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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 Employes' Retirement System (CMERS) Retirees and Spouses

MRA
Est. 1959

2026 Plan Year Open Enrollment Information for City of Milwaukee Medicare Retirees and Spouses

Inside you'll find:

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 2025**

Regarding: **2026 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 22nd 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 2026 Plan Year with minimal benefit changes. 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 enjoyed comprehensive health and drug 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.*

2026 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.

2026 Premium

The 2026 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 City-sponsored group Medicare plan.

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.

2026 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 2026. 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-sponsored retiree plan coverage 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 open enrollment 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@nbci.biz

Hours of Availability

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

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

The City of Milwaukee Open Enrollment will take place
Monday, 10/20/2025 – Tuesday, 11/04/2025

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

Wednesday, October 22nd – 10:00 a.m. to 1:00 p.m.	**City Hall Rotunda, 200 E. Wells Street**
Thursday, October 23rd – 2:00 p.m. to 4:30 p.m.	**DPW Field Headquarters, 3850 N. 35th Street**
Tuesday, October 28th – 2:00 p.m. to 4:30 p.m.*	**DPW Field Headquarters, 3850 N. 35th Street**
Wednesday, October 29th – 2:00 p.m. to 5:00 p.m.	**DNS Lake Tower, 4004 S. 6th Street**
Thursday, October 30th – 1:00 p.m. to 4:00 p.m.	**MFD Local 215 Union Hall, 5625 W. Wisconsin Ave**

**** National Benefit Consultants, Inc. reps will not be at this 2nd DPW Field Headquarter event***

Virtual Open Enrollment Fairs will be held as follows:

Tuesday, October 21st – 10:00 a.m. to 12:00 p.m.	**Join online at: www.cmers.com**
Monday, October 27th – 1:00 p.m. to 3:00 p.m.	**Join online at: www.cmers.com**

City of Milwaukee Retiree Benefit Guide (2026) and forms are available online at **www.cmers.com**

For important member updates refer to the MRA website **www.milwaukeeretired.org**

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 2026 plan year.

Benefit Changes for 2026: Your Part D coverage annual out-of-pocket maximum will be $2,100 per member in 2026. This is a federally-mandated out-of-pocket maximum that applies to all Part D plans.

The Chiropractic Services copay will decrease from $20 to $15.

Additionally, in 2026 your Part D coverage will have an annual deductible of $300 that applies *only to medications on Tiers 3, 4, and 5.* If you fill a prescription for a medication on Tiers 3, 4, or 5, you will first have to meet the $300 annual deductible, after which your cost share will be the applicable copay or coinsurance for that tier. See the following page for an example. ***Medications on Tiers 1 and 2, and insulins on any tier, are not subject to the deductible.***

Watch your mail for your Annual Notice of Changes (ANOC) that provides details on these changes.

Drug Deductible Example Medication on Tier 3 ($40 copay after deductible) Drug Cost: $100	
Month 1	You pay $100, which is credited toward the $300 deductible. You have $200 left to pay to meet your deductible.
Month 2	You pay $100, which is credited toward the $300 deductible. You have $100 left to pay to meet your deductible.
Month 3	You pay $100, which is credited toward the $300 deductible. You have now met your deductible.
Month 4	You pay the $40 copay for a Tier 3 medication.

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

“I have been a member of the Aetna Medicare Advantage Plan since I became eligible for Medicare. As a former member of the MRA Board, I continue to value the cost and benefits of the plan. Aetna helps members focus on prevention and encourages a healthy life style. Staff has been responsive to my questions and concerns. I recommend consideration of this plan.”
– 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 MRA Medicare Advantage Program through Aetna since I retired in 2016. I find the stable premium of $13, and reasonable co-pays for generic drugs of $2 for 3-month supply of many medications at preferred pharmacies, a $15 co-pay for doctor visits, and $40 co-pay for specialists, as well as no deductibles, with the exception in 2026 of Tier 3, 4 and 5 medications to be outstanding. I did have surgery in 2025 and found the out-patient cap of $185 to be reasonable. I would strongly recommend that every City of Milwaukee retiree eligible for Medicare to compare the differences between the MRA Aetna Plan and other plans offered by the City and other vendors. There are no limits on doctors and hospitals (as long as they accept Medicare) and no limits on where you live if you are in the MRA Aetna plan. After being on the plan for 10 years I would strongly recommend this Medicare Advantage Plan to all City Medicare retirees as a way to reduce your health care costs and maintain excellent quality health care with your current doctors and hospitals." – Mike Brady, retired Employee Benefits Director

City of Milwaukee Over 65 Retiree Options 2026 - Medicare Retirees and/or Spouses

City UnitedHealthcare Group Advantage Plan Benefit Comparison to MRA Aetna Group Medicare Advantage Plan (ESA-PPO) -Per Member Illustration

	UHC Choice & Choice Plus	***NEW* UHC Group Medicare Advantage**	**Aetna Group Medicare Advantage**
You pay the same in and out of network	City-Sponsored (w/25% subsidy)	City-Sponsored (w/25% subsidy)	MRA-Sponsored (no City subsidy)
Single premium (Monthly/Annual):	N/A -no longer available	\$226.51 / \$2,718.12	\$13.00 / \$156.00
Two Person premium (Monthly/Annual):	N/A - no longer available	\$453.02 / \$5,436.24	\$26.00 / \$312.00
Type of Plan:	Self-funded (PPO) -replaced for 2026 Plan Year	Group Medicare Advantage Extended Service Area PPO	Group Medicare Advantage Extended Service Area PPO
Insurance Co. Provider Network:		National Network	National Network
Plan Availability/Residency based:		Nationwide	Nationwide
			Illustrated on a per member basis
Deductible In-network and Out-of-network	Medicare-eligible retirees and their Medicare-eligible spouse and dependents will be automatically enrolled in the new City UHC Medicare Advantage plan effective January 1st, 2026.	\$350	\$0
Office Visit (1)		\$35 Primary / \$50 Specialist each visit after annual deductible	\$15 Primary/\$40 Specialist each visit
Co-Insurance (1)		20%	*Varies -see Summary of Benefits*
In-network and Out-of-network		after deductible*	
Emergency Room		\$100 co-pay applies** *waived if admitted within 24 hours*	\$80 co-pay *waived if admitted within 24 hours*
Inpatient Hospital **In-network and Out-of-network**		\$50 per day, days 1-7 \$0 per day, days 8+ after annual deductible	\$200 per day: days 1-7 *per admission*

	UHC Choice & Choice Plus	*NEW* UHC Group Medicare Advantage	Aetna Group Medicare Advantage
Outpatient Hospital Surgery **In-network and Out-of-network**	Medicare-eligible retirees and their Medicare-eligible spouse and dependents will be automatically enrolled in the new UHC Medicare Advantage plan effective January 1st, 2026.	Member pays 20% after deductible*	$185 co-pay
Prescription Drugs **Retail Pharmacy - 30 day supply**		Member pays 20% co-insurance No deductible Max: $75- 30 days	$1/$2/$10/$40/35%/33% $300 deductible Tiers 3-5
Dental		Not included	Not included
Fitness Benefit		Included - Renew Active	Included -Silver Sneakers
Medical Annual Max OOP In-network		$3,000 (in and out of network)	$5,100 (in and out of network)
Annual Max OOP for Prescriptions		$2,100 **(2)**	$2,100 **(2)**

OPEN ENROLLMENT - PLAN SELECTIONS: Medicare-eligible retirees and Medicare-eligible spouses and dependents on the City of Milwaukee UHC Choice or Choice Plus plans will automatically be enrolled in the new City of Milwaukee UHC Medicare Advantage plan. If you are in the MRA-sponsored Aetna Group Medicare Advantage plan and would like to remain for 2026 you do not need 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 plan is outlined in the annual **City of Milwaukee Retiree Benefits Guide.** The Aetna Group Medicare Advantage is outlined in the **Information Packet** (2026). The Annual Maximum Out-Of-Pocket (OOP) for Medicare Advantage plans does not include the $2,100 annual Part D maximum out-of-pocket. 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 per month varies. Standard Part B premium for 2025 is $185 or more based on income and Medicare enrollment date. 2026 premium has not been released as of this mailing. This amount must be paid no matter which plan is chosen.

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(1) See Summary of Benefits for complete details **(2)** As determined by CMS.

The Aetna Group 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 9 carriers offering 545 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. 10/25.

City of Milwaukee Medicare Retiree 75% rates (City-Sponsored) from 2005 through 2026
Historical Comparison of City Plan Premiums to MRA Group Medicare Advantage

Annual Premium	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	Plan Premium	Time Period
City-sponsored One with Medicare																								
UHC Choice Plus	$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	$3,933	N/A	**$71,865.60**	**22 years**
UHC Choice	$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	$4,608	N/A	**$86,335.92**	**22 years**
UHC Group Advantage* - new in 2026																						$2,718.12	**$2,718.12**	**1 year**
City-sponsored Two with Medicare																								
UHC Choice Plus	$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	$7,425	N/A	**$130,845.60**	**22 years**
UHC Choice	$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	$9,207	N/A	**$172,490.40**	**22 years**
UHC Group Advantage* - new in 2026																						$5,436.24	**$5,436.24**	**1 year**
MRA Group Advantage One with Medicare**																								
Aetna Group														$156	$156	$414.12	$156	$156	$156	$156	$156	$156	**$1,662.12**	**9 years**
UHC Group	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$120	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**$120.00**	**13 years**
Humana Group	$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	N/A	N/A	N/A	N/A	N/A	N/A	**$15,348.00**	**13 years**

*City of Milwaukee sponsored UnitedHealthcare Choice and Choice Plus plans which were available for plan years 2005-2025. These plan options are replaced in 2026 by the UnitedHealthcare Group Medicare Advantage plan. The Choice and Choice Plus rates above reflect City-subsidy with retirees paying 75% of the premium. The City's self-funded plan was closed to Medicare-eligible members in 2026. The UHC City-sponsored Group Medicare Advantage is reflected with City subsidy at 25%. The rates above show the member-pay amounts.

****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. Note: In 2018 the Aetna Group Medicare Extended Service Area PPO Plan replaced plans through Humana & UnitedHealthcare. This change allowed retirees in every state to use any Medicare provider nationwide who is willing to bill Aetna Medicare. The MRA Aetna Medicare plan is $13 per member per month for Medicare-eligible retiree(s) or Medicare-eligible spouse or dependent(s).**

"The MRA Medicare Advantage Plan will save a single City retiree over $3,900 in premium costs and $350 in deductible costs compared to the City's UHC Medicare Advantage Choice Plan in 2026. Over the past 21 years, a City of Milwaukee Medicare retirees with the MRA Medicare Advantage plan could have saved over $56,000 in premium costs alone. Over the past 5 years a Medicare retiree with the MRA plan has been able to save over $18,000 in premium costs alone. You can sign up for the MRA Medicare Advantage plan at any time, and City of Milwaukee retirees can transfer back if you are not pleased during the next open enrollment period. I urge all City Medicare retirees to study the comparisons. Your doctors and hospitals are not comprised with the MRA Medicare Advantage Plan."

-- Analysis 9.22.25 by Mike Brady, MRA Board Healthcare Committee Chair

Prepared by Kerry Leist & Mike Brady 10.2025

<u>DECISION GUIDE</u>

<u>FOR MEDICARE-ELIGIBLE CITY OF MILWAUKEE RETIREES AND SPOUSES</u>

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 Employes' 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 **<u>Annual Plan Premium</u>** and **<u>Anticipated Annual Out-of-Pocket Costs</u>.**

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 2026 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 a 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?	ADDITIONAL TOOLS & RESOURCES
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.**	▪ **Attend Open Enrollment Fairs** ▪ **2026 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**

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

Compare 2026 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	
	Your 2026 Plan	New Plan Considered
City Plan*	$____________	$____________
MRA Available Retiree Plan*	$____________	$____________
Medicare Advantage	$____________	$____________
Medicare Supplement	$____________	$____________
Prescription Drug Plan (*If not included in plan premium)*	$____________	$____________
A) Total the amounts above	**$____________**	**$____________**
B) Then multiply each column by:	(Total x 12)	(Total x 12)
⇨ **2026 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 2026 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?**

		2026 TOTAL ANNUAL COSTS	
		Your 2026 Plan	**New Plan Considered**
1	2026 Annual Plan Premium (Use space above)	$____________	$____________
2	Medical Costs (Use worksheet on page 12)	$____________	$____________
3	Prescription Costs (Use worksheet on page 13)	$____________	$____________
4	**Your Total Estimated Plan Costs for the Year**	**$____________**	**$____________**

Decision Guide: How to Determine What Health Insurance Plan to Purchase
[Work Space - Use for Estimating Medical Costs]

Your 2026 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* Your 2026 Plan	New Plan Considered
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**	$____________	$____________
	Annual Out-of-Pocket (OOP) Maximum	**Annual Out-of-Pocket (OOP) Maximum**
***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.**	$____________	$____________

Your 2026 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: Part D has been redesigned to eliminate the Medicare Part D coverage gap and add an annual out-of-pocket of no more than $2,100 per Part D member.**
- **Review the plan details. Ask questions.**

2026 ANNUAL OUT-OF-POCKET DRUG COSTS

	Your Current Plan(s)				The New Plan You Are Considering			
Medication Name	Covered?	Cost Month	# /Months	Cost Year	Covered?	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.
Your Partner in Healthcare Benefits

208 E. Oak Crest Drive, Wales, WI 53183 • (262) 201-4370 • (800) 875-1505 • Fax: (262) 201-4383 • www.nbci.biz

Dear City of Milwaukee Retirees Turning 65 in 2026 and Prospective Retirees:

If you are becoming Medicare-eligible at age 65 or contemplating retirement in the calendar year 2026, 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 and can take several weeks or even months to complete. You can apply for Medicare up to three months ahead of your Medicare effective date.

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@nbci.biz.

We wish you a wonderful fall season and all the best in 2026!

Regards,

Kerry Leist, President
E: Kleist@nbci.biz

Since 1959, MRA has been Serving and Representing
City of Milwaukee Employes' Retirement System (CMERS) Retirees and Spouses
PENSION * RETIREE HEALTHCARE * ELECTIONS * KEY LEGISLATIVE MATTERS
www.milwaukeeretired.org

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.

- **Mail membership form to: P.O. Box 342055, Milwaukee WI 53234-2055**
- **Complete the application below.**
- **Be sure to help us out by including all the information including the check number, total amount, signature, and date**

✂

NEW Member Application
MILWAUKEE RETIREE ASSOCIATION, INC

Effective January 1 - December 31 Annually

PO Box 342055, Milwaukee WI 53234-2055 Phone: 414-297-9215 Leave Message

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: ____/____/202_
Make payments payable to: MILWAUKEE RETIREE ASSOCIATION, INC Rev: 9/2024 NAO
(The MRA effectively represents all City of Milwaukee's Employes' Retirement System retirees and spouses.)