

# SHELBY COUNTY GOVERNMENT BENEFITS GUIDE POST-65 RETIREES



OPEN ENROLLMENT | NOVEMBER 1 – 12, 2021



# WELCOME TO OPEN ENROLLMENT

Open Enrollment for eligible Post-65 Retirees

**November 1 – 12, 2021.**

**If you do not wish to make changes to your benefits, you are not required to do anything.**

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**Disclaimer:**

*Every effort has been made to ensure the accuracy of this information. However, if there is a conflict with any plan or benefits policy, the plan policy will always govern.*

# WHAT I NEED TO KNOW

## What's New for 2022?

### Services provided by Aetna

#### **IMPORTANT: EXPRESS ENROLLMENT**

You must log in to **Keep Existing Coverage**. To expedite the enrollment process, if you are not making changes to your benefit elections for the new plan year, simply click the **Keep Existing Coverage** button, which will quickly move you through the enrollment process.

### Savings on eyewear and vision services through EyeMed Vision Care.

- Eye exams and Lasik eye surgery
- Non-disposable contact lenses
- Frames, lens cleaners, sunglasses, and more

For discounts inquiries, you can visit many doctors in private practice or national chains like LensCrafters, Target Optical, and Pearle Vision. A full list of providers can be found at **AetnaRetireePlans.com**.

### Savings on hearing aids and hearing services through Hearing Care Solutions, Nations Hearing, and Amplifon Hearing Care.

- Hearing exams and hearing aids
- Batteries and repairs
- Routine cleanings and other hearing aid services

For discounts inquiries, please Contact the following providers:

Hearing Care Solutions – **1-877-225-0137; HearingCareSolutions.com**

Nations Hearing – **1-877-478-2889; NationsBenefits.com/nationhearing**

Amplifon Hearing – **1-888-784-6050; AmplifonUSA.com**

### Savings on Natural Products and Services through ChooseHealthy.

This includes discounts on:

- Acupuncture to help heal pain and stress points
- Chiropractic care to relieve neck and back pain
- Massage Therapy to ease stress and tension
- Nutrition service with advice from registered dieticians

To learn more, log on to **AetnaRetireePlans.com**.

### Savings on other services and products:

#### Fitness products

- Teeth whitening, electronic toothbrushes, and oral health care kits
- Medical alerts systems and 24/7 monitoring
- Brain training programs
- Blood pressure monitors, pedometers, and activity trackers
- Grocery delivery

To learn more, log on to **[AetnaRetireePlans.com](https://www.aetna.com/retireeplans)**.

### Savings with Symphony

Symphony offers a variety of products to help keep you safe, such as:

- **Smart Hub** - Voice activated, and it includes a two-way speaker to make it easy to communicate in an emergency.
- **Fall Sensor** - This automatic sensor detects falls anywhere in the home with a wearable device.
- **Motion Sensor** - This sensor detects movement inside the home and updates caregivers via the Symphony app
- **Entry Sensor** - This sensor updates caregivers via the Symphony app when doors, cabinets, or windows have been opened.
- **Mobile Companion** - This GPS locator can notify family, caregivers, and an emergency response team if an accident occurs outside the home.

To learn more or to order, visit: **[Members.AloeCare.com/Aetna](https://members.aloecare.com/aetna)**.

**If you enroll in an Aetna medical plan**, you'll have access to these programs and services.

To access more information, visit **[www.ShelbyCountyBenefits.com](https://www.shelbycountytexas.gov/benefits)** and click Forms and Documents.

- **Aetna Meals at Home** – With your Aetna Medicare Advantage plan, you can get healthy, precooked meals delivered to your home after an inpatient hospital stay—at no extra cost.
- **Teladoc**<sup>®</sup> gives you access to a national network of U.S. board-certified doctors by phone or video. Providers are available 24/7 to treat many of your medical issues. To learn more, visit **[Teladoc.com/Aetna](https://www.teladoc.com/aetna)** or call **1-855-Teladoc (1-855-835-2362)**.
- **Access2Care**<sup>SM</sup> provides safe, comfortable transportation to your medical appointments. These rides are included with your Aetna medical plan at no extra cost. If you need to reserve a ride, call **1-855-814-1699 (TTY: 711)**, Monday – Friday, 8 a.m. to 8 p.m., all time zones. You can also reserve a ride or get more details at **[www.access2care.net](https://www.access2care.net)**.

**You have two ways to enroll in your benefits:**

## How Do I Enroll?

Shelby County Government is committed to providing you with the tools and resources you need to make informed benefit choices. Before you enroll, carefully review this guide.

**Online:** Log in to **[www.ShelbyCountyBenefits.com](https://www.shelbycountytexas.gov/benefits)** to review your current benefit options and enroll for the 2022 plan year. You'll need to enter your **last name, date of birth, zip code, and last four digits of your Social Security number**.

**By Phone:** Call **1-877-970-4320**. Licensed Benefit Counselors are available Monday through Friday, from 7:30 a.m. to 7:00 p.m. Central time to answer your questions and help you enroll.

## Qualifying Life Events

During the plan year, you can change your benefit coverage if you, your spouse, or your eligible dependents experience a Qualifying Life Event. Keep in mind, if you experience a Qualifying Life Event, you have 30 days from the date of the event to make changes to your benefits. You must contact Winston Benefits at **1-877-970-4320**, Monday through Friday, from 7:30 a.m. to 7 p.m. CST. If you do not change your benefits during the 30-day window, you will have to wait until the next Open Enrollment to change your benefit elections.

Qualifying Life Events include:

- Marriage
- Divorce
- Birth of a child or adoption
- Death
- A change in your spouse's employment status
- Loss of other medical coverage

## Important Benefit Information

- ✓ **Premium Deductions:** All 2022 Open Enrollment changes are effective January 1, 2022 and remain in effect until the end of the plan year, December 31, 2022. The first premium change, should you change plans, will be reflected on your pension benefit payment in January 2022. Please refer to the premiums for benefit programs you are enrolling in to determine your correct deductions. You must notify the Retirement Office immediately, but no later than 30 days after your January 2022 pension payment benefit, if there are discrepancies.
- ✓ **Change of Address:** All address changes must be submitted in writing. You have three ways to submit your documentation:
  - By Fax:** 1-901-222-1960
  - Email:** [retirement.office@shelbycountyttn.com](mailto:retirement.office@shelbycountyttn.com)
  - Mail:** Shelby County Government Retirement Office  
160 N. Main St., 7th Floor  
Memphis, TN 38103



# HEALTH PROTECTION

## Standard Plan Summary

Retiree Plan Offering	2022 Standard Plan Benefits			
	In-Network		Out-of-Network	
Plan Benefit	Retiree Cost-Share			
Method of Coordination or Integration with Medicare	Not Applicable for Medicare Advantage Plan			
Plan Deductible	\$450		\$450	
Member Coinsurance	20%		20%	
Annual Maximum OOP Limit	\$3,400		\$3,400	
PCP	20%		20%	
PCP After Hours	20%		20%	
<b>Specialty Care</b>				
Office Visits	20%		20%	
X-rays	20%		20%	
Lab Tests	20%		20%	
Complex Radiology (includes CAT/PET/MRI)	20%		20%	
Therapy (Physical, Occupational and Speech)	20%		20%	
Home Health Services	\$0		\$0	
Durable Medical Equipment	20%		20%	
Prosthetic Devices	20%		20%	
Part B Prescriptions	\$0		\$0	
Outpatient Surgery	20%		20%	
Skilled Nursing (100 days per benefit period)	0%/d 1-20%	20%/d 21-100	0%/d 1-20	20%/d 21-100
Urgent Care	\$50		\$50	
Hospital Admission	20%		20%	
ER (Waived if admitted)	\$65		\$65	
Foreign Travel Emergency	\$0		\$0	
Ambulance	20%		20%	
<b>Preventive Care</b>				
Routine Physical	\$0		\$0	
Routine Eye Exam	\$0		\$0	
Routine GYN Exam	\$0		\$0	
Routine Mammogram	\$0		\$0	
Bone Mass Measurement	\$0		\$0	
Colorectal Screening Exams	\$0		\$0	
Prostate Cancer Screening	\$0		\$0	
Annual Wellness Exam	\$0		\$0	
Immunizations (Pneumonia, Flu and Hepatitis B)	\$0		\$0	
Routine Hearing Exam	\$0		\$0	
Diabetic Eye Exam	\$0		\$0	
Chiropractic (Medicare Covered Only)	\$20		\$20	
<b>Mental Health</b>				
Inpatient (Unlimited Days)	20%		20%	
OP Mental Health	20%		20%	
Inpatient Substance Abuse	20%		20%	
OP Substance Abuse	20%		20%	

**Standard Plan Summary**

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Retiree Plan Offering	2022 Standard Plan Benefits	
	In-Network	Out-of-Network
<b>Plan Benefit</b>	<b>Retiree Cost-Share</b>	
<b>Added Benefits</b>		
Vision Eyewear Reimbursement	N/A	
Hearing Aid Reimbursement	\$500 / 36 Months	
Healthy Lifestyle Coaching	N/A	
Fitness Membership	SilverSneakers	
<b>Prescription Drug Program</b>	<b>Standard Pharmacy Plan</b>	
Deductible	\$0	
Tier 1 Generic	\$10 Retail / \$20 MOD	
Tier 2 Preferred Brand	\$40 Retail / \$80 MOD	
Tier 3 Non-Preferred Brand	\$75 Retail / \$150 MOD	
Tier 4 Specialty	\$90 Retail / \$180 MOD	
<b>Catastrophic Coverage</b>	5% but no greater than the amounts of the cost-share listed above	



## Premium Plan Summary

Retiree Plan Offering	2022 Premium Plan Benefits	
	In-Network	Out-of-Network
Plan Benefit	Retiree Cost-Share	
Method of Coordination or Integration with Medicare	Not Applicable for Medicare Advantage Plan	
Plan Deductible	\$1,000	\$1,000
Member Coinsurance	0%	0%
Annual Maximum OOP Limit	\$6,700	\$6,700
PCP	0%	0%
PCP After Hours	0%	0%
<b>Specialty Care</b>		
Office Visits	0%	0%
X-rays	0%	0%
Lab Tests	0%	0%
Complex Radiology (includes CAT/PET/MRI)	0%	0%
Therapy (Physical, Occupational and Speech)	0%	0%
Home Health Services	0%	0%
Durable Medical Equipment	0%	0%
Prosthetic Devices	0%	0%
Part B Prescriptions	0%	0%
Outpatient Surgery	0%	0%
Skilled Nursing (100 days per benefit period)	0%	0%
Urgent Care	0%	0%
Hospital Admission	\$250 day 1-5	\$250 day 1-5
ER (Waived if admitted)	0%	0%
Foreign Travel Emergency	0%	0%



## Premium Plan Summary

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Retiree Plan Offering	2022 Premium Plan Benefits	
	In-Network	Out-of-Network
Plan Benefit	Retiree Cost-Share	
<b>Preventive Care</b>		
Routine Physical	\$0	\$0
Routine Eye Exam	\$0	\$0
Routine GYN Exam	\$0	\$0
Routine Mammogram	\$0	\$0
Bone Mass Measurement	\$0	\$0
Colorectal Screening Exams	\$0	\$0
Prostate Cancer Screening	\$0	\$0
Annual Wellness Exam	\$0	\$0
Immunizations (Pneumonia, Flu and Hepatitis B)	\$0	\$0
Routine Hearing Exam	\$0	\$0
Diabetic Eye Exam	\$0	\$0
Chiropractic ( <i>Medicare Covered Only</i> )	\$0	\$0
<b>Mental Health</b>		
Inpatient ( <i>Unlimited Days</i> )	250 day 1-5	250 day 1-5
OP Mental Health	0%	0%
Inpatient Substance Abuse	250 day 1-5	250 day 1-5
OP Substance Abuse	0%	0%
<b>Added Benefits</b>		
Vision Eyewear Reimbursement	N/A	
Hearing Aid Reimbursement	\$500 / 36 Months	
Healthy Lifestyle Coaching	N/A	
Fitness Membership	SilverSneakers	
<b>Prescription Drug Program</b>	<b>Premium Pharmacy Plan</b>	
Deductible	\$0	
Tier 1 Generic	\$10 Retail / \$20 MOD	
Tier 2 Preferred Brand	\$40 Retail / \$80 MOD	
Tier 3 Non-Preferred Brand	\$75 Retail / \$150 MOD	
Tier 4 Specialty	\$90 Retail / \$180 MOD	
<b>Catastrophic Coverage</b>	5% but no greater than the amounts of the cost-share listed above	

## Medical

Medical plan premiums are changing for the 2022 plan year.

### Post-65 Monthly Retiree Health Care Premiums

Aetna - Standard Medical Plan				
	Years of Service	Retiree Cost	County Pays	Total Premium
Single Premium Retiree or Spouse Medicare A & B	20 or more	\$15.79	\$36.83	\$52.62
	At least 16 years, less than 20	\$21.05	\$31.57	\$52.62
	At least 11 years, less than 16	\$23.68	\$28.94	\$52.62
	At least 7½ less than 11 years	\$26.31	\$26.31	\$52.62
	Less than 7½ years	\$52.62	\$0.00	\$52.62
Retiree and Spouse Premium Medicare A & B	20 or more	\$31.57	\$73.67	\$105.24
	At least 16 years, less than 20	\$42.10	\$63.14	\$105.24
	At least 11 years, less than 16	\$47.36	\$57.88	\$105.24
	At least 7½ less than 11 years	\$52.62	\$52.62	\$105.24
	Less than 7½ years	\$105.24	\$0.00	\$105.24
Aetna - Standard Part "B" Only Medical Plan				
	Years of Service	Retiree Cost "B" Only	County Pays "B" Only	Total Premium "B" Only
Single Premium Retiree or Spouse Medicare A & B	20 or more	\$131.09	\$305.89	\$436.98
	At least 16 years, less than 20	\$174.79	\$262.19	\$436.98
	At least 11 years, less than 16	\$196.64	\$240.34	\$436.98
	At least 7½ less than 11 years	\$218.49	\$218.49	\$436.98
	Less than 7½ years	\$436.98	\$0.00	\$436.98
Retiree and Spouse Premium Medicare A & B	20 or more	\$262.19	\$611.77	\$873.96
	At least 16 years, less than 20	\$349.58	\$524.38	\$873.96
	At least 11 years, less than 16	\$393.28	\$480.68	\$873.96
	At least 7½ less than 11 years	\$436.98	\$436.98	\$873.96
	Less than 7½ years	\$873.96	\$0.00	\$873.96

## Post-65 Monthly Retiree Health Care Premiums

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Aetna - Premium Medical Plan				
	Years of Service	Retiree Cost	County Pays	Total Premium
Single Premium Retiree or Spouse Medicare A & B	20 or more	\$41.70	\$97.29	\$138.99
	At least 16 years, less than 20	\$55.60	\$83.39	\$138.99
	At least 11 years, less than 16	\$62.55	\$76.44	\$138.99
	At least 7½ less than 11 years	\$69.50	\$69.50	\$138.99
	Less than 7½ years	\$138.99	\$0.00	\$138.99
Retiree and Spouse Premium Medicare A & B	20 or more	\$83.39	\$194.59	\$277.98
	At least 16 years, less than 20	\$111.19	\$166.79	\$277.98
	At least 11 years, less than 16	\$125.09	\$152.89	\$277.98
	At least 7½ less than 11 years	\$138.99	\$138.99	\$277.98
	Less than 7½ years	\$277.98	\$0.00	\$277.98
Aetna - Premium Part "B" Only Medical Plan				
	Years of Service	Retiree Cost "B" Only	County Pays "B" Only	Total Premium "B" Only
Single Premium Retiree or Spouse Medicare A & B	20 or more	\$157.61	\$367.76	\$525.37
	At least 16 years, less than 20	\$210.15	\$315.22	\$525.37
	At least 11 years, less than 16	\$236.42	\$288.95	\$525.37
	At least 7½ less than 11 years	\$262.69	\$262.69	\$525.37
	Less than 7½ years	\$525.37	\$0.00	\$525.37
Retiree and Spouse Premium Medicare A & B	20 or more	\$315.22	\$735.52	\$1,050.74
	At least 16 years, less than 20	\$420.30	\$630.44	\$1,050.74
	At least 11 years, less than 16	\$472.83	\$577.91	\$1,050.74
	At least 7½ less than 11 years	\$525.37	\$525.37	\$1,050.74
	Less than 7½ years	\$1,050.74	\$0.00	\$1,050.74



## Dental

### Cigna Dental Prepaid/DHMO

The Cigna Dental Prepaid/DHMO plan provides dental services at predetermined copayment amounts, which are reduced fees for dental treatments when members receive service from their selected participating general dentist or from a participating specialist. **The premiums are lower for the Prepaid/DHMO Plan. The Plan Design and Patient Charge Schedule (PCS) are located on the Winston Benefits Online Portal.**

There are no deductibles to meet, no claims to file, no waiting periods for covered members, no annual dollar maximum, and preexisting conditions are covered.

**You must designate a general dentist.**

Cigna Dental Prepaid/DHMO Plan Retiree Premiums Per Month	
Retiree	\$10.27
Retiree + 1 Dependent	\$17.45
Retiree + Family	\$26.69

### Cigna Dental DPPO Plan

The Cigna Dental DPPO plan offers flexibility in that you may choose any dentist; however, you receive maximum benefits when visiting a participating network provider.

No referrals are required, and you or your dentist will file claims for services rendered. **The annual maximum is \$2,000 per enrolled member. The Plan Design and Providers are located on the Winston Benefits Online Portal.**

Cigna Dental DPPO Plan Retiree Premiums Per Month	
Retiree	\$28.06
Retiree + 1 Dependent	\$52.37
Retiree + Family	\$89.20

## Vision

### Davis Vision

Davis Vision provides quality vision care and helps you save money on eye exams, eye glasses, and contact lenses. This is a comprehensive benefit that ensures low out-of-pocket cost to members and their families. You can choose to purchase eyeglasses or contacts every January 1 (Option 1) or every other January 1 (Option 2). **The Plan Design and Providers are located on the Winston Benefits Online Portal.**

Davis Vision Retiree Premiums Per Month		
	Option I	Option II
Retiree	\$7.53	\$5.59
Retiree + 1 Dependent	\$13.52	\$10.06
Retiree + Family	\$21.04	\$15.66

## Employee Assistance Program (EAP)

Shelby County’s EAP program is administered by CONCERN. This service is paid by the County and is available to you and your dependents, even if you are not covered under a County medical plan. Contact CONCERN at 1-901-458-4000 or toll-free at 1-800-445-5011, 24 hours/seven days a week.

## ADDITIONAL BENEFITS

### Resources for Living

Resources for Living is a program designed to support your happiness and provide peace of mind. With just one call, a life consultant can help you find services and support in your area. The phone call doesn't cost you anything. You will pay the cost of any services you decide to use. To learn more, call **1-866-234-3129 (TTY:711)**, Monday – Friday, 8 a.m. to 6 p.m. (all time zones).

### SilverSneakers

SilverSneakers® is a wellness program designed to help you achieve your best health in mind, body, and spirit. Join like-minded people focused on maintaining good health and independence. Learn more at [SilverSneakers.com/StartHere](https://www.silversneakers.com/StartHere).

## FINANCIAL PROTECTION

### Basic Life

Basic Life is offered by MetLife to retirees only. Coverage amounts are one times the annual salary at the time of retirement rounded to the nearest thousand.

### Dependent Life

This is a closed benefit. Retirees cannot increase coverage nor can a retiree enroll. Retirees may drop coverage.

### Accidental Death and Dismemberment (AD&D)

This is a closed benefit. Retirees cannot enroll nor increase or decrease existing coverage. Retirees may drop coverage.

### Whole Life Insurance

Employees retiring on or after October 1, 2021 should contact Transamerica to continue Whole Life coverage.

### Aflac (Cancer and Intensive Care Insurance)

Existing Aflac participants may keep their current Aflac individual plans; however, no new enrollments will be allowed. Should you need to make a change in your Aflac benefits, please contact Dianne Bradley at 1-901-761-8002.

### Colonial Life Insurance

This is a closed benefit. Retirees must contact Colonial Life Insurance Customer Service at 1-800-325-4368 concerning their plan coverage, premium changes, and any other questions. Retirees cannot increase coverage nor can a retiree enroll.

### Beneficiaries

Please ensure your beneficiaries for your Life and AD&D are current. You do not have to wait until Open Enrollment to update your beneficiaries. You can update this information anytime by contacting the Retirement Office.

**Phone:** 901-222-1950

**Fax:** 901-222-1960

**Email:** [retirement.office@shelbycountyttn.com](mailto:retirement.office@shelbycountyttn.com)

**Mail:** Shelby County Government Retirement Office

160 N. Main St., 7th Floor

Memphis, TN 38103

# RESOURCES

Plan	Provider	Phone	Website
Shelby County Government Benefits Center	Winston Benefits	1-877-970-4320	<a href="http://www.ShelbyCountyBenefits.com">www.ShelbyCountyBenefits.com</a>
Medical	Cigna	1-800-558-7453	<a href="http://www.myCigna.com">www.myCigna.com</a>
Teladoc	Teladoc/Aetna	1-222-267-2637	<a href="http://www.Teladoc.com/Aetna">www.Teladoc.com/Aetna</a>
Dental	Cigna Prepaid/DHMO	1-800-244-6224	<a href="http://www.mycigna.com">www.mycigna.com</a>
Dental	Cigna DPPO	1-800-244-6224	<a href="http://www.mycigna.com">www.mycigna.com</a>
Vision	Davis Vision	1-877-923-2847	<a href="http://www.davisvision.com">www.davisvision.com</a>
Employee Assistance Program	Concern	1-901-458-4000 Toll Free: 1-800-445-5011 Representatives are available 24/7	—
Whole Life	Transamerica	1-888-763-7474	<a href="http://www.transamericabenefits.com">www.transamericabenefits.com</a>
Medicare Assistance	Shelby County Government Member Service	1-877-281-0529	<a href="http://shelbycounty.aetnamedicare.com">http://shelbycounty.aetnamedicare.com</a>











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