

Dear Retiree:

PLEASE READ LETTER CAREFULLY IN ITS ENTIRETY

Open Enrollment for 2022-23 will be from Aug. 22 through Sept. 16, 2022 for Pre- and Post-65 Retirees.

Below are some highlights, reminders and changes pertaining to our medical, dental, vision and life benefits. More detailed information will be available online prior to Open Enrollment at

<https://www.cityofirving.org/2296/Retirees> .

ALL DENTAL RECIPIENTS: If you have the MetLife DHMO Dental Plan currently, you MUST pick a new plan. Effective Oct. 1, 2022 the MetLife DHMO will no longer be offered as an option. There is a new plan being added called a MetLife Maximum Allowable Charge (MAC) Plan. Many of the DHMO Dentists accept this plan, as well as thousands of other dentists that did not accept the DHMO Plan. Please review the list of dentists before electing a plan. To see if your dentist is on the MAC plan go to www.metlife.com about halfway down click on “Find a Dentist” then click on “PDP Plus”, there you put in the zip code of your dentist and hit enter. On the next screen you can add your dentist’s name to narrow down the search.

Post-65 Retirees with Aetna Medicare Advantage

The proposed rate for 2023 for Post-65 retirees that are currently enrolled in the Aetna Medicare Advantage Plan PPO for Texas is \$217.28 monthly and for Oklahoma is \$249.90 monthly. If you would like to compare rates and plans, please contact an Independent Medicare Broker.

2022-23 Medical

Pre-65 and Post-65 retirees covered by the City’s medical (BCBSTX) insurance will have a 2% increase in premium costs across all plans. Deductibles and pharmacy co-pays for the 2022-23 Plan Year will remain the same.

2022-23 Dental

All Retirees covered by the City’s dental plans with MetLife will have no increase in premium costs. As mentioned before, the DHMO plan will be replaced with a PPO MAC Plan. The rates for the MAC Plan will be higher than the rate for the current DHMO, but offers a larger network and a cap on the cost for services.

2022-23 Vision

There are no changes in premiums for retirees enrolled in Davis Vision.

2022-23 Life Insurance

The premium for 2022 will continue to be \$2.55 monthly, or \$30.60 for the year if you are currently enrolled in the city offered retiree life insurance. The coverage amount remains at \$15,000. If your insurance is drafted from a bank account or Fire Pension it will be drafted each month with your other benefits. If paying by check/money order, please make those payable to the City of Irving. Checks MUST be received in HR no later than October 15 for the 2022 plan year. Account drafts are available and encouraged.

We ask that you update your life insurance beneficiary to keep it current. We have enclosed a copy of the form with this letter and have made the form available on the city website. Please complete the form and return it along with your elections form.

Optional Open Enrollment Meeting Dates

Retiree open enrollment meetings to discuss the minor changes in insurance and to answer any questions have been scheduled on the following date and times:

- Thursday, Aug. 25, at 1:00 PM to 3:00 PM in the 1st floor Parks & Recreation Conference Room at City Hall **and** Monday, August 29, at 1:00 PM to 3:00 PM in Irving University on the 3rd floor of City Hall, 825 W. Irving Blvd. Irving, TX 75060

Deadline to Return Forms

- Elections must be made by **September 16, 2022**. Please complete the enrollment form and return to HR or use the online platform to make your elections. For the online platform, call a member of the Benefits Team for your login information. All elections (via the form or online) for insurance enrollments are due no later than 5 PM on September 16, 2022.
- **If you are currently paying monthly premiums via draft from your personal bank, fire pension, or TMRS, anticipate changes to your monthly premium amounts. Please make sure you contact the Benefits staff if you have questions or need clarification on your new premiums.**
- Post-65 retirees that are currently on the Aetna Medicare Advantage medical plan will continue paying their *medical* premiums directly to Aetna.
- **Retired public safety officers (police only)** who pay insurance premiums through TMRS are *required* by TMRS to complete and return a new TMRS Application for Insurance Premium Deductions before Aug. 31 so that TMRS can set up the 2022 premiums for automatic deduction from your TMRS monthly payments. **If your October payment is not updated in time, you will need to make up the difference in the amount.**

If you have any questions, please contact Angie Frettoloso at (972) 721-4757 or afrettoloso@cityofirving.org, or Loretta Helm at (972) 721-3649 or lhelm@cityofirving.org.