

# Retiree Open Enrollment



May 7— 18, 2018

Open Enrollment is the opportunity for retirees to make insurance changes. Insurance changes are effective July 1<sup>st</sup>.

## Notable Changes for July 1<sup>st</sup>

### Plan Design Changes

Kaiser HMO (for members under age 65) will have the following changes effective July 1<sup>st</sup>:

→Emergency Room copay: \$200      →Urgent Care copay: \$50      →Dental Discount Program: eliminated

These changes were necessary to reduce the premium increase with Kaiser. *If you are a Kaiser member and not enrolled in Delta Dental, be sure to sign up this Open Enrollment if you're eligible.*

Cigna Plans, Delta Dental, AmWINS, Kaiser Medicare: No plan design changes!

It's that time...  
Benefits  
**OPEN**  
ENROLLMENT



### Monthly Premium Deductions

Premiums for Delta Dental and our pre-Medicare plan health insurance (Cigna & Kaiser HMO) are increasing July 1<sup>st</sup>. Please review the charts on pages 3 and 4 to see your new share of the monthly premium.

### Out-of-Pocket Maximums (OOPM) for Cigna Coinsurance Plans

The OOPM is a financial safety net required by the Affordable Care Act to protect you against catastrophic medical expenses. The OOPM is the most you will pay out-of-pocket during the calendar year for covered health services. The OOPM for the Cigna Coinsurance plans is being raised by \$250 for individuals and \$500 for families.

### Drug Formulary Changes

Please see the information on page 6 regarding the potential for changes in prescription drug coverage for every insurance plan.

Need more information?



Visit our website: [www.arlingtonva.us/retirement](http://www.arlingtonva.us/retirement)

- Rate Charts
- Plan Summaries
- Drug Formularies (List of covered Rx drugs)
- Enrollment change forms

# Are You Eligible to Make Changes at Open Enrollment?

To participate in this Open Enrollment period, you must meet one of the criteria below:

- ➔ Retiree and/or dependent who is currently enrolled in Cigna or Kaiser
- ➔ Retiree and/or dependent who is currently enrolled in AmWINS or Kaiser Medicare Plus
- ➔ Retiree who retired after 6/30/2008, who is not currently enrolled in a County plan, but who can demonstrate continuous medical coverage in another plan

## What Can I Do During Open Enrollment?

**Pre-Medicare retirees may:**

- Switch from Cigna to Kaiser or vice versa
- Choose a different Cigna plan
- Add/drop eligible dependents
- Enroll in (if eligible) or cancel Delta Dental coverage

**Medicare participants may:**

- Switch from AmWINS to Kaiser Medicare Plus or vice versa
- Add/drop eligible dependents
- Enroll in (if eligible) or cancel Delta Dental coverage

## How Do I Make Insurance Changes?

Open Enrollment is from May 7<sup>th</sup> to May 18<sup>th</sup>.

- ➔ Visit [www.arlingtonva.us/retirement](http://www.arlingtonva.us/retirement) and click on “Open Enrollment” to access all of the enrollment forms, rate charts, and plan summaries for our health and dental plans.
- ➔ To make changes, please fill out the appropriate enrollment form(s)
- ➔ Submit completed forms via regular mail or email no later than May 18<sup>th</sup>:

Arlington County Human Resources  
ATTN: Benefits  
2100 Clarendon Blvd., Suite 511  
Arlington, VA 22201

OR Email: [benefits@arlingtonva.us](mailto:benefits@arlingtonva.us)  
Subject: Open Enrollment



All changes are effective July 1, 2018. No changes? Sit back and relax — there’s nothing for you to do!

## Questions?

Call us at 703-228-3500 option 1 between 9:00 AM and 4:00 PM.  
Email your questions to [benefits@arlingtonva.us](mailto:benefits@arlingtonva.us)

## Pre-Medicare Plans Premiums – Retired before Jan. 15, 2012 Rates Effective July 1, 2018 – June 30, 2019

	Coplay Plans					Coinsurance Plans				Delta Dental		
	Coverage Level	Kaiser HMO		Cigna OAP IN		Cigna OAP IN		Cigna OAP		Retiree Share (if not at Max. Subsidy)	County Share	Dental Full Pay Rate
		Retiree Share	County Share	Retiree Share	County Share	Retiree Share	County Share	Retiree Share	County Share			
GROUP 1: Chapter 21 20+ yrs svc; Chapter 46 25+ yrs svc  Max. Subsidy \$960	Single	\$ 31.55	\$ 521.67	\$ 177.17	\$ 572.42	\$ 109.03	\$ 572.42	\$ 417.00	\$ 572.42	\$ 7.36	\$ 29.45	\$ 36.81
	Retiree + Spouse/ Adult Dependent	\$ 204.97	\$ 960.00	\$ 576.67	\$ 960.00	\$ 437.03	\$ 960.00	\$ 1,068.39	\$ 960.00	\$ 14.71	\$ 58.85	\$ 73.56
	Retiree + Child(ren)	\$ 136.04	\$ 890.29	\$ 351.77	\$ 960.00	\$ 232.60	\$ 960.00	\$ 820.92	\$ 960.00	\$ 16.02	\$ 64.08	\$ 80.10
	Family	\$ 728.42	\$ 960.00	\$ 1,288.79	\$ 960.00	\$ 1,084.36	\$ 960.00	\$ 2,008.24	\$ 960.00	\$ 22.44	\$ 89.77	\$ 112.21
	1 NonMedicare + 1 Medicare	\$ 57.04	\$ 751.02	\$ 217.29	\$ 933.45	\$ 149.15	\$ 933.45	\$ 457.12	\$ 933.45	\$ 14.71	\$ 58.85	\$ 73.56
	GROUP 2: Chapter 46 23-24 years of service  Max. Subsidy \$883	Single	\$ 70.72	\$ 482.50	\$ 220.11	\$ 529.48	\$ 151.97	\$ 529.48	\$ 459.94	\$ 529.48	\$ 9.57	\$ 27.24
Retiree + Spouse/ Adult Dependent	\$ 281.97	\$ 883.00	\$ 653.67	\$ 883.00	\$ 514.03	\$ 883.00	\$ 1,145.39	\$ 883.00	\$ 19.13	\$ 54.43	\$ 73.56	
Retiree + Child(ren)	\$ 204.53	\$ 821.80	\$ 428.77	\$ 883.00	\$ 309.60	\$ 883.00	\$ 897.92	\$ 883.00	\$ 20.83	\$ 59.27	\$ 80.10	
Family	\$ 805.42	\$ 883.00	\$ 1,365.79	\$ 883.00	\$ 1,161.36	\$ 883.00	\$ 2,085.24	\$ 883.00	\$ 29.17	\$ 83.04	\$ 112.21	
1 NonMedicare + 1 Medicare	\$ 114.55	\$ 693.51	\$ 289.10	\$ 861.64	\$ 220.96	\$ 861.64	\$ 528.93	\$ 861.64	\$ 19.13	\$ 54.43	\$ 73.56	
GROUP 3: Chapter 46 20-22 years of service  Max. Subsidy \$768	Single	\$ 135.90	\$ 417.32	\$ 291.66	\$ 457.93	\$ 223.52	\$ 457.93	\$ 531.49	\$ 457.93	\$ 13.25	\$ 23.56	\$ 36.81
Retiree + Spouse/ Adult Dependent	\$ 396.97	\$ 768.00	\$ 768.67	\$ 768.00	\$ 629.03	\$ 768.00	\$ 1,260.39	\$ 768.00	\$ 26.48	\$ 47.08	\$ 73.56	
Retiree + Child(ren)	\$ 318.67	\$ 707.66	\$ 543.77	\$ 768.00	\$ 424.60	\$ 768.00	\$ 1,012.92	\$ 768.00	\$ 28.84	\$ 51.26	\$ 80.10	
Family	\$ 920.42	\$ 768.00	\$ 1,480.79	\$ 768.00	\$ 1,276.36	\$ 768.00	\$ 2,200.24	\$ 768.00	\$ 40.40	\$ 71.81	\$ 112.21	
1 NonMedicare + 1 Medicare	\$ 207.26	\$ 600.80	\$ 403.98	\$ 746.76	\$ 335.84	\$ 746.76	\$ 643.81	\$ 746.76	\$ 26.48	\$ 47.08	\$ 73.56	
GROUP 4: Ch 21 & 46 15-19 years of service  Max. Subsidy \$576	Single	\$ 240.26	\$ 312.96	\$ 406.14	\$ 343.45	\$ 338.00	\$ 343.45	\$ 645.97	\$ 343.45	\$ 19.14	\$ 17.67	\$ 36.81
Retiree + Spouse/ Adult Dependent	\$ 588.97	\$ 576.00	\$ 960.67	\$ 576.00	\$ 821.03	\$ 576.00	\$ 1,452.39	\$ 576.00	\$ 38.25	\$ 35.31	\$ 73.56	
Retiree + Child(ren)	\$ 490.03	\$ 536.30	\$ 735.77	\$ 576.00	\$ 616.60	\$ 576.00	\$ 1,204.92	\$ 576.00	\$ 41.65	\$ 38.45	\$ 80.10	
Family	\$ 1,112.42	\$ 576.00	\$ 1,672.79	\$ 576.00	\$ 1,468.36	\$ 576.00	\$ 2,392.24	\$ 576.00	\$ 58.35	\$ 53.86	\$ 112.21	
1 NonMedicare + 1 Medicare	\$ 357.49	\$ 450.57	\$ 590.67	\$ 560.07	\$ 522.53	\$ 560.07	\$ 830.50	\$ 560.07	\$ 38.25	\$ 35.31	\$ 73.56	
GROUP 5: Ch 21 & 46 10-14 years of service  Max. Subsidy \$384	Single	\$ 344.61	\$ 208.61	\$ 520.62	\$ 228.97	\$ 452.48	\$ 228.97	\$ 760.45	\$ 228.97	\$ 25.03	\$ 11.78	\$ 36.81
Retiree + Spouse/ Adult Dependent	\$ 780.97	\$ 384.00	\$ 1,152.67	\$ 384.00	\$ 1,013.03	\$ 384.00	\$ 1,644.39	\$ 384.00	\$ 50.02	\$ 23.54	\$ 73.56	
Retiree + Child(ren)	\$ 672.51	\$ 353.82	\$ 927.77	\$ 384.00	\$ 808.60	\$ 384.00	\$ 1,396.92	\$ 384.00	\$ 54.47	\$ 25.63	\$ 80.10	
Family	\$ 1,304.42	\$ 384.00	\$ 1,864.79	\$ 384.00	\$ 1,660.36	\$ 384.00	\$ 2,584.24	\$ 384.00	\$ 76.30	\$ 35.91	\$ 112.21	
1 NonMedicare + 1 Medicare	\$ 507.71	\$ 300.35	\$ 777.36	\$ 373.38	\$ 709.22	\$ 373.38	\$ 1,017.19	\$ 373.38	\$ 50.02	\$ 23.54	\$ 73.56	
GROUP 6: Ch 21 & 46 0-9 years of service  Max. Subsidy \$192	Single	\$ 448.97	\$ 104.25	\$ 635.11	\$ 114.48	\$ 566.97	\$ 114.48	\$ 874.94	\$ 114.48	\$ 30.92	\$ 5.89	\$ 36.81
Retiree + Spouse/ Adult Dependent	\$ 972.97	\$ 192.00	\$ 1,344.67	\$ 192.00	\$ 1,205.03	\$ 192.00	\$ 1,836.39	\$ 192.00	\$ 61.79	\$ 11.77	\$ 73.56	
Retiree + Child(ren)	\$ 843.71	\$ 182.62	\$ 1,119.77	\$ 192.00	\$ 1,000.60	\$ 192.00	\$ 1,588.92	\$ 192.00	\$ 67.28	\$ 12.82	\$ 80.10	
Family	\$ 1,496.42	\$ 192.00	\$ 2,056.79	\$ 192.00	\$ 1,852.36	\$ 192.00	\$ 2,776.24	\$ 192.00	\$ 94.26	\$ 17.95	\$ 112.21	
1 NonMedicare + 1 Medicare	\$ 657.94	\$ 150.12	\$ 964.05	\$ 186.69	\$ 895.91	\$ 186.69	\$ 1,203.88	\$ 186.69	\$ 61.79	\$ 11.77	\$ 73.56	

All rate charts may be found on the County's website at [www.arlingtonva.us/retirement](http://www.arlingtonva.us/retirement) and then by clicking on Open Enrollment.

Note: The maximum County Share for medical combined with dental is \$960/month (pro-rated for Groups 2-6). If your elections total a County Share amount greater than the cap, your dental cost will be the sum of the Retiree Share and the County Share (i.e. Dental Full Pay Rate).

## Pre-Medicare Plans Premiums – Retired on or after Jan. 15, 2012 Rates Effective July 1, 2018 – June 30, 2019

	Copay Plans					Coinsurance Plans						
	Coverage Level	Kaiser HMO		Cigna OAP IN		Retiree Share	County Share	Cigna OAP		Delta Dental		
		Retiree Share	County Share	Retiree Share	County Share			Retiree Share	County Share	Retiree Share (if not at Max. Subsidy)	County Share	Dental Full Pay Rate
GROUP 1: Chapter 21 20+ yrs svc;  Chapter 46 25+ yrs svc  Max. Subsidy \$600	Single	\$ 31.55	\$ 521.67	\$ 177.17	\$ 572.42	\$ 109.03	\$ 572.42	\$ 417.00	\$ 572.42	\$ 7.36	\$ 29.45	\$ 36.81
	Retiree + Spouse/ Adult Dependent	\$ 564.97	\$ 600.00	\$ 936.67	\$ 600.00	\$ 797.03	\$ 600.00	\$ 1,188.66	\$ 600.00	\$ 14.71	\$ 58.85	\$ 73.56
	Retiree + Child(ren)	\$ 426.33	\$ 600.00	\$ 711.77	\$ 600.00	\$ 592.60	\$ 600.00	\$ 970.51	\$ 600.00	\$ 16.02	\$ 64.08	\$ 80.10
	Family	\$ 1,088.42	\$ 600.00	\$ 1,648.79	\$ 600.00	\$ 1,444.36	\$ 600.00	\$ 2,017.47	\$ 600.00	\$ 22.44	\$ 89.77	\$ 112.21
	1 NonMedicare + 1 Medicare	\$ 208.06	\$ 600.00	\$ 550.74	\$ 600.00	\$ 482.60	\$ 600.00	\$ 790.57	\$ 600.00	\$ 14.71	\$ 58.85	\$ 73.56
GROUP 2: Chapter 46 23-24 years of service  Max. Subsidy \$552	Single	\$ 70.72	\$ 482.50	\$ 220.11	\$ 529.48	\$ 151.97	\$ 529.48	\$ 459.94	\$ 529.48	\$ 9.57	\$ 27.24	\$ 36.81
	Retiree + Spouse/ Adult Dependent	\$ 612.97	\$ 552.00	\$ 984.67	\$ 552.00	\$ 845.03	\$ 552.00	\$ 1,236.66	\$ 552.00	\$ 19.13	\$ 54.43	\$ 73.56
	Retiree + Child(ren)	\$ 474.33	\$ 552.00	\$ 759.77	\$ 552.00	\$ 640.60	\$ 552.00	\$ 1,018.51	\$ 552.00	\$ 20.83	\$ 59.27	\$ 80.10
	Family	\$ 1,136.42	\$ 552.00	\$ 1,696.79	\$ 552.00	\$ 1,492.36	\$ 552.00	\$ 2,065.47	\$ 552.00	\$ 29.17	\$ 83.04	\$ 112.21
	1 NonMedicare + 1 Medicare	\$ 256.06	\$ 552.00	\$ 598.74	\$ 552.00	\$ 530.60	\$ 552.00	\$ 838.57	\$ 552.00	\$ 19.13	\$ 54.43	\$ 73.56
GROUP 3: Chapter 46 20-22 years of service  Max. Subsidy \$480	Single	\$ 135.90	\$ 417.32	\$ 291.66	\$ 457.93	\$ 223.52	\$ 457.93	\$ 531.49	\$ 457.93	\$ 13.25	\$ 23.56	\$ 36.81
	Retiree + Spouse/ Adult Dependent	\$ 684.97	\$ 480.00	\$ 1,056.67	\$ 480.00	\$ 917.03	\$ 480.00	\$ 1,308.66	\$ 480.00	\$ 26.48	\$ 47.08	\$ 73.56
	Retiree + Child(ren)	\$ 546.33	\$ 480.00	\$ 831.77	\$ 480.00	\$ 712.60	\$ 480.00	\$ 1,090.51	\$ 480.00	\$ 28.84	\$ 51.26	\$ 80.10
	Family	\$ 1,208.42	\$ 480.00	\$ 1,768.79	\$ 480.00	\$ 1,564.36	\$ 480.00	\$ 2,137.47	\$ 480.00	\$ 40.40	\$ 71.81	\$ 112.21
	1 NonMedicare + 1 Medicare	\$ 328.06	\$ 480.00	\$ 670.74	\$ 480.00	\$ 602.60	\$ 480.00	\$ 910.57	\$ 480.00	\$ 26.48	\$ 47.08	\$ 73.56
GROUP 4: Ch 21 & 46 15-19 years of service  Max. Subsidy \$360	Single	\$ 240.26	\$ 312.96	\$ 406.14	\$ 343.45	\$ 338.00	\$ 343.45	\$ 645.97	\$ 343.45	\$ 19.14	\$ 17.67	\$ 36.81
	Retiree + Spouse/ Adult Dependent	\$ 804.97	\$ 360.00	\$ 1,176.67	\$ 360.00	\$ 1,037.03	\$ 360.00	\$ 1,428.66	\$ 360.00	\$ 38.25	\$ 35.31	\$ 73.56
	Retiree + Child(ren)	\$ 666.33	\$ 360.00	\$ 951.77	\$ 360.00	\$ 832.60	\$ 360.00	\$ 1,210.51	\$ 360.00	\$ 41.65	\$ 38.45	\$ 80.10
	Family	\$ 1,328.42	\$ 360.00	\$ 1,888.79	\$ 360.00	\$ 1,684.36	\$ 360.00	\$ 2,257.47	\$ 360.00	\$ 58.35	\$ 53.86	\$ 112.21
	1 NonMedicare + 1 Medicare	\$ 448.06	\$ 360.00	\$ 790.74	\$ 360.00	\$ 722.60	\$ 360.00	\$ 1,030.57	\$ 360.00	\$ 38.25	\$ 35.31	\$ 73.56
GROUP 5: Ch 21 & 46 10-14 years of service  Max. Subsidy \$240	Single	\$ 344.61	\$ 208.61	\$ 520.62	\$ 228.97	\$ 452.48	\$ 228.97	\$ 760.45	\$ 228.97	\$ 25.03	\$ 11.78	\$ 36.81
	Retiree + Spouse/ Adult Dependent	\$ 924.97	\$ 240.00	\$ 1,296.67	\$ 240.00	\$ 1,157.03	\$ 240.00	\$ 1,548.66	\$ 240.00	\$ 50.02	\$ 23.54	\$ 73.56
	Retiree + Child(ren)	\$ 786.33	\$ 240.00	\$ 1,071.77	\$ 240.00	\$ 952.60	\$ 240.00	\$ 1,330.51	\$ 240.00	\$ 54.47	\$ 25.63	\$ 80.10
	Family	\$ 1,448.42	\$ 240.00	\$ 2,008.79	\$ 240.00	\$ 1,804.36	\$ 240.00	\$ 2,377.47	\$ 240.00	\$ 76.30	\$ 35.91	\$ 112.21
	1 NonMedicare + 1 Medicare	\$ 568.06	\$ 240.00	\$ 910.74	\$ 240.00	\$ 842.60	\$ 240.00	\$ 1,150.57	\$ 240.00	\$ 50.02	\$ 23.54	\$ 73.56
GROUP 6: Ch 21 & 46 0-9 years of service  Max. Subsidy \$120	Single	\$ 448.97	\$ 104.25	\$ 635.11	\$ 114.48	\$ 566.97	\$ 114.48	\$ 874.94	\$ 114.48	\$ 30.92	\$ 5.89	\$ 36.81
	Retiree + Spouse/ Adult Dependent	\$ 1,044.97	\$ 120.00	\$ 1,416.67	\$ 120.00	\$ 1,277.03	\$ 120.00	\$ 1,668.66	\$ 120.00	\$ 61.79	\$ 11.77	\$ 73.56
	Retiree + Child(ren)	\$ 906.33	\$ 120.00	\$ 1,191.77	\$ 120.00	\$ 1,072.60	\$ 120.00	\$ 1,450.51	\$ 120.00	\$ 67.28	\$ 12.82	\$ 80.10
	Family	\$ 1,568.42	\$ 120.00	\$ 2,128.79	\$ 120.00	\$ 1,924.36	\$ 120.00	\$ 2,497.47	\$ 120.00	\$ 94.26	\$ 17.95	\$ 112.21
	1 NonMedicare + 1 Medicare	\$ 688.06	\$ 120.00	\$ 1,030.74	\$ 120.00	\$ 962.60	\$ 120.00	\$ 1,270.57	\$ 120.00	\$ 61.79	\$ 11.77	\$ 73.56

All rate charts may be found on the County's website at [www.arlingtonva.us/retirement](http://www.arlingtonva.us/retirement) and then by clicking on Open Enrollment.

Note: The maximum County Share for medical combined with dental is \$600/month (pro-rated for Groups 2-6). If your elections total a County Share amount greater than the cap, your dental cost will be the sum of the Retiree Share and the County Share (i.e. Dental Full Pay Rate).

# AmWINS and Kaiser Medicare Monthly Premiums

## Retired Before Jan. 15, 2012

Coverage Level	Kaiser Medicare		AmWINS Supplement		Delta Dental		
	Retiree Share	County Share	Retiree Share	County Share	Retiree Share (if not at Max. Subsidy)	County Share	
GROUP 1: Chapter 21 20+ yrs svc; Chapter 46 25+ yrs svc Max. Subsidy \$960	1 on Medicare	\$ 25.48	\$ 229.36	\$ 40.12	\$ 361.04	\$ 7.36	\$ 29.45
	2 on Medicare	\$ 50.97	\$ 458.71	\$ 80.23	\$ 722.07	\$ 14.71	\$ 58.85
GROUP 2: Chapter 46 23-24 yrs. svc. Max. Subsidy \$883	1 on Medicare	\$ 43.83	\$ 211.01	\$ 69.00	\$ 332.15	\$ 9.57	\$ 27.24
	2 on Medicare	\$ 87.66	\$ 422.02	\$ 138.00	\$ 664.30	\$ 19.13	\$ 54.43
GROUP 3: Chapter 46 20-22 yrs. svc. Max. Subsidy \$768	1 on Medicare	\$ 71.36	\$ 183.48	\$ 112.32	\$ 288.83	\$ 13.25	\$ 23.56
	2 on Medicare	\$ 142.71	\$ 366.97	\$ 224.64	\$ 577.66	\$ 26.48	\$ 47.08
GROUP 4: Ch 21 & 46 15-19 yrs. svc. Max. Subsidy \$576	1 on Medicare	\$ 117.23	\$ 137.61	\$ 184.53	\$ 216.62	\$ 19.14	\$ 17.67
	2 on Medicare	\$ 234.45	\$ 275.23	\$ 369.06	\$ 433.24	\$ 38.25	\$ 35.31
GROUP 5: Ch 21 & 46 10-14 yrs. svc. Max. Subsidy \$384	1 on Medicare	\$ 163.10	\$ 91.74	\$ 256.74	\$ 144.41	\$ 25.03	\$ 11.78
	2 on Medicare	\$ 326.20	\$ 183.48	\$ 513.47	\$ 288.83	\$ 50.02	\$ 23.54
GROUP 6: Ch 21 & 46 0-9 yrs. svc. Max. Subsidy \$192	1 on Medicare	\$ 208.97	\$ 45.87	\$ 328.94	\$ 72.21	\$ 30.92	\$ 5.89
	2 on Medicare	\$ 417.94	\$ 91.74	\$ 657.89	\$ 144.41	\$ 61.79	\$ 11.77

Only the monthly dental insurance premium is changing for those on our Medicare plans.

Monthly premiums for the AmWINS and Kaiser Medicare Plus plan are effective until December 31, 2018.

Premium changes for our Medicare plans will be announced in the fall, and will be effective January 1, 2019.

## Retired On or After Jan. 15, 2012

Coverage Level	Kaiser Medicare		AmWINS Supplement		Delta Dental		
	Retiree Share	County Share	Retiree Share	County Share	Retiree Share (if not at Max. Subsidy)	Dental County Share	
GROUP 1: Chapter 21 20+ yrs svc; Chapter 46 25+ yrs svc Max. Subsidy \$600	1 on Medicare	\$ 25.48	\$ 229.36	\$ 40.12	\$ 361.04	\$ 7.36	\$ 29.45
	2 on Medicare	\$ 50.97	\$ 458.71	\$ 202.30	\$ 600.00	\$ 14.71	\$ 58.85
GROUP 2: Chapter 46 23-24 yrs. svc. Max. Subsidy \$552	1 on Medicare	\$ 43.83	\$ 211.01	\$ 69.00	\$ 332.15	\$ 9.57	\$ 27.24
	2 on Medicare	\$ 87.66	\$ 422.02	\$ 250.30	\$ 552.00	\$ 19.13	\$ 54.43
GROUP 3: Chapter 46 20-22 yrs. svc. Max. Subsidy \$480	1 on Medicare	\$ 71.36	\$ 183.48	\$ 112.32	\$ 288.83	\$ 13.25	\$ 23.56
	2 on Medicare	\$ 142.71	\$ 366.97	\$ 322.30	\$ 480.00	\$ 26.48	\$ 47.08
GROUP 4: Ch 21 & 46 15-19 yrs. svc. Max. Subsidy \$360	1 on Medicare	\$ 117.23	\$ 137.61	\$ 184.53	\$ 216.62	\$ 19.14	\$ 17.67
	2 on Medicare	\$ 234.45	\$ 275.23	\$ 442.30	\$ 360.00	\$ 38.25	\$ 35.31
GROUP 5: Ch 21 & 46 10-14 yrs. svc. Max. Subsidy \$240	1 on Medicare	\$ 163.10	\$ 91.74	\$ 256.74	\$ 144.41	\$ 25.03	\$ 11.78
	2 on Medicare	\$ 326.20	\$ 183.48	\$ 562.30	\$ 240.00	\$ 50.02	\$ 23.54
GROUP 6: Ch 21 & 46 0-9 years of service Max. Subsidy \$120	1 on Medicare	\$ 208.97	\$ 45.87	\$ 328.94	\$ 72.21	\$ 30.92	\$ 5.89
	2 on Medicare	\$ 417.94	\$ 91.74	\$ 682.30	\$ 120.00	\$ 61.79	\$ 11.77

Hired after July 1, 2008, but now retired? Please visit our website to see the new rates for medical and dental insurance.

## Cost of Living Increase Adjustment in Pensions

The FY2019 (effective July 1, 2018) cost-of-living adjustment for Chapter 21 retirees is 1.5%. For Chapter 46 retirees the COLA (based on a formula and the Consumer Price Index) is 2.1%. The COLA adjustment will be reflected on the **July 31, 2018 ACERS pension payment**.

## Turning 65? Enroll in Medicare!

Please remember that if you participate (as a retiree or a dependent) in an Arlington County Retiree Health Plan, **when you turn 65 you must enroll in Medicare Part B** to continue to receive medical coverage through the County. The first day of the month in which you turn 65, you must be enrolled in Medicare Part A & B and in either the Kaiser Medicare Plus plan or the AmWINS Supplemental Medicare Plan.

Questions? Call Benefits at 703-228-3500 option 1.

## Prescription Drug Formulary Changes— Effective July 1<sup>st</sup>

Prescription drug prices continue to have a significant impact on our overall premium increases for health insurance. All of our health insurance vendors continually negotiate drug prices with pharmaceutical manufacturers and strive to balance drug affordability and access.

This July 1<sup>st</sup>, there are a number of formulary changes on our Cigna plans, including brand name drugs being removed from coverage, drugs changing tiers, and new quantity limits for many opioids. Before getting a new prescription or renewing an existing prescription, always ask your doctor to verify the drug being prescribed is covered under the formulary. Members of Kaiser and AmWINS should also anticipate regular changes to the drug formularies associated with those plans.

Formulary information is available on our website, [www.arlingtonva.us/retirement](http://www.arlingtonva.us/retirement); at [www.myCigna.com](http://www.myCigna.com) and [www.kp.org](http://www.kp.org)

## Need to See a Friendly Face?

### Open Enrollment Information Sessions in Arlington, VA

#### Monday, May 7<sup>th</sup>

10 :30 AM to 12:30 PM; Central Library Auditorium; 1015 N. Quincy Street

#### Tuesday May 8<sup>th</sup>

8:00 Am to 9:45 AM— CHP, Lobby Conference Rooms C & D, 2100 Clarendon Blvd.

10:30 AM to 12:30 PM ACREA Luncheon, Little Falls Presbyterian Church, 6025 Little Falls Road,

#### Wednesday, May 9<sup>th</sup>

11:00 AM to 12:45 PM — DHS Auditorium (lower level), 2100 Washington Blvd

