

2021 Retiree Annual Enrollment

October 5 – 16, 2020



Gwinnett





Pre-Medicare Medical Plans

Aetna Traditional PPO

Deductible (Individual/Family)	\$1,600/\$3,200
Doctor's Office Visit	\$50
Specialist Office Visit	\$75
Coinsurance (how much you pay)	30% after deductible
Out-of-Pocket Max	\$4,200/\$8,400

Aetna Traditional PPO Rates

	2020 Monthly Rates	2021 Monthly Rates	Difference
Retiree Only	\$496.06	\$515.21	\$19.15
Retiree + Spouse	\$1,166.92	\$1,236.11	\$69.19
Retiree + Child	\$1,144.24	\$1,204.71	\$60.47
Retiree + Family	\$1,179.13	\$1,253.02	\$73.89

Aetna Max Choice

	Max Choice Gold	Max Choice Silver	Max Choice Bronze
Deductible (Individual/Family)	\$1,550/\$3,100	\$2,350/\$4,700	\$3,900/\$7,800
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	\$2,800/\$5,600	\$4,900/\$9,800	\$6,900/\$13,800

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

Aetna Max Choice Rates

	2020 Max Choice Gold	2021 Max Choice Gold	Difference	2020 Max Choice Silver	2021 Max Choice Silver	Difference	2020 Max Choice Bronze	2021 Max Choice Bronze	Difference
Retiree Only	\$381.60	\$396.33	\$14.73	\$232.04	\$241.00	\$8.96	\$141.15	\$146.60	\$5.45
Retiree + Spouse	\$730.69	\$784.65	\$53.96	\$347.50	\$383.45	\$35.95	\$248.41	\$277.58	\$29.17
Retiree + Child	\$706.51	\$751.17	\$44.66	\$326.34	\$354.15	\$27.81	\$223.76	\$245.62	\$21.86
Retiree + Family	\$772.03	\$832.10	\$60.07	\$400.53	\$447.95	\$47.42	\$279.78	\$313.59	\$33.81

Pre-Medicare Aetna Updates

- Gwinnett has added tele-medicine and video appointment services for Aetna members in 2021. Telehealth visits will be treated the same as your in-person appointments and subject to applicable deductibles and co-insurances.
- US Imaging, the advanced imaging service, will no longer be a feature of the Aetna plan. However, now more than ever, it is important to make the best decisions when it comes to the cost of your health care.



Kaiser HMO

	Kaiser HMO Gold	Kaiser HMO Silver
Deductible (Individual/Family)	\$1,200/\$2,400	\$2,150/\$4,300
Doctor's Office Visit	\$35 copay	\$65 copay
Specialist Office Visit	\$55 copay	\$85 copay
Coinsurance (how much you pay)	20%	30%
Out-of-Pocket Max	\$3,700/\$7,400	\$6,100/\$12,200

Kaiser HMO

Prescription Drug Coverage	Kaiser HMO Gold	Kaiser HMO Silver
Generic (Retail/Mail)	\$10 copay/\$20 copay	\$30 copay/\$60 copay
Preferred Brand (Retail/Mail)	\$40 copay/\$80 copay	\$70 copay/\$140 copay
Non-Preferred Brand (Retail/Mail)	N/A	N/A

Kaiser HMO Rates

	2020 Kaiser HMO Silver	2021 Kaiser HMO Silver	Difference	2020 Kaiser HMO Gold	2021 Kaiser HMO Gold	Difference
Retiree Only	\$197.55	\$205.18	\$7.63	\$340.75	\$353.90	\$13.15
Retiree + Spouse	\$419.14	\$457.03	\$37.89	\$740.92	\$794.34	\$53.42
Retiree + Child	\$398.74	\$428.79	\$30.05	\$717.64	\$762.09	\$44.45
Retiree + Family	\$430.10	\$472.21	\$42.11	\$753.46	\$811.70	\$58.24

Aetna Medicare Advantage Plan

Aetna Medicare Advantage

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

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

Retiree Rates

Aetna Medicare Advantage

	2020 Premium	2021 Premium	Difference
Retiree Only	\$123.80	\$106.50	(\$17.30)
Retiree + Family (all Medicare eligible)	\$ 370.60	\$323.95	(\$46.65)

Blended Plans

Aetna Blended PPO Rates

	2020 Aetna Traditional PPO	2021 Aetna Traditional PPO	Difference
Ret + Sp (1 Med)	\$857.56	\$873.96	\$16.40
Ret + Ch (1 Med)	\$684.85	\$658.83	(\$26.02)
Ret + Fam (1 Med)	\$866.54	\$894.09	\$27.55
Ret + Fam (2 Med)	\$369.64	\$354.02	(\$15.62)

Aetna Blended Plan Premiums

	2020 Aetna Max Choice Bronze	2021 Aetna Max Choice Bronze	Difference	2020 Aetna Max Choice Silver	2021 Aetna Max Choice Silver	Difference	2020 Aetna Max Choice Gold	2021 Aetna Max Choice Gold	Difference
Ret + Sp (1 Med)	\$233.57	\$244.91	\$11.34	\$329.38	\$343.23	\$13.85	\$713.85	\$732.08	\$18.23
Ret + Ch (1 Med)	\$205.08	\$201.59	(\$3.49)	\$314.13	\$308.06	(\$6.07)	\$702.64	\$685.65	(\$16.99)
Ret + Fam (1 Med)	\$252.21	\$269.17	\$16.96	\$327.57	\$348.08	\$20.51	\$724.33	\$752.63	\$28.30
Ret + Fam (2 Med)	\$230.46	\$221.43	(\$9.03)	\$369.34	\$352.37	(\$16.97)	\$369.96	\$355.63	(\$14.33)

Kaiser Blended Plan Premiums

	2020 Kaiser Silver	2021 Kaiser Silver	Difference	2020 Kaiser Gold	2021 Kaiser Gold	Difference
Ret + Sp (1 Med)	\$362.52	\$375.54	\$13.02	\$543.24	\$559.76	\$16.52
Ret + Ch (1 Med)	\$348.80	\$340.63	(\$8.17)	\$529.78	\$517.70	(\$12.08)
Ret + Fam (1 Med)	\$372.12	\$392.09	\$19.97	\$553.85	\$579.08	\$25.23
Ret + Fam (2 Med)	\$369.20	\$351.51	(\$17.69)	\$369.77	\$354.69	(\$15.08)

Cigna Dental

- No changes to plan design for **DHMO, DPPO Mid Option, or DPPO High Option**
- Slight increases in premiums



Cigna Dental Premiums

	DHMO	DPPPO-Mid	DPPPO-High
	2021 Premiums	2021 Premiums	2021 Premiums
Employee Only	\$ 13.91	\$ 35.52	\$ 55.14
Employee + Spouse	\$ 27.81	\$ 70.99	\$ 110.28
Employee + Child(ren)	\$ 34.77	\$ 88.74	\$ 137.84
Family	\$ 41.72	\$ 106.40	\$ 165.11

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

No changes to plan designs or premiums

Humana EAP

- Humana EAP is here to help!
- EAP is available to you and any members of your household. Free and confidential
- Stress management
- Mindfulness tools
- Access to certified counselors
- Financial and legal advice

Retiree Health Plans Funding

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



Reminders

- Annual enrollment is October 5 – 16
- If you don't want to make any changes to your benefits for the 2021 year, ***no action is required***
- Medicare
 - Contact Human Resources at 770.822.7932 three months prior to becoming Medicare eligible

