans doesn't work for your needs - look to the next page. You've got one more option.



Medigap coverage

Medicare supplement plan F at a glance

Medicare is a good program. But it doesn't cover all your expenses. The Medicare supplement insurance plan picks up a lot of that slack by covering many of those expenses that Original Medicare doesn't pay. The city offers one Medigap plan, Medicare supplement plan F.

Here are the key features of Medicare supplement plan F:

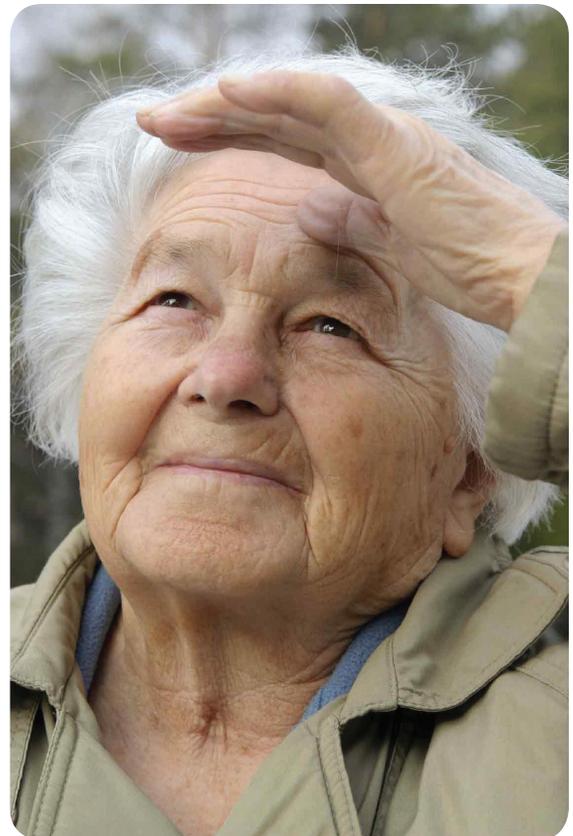
- * Nationwide coverage.
- * There's no need to join a network. Just keep your same doctor.
- * You do not have to select a primary-care physician.
- * Covers nearly everything that Original Medicare doesn't, with very little, if any, out-of-pocket charges at the time of service.
- * Pays deductibles and the 20 percent coinsurance that are your share of Medicare-approved expenses.
- * It covers the Part A hospitalization deductible and coinsurance plus coverage for an additional 365 days of hospital care after regular Medicare coverage ends.
- * Worldwide emergency care is available. There is a \$50,000 lifetime maximum.
- * The same great prescription-drug copayments offered in our other Medicare plans are offered through the Medicare supplement companion prescription plan.

What is a supplement plan?

Medicare supplement plans (also known as "Medigap") are a totally different concept than Medicare Advantage plans. In a Medicare supplement plan, Original Medicare continues to be your primary provider of Medicare-covered medical services, and the supplement plan fills in most "gaps" not paid for by Original Medicare (Parts A and B).

Do I get Medicare Part D drug coverage?

Yes. Your prescription plan provides you with a 30-day supply of your prescription drugs at most well-known pharmacies. The mail order benefit provides you with a 90-day supply for two-months copayment.



Enrolling in a plan

Eligibility

You are eligible for coverage as a retiree under these benefits plans if:

- * you are covered by Medicare Parts A and B and
- * you are covered by a city health plan or
- * you were covered by a city medical plan on Jan. 1, 2010, and filed paperwork to opt out of a city plan. You may elect to re-enroll (opt back in) during this enrollment period. If you have Medicare Parts A and B, you can only opt back into a city-sponsored Medicare plan.

Electing a Medicare plan

You may change plans during the Medicare-plan annual enrollment in December (for Jan. 1), or annual open enrollment in the spring (for May 1), or you may elect to join a Medicare plan on the first of any month. For coverage to be effective on the first of the next month, benefits must receive your application before the end of the previous month. **Remember, to have city medical coverage after age 65, you must enroll in Medicare A and B and elect a city-sponsored plan.** Here's how it works:

- * Request an enrollment packet from each plan administrator for each person who wants to enroll in a plan. Contact information is on page 1. Each Medicare-covered person must join a Medicare plan.
- * Enrollment forms will be in the packet.
- * Each person must complete, sign, date and return all copies of an enrollment application and statement of understanding for the plan elected.
- * You must also complete the city of Houston Medicare plan enrollment form. This form will keep your dependents' coverage in CIGNA, and it will help ensure you pay the correct health-care premium. Keep the last page for your records.
- * Use the city of Houston postage-paid return envelope to return all of your forms to benefits before Dec. 31 for coverage to be effective Jan. 1, 2012. If you don't use the envelope, mail forms to the address to the right.



Disenrolling from a Medicare plan

You may choose to disenroll from a Medicare plan on the last day of any month and enroll in a new plan on the first day of the next month. Here's what you need to do:

- * Each person who wants to disenroll from a Medicare plan must complete a city of Houston Medicare plan disenrollment form.
- * The retiree must complete a city of Houston retiree medical election form to enroll in another Medicare plan for any dependent or himself. And you must complete an enrollment application for the new plan.
- * Request these forms from HR benefits, 888-205-9266 or 713-837-9400. If a person wants to elect another Medicare plan, request the enrollment application from benefits or request the new plan send an enrollment packet for each person who wants to enroll.

Send all completed forms to:

City of Houston
Human Resources benefits division
P.O. Box 248
Houston, TX 77001

Benefits must receive your forms by the end of the month for coverage to be effective on the first of the next month.

More FAQs:

Q: If my spouse or I am eligible to join a Medicare advantage plan and one of us is not, will the non-Medicare-covered member still have insurance coverage?

A: Yes. You or your spouse who is not eligible to join a Medicare advantage plan will keep your CIGNA coverage.

Q: If I did not earn enough credits to be covered by Medicare, or I didn't pay into the Social Security system for Medicare entitlement, what coverage will I have after age 65?

A: You may retain coverage under a CIGNA plan.

Q: I am comfortable with my PCP and receiving my care within a limited network. My spouse prefers freedom to see specialists of her choice, without restriction of a network. Can each of us have a different Medicare plan?

A: Yes, you may each elect a separate plan.

Q: Which plan is best for me?

A: As you review the plan materials, you should consider your own medical situation, like your PCP, specialist and the prescriptions you take. Check to see which networks your doctors are in and if your prescriptions are covered by that plan's formulary and in which copayment tier they fall.

Q: I'm Medicare-eligible because I'm over 65, but I didn't elect Medicare Part B when I was first eligible. When is the Medicare annual enrollment?

A: Medicare annual enrollment is January 1 through March 31. Medicare will be effective July 1, at which time you may join a Medicare plan. You and your eligible dependent(s) should apply for Medicare during this time if you are:

- Medicare eligible, but declined initial coverage at the time you aged into Medicare (usually age 65),
- Under 65 and disabled and meet the Medicare-disability criteria.

You should apply for Medicare through the Social Security Administration at 800-772-1213 or visit www.Medicare.gov. If you are denied benefits, mail a copy of your denial letter to the benefits division at P.O. Box 248, Houston, TX 77002.

Q: If I choose a plan and decide I would like to change to a different Medicare plan, do I have to wait until the next open enrollment period to change?

A: You may change plans effective the first of any month. To ensure you receive your ID card before your coverage becomes effective, HR benefits should receive your application by the 15th of the current month. Applications received by the last day of the month will still be effective on the first day of the next month. You will receive your ID about 3 weeks after coverage is effective.

If there exists a conflict between this enrollment guide and the official plan documents for each plan, the official plan documents will prevail. The city of Houston reserves the right to change, modify, increase or terminate any benefits.

Medicare plans enrollment meetings

Got questions? Come to one of the informative enrollment meetings below.

HealthNotes

Need help?

If you need help understanding it all, come to one of these informative enrollment meetings.

We'll have experts on hand to answer your questions.

Thursday, November 17
10 a.m. and 2 p.m.

Friday, December 2
10 a.m. and 2 p.m.

Monday, December 12
2 p.m.

Monday, December 19
10 a.m. and 2 p.m.

All meetings are at
E.B. Cape Center
4501 Leeland
Houston, TX 77024

FAQ:

Whom do I contact if I have a problem with billing, questions about what the plan covers, or claims and prescription concerns?

A: You should contact the plan that you are enrolled in at their customer-service phone number on the back of your insurance card.

**SWITCH
&
SAVE**

Chill out with cool savings

Come to a summer social and get information on seven cost-saving, city-sponsored Medicare plans

If you haven't tried one of the Medicare plans offered to city retirees and dependents who are Medicare covered, now's your chance to save big. A retiree in the BCBSTX PPO can save up to \$597 per month for switching to one of the seven city-sponsored Medicare plans. Or up to \$160 for a retiree in the BCBSTX HMO.

Think it's too good to be true? Sign up now and try out a plan. If you don't like it, switch to a different affordable Medicare plan at any time, with coverage effective the first of the following month.

SEVEN choices – one just right for you.

What do you get with a Medicare plan that you don't get with your BlueCross BlueShield of Texas HMO or PPO?



- More money in your pocket
- Often the same doctor for lower costs
- Lower co-payments
- Access to most of the same hospitals
- Programs specifically tailored for seniors
- Did we mention more money in your pocket each month?

Questions? Come to one of our summer socials to get more information on these money-saving plans. Flip over this card for more information.



Monthly contributions for one person

Aetna PFFS	\$70.98
Aetna PPO	\$54.84
KelseyCare Advantage HMO	\$3.50
KelseyCare Advantage POS	\$17.24
Medicare supplement plan F	\$91.74
Texas HealthSpring	\$26.24
TexanPlus	\$32.00

**Switch
&
SAVE**

Switch from the:

HMO & save	PPO & save
\$93	\$529
\$109	\$545
\$160	\$597
\$147	\$583
\$72	\$508
\$138	\$574
\$132	\$568



**Come to one of our
summer socials to find
out how you can sign up
for low-cost, high-quality
health-care coverage for
Medicare-covered city
retirees and dependants**

Friday, July 23 at 10 a.m.

or

Wednesday, September 29 at 10 a.m.

E.B. Cape Center

4501 Leeland Street Houston, TX 77023-3010

**For more information call [713-837-9400](tel:713-837-9400)
or visit www.houstontx.gov/hr/benefits.**



City of Houston
Human Resources Department
611 Walker, 4-A
Houston, TX 77002

No Artwork

SALE

We are having a HOT summer sale. City of Houston retirees - sign up now for a Medicare plan and get one month of free health insurance!

To encourage you to try one of the seven city-sponsored Medicare plans, Mayor Annise Parker has authorized a sizzling summer sale. When you sign up for one of plans – all of which cost less than \$100 per person per month, and one just \$3.50 per month – we'll pay the first month's premium for you. That's one month free! Try out the plan.

Don't like it? Switch back to BCBSTX HMO or PPO within 90 days, or to a different affordable Medicare plan at any time, with coverage effective the first of the following month.

Already enrolled in one of these great, money-saving plans? Refer a friend or acquaintance and earn a free month for you and them!*

SEVEN choices – one just right for you.

What do you get with a Medicare plan that you don't get with your BlueCross BlueShield of Texas HMO or PPO?



- More money in your pocket
- Network-free coverage
- Programs specifically tailored for seniors
- Did we mention more money in your pocket each month?

Flip this card over to see how much you can save by switching to one of these money-saving plans.

Questions? Come to one of our summer socials. See back for more details.



***The month bonus will be awarded after the referral signs up for any Medicare plan.**

What's better than low-cost, high-quality health-care coverage? How about free high-quality health-care coverage? Get a FREE month of health insurance when you sign up for a Medicare plan in July. Call 713-837-9400 for more details or attend one of our summer socials.

Fri., July 23 and Wed., Sept. 29 at 10 a.m.

E.B. Cape Center

4501 Leeland Street Houston, TX 77023-3010

City of Houston
Human Resources Department
611 Walker, 4-A
Houston, TX 77002



Monthly contributions for the Medicare plans		Monthly savings if you switch from the:	
		HMO	PPO
Aetna PFFS	\$70.98	\$185	\$659
Aetna PPO	\$54.84	\$201	\$675
KelseyCare Advantage HMO	\$3.50	\$252	\$726
KelseyCare Advantage POS	\$17.24	\$239	\$713
Medicare supplement plan F	\$91.74	\$164	\$638
Texas HealthSpring	\$26.24	\$230	\$704
TexanPlus	\$32.00	\$224	\$698

Meetings

Thursday, Nov. 17

10 a.m. & 2 p.m.

Friday, Dec. 2

10 a.m. & 2 p.m.

Monday, Dec. 12

2 p.m.

Monday, Dec. 19

10 a.m.

All meetings are held at:

E B Cape Center

4501 Leeland

Houston, TX 77023

Contact

Benefits division

(713) 837-9400

(888) 205-9266

www.houstonhumanresources.org



City of Houston

Human Resources Department

611 Walker, 4-A

Houston, TX 77002



DiscoverHealth

Annual Enrollment for City of Houston Retirees



Attention Medicare-covered city of Houston retirees and dependents

If the envelope doesn't have the city seal on it, ignore it.

Very soon, you'll begin receiving lots of mail and phone solicitations from private vendors offering affordable Medicare plans. **Don't enroll in these plans.** Annual enrollment in the city Medicare plans is in December. If you sign up for one of the Medicare plans from a private vendor, you will not be able to sign up for a city Medicare plan. That means you'll lose your city coverage and the advantages that come with being members of these high-quality plans.

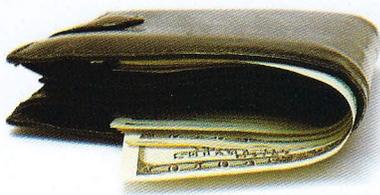
The city offers six low-cost, highly regarded Medicare plans: three HMO plans, a POS plan, a PPO plan and a plan that supplements your Original Medicare, covering expenses for approved services that Original Medicare doesn't cover.

If you are already in a city-sponsored Medicare plan, and you are happy with your plan, don't do anything. Your coverage will continue.

You can sign up for a Medicare plan any time after you become Medicare-covered, and you can switch plans at any time, with coverage effective the first day of the following month.

Attend a Meeting

If you want more information about the Medicare plans, join us at an enrollment meeting. Representatives from the different plans will be on hand to talk with you. See the back of this postcard for meeting dates.



Do you have an extra wallet lying around? You'll need it after the savings you'll get with the Medicare HMO plans.

With the KesleyCare Advantage HMO, Texas HealthSpring and TexanPlus health-insurance plans, you can **save up to \$597** a month per Medicare-eligible retiree with retiree only coverage. Each Medicare HMO plan costs less than \$33 a month for one member. Compare that to the BCBSTX HMO Blue plan, which costs \$163.82 for a single retiree with Medicare, and the BCBSTX PPO plan, which costs \$600.20 for one retiree with Medicare.

- KelseyCare Advantage HMO costs just \$3.50 per member per month.
- Texas HealthSpring costs just \$26.24 per month per member.
- TexanPlus costs just \$32 per month per member.

And, you'll have lower out-of-pocket charges, including lower prescription-drug copayments.

- Primary-care physician office visits with the KelseyCare plan are **free**, and they're just **\$10** with TexanPlus and Texas HealthSpring. With BCBSTX HMO, they're \$25.
- Specialist office copayments are **\$15** with KelseyCare and **\$25** with TexanPlus and Texas HealthSpring. With BCBSTX HMO, they're twice as much – \$50!
- The savings just continue – in-patient services cost less, as does emergency-room visits, outpatient surgery and prescriptions.

That's right. With these Medicare plans, you'll pay less for prescriptions than in the BCBSTX plans – for equal coverage.

And these plans offer better coverage than you get with Medicare Part D – there's no donut hole.

These plans also include free rides to your doctor's office or the hospital: Texas HealthSpring provides 15 round-trip rides, while KelseyCare and TexanPlus each provide 10 round-trip rides.

See, told ya you'd need another wallet.

Of course, these outstanding savings come with a limitation. Because they're HMO plans, you'll be limited to seeing a doctor within the plan network unless your PCP refers out outside it. Each plan has its own network, and network doctors and size varies by the plan, as does the service area.

- Texas HealthSpring has 2,556 physicians in 22 Texas counties.
- TexanPlus has 2,146 physicians in 12 Texas counties.
- KelseyCare has 1,863 physicians in eight Texas counties.

And you must select a PCP, a doctor who will know you and your conditions and be point person for all your health-care needs.

If you're already seeing a doctor in one of these networks, why pay more than you have to?

Remember, if you don't like the plan you join, you can switch to a different affordable Medicare plan at any time, with coverage effective the first of the following month.

To be eligible for any Medicare plan, you must be enrolled in Medicare Parts A & B.

Sound good? Call HR benefits, 713-837-9400, for information on how to sign up.

Looking for a little more freedom? Try one of the four other Medicare plans.

Monthly contributions for one person		Switch & SAVE	Switch from the:	
			HMO & save	PPO & save
Aetna PFFS*	\$70.98		\$93	\$529
Aetna PPO	\$54.84		\$109	\$545
KelseyCare Advantage HMO	\$3.50		\$160	\$597
KelseyCare Advantage POS	\$17.24		\$147	\$583
Medicare supplement plan F	\$91.74		\$72	\$508
Texas HealthSpring	\$26.24		\$138	\$574
TexanPlus	\$32.00		\$132	\$568

*The centers for Medicaid and Medicare Services will discontinue this plan on Jan. 1, 2011.



City of Houston
 Human Resources Department
 611 Walker, 4-A
 Houston, TX 77002

Prsrt Std
 US Postage
 PAID
 Sugar Land, Tx
 Permit No. 206

Come to one of our summer socials. Enjoy refreshments, get free giveaways and find out how you can sign up for low-cost, high-quality health-care coverage for Medicare-covered city retirees and dependents.

Friday, August 27 at 10 a.m.

Wednesday, September 29 at 10 a.m.

E.B. Cape Center

4501 Leeland Street Houston, TX 77023-3010

For more information call 713-837-9400 or visit www.houstontx.gov/hr/benefits.

SWITCH & SAVE

Monthly contributions for one person

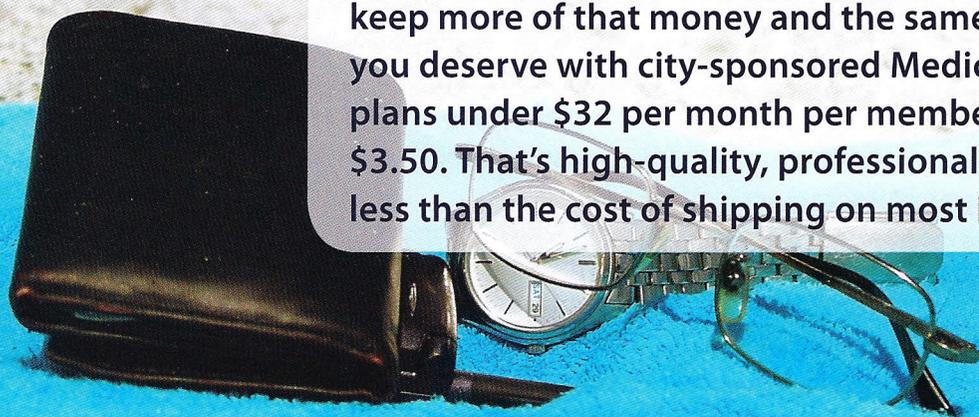
KelseyCare Advantage	\$3.50
Texas HealthSpring	\$26.24
TexanPlus	\$32.00

Switch & SAVE

Switch from the:

HMO & save	PPO & save
\$160	\$597
\$138	\$574
\$132	\$568

You've worked hard over the years to build your nest egg and earn quality health-care coverage in retirement. Now you can keep more of that money and the same high-quality coverage you deserve with city-sponsored Medicare HMO plans: three plans under \$32 per month per member – and one for just \$3.50. That's high-quality, professional health care delivered for less than the cost of shipping on most items.



Phone script for retirees with city medical insurance (70 secs)

Hi. I'm calling from the city with an important message about your city health insurance.

On June 30, CIGNA health insurance coverage for Medicare-covered city of Houston retirees will end. If you are a retiree with Medicare and you have CIGNA insurance through the city – or if you had BlueCross BlueShield and did not make an election during this open enrollment – you must enroll in a Medicare plan by June 30, or you will be considered to have opted out of your city medical insurance. Coverage will also end for your covered dependents.

For information about enrolling in one of the six Medicare plans, call 888 205 9266.

If you do not enroll in a Medicare plan, you will be without city insurance. You can opt back in for city coverage by enrolling in a Medicare plan at any time, with coverage effective the first day of the following month.

If you are already in a Medicare plan, or if you signed up for a Medicare plan during this open enrollment, don't do anything. Your Medicare plan coverage will remain in place and your coverage will continue.

But if you were a member of the BlueCross BlueShield HMO or PPO plan and did not make an election during this open enrollment, you need to call 888 205 9266 for information about enrolling in one of the six Medicare plans.

The benefits office must receive your forms by June 30 for coverage starting July 1. So time is getting short. Call 888 205 9266 for more information.

That number again is: 888 205 9266.

That's 888 205 9266.

Thank you. And good health to you.