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Milwaukee Retiree Association (MRA)

Affiliated with the Milwaukee Area Labor Council (MALC), AFL-CIO

Since 1959, MRA has been Serving and Representing
City of Milwaukee Employees' Retirement System (CMERS) Retirees and Spouses



2024 Plan Year Open Enrollment Information for City of Milwaukee Medicare Retirees and Spouses

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MILWAUKEE RETIREE ASSOCIATION, INC.

P. O. Box 342055
MILWAUKEE, WI 53234-2055

To: City of Milwaukee Medicare-eligible Retirees (and spouses)

From: MRA Board and National Benefit Consultants, Inc.

Date: October 2023

Regarding: 2024 Medicare Advantage Health Plan(s) For Medicare-eligible Retirees

The Milwaukee Retiree Association, Inc., (MRA), Milwaukee Area Labor Council (MALC), AFL-CIO, has been actively helping retirees for over 60 years. This is the 20th year the Milwaukee Retiree Association has sponsored a Group Medicare Advantage plan for over 1,200 City of Milwaukee retirees and their Medicare-eligible spouses and dependents. We are pleased to report that the Aetna Group Medicare Advantage Plan (Extended Service Area – PPO) will renew for the 2024 Plan Year with a few benefit design enhancements. This plan offers the opportunity for significant premium savings over the City plan. This plan has benefits similar to those now offered by the City, but they are not exactly the same. Members have experienced comprehensive health coverage along with added features such as the SilverSneakers fitness benefit included with the Aetna plan.

If you are happy with your plan and do not intend to make changes to your plan election, no action on your part is needed. Your plan will automatically update for the new plan year.

2024 Aetna Group Medicare Advantage Plan Option

The Aetna Group Medicare Advantage plan is an Extended Service Area - Preferred Provider Organization (ESA - PPO), which allows you to access any Medicare provider or facility that accepts Medicare and agrees to bill the Aetna Medicare plan. The same member cost share for services applies regardless if you use in-network or out-of-network providers. This is an important feature of an extended service area Group Medicare Advantage (PPO) plan. This plan is available to retirees residing in every state and county within the United States based on permanent U.S. residential address.

The plan has co-pays and co-insurance for various services, however, you are protected with an annual out-of-pocket limit or out-of-pocket (OOP) medical plan maximum. The annual out-of-pocket maximum amount is \$5,100 per participant and includes any co-payments or co-insurance you pay for Medicare-covered services with the exception of Medicare prescription drug coverage and hearing aid reimbursement. As an additional benefit, the Aetna Group Medicare Advantage includes the SilverSneakers Fitness Program at participating health clubs. Go to www.SilverSneakers.com for participating fitness centers near you.

2024 Premium

The 2024 premium for the Aetna Group Medicare Advantage Plan will remain \$13 per member per month. The plan provides a substantial premium savings for members over the other two (2) City options.

Medicare Advantage (Part C) General Overview

A Medicare Advantage plan is another Medicare health plan choice you may have as part of Medicare. Medicare Advantage plans, sometimes called “Part C” or “MA Plans” or “MA-PD,” are offered by private insurance companies approved by Medicare. If you join a Medicare Advantage plan, the plan will provide all of your Part A (Hospital Insurance) and Part B (Medical Insurance) coverage and Part D (Prescription) coverage. These companies must follow rules set by Medicare. Medicare pays a fixed amount for your care every month to the companies offering Medicare Advantage plans.

Medicare Advantage plans can offer extra coverage, such as fitness programs (SilverSneakers) and additional benefits to encourage wellness. In addition to your Part B premium, you may have to pay a monthly plan premium to participate. Each Medicare Advantage plan can charge different out-of-pocket costs for services.

2024 Plan Selection Guidance

Beyond cost savings, the Aetna Group Medicare Advantage plan is worth your review and consideration if you are not presently a member or will become Medicare-eligible in 2024. If you are not presently a member and wish to find out more, you can request a plan kit or attend an Open Enrollment session. Information about Open Enrollment guidelines is contained in this annual mailing. A Decision Guide is included to help you compare your plan options. For further information on the available Aetna Group Medicare Advantage program, contact National Benefit Consultants, Inc. Plan guides are available electronically through email or by U.S. mail.

If you are a City retiree and plan on returning to the City of Milwaukee UnitedHealthcare Choice or Choice Plus plan during Open Enrollment, you may attend one of the Open Enrollment sessions or contact ERS for enrollment information. Be sure to respect the City’s deadlines for changes.

WATCH THE MAIL FOR IMPORTANT ANNUAL NOTICE INFORMATION YOU WILL RECEIVE FROM YOUR HEALTH PLAN. NO ACTION IS NECESSARY IF YOU ARE NOT MAKING A PLAN CHANGE.

**National Benefit Consultants, Inc.
208 E. Oak Crest Drive Wales, WI 53183
1-262-201-4370 (local) or 1-800-875-1505 (toll-free)
TTY: 711 or Email: info@nbc.biz**

Hours of Availability

[Central Standard Time (CST) – M-F 9:00 a.m. - 4:00 p.m. Closed at noon Fridays – Memorial Day to Labor Day]

**Visit MRA at www.milwaukeeetired.org
P.O. Box 342055, Milwaukee, WI 53234-2055
Leave Messages – (414)-297-9215 Email: info-mra@milwaukeeetired.org
Affiliated with the MILWAUKEE AREA LABOR COUNCIL, AFL-CIO Rev. 10/23**

**The City of Milwaukee Open Enrollment will take place
Monday, 10/30/2023 – Monday, 11/13/2023**

This year the **City of Milwaukee Open Enrollment Fairs** will be held as follows:

Wednesday, November 1st – 2:00 p.m. to 5:30 p.m.	DNS Lake Tower, 4004 S. 6th Street
Wednesday, November 8th – 10:00 a.m. to 1:00 p.m.	City Hall Rotunda, 200 E. Wells Street
Thursday, November 9th – 2:00 p.m. to 4:30 p.m.	DPW Field Headquarters, 3850 N. 35th Street

City of Milwaukee Retiree Benefit Guide (2024) and forms available online at www.cmers.com
For important member updates refer to the MRA website www.milwaukeeeretired.org

New for 2024! An MRA-sponsored Plan Informational Event:

Monday, November 6th – 1:00 p.m. to 4:00 p.m. **Wilson Park Senior Center 2601 W Howard Avenue**

This is not a City-sponsored Open Enrollment Fair. This event will feature the Aetna Group Medicare Advantage plan and cover related topics. NBCI and MRA representatives will be available to discuss benefits and answer questions.

**Aetna Group Medicare Advantage
Open Enrollment – All Year Long**

The MRA Aetna Group Medicare Advantage provides for continuous Open Enrollment. Eligible Medicare beneficiaries may apply for the group plan coverage throughout the calendar year.

Aetna Group Plan Members: Your Attention Please!

Aetna Group Medicare Advantage members do not have to do anything to remain on coverage for the 2024 plan year. You will receive a new ID card for the 2024 plan year, so watch your mail. Your card will arrive just prior to January 1, 2024.

Benefit enhancements for 2024 include an annual \$400 wig allowance, and reduced copays for pulmonary and cardiac rehabilitation. Watch your mail for your Annual Notice of Change (ANOC) that provides details on these changes.

Preferred Generic Drug Copay Reminder: Members who obtain a preferred generic drug (Tier 1) from preferred pharmacies will pay \$1 for a 30 day supply and \$2 for a 90 day supply. Preferred generic drugs purchased at standard pharmacies will remain \$2 for a 30 day supply and \$4 for a 90 day supply. Copays for all other drug tiers are unchanged. **Preferred pharmacies include:** Aurora, CVS, Pick 'n Save, Metro Market, Meijer, Costco, Walmart and Aetna's Caremark mail order. **Standard pharmacies include:** Ascension, Columbia St. Mary's, Froedtert, ProHealth, Sam's Club, and Walgreens. *You are not required to use a preferred pharmacy.*

Group Medicare Advantage MRA Board and Member Testimonials

"I have had the Medicare Advantage insurance plan for more than 15 years. I am very happy with my decision." – Harriet Schlichting, Retired Health Department

"I am happy to give my strongest endorsement to the MRA-sponsored Aetna Medicare Advantage plan. It is superior, both as to costs and benefits." – Stuart S. Mukamal, Retired Assistant City Attorney

"Over the last couple of years, I've had the experience of dealing with health issues. I am very satisfied from my standpoint. It has been gratifying to know that costs and services have been exceptional."
– Roger Oldenburg, Retired DPW

"I have used the Medicare Advantage Plan since I became eligible for Medicare. I continue to appreciate the cost and benefits of the plan, especially the focus on prevention, as well as the responsive customer service. I recently had a question on pricing of a prescription; the Aetna representative responded quickly and efficiently. I recommend consideration of this program."
– Elizabeth Zelazek, Retired Health Department Nursing, MRA Board and Health Committee

"Having experienced a serious leg laceration during a boating incident in northern Wisconsin, I was treated at the Howard Young Medical Center ER, along with two (2) follow up visits to the Marshfield Clinic Urgent Care. My MRA Aetna Medicare Advantage plan worked seamlessly throughout, with minimal out of pocket costs for myself." – Wray Young, Retired MPD

"I have been with the Medicare Advantage Plans through MRA since I retired in 2016 and find their premiums of \$13 per month, the co-pays of \$4 for most medications and \$15 for doctor visits, as well as \$40 coverage for specialists to be outstanding. I did have surgery in 2020 and had few bills to pay for hospital and doctor visits. I would strongly urge every City of Milwaukee retiree to compare the differences between the Medicare Advantage Plan through Aetna in 2023 and the plans offered by the City. There are no limits on the doctors you can select (as long as they accept Medicare) and no limits on where you live to take the Aetna Medicare Advantage Plan. This plan saves you dollars and gives you greater choice without any deductibles. I would strongly recommend this Aetna plan for Medicare retirees after being on it for all these years."
– Mike Brady, Retired Employee Benefits Director

City of Milwaukee Over 65 Retiree Options 2024 - Medicare Retirees and/or Spouses

City Plans Benefit Comparison to MRA Group Medicare Advantage Plan (ESA-PPO)

	UHC Choice City-Sponsored (w/25% subsidy)	UHC Choice Plus City-Sponsored (w/25% subsidy)	Aetna Group Medicare Advantage MRA-Sponsored (no city subsidy)
Single premium (Monthly/Annual):	\$345.00 /\$4,140.00	\$294.00 / \$3,528.00	\$13.00 / \$156.00
Two Person premium (Monthly/Annual):	\$688.50 / \$8,262.00	\$555.75 / \$6,669.00	\$26.00 / \$312.00
Type of Plan:	Self-funded (EPO)	Self-funded (PPO)	Group Medicare Advantage Extended Service Area PPO
Insurance Co. Provider Network:	National Network (1)	National Network (1)	National Network
Plan Availability/Residency based:	Nationwide	Nationwide	Nationwide
<p>* IMPORTANT 2024 CITY PLAN Medicare Coordination Strategy Reminder: Medicare is the <u>primary</u> and <u>first payer</u> of Medicare-covered, eligible healthcare services for retirees 65+ enrolled in Medicare Part A (hospitalization) and Part B (medical). The City of Milwaukee Choice and Choice Plus plans coordinate (integrate) coverage by paying after Medicare for eligible City plan benefits. The Medicare coordination style was updated in 2021. The City plans no longer consider Medicare's payments as credit toward the plan member's satisfaction toward the deductible and member out-of-pocket maximum responsibilities. See the City's Retiree Benefits Guide (2024) for more detailed information.</p>			Medicare Advantage Group Plan (MA-PD)
			Illustrated on a per member basis
Deductible In-network	\$1,500 S* / \$3,000 F*	\$3,000 S* / \$6,000 F*	\$0
Deductible Out-of-network	No coverage - emergencies only*	\$6,000 S* / \$12,000 F*	\$0
Office Visit (1)	T1 - Member pays 20% Non T1 - Member pays 40%	T1 - Member pays 20% Non T1 - Member pays 40%	\$15 Primary/\$40 Specialist
In-network	after deductible*	after deductible*	each visit
Office Visit	No coverage*	Member pays 40% after deductible*	\$15 Primary/\$40 Specialist each visit
Out-of-network			
Co-Insurance (1)	T1 - Member pays 20% Non T1 - Member pays 40%	T1 - Member pays 20% Non T1 - Member pays 40%	<i>Varies -see plan summary</i>
In-network	after deductible*	after deductible*	
Co-Insurance	No coverage - emergencies only*	Member pays 40% after deductible*	Same as in-network
Out-of-network			
Emergency Room	\$250 co-pay applies**	\$250 co-pay applies**	\$80 co-pay <i>waived if admitted within 24 hours</i>
Inpatient Hospital	Member pays 20% after deductible*	Member pays 20% after deductible*	\$200 per day: days 1-7 <i>per admission</i>
In-network			
Inpatient Hospital	No coverage - emergencies only*	Member pays 40% after deductible*	\$200 per day: days 1-7 <i>per admission</i>
Out-of-network			

	UHC Choice	UHC Choice Plus	Aetna Group Medicare Advantage
Outpatient Hospital In-network	Member pays 20% after deductible*	Member pays 20% after deductible*	\$185 co-pay
Outpatient Hospital Out-of-network	No coverage - emergencies only*	Member pays 40% after deductible*	\$185 co-pay
Prescription Drugs			
Retail Pharmacy - 30 day supply	Member pays 20% co-insurance Max: \$75- 30 days	Member pays 20% co-insurance Max: \$75- 30 days	\$1/\$2/\$10/\$40/35%/33% CMS Minimum Gap Coverage
Dental	Not included	Not included	Not included
Fitness Benefit SilverSneakers	Not included	Not included	Included
Medical Annual Max OOP In-network	\$3,000 S* / \$6,000 F*	\$6,000 S* / \$12,000 F*	\$5,100 (in and out of network)
Medical Annual Max OOP Out-of-network	No coverage*	\$12,000 S* / \$24,000 F*	
Annual Max OOP for Prescriptions	\$3,600	\$3,600	No OOP Max for Prescriptions

OPEN ENROLLMENT - PLAN SELECTIONS: You only need to complete an application during Open Enrollment if you intend to change plans. If you would like to remain in your current City of Milwaukee-sponsored (Choice or Choice Plus retiree plan) or the MRA-sponsored Aetna Group Medicare Advantage for 2024, you do not have to do anything.

This is a high-level comparison and not intended to be a legal contract. Current and prospective members should request a full plan kit for complete plan details of the medical and pharmacy plan. The City of Milwaukee plans are outlined in the annual **City of Milwaukee Retiree Benefits Guide**. The Aetna Group Medicare Advantage is outlined in the **Information Packet (2024)**. The Aetna Group Medicare Advantage Plan Annual Maximum Out-Of-Pocket (OOP) does not include outpatient drugs. Applicable medical cost-share applies to the OOP. See Plan's Summary and other plan communications for complete details on medical and pharmacy benefits including 90 days retail and mail order costs. Medicare Part B/mo: Amount varies. Standard Part B premium for 2023 is \$164.90 or more based on income and Medicare enrollment date. 2024 premium has not been released as of this mailing. This amount must be paid no matter which plan is chosen.

(1) City of Milwaukee UnitedHealthcare (UHC) Choice and Choice Plus plans illustrated in this chart feature Tier 1 provider coinsurance amounts: For important information about UHC Premium Tier 1 providers, please go to www.myuhc.com or call the number for UHC [1-800-841-4901]. Refer to the City of Milwaukee Retiree Benefits Guide for complete details on the UHC Choice and Choice Plus plans.

This Medicare Advantage group plan is listed for information only. The City does not offer or sponsor this plan in any way and has no contract with respect to this plan. MRA (MALC AFL-CIO) group plan is available on a voluntary basis. There are other Medicare supplement plans for retirees over 65. Required Medicare disclaimer: "We do not offer every plan available. Currently we represent 10 carriers offering 627 products. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options." The State of Wisconsin Board on Aging and Long Term Care is also available for further assistance at 1-800-242-1060 <TTY:711>. Benefit Comparison prepared in part by City of Milwaukee Employee Benefits, rev. 10/23.

**City of Milwaukee Medicare Retiree 75% rates (City-Sponsored) from 2005 through 2024
Historical Comparison of City Plan Premiums to MRA Group Medicare Advantage**

Historical Annual Premium Illustration	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Plan Premium	Time Period
One with Medicare																						
UHC Choice Plus PPO (previously Basic Plan) *	\$3,612	\$4,044	\$2,796	\$3,000	\$3,156	\$3,386	\$3,891	\$2,827	\$2,752	\$2,945	\$2,916	\$3,483	\$3,384	\$3,609	\$3,672	\$3,915	\$3,681	\$3,636	\$3,699	\$3,528	\$67,932.60	20 years
UHC Choice EPO (previously HMO plan)	\$3,912	\$4,692	\$4,656	\$3,720	\$4,092	\$4,923	\$4,156	\$3,308	\$3,221	\$3,447	\$3,411	\$4,077	\$3,960	\$4,221	\$4,296	\$4,581	\$4,311	\$4,266	\$4,338	\$4,140	\$81,727.92	20 years
Two with Medicare																						
UHC Choice Plus PPO (previously Basic Plan) *	\$6,984	\$7,776	\$5,280	\$5,664	\$5,964	\$6,395	\$7,347	\$5,351	\$5,209	\$5,575	\$5,526	\$6,597	\$6,399	\$6,822	\$6,936	\$7,389	\$6,948	\$6,876	\$6,993	\$6,669	\$123,420.60	20 years
UHC Choice EPO (previously HMO plan)	\$7,812	\$9,372	\$9,252	\$7,428	\$8,184	\$9,847	\$8,311	\$6,617	\$6,441	\$6,893	\$6,831	\$8,163	\$7,920	\$8,442	\$8,580	\$9,153	\$8,604	\$8,514	\$8,658	\$8,262	\$163,283.40	20 years
Alternative Group Plan Option*																						
MRA AETNA Group Medicare Advantage Plan														\$156	\$156	\$414.12	\$156	\$156	\$156	\$156	\$1,350.12	7 years
MRA UHC Group Medicare Advantage Plan	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$120	N/A	N/A	N/A					\$120.00	13 years
MRA Humana Group Medicare Advantage Plan	\$2,160	\$1,536	\$1,320	\$1,320	\$1,320	\$1,620	\$600	\$672	\$624	\$1,248	\$984	\$972	\$972	N/A	N/A	N/A					\$15,348.00	13 years

* The Milwaukee Retiree Association in cooperation with National Benefit Consultants, Inc. has sponsored the Group Medicare Advantage (Part C) program since 2005. The MRA Group Medicare Plans do not include city-subsidy to the plan premium. The Choice and Choice Plus rates above reflect city-subsidy with retirees paying 75% of the premium. Note: In 2018 the Aetna Group Medicare Extended Service Area PPO Plan replaced plans through Humana & UnitedHealthcare.

“The MRA Aetna Medicare Advantage Plan will save a City retiree over \$3,000 in premium costs and \$1,500 in deductible costs compared to the City's UHC Choice plans. Over the past 20 years City Medicare retirees with the MRA Medicare Advantage Plan have save over \$60,000 in premium costs alone. Over the past five (5) years a Medicare retiree has been able to save over \$18,000 in premium costs alone. The MRA Medicare Advantage plan should save retirees comparable amounts. You can sign up for the MRA Medicare Advantage plan at any time, and the City Medicare retiree can elect to transfer back, if you are not pleased, during the next open enrollment period.”

-- Analysis by Mike Brady, MRA Board Healthcare Committee Chair

DECISION GUIDE

FOR MEDICARE-ELIGIBLE CITY OF MILWAUKEE RETIREES AND SPOUSES

This Decision Guide is a tool to help Medicare retirees (and spouses) analyze their plan choices and the associated coverage costs. We encourage you to make use of the many resources available to you to evaluate your insurance on an annual basis.

All those Medicare retirees participating in the City of Milwaukee Employees' Retirement System have the opportunity to consider the retiree group plan available through the MRA.

City of Milwaukee health insurance-eligible retirees have the opportunity to consider plans offered by the City (with a City subsidy of only 25% of premium) and the MRA plan. For those eligible to participate in City insurance, retirees 65 and older who leave City coverage must maintain insurance under a Medicare plan to be eligible to return to the City's insurance during the yearly open enrollment period. This provides an annual opportunity to consider the plan that is right for you.

In making an informed decision on which plan is most appropriate for you, two (2) key considerations are the **Annual Plan Premium** and **Anticipated Annual Out-of-Pocket Costs**.

The annual plan premium is a fixed cost and easy to consider. Your anticipated out-of-pocket costs are based on your expected utilization, so you have to estimate the health care you and/or your spouse expect to receive. To help you with this, the MRA health committee has developed a Decision Guide worksheet you may find helpful to compare plan costs.

The attached **Plan Options Chart** illustrates the various plans offered by the City and the Retiree Association.

The **Decision Guide** worksheet provides space to compare the premium and lists the most common categories of out-of-pocket costs. In determining which plan is most suitable for you and your spouse, calculate your anticipated 2024 total annual premium, if any, and annual out-of-pocket costs under each offered plan using the **Decision Guide** worksheet. Adding these together gives you a ball park estimate of your anticipated healthcare costs. Keep in mind that plan availability may be based on where you live and may affect your premium, out-of-pocket maximums and other benefits.

Obtain a plan informational kit for complete plan detail by calling NBCI at 1-262-201-4370.

Annual Open Enrollment

Please remember that you can leave the City of Milwaukee insurance plan **at any time** as a Medicare-eligible retiree. However,

- **You must notify the Pension Office in writing.** City-sponsored enrollment and cancellation forms can be found on the CMERS website: www.cmers.com/Library/Forms
- **You must maintain continuous coverage under a Medicare Advantage program or a Medicare supplement or you will not be able to return to the City's health insurance at a later date.**
- **Retirees can re-enroll, if you choose, in the City's plans during the annual City of Milwaukee Open Enrollment period held in the fall of each year or based on an eligible qualified event.** The City's coverage will begin January 1st. You will need to **request** the open enrollment information from the **Pension Office 1-414-286-3557** if you have left City coverage.
- For further information on the group program which is available to ERS and MRA members throughout the year, contact **National Benefit Consultants, Inc. (NBCI) 1-262-201-4370**.
- If you are a City retiree who was not eligible for City health insurance at retirement or have dropped City insurance, you may still want to contact **National Benefit Consultants, Inc. (NBCI) 1-262-201-4370** to see if they have a plan that may be right for you.
- For those wanting additional options for a non-Medicare spouse the ACA Marketplace plans may be available to non-Medicare plan dependent(s). This could be an affordable coverage option for 'trailing dependents' who do not have Medicare yet when the city retiree turns 65 and city premium subsidy is reduced to 25% based on city rate Chart 1.

NOT A MEMBER? READY TO ENROLL IN THE AETNA GROUP MEDICARE ADVANTAGE PLAN?

1. **Call Aetna to enroll. Associates are available Monday through Friday, 7:00 a.m. and 5:00 p.m. CST, at 1-888-269-1683 (TTY: 711). Provide the MRA Master Plan ID 0002253.**
⇒ **Have your Medicare ID card available.**
2. **Follow any instructions from your plan sponsor for cancelling any prior coverage.**
3. **Write down the enrollment confirmation number.**
4. **Call National Benefit Consultants, Inc. (NBCI) with your enrollment confirmation number at 1-262-201-4370.**

ADDITIONAL TOOLS & RESOURCES

- **Attend Open Enrollment Fairs**
- **2024 City of Milwaukee Retiree Benefits Guide**
- **Employes' Retirement System website www.cmers.com**
- **City Benefits Website – *Just Click on the Benefits tab***
- **www.city.milwaukee.gov/der**
- **<https://www.medicare.gov>**

How to Determine What Health Insurance Plan to Purchase - Decision Guide

Compare 2024 Plan Premiums





- Write what you would pay each month under your current coverage and then write what you would pay with the new plan. Multiply your monthly amount by 12 to find the annual amount.*
- **NOTE: The required Medicare Part B premium does not have to be figured in your calculations because it would be the same amount no matter which retiree plan you have.**

	MONTHLY PREMIUMS	
	<u>Your 2024 Plan</u>	<u>New Plan Considered</u>
City Plan*	\$ _____	\$ _____
MRA Available Retiree Plan*		
Medicare Advantage	\$ _____	\$ _____
Medicare Supplement	\$ _____	\$ _____
Prescription Drug Plan <i>(If not included in plan premium)</i>	\$ _____	\$ _____
A) Total the amounts above	\$ _____	\$ _____
B) Then multiply each column by:	(Total x 12)	(Total x 12)
⇒ 2024 ANNUAL PLAN PREMIUM	= \$ _____	= \$ _____
*For the City and MRA plan this annual premium amount is calculated for you. See the blue-colored Retiree Options chart.		

Things to Consider: Medicare Advantage plans usually have specific service areas in which you have to reside to enroll in the plan. Be sure you reside within the service area, especially if you may move during the year.

Evaluating Your TOTAL 2024 Health Insurance Plan Costs

- Evaluate your Total Health Insurance Plan costs by entering your estimated annual amounts. Determine your medical and drug costs (Use Work Space provided, if necessary). Do the same for your spouse's estimate.
- **Value Adds to Consider:** Are there any other plan benefits (such as fitness memberships, dental or vision coverage included), non-covered benefits or unique medical needs that factor in my plan selection?

	2024 TOTAL ANNUAL COSTS	
	<u>Your 2024 Plan</u>	<u>New Plan Considered</u>
 2024 Annual Plan Premium (Use space above)	\$ _____	\$ _____
 Medical Costs (Use worksheet on page 12)	\$ _____	\$ _____
 Prescription Costs (Use worksheet on page 13)	\$ _____	\$ _____
 Your Total Estimated Plan Costs for the Year	\$ _____	\$ _____

How to Determine What Health Insurance Plan to Purchase - Decision Guide

[Work Space - Use for Estimating Medical Costs]

Your 2024 MEDICAL costs

Things to Consider:

- What are your plan deductibles, co-pays, co-insurances? Plan benefits can change from year to year! Do not assume you will have the same benefits as this past year.
- Are your doctors and hospitals network providers? Using in-network providers typically costs less. Some plans may not cover out-of-network services unless it is a medical emergency.
- What happens if you require medical care outside the network while traveling?
- If you travel or vacation for extended periods or you move, can you keep your coverage? For answers, check with the plan.
- What is the annual out-of-pocket (OOP) maximum limit on the plan that limits your medical expenses during the plan year? Is there a combined or separate limit for network and non-network services? Is the annual out-of-pocket maximum amount based on Single (Individual) or Family coverage type?

ANNUAL OUT-OF-POCKET MEDICAL COSTS*

	<u>Your 2024 Plan</u>	<u>New Plan Considered</u>
Annual Plan Deductible	\$ _____	\$ _____
Doctors' Visits	\$ _____	\$ _____
Inpatient Hospital	\$ _____	\$ _____
Skilled Nursing Facility (SNF) Care	\$ _____	\$ _____
Home Health	\$ _____	\$ _____
Diagnostic Tests, Labs, X-rays	\$ _____	\$ _____
Emergency Room, Urgent Care, Ambulance	\$ _____	\$ _____
Durable Medical Equipment (wheelchair, walker, etc.)	\$ _____	\$ _____
Other Covered Costs	\$ _____	\$ _____

⇒ **Total to find YOUR ESTIMATED
ANNUAL OUT-OF-POCKET (OOP)
MEDICAL COSTS**

\$ _____

\$ _____

*For the City and MRA plan this annual out-of-pocket plan maximum (if applicable) is calculated for you on the blue-colored Retiree Options chart.

**Annual Out-of-Pocket
(OOP) Maximum**

**Annual Out-of-Pocket
(OOP) Maximum**

\$ _____

\$ _____

How to Determine What Health Insurance Plan to Purchase - Decision Guide

[Work Space - Use for Estimating Prescription Costs]

Your 2024 Outpatient PRESCRIPTION Drug Costs

- Write the names of the drugs you take now or expect to take.
- Will your prescription drugs be covered by the plan (on the Plan's formulary or list of covered drugs) and what are your co-pays or co-insurance amounts for them?
- To find your estimated cost per year, multiply the monthly cost by the number of months you will fill the prescription.
- Does an annual out-of-pocket maximum limit apply on the prescription drug plan coverage?
- Does the plan have a Mail Order program that results in a co-pay or co-insurance (cost) savings?
- Important: How will outpatient prescription drugs be covered by the Plan I am considering once I reach the Initial Coverage Limit (ICL)? In other words, after I reach \$4,660 (the Coverage Gap Stage or “Donut Hole”) of Total Drug Expenditures in 2024, how much will I be expected to pay for my drugs before Part D Catastrophic Coverage begins? Review the plan details. Ask questions.

2024 ANNUAL OUT-OF-POCKET DRUG COSTS

Medication Name	Covered?		Your Current Plan(s)			The New Plan You Are Considering				
			Cost Month	# /Months	Cost Year	Cost Month	# /Months	Cost Year		
_____	Yes	No	\$ _____	x _____	= \$ _____	Yes	No	\$ _____	x _____	= \$ _____
_____	Yes	No	\$ _____	x _____	= \$ _____	Yes	No	\$ _____	x _____	= \$ _____
_____	Yes	No	\$ _____	x _____	= \$ _____	Yes	No	\$ _____	x _____	= \$ _____
_____	Yes	No	\$ _____	x _____	= \$ _____	Yes	No	\$ _____	x _____	= \$ _____
_____	Yes	No	\$ _____	x _____	= \$ _____	Yes	No	\$ _____	x _____	= \$ _____
_____	Yes	No	\$ _____	x _____	= \$ _____	Yes	No	\$ _____	x _____	= \$ _____
_____	Yes	No	\$ _____	x _____	= \$ _____	Yes	No	\$ _____	x _____	= \$ _____
TOTAL the “Cost Per Year” numbers to find YOUR ESTIMATED ANNUAL OUT-OF-POCKET DRUG COSTS					\$ _____					
						\$ _____				

National Benefit Consultants, Inc.

262.201.4370 | 800.875.1505 | Fax: 262.201.4383 | info@nbcinc.biz | www.nbcinc.biz
208 East Oak Crest Drive | Wales, WI 53183



Dear City of Milwaukee Retirees Turning 65 in 2024 and Prospective Retirees:

If you are becoming Medicare-eligible at age 65 or contemplating retirement in the calendar year 2024, we are pleased to include you in the informational mailing provided to current City of Milwaukee Medicare-eligible retirees.

National Benefit Consultants, Inc. and MRA are proud to offer an alternate group Retiree Health Insurance Plan Option for your consideration when you become eligible for Medicare. If you are interested in learning more about the plan available to City of Milwaukee retirees who are enrolled in Medicare Parts A and B, attend an Open Enrollment event.

If you cannot attend one of these informational events or would prefer to learn about the Advantage plan closer to your actual Medicare entitlement and enrollment date, our representatives are available throughout the year to assist you with your questions or your enrollment.

Important Medicare Enrollment Reminder: Retirees and plan dependents must be enrolled in both Medicare Part A and Part B in order to participate in retiree health insurance plan coverage, so plan ahead. Enrolling in Medicare is not automatic for all beneficiaries.

Social Security is the Federal Agency that handles Medicare enrollment. It is your responsibility to call Social Security at 1-800-772-1213 or visit your local Social Security office if you have questions regarding your Medicare Part A and Part B entitlement, eligibility, and enrollment. Online enrollment for Medicare is available at www.SSA.gov.

If you have any questions you can reach us by phone on weekdays from 9:00 a.m. to 4:00 p.m. Central Standard Time at 1-262-201-4370 (local) or 1-800-875-1505 (toll-free), or TTY: 711. You can also email us at info@nbcinc.biz. We wish you a wonderful fall season and all the best in 2024!

Regards,

A handwritten signature in black ink, appearing to read "Kerry Leist".

Kerry Leist, President

E: kleist@nbcinc.biz

All City Retirees, Spouses, and Surviving Spouses

DID YOU KNOW? Each of you is invited to join the Milwaukee Retiree Association, Inc. All you have to do is complete the application form (below) and mail to us with your check. Need more information? Call 414-297-9215, spell your name, and leave your phone number. Someone will get back to you as soon as possible.

NOTE

- 2024 renewing members will receive an invoice to pay their membership dues
- Membership expiration date is printed on the newsletter label above your name i.e. 24-Dec.
- Duplicate payments of membership fees will not be returned and will be considered donations
- Donations to the MRA are not tax deductible

REMEMBER

- Mail membership renewal to:
P.O. Box 342055, Milwaukee WI 53234-2055 (*NOT the MRA office*) for faster processing
- Complete the application above. Be sure to help us out by including all the information including the check number, total amount, signature, and date



New Member Application

Note: Existing Members will be invoiced for 2024

2024 MILWAUKEE RETIREE ASSOCIATION, INC 2024

Application/Renewal - Effective January 1 - December 31 Annually
 PO Box 342055, Milwaukee WI 53234-2055 Phone: 414-297-9215 Leave Message

Gender: Male Female

Name (Print): _____ Phone: (____) _____

Address: _____ Apt/Unit/Lot #: _____

City: _____ State: _____ Zip+4: _____

Year Retired: _____ Agency/Department: _____

Email Address: _____

- \$15 Annual Membership Fee
- \$15 Annual Membership Fee Spouse

Spouse Name: _____

- \$10 Optional Assessment

\$ _____ Additional Donation for Assessment

\$ _____ Additional Donation for Postage, etc.

Total Enclosed: \$ _____ Check/Money Order Number: _____

Member's Signature: _____ Date: ____/____/2023

Make payments payable to: MILWAUKEE RETIREE ASSOCIATION, INC Rev: 12/29/22 - NAO web
 (The MRA effectively represents all City of Milwaukee's Employees' Retirement System retirees and spouses)