

#### **Denton County Retirees**

#### **Welcome to 2023 Annual Enrollment**

#### October 28<sup>th</sup> – November 10<sup>th</sup>, 2022

Annual enrollment is here and this is the time to review your benefits and enroll for next year. The information in this enrollment packet will help you learn about your 2023 retiree health benefits. We rely on you to carefully review the enclosed enrollment materials and to ask questions if there is something you do not understand.

### Retiree Health Benefits Enrollment Guide

The Enrollment Guide summarizes what's new effective January 1, 2023. Take some time to thumb through this informative booklet to make sure you don't overlook something. At the same time, if you are enrolled in Medicare, review the 2023 Medicare and You handbook. If you did not receive one in the mail, it is available at www.Medicare.gov or call Medicare (1-800-Medicare) to request one be sent to you.

#### Medical Plan Spouse Surcharge Affidavit

If you cover your spouse on the PPO Plan (includes MPD/PMD) or HDP, make sure you carefully read the information about the Spouse Medical Plan Surcharge Affidavit that must be turned in with your enrollment forms. The Affidavit is required every year. You can still cover your spouse on your medical plan, but if your spouse is still working and declined his/her employer medical plan, you will pay more. If you do not turn in the Affidavit on time, you will pay more for your coverage.

Look for the Affidavit included in this packet. More information about the surcharge can be found on the back of the Affidavit, including when the surcharge does not apply. After you read the Affidavit and answer three questions, sign and date it, and return the Affidavit, along with applicable proof of coverage, to the Human Resources Department during annual enrollment.

#### **Monthly Cost**

A 2023 Retiree Health Benefits Rate sheet is enclosed to help you review monthly cost. Key changes and other valuable information can be

found in the Retiree Health Benefits Enrollment Guide or at www.pebcinfo.com on October 28th. Changes made during annual enrollment take effect on January 1, 2023.

#### Retiree enrollment tips

#### Are you turning 65 during January?

If you turn age 65 on January 2, 2023 or any time during the month of January, you must complete a new enrollment form and select a senior medical plan for 2023. You are not eligible for the PPO or HDP Plan in 2023. (If you turn 65 on January I, you must enroll in a senior plan effective December I, 2022.)

# Are you enrolling for the first time or changing to the Medicare Advantage HMO Plan (PMA)?

To enroll in the UnitedHealthcare Medicare Advantage HMO plan (PMA), you must complete and return both the Retiree Benefits Enrollment Form and the UnitedHealthcare 2023 Enrollment Request Form enclosed in this packet.

#### You do not need to complete an Enrollment Request form if you are already enrolled and want to remain in the Medicare Advantage HMO plan (PMA).

To enroll in the UnitedHealthcare Medicare Advantage PPO plan (MPO), complete and return only the Retiree Benefits Enrollment Form included in this packet.

## Denton County Retiree Benefits Meeting

November 4th, 2022 (Friday) 9:30 AM – 12 PM

Turn in your enrollment forms in at this meeting!

I Courthouse Dr, Denton, TX 76208 3<sup>rd</sup> floor in the 2020 Room

# Are you enrolled in the HELPS program, or a retired public safety officer interested in the program?

If you are enrolled in the HELPS program, you do not need to complete another HELPS Enrollment Form for 2023. The HELPS program allows your monthly retiree premium to be deducted from your TCDRS benefit each month with additional tax savings. If you are a retired public safety officer and want to enroll in the program for the first time, contact the Human Resources Department. Read about the HELPS program at www.pebcinfo.com.

## What if you are a covered retiree but you do not return an enrollment form on time?

Provided you still qualify for your current plan, you will be enrolled in the same coverage for 2023. This means that you are confirming you want to continue your current plan and you and your covered dependents are still eligible for the plan. If you cover your spouse in the PPO Plan (including MPD/PMD) or HDP and do not return the Spouse Medical Plan Surcharge Affidavit, you will automatically pay an additional \$200 per month for medical coverage.

It is very important that you contact the Human Resources Department if you decide you do not want your current coverage any longer. If you enroll in a private retiree plan or another health plan, your coverage could be interrupted if you do not notify us.

## Available October 28th www.pebcinfo.com

Select "Denton County" on the homepage, then select Plan Year 2023, then "Retiree"

The central source for 2023 benefits information, links and forms

#### Where to send your forms

If you prefer to mail your 2023 forms, send them to this address. Make sure you mail the forms so that we get them by November 10, 2022.

Denton County
Attn: Retiree Benefits Enrollment
I Courthouse Dr, Suite 1300
Denton, TX 76208

You may also email or fax your forms to:

Email: melody.graham@dentoncounty.gov Fax: 940-349-5379

#### How to pay premium

If you already pay your premium through automatic payment, you do not need to sign-up again.

If you mail your retiree premium, send your payment to this address. Your payment must be accompanied by an invoice. If you do not have an invoice, a copy is available for you to print at https:\\underset \text{uhcservices.com}. The address will also be on your 2023 monthly billing invoices. Payment is due on the first of each month and the grace period expires 30 days later.

UnitedHealthcare Benefit Services PO Box 713082 Cincinnati, OH 45271-3082

#### Need help?

If you need assistance or have questions, contact the Denton County Human Resources Department at 940- 349-3080.