



Your Medicare plan just got better.



MONROE COUNTY RETIREE HRA PLAN
MonroeRetirees.com • (833) 439-0373

You choose your Medicare coverage.



Choose the coverage that's best for you.
Retirees have asked for more choices in their insurance coverage and the county has listened. Purchase coverage from any insurance company. Retirees have the flexibility to buy a more expensive coverage or save the money for co-pays.

Medicare hotline available to answer all your questions.
Call our special retiree HRA hotline at 833-439-0373 for help in making the coverage choice that's right for you. Representatives are available Monday-Friday, 8:30AM-5PM to take your call.

Use your Benny Card like a credit card for medical expenses.
Plan members have the flexibility to spend the money on co-pays, dental or vision care expenses. Roll your HRA money over from year to year.



MONROE COUNTY RETIREE HRA PLAN

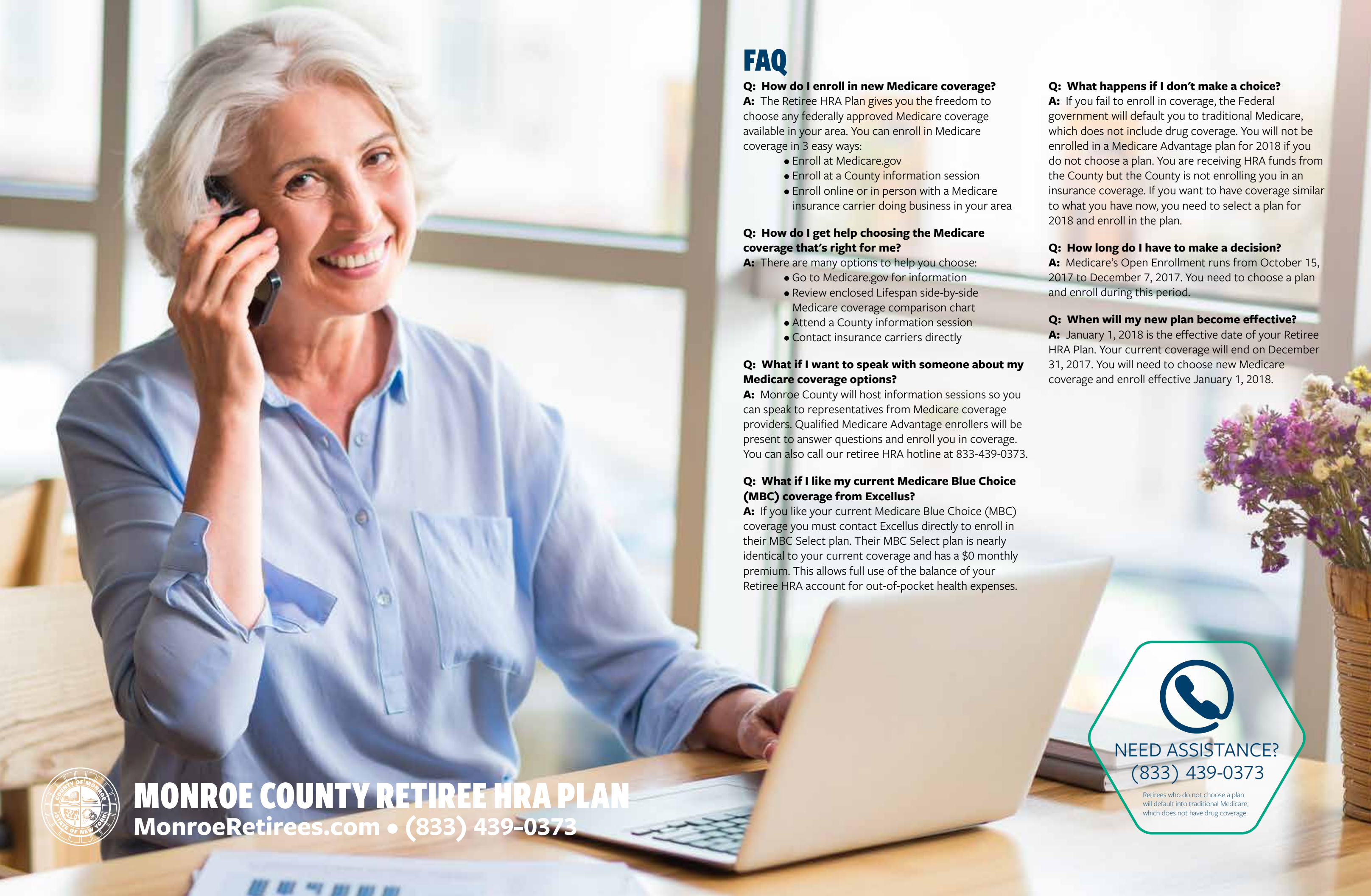
Medicare benefit levels are subject to Federal approval and annual change. County health insurance policies are subject to changes in coverage and benefits, and in some instances termination. Monroe County is pleased to be able to provide you with a Retiree HRA Plan, but the County does not guarantee coverage or any specific plan(s) or level of benefits. The County has always selected the post-Medicare coverage for retirees. While County unions do not represent retirees, we have informed the various unions that represent active employees of this new flexible retiree health plan.

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Enrollment deadline is December 7

With the freedom to choose comes the responsibility to make a selection. Retirees must select a plan during the federal Medicare open enrollment period of October 15 to December 7. Retirees who do not choose coverage will default into traditional Medicare, which does not have drug coverage.

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FAQ

Q: How do I enroll in new Medicare coverage?

A: The Retiree HRA Plan gives you the freedom to choose any federally approved Medicare coverage available in your area. You can enroll in Medicare coverage in 3 easy ways:

- Enroll at Medicare.gov
- Enroll at a County information session
- Enroll online or in person with a Medicare insurance carrier doing business in your area

Q: How do I get help choosing the Medicare coverage that's right for me?

A: There are many options to help you choose:

- Go to Medicare.gov for information
- Review enclosed Lifespan side-by-side Medicare coverage comparison chart
- Attend a County information session
- Contact insurance carriers directly

Q: What if I want to speak with someone about my Medicare coverage options?

A: Monroe County will host information sessions so you can speak to representatives from Medicare coverage providers. Qualified Medicare Advantage enrollers will be present to answer questions and enroll you in coverage. You can also call our retiree HRA hotline at 833-439-0373.

Q: What if I like my current Medicare Blue Choice (MBC) coverage from Excellus?

A: If you like your current Medicare Blue Choice (MBC) coverage you must contact Excellus directly to enroll in their MBC Select plan. Their MBC Select plan is nearly identical to your current coverage and has a \$0 monthly premium. This allows full use of the balance of your Retiree HRA account for out-of-pocket health expenses.

Q: What happens if I don't make a choice?

A: If you fail to enroll in coverage, the Federal government will default you to traditional Medicare, which does not include drug coverage. You will not be enrolled in a Medicare Advantage plan for 2018 if you do not choose a plan. You are receiving HRA funds from the County but the County is not enrolling you in an insurance coverage. If you want to have coverage similar to what you have now, you need to select a plan for 2018 and enroll in the plan.

Q: How long do I have to make a decision?

A: Medicare's Open Enrollment runs from October 15, 2017 to December 7, 2017. You need to choose a plan and enroll during this period.

Q: When will my new plan become effective?

A: January 1, 2018 is the effective date of your Retiree HRA Plan. Your current coverage will end on December 31, 2017. You will need to choose new Medicare coverage and enroll effective January 1, 2018.



HRA PLAN ADVANTAGES

You Select the Coverage That's Right For You

The County Annually Funds the HRA (\$600 in 2018*)

\$0 Premium Plans Are Available

The HRA Moves With You If You Relocate

Use HRA Funds to "Buy-Up" to a Different Plan

If Your Selected Plan Costs Less Than the HRA Funding Amount, Use Excess Funds to Pay for Copays and Other IRS Allowable Medical Expenses

Roll Over Unspent Funds From Year to Year

* Retirees required to contribute to the cost of healthcare benefits will not receive the full HRA allocation. e.g. The HRA of retirees with a 15% contribution toward the cost of their retiree healthcare would be funded at \$510 (\$600 minus 15%).

INFORMATION SESSIONS

Meet with representatives from Lifespan, HEG and the insurance carriers. All sessions will be held at Monroe Community Hospital—435 East Henrietta Road, Rochester, NY 14620. Free Parking Available.

Wednesday, October 18, 2017

9AM-12Noon and 1PM-4PM
 Brass Chandelier Room

Monday, October 23, 2017

9AM-12Noon and 1PM-4PM
 Brass Chandelier Room

Friday, October 27, 2017

9AM-12Noon and 1PM-4PM
 Brass Chandelier Room

Wednesday, November 1, 2017

10AM-12Noon and 1PM-4PM
 Auditorium A

Monday, November 6, 2017

9AM-12Noon and 1PM-4PM
 Auditorium A

Wednesday, November 8, 2017

1PM-4PM
 Brass Chandelier Room

Monday, November 13, 2017

9AM-12Noon and 1PM-4PM
 Brass Chandelier Room

Tuesday, November 28, 2017

9AM-12Noon and 1PM-4PM
 Brass Chandelier Room

