

# 2021 Annual Open Enrollment for Retirees...

This is **your** opportunity to make changes to your benefit plans that will **go into effect on January 1, 2021**. You may make your elections between November 1<sup>st</sup> and November 30<sup>th</sup>. Be sure to keep the following points in mind:

Before you make decisions regarding your benefits, make sure you have all the information you need. Many plans have limitations, exclusions or waiting periods. The plan booklets provided by each company are your best source of detailed information about each plan. **Plan documents** may be viewed/printed from the Retirement website at [www.talgov.com/retirement](http://www.talgov.com/retirement). Please note, as a retiree you may make changes to your existing policy(ies) but are not eligible to enroll in additional voluntary benefit plans (i.e. dental, legal, life and vision) that you are not currently enrolled in as a retiree.

## Benefit Changes in 2021...

**MEDICAL** As the current state of health care continues to fluctuate, the overall rise in healthcare cost is appearing nationwide. Premiums have increased; however, the flat dollar amount the City contributes will remain the same for 2021.

- **Capital Health Plan (CHP)** - There are no plan design changes for the 2021 plan year.
- **Capital Health Plan Medicare Advantage for Medicare Part A & Part B Members Only** - There are no plan design changes for the 2021 plan year
- **Florida Blue** - There are no plan design changes for the 2021 plan year.
- **Florida Blue Medicare Advantage (FLBMA) for Medicare Part A & Part B Members Only** – FLBMA plan changes consist of both increased and decreased amounts for in-service network co-payments and prescriptions. Please view the plan documents at [www.talgov.com/retirement](http://www.talgov.com/retirement) for updates.

### VOLUNTARY BENEFIT PLANS -

- **DENTAL (Delta Dental), LEGAL (ARAG), TERM LIFE INSURANCE (MetLife), VISION (Davis Vision)** -There are no plan design changes or premium increases for the 2021 plan year.

## 2021 Rates...

Medical		Retiree Only		Retiree + 1		Retiree + Family	
<b>CHP/Florida Blue</b>							
		\$558.78		\$1,166.81		\$1,573.34	
		Individual Med		2 Party/2 Med		2 Party/1 Med	
		Family/Med					
<b>CHP Medicare Advantage</b>							
		\$198.32		\$400.42		\$757.41	
						\$1,240.70	
<b>Florida Blue Medicare Advantage</b>							
Individual Med		2 Party/2 Med		2 Party/1 Med		Family/1 Med	
Family/2 Med + 1 Dependent		Family/2 Med + 2 or More Dependents					
\$206.39		\$416.56		\$809.61		\$1,228.23	
						\$938.34	
						\$1,472.38	
<b>Voluntary Benefits Plan Name</b>		<b>Retiree Only</b>		<b>Retiree + 1</b>		<b>Retiree + Family</b>	
<b>Dental-Delta Dental</b>							
PPO Copay		\$21.30		\$40.50		\$53.48	
PPO Premier		\$28.84		\$56.16		\$102.28	
PPO Plus		\$31.24		\$60.86		\$110.82	
<b>Vision-Davis Vision</b>							
		\$4.28		\$8.54		\$15.94	
<b>Legal-ARAG</b>							
		\$19.18		\$25.30		\$25.30	
Retiree Life (MetLife) and Spouse Life (MetLife), are based upon age and coverage level selected. See individual plan rate charts for more information. (NOTE: Child Life (MetLife) is \$.56 per month for all children on plan.)							

**To continue your present coverage with no changes you "Will Not" need to complete any forms or do anything.**

**If you wish to make any changes, please go to [www.talgov.com/retirement](http://www.talgov.com/retirement) - Annual Enrollment to access/download appropriate forms for completion/submittal to the Retirement Office. If you do not have access to a computer, you may contact the Retirement Office at 850-891-8345, to request forms.**

## IMPORTANT DEFINITIONS & AGE LIMITATIONS

### LEGAL DEPENDENTS

- A retiree's legal spouse under a legally valid, existing marriage
- A retiree's natural/biological child(ren) and/or legally adopted child(ren) from birth to the end of the calendar year in which they turn 26
- Stepchild(ren) age birth to the end of the calendar year they turn 26
- Child(ren) for whom a retiree has established legal guardianship or a court-ordered temporary custody from birth to the end of the calendar year in which they turn 26

### OVER-AGE DEPENDENTS/ADULT CHILD (Ages 26 through 30) - For Medical ONLY

- A retiree's unmarried dependent between the ages of 26 through the end of the calendar year in which they turn 30 AND
- No child(ren) of their own AND
- Not covered under any other health insurance plan AND
- Not eligible for Medicare AND
- Living in Florida OR
- A Full/Part time student
- ❖ **Premiums for all over-age dependents are deducted on an after-tax basis and may be subject to imputed taxes. Proper documentation is required.**

### DOMESTIC PARTNER\* (All Apply): *(The enrollment of a Domestic Partner requires the completion of an Affidavit of Domestic Partnership for Employee Benefits and submission of supporting documentation.)*

- Is at least 18 years old and competent to consent to contract
- Not married, a partner to another domestic partnership relationship or a member of a civil union with anyone other than the retiree under any applicable law
- Not related by blood
- Considered to be a member of the immediate family of the retiree
- Is jointly responsible for maintaining, supporting and sharing the common necessities of life and is responsible for the retiree's welfare
- Has resided with the retiree for the past twelve (12) months or is legally registered as the retiree's domestic partner in a jurisdiction which recognizes domestic partners or has a civil union or marriage in a jurisdiction which recognizes civil unions and/or same-sex marriages.
- ❖ **Premiums for Domestic Partners are deducted on an after-tax basis and may be subject to imputed taxes. Proper documentation is required.**

### CHILD OF A DOMESTIC PARTNER\*:

- Natural/biological child(ren) and /or legally adopted child(ren) of a Registered Domestic Partner from birth to the end of the calendar year in which they turn 26
- Child(ren) for whom a Registered Domestic Partner has established legal guardianship or a court-ordered temporary custody from birth to the end of the calendar year in which they turn 26
- ❖ **Premiums for child(ren) of a Domestic Partner are deducted on an after-tax basis and may be subject to imputed taxes. Proper documentation is required.**

## PLAN AGE LIMITATIONS

- **Medical** - Legal dependent child(ren) are eligible to remain on a medical policy from birth through the end of the calendar year in which he/she turns **26** and over-age dependents (Adult Child) can remain on a medical policy from age **26** through the end of the calendar year in which he/she turns **30**, provided they meet certain eligibility.
- **Dental/Vision** – Legal dependent child(ren) are eligible to remain on a dental and/or vision policy from birth through the end of the calendar year in which he/she turns age **26**.
- **Legal** – Legal dependent child(ren) are eligible to remain on a legal policy from birth through the end of the calendar year in which he/she turns **26**.
- **Child Term Life** – Legal dependent child(ren) are eligible to remain on a life insurance policy from birth through the end of the calendar year in which he/she turns **26**.

**The City of Tallahassee may at any time during a period of insurability, request documentation demonstrating eligibility of a dependent.**

*Please Note: If you have a dependent on a policy who has reached the age in which they are no longer eligible for coverage, it is your responsibility to notify the Retirement Office to discontinue their coverage.*