



2019 Retiree Annual Enrollment

October 8 – 19, 2018



Pre-Medicare Medical Plans

2019 Aetna Traditional PPO



Medical Options	Aetna Traditional PPO
Deductible (Individual/Family)	\$1,300/\$2,600
Doctor's Office Visit	\$40
Specialist Office Visit	\$65
Coinsurance (how much you pay)	30% after deductible
Out-of-Pocket Max	\$3,500/\$7,000

2019 Aetna Traditional PPO



Prescription Drug Coverage	Aetna Traditional PPO
Generic (Retail/Mail)	\$15 copay/\$30 copay
Preferred Brand (Retail/Mail)	\$45 copay/\$90 copay
Non-Preferred Brand (Retail/Mail)	\$70 copay/\$140 copay

2019 Aetna Traditional PPO Rates



Plans	2018 Monthly Rates	2019 Monthly Rates	Difference
Retiree Only	\$496.06	\$496.06	\$ -
Retiree + Spouse	\$1,120.42	\$1,143.67	\$23.25
Retiree + Child	\$1,112.86	\$1,128.55	\$15.69
Retiree + Family	\$1,124.49	\$1,151.81	\$27.32

2019 Aetna Max Choice



Medical Options	Max Choice Gold	Max Choice Silver	Max Choice Bronze
Deductible (Individual/Family)	\$1,400/\$2,800	\$2,000/\$4,000	\$3,650/\$7,300
Doctor's Office Visit	15% after deductible	30% after deductible	30% after deductible
Specialist Office Visit	15% after deductible	30% after deductible	30% after deductible
Coinsurance (how much you pay)	15%	30%	30%
Out-of-Pocket Max	\$2,200/\$4,400	\$4,000/\$8,000	\$6,650/\$13,300

2019 Aetna Max Choice



Prescription Drug Coverage	Max Choice Gold	Max Choice Silver	Max Choice Bronze
Generic (Retail/Mail)	15% after deductible	30% after deductible	30% after deductible
Preferred Brand (Retail/Mail)	15% after deductible	30% after deductible	30% after deductible
Non-Preferred Branch (Retail/Mail)	15% after deductible	30% after deductible	30% after deductible

2019 Aetna Max Choice Rates



Monthly Rates	2018 Max Choice Gold	2019 Max Choice Gold	Difference	2018 Max Choice Silver	2019 Max Choice Silver	Difference	2018 Max Choice Bronze	2019 Max Choice Bronze	Difference
Retiree Only	\$381.60	\$381.60	\$ -	\$232.04	\$232.04	\$ -	\$141.15	\$141.15	\$ -
Retiree + Spouse	\$681.09	\$705.89	\$24.80	\$304.10	\$325.80	\$21.70	\$210.69	\$229.55	\$18.86
Retiree + Child	\$673.03	\$689.77	\$16.74	\$297.04	\$311.69	\$14.65	\$198.30	\$211.03	\$12.73
Retiree + Family	\$713.75	\$742.89	\$29.14	\$349.53	\$375.03	\$25.50	\$235.48	\$257.63	\$22.15

2019 Aetna – US Imaging



- VIP Concierge Scheduling
 - High Quality MRI, CT, and PET Scans
 - Will contact you after doctor has ordered imaging service
- Convenient Network Locations
 - 25 Facilities in Metro Atlanta
 - 5 Facilities in Gwinnett County
- Cost Savings
 - Average savings of 30%
- Optional

2019 Kaiser HMO



Medical Options	Kaiser HMO Gold	Kaiser HMO Silver
Deductible (Individual/Family)	\$1,000/\$2,000	\$1,800/\$3,600
Doctor's Office Visit	\$30 copay	\$50 copay
Specialist Office Visit	\$50 copay	\$70 copay
Coinsurance (how much you pay)	20%	30%
Out-of-Pocket Max	\$3,200/\$6,400	\$5,300/\$10,600

2019 Kaiser HMO



Prescription Drug Coverage	Kaiser HMO Gold	Kaiser HMO Silver
Generic (Retail/Mail)	\$5 copay/\$10 copay	\$15 copay/\$30 copay
Preferred Brand (Retail/Mail)	\$35 copay/\$70 copay	\$55 copay/\$110 copay
Non-Preferred Brand (Retail/Mail)	N/A	N/A

2019 Kaiser HMO Rates



Monthly Rates	2018 Kaiser HMO Silver	2019 Kaiser HMO Silver	Difference	2018 Kaiser HMO Gold	2019 Kaiser HMO Gold	Difference
Retiree Only	\$197.55	\$197.55	\$ -	\$340.75	\$340.75	\$ -
Retiree + Spouse	\$377.32	\$398.23	\$20.91	\$693.14	\$717.03	\$23.89
Retiree + Child	\$370.52	\$384.63	\$14.11	\$685.38	\$701.51	\$16.13
Retiree + Family	\$380.98	\$405.54	\$24.56	\$697.32	\$725.39	\$28.07



Aetna Medicare Advantage Plan

2019 Aetna Medicare Advantage



Medical Options	
Deductible (Individual/Family)	\$150
Preventive Care	\$0
Doctor's Office Visit	\$15 copay
Specialist Office Visit	\$30 copay
Out-of-Pocket Max	\$3,400

2019 Aetna Medicare Advantage



Prescription Drug Coverage	Retail/Mail Order
Tier 1 – Generic	\$10/\$15
Tier 2 – Preferred Brand	\$30/\$75
Tier 3 – Non-Preferred Brand	\$60/\$150
Tier 4 – Specialty	\$100 limited to one-month supply

2019 Retiree Rates Aetna Medicare Advantage



Monthly Rates	2018 Premium	2019 Premium	Difference
Retiree Only	\$112.93	\$116.85	\$3.92
Retiree + Family (all Medicare eligible)	\$327.12	\$ 344.13	\$17.01



Blended Plans

2019 Blended Plans



- At least one person is Medicare eligible and one person is pre-Medicare
- Non-Medicare member(s) can be enrolled in any of the pre-Medicare plans
- The Medicare eligible member will be enrolled in Aetna Medicare Advantage

2019 Blended Plan Rates



Monthly Rates	2018 Aetna Traditional PPO	2019 Aetna Traditional PPO	Difference
Ret + Sp (1 Med)	\$813.41	\$833.24	\$19.83
Ret + Ch(1 Med)	\$670.55	\$677.70	\$7.15
Ret + Fam (2 Med)	\$331.23	\$347.55	\$16.32
Ret + Fam (1 Med)	\$817.49	\$840.22	\$22.73

2019 Blended Plan Rates



Monthly Rates	2018 Aetna Max Choice Bronze	2019 Aetna Max Choice Bronze	Difference	2018 Aetna Max Choice Silver	2019 Aetna Max Choice Silver	Difference	2018 Aetna Max Choice Gold	2019 Aetna Max Choice Gold	Difference
Ret + Sp (1 Med)	\$204.30	\$218.15	\$13.85	\$295.96	\$311.70	\$15.74	\$671.38	\$690.82	\$19.44
Ret + Ch (1 Med)	\$184.44	\$193.47	\$9.03	\$288.90	\$299.72	\$10.82	\$663.28	\$679.35	\$16.07
Ret + Fam (2 Med)	\$199.87	\$213.16	\$13.29	\$330.96	\$347.19	\$16.23	\$331.50	\$347.91	\$16.41
Ret + Fam (1 Med)	\$217.07	\$233.96	\$16.89	\$287.92	\$306.97	\$19.05	\$675.73	\$698.59	\$22.86

2019 Blended Plan Rates



Monthly Rates	2018 Kaiser HMO Silver	2019 Kaiser HMO Silver	Difference	2018 Kaiser HMO Gold	2019 Kaiser HMO Gold	Difference
Ret + Sp (1 Med)	\$329.05	\$344.70	\$15.65	\$504.32	\$522.35	\$18.03
Ret + Ch (1 Med)	\$322.22	\$333.49	\$11.27	\$496.53	\$510.35	\$13.82
Ret + Fam (2 Med)	\$330.81	\$347.01	\$16.20	\$331.34	\$347.70	\$16.36
Ret + Fam (1 Med)	\$332.71	\$351.52	\$18.81	\$508.51	\$530.02	\$21.51

2019 Cigna



- DHMO Network is expanding
- No changes to schedule of benefits
- During annual enrollment, utilize cigna.com to find an in network DHMO or DPPO dentist
- Once the new plan year begins, register on mycigna.com to search for dentists on your specific plan
- 1.800.564.7642

2019 Cigna Dental Plans



Monthly Rates	DHMO 2018 Premium	DHMO 2019 Premium	Difference	DPPO-Mid 2018 Premium	DPPO-Mid 2019 Premium	Difference	DPPO-High 2018 Premium	DPPO-High 2019 Premium	Difference
Retiree Only	\$15.81	\$13.44	(\$2.37)	\$36.24	\$33.16	(\$3.08)	\$56.26	\$51.48	(\$4.78)
Retiree Spouse	\$31.61	\$26.87	(\$4.74)	\$72.42	\$66.27	(\$6.15)	\$112.51	\$102.95	(\$9.56)
Retiree Child(ren)	\$39.52	\$33.59	(\$5.93)	\$90.53	\$82.84	(\$7.69)	\$140.63	\$128.68	(\$11.95)
Family	\$47.42	\$40.30	(\$7.12)	\$108.54	\$99.32	(\$9.22)	\$168.45	\$154.14	(\$14.31)

2019 VSP Vision Plans



Monthly Rates	Basic Plan	Premier Plan
Retiree Only	\$5.38	\$11.34
Retiree Spouse	\$10.98	\$23.14
Retiree + Child(ren)	\$11.35	\$23.91
Family	\$18.13	\$38.24

Retiree Health Plans Funding



- Other Post-Employment Benefits (OPEB)
 - County-funded trust account
 - Sets subsidy caps for retiree health plan costs

Retirement Plans Transitions



- Voya will be the new record keeper for the Defined Contribution and Deferred Compensation Plans on or about October 22, 2018.
 - A new website www.gcretire.com and customer service number 1-855-492-1818.
 - Managed Account option is no longer available.
 - Self-Directed Brokerage option through TD Ameritrade will continue.
 - Installment payment schedule will change.
- Transamerica will be the new record keeper for the Defined Benefit Plan effective January 1, 2019.
 - You may notice a Pre-Note Authorization from Transamerica as part of the transition between now and December 31, 2018.
 - More communication to come.

Reminders



- Annual enrollment will be:
October 8-19
- If you don't need to make any changes to your benefits for the 2019 year, ***no action is required.***
- Print your benefits confirmation statement
- Medicare
 - Contact Human Resources at 770.822.7932 three months prior to becoming Medicare eligible.