

## What's New for 2016?

- Effective January 1, 2016, Cigna Healthcare will be the dental, vision and pharmacy carrier for the City of Memphis.
- Spouses are only eligible to participate in the City's medical plans if the spouse does not have access to insurance through an employer or former employer, including group Medicare Supplemental Coverage. There will be no Spousal Surcharge.
- As of July 1, 2015, the City of Memphis now requires all retirees and enrolled dependents to enroll in Medicare Parts A & B when they first become eligible for Medicare, usually at the age of 65, regardless of the date of retirement. If you choose not to enroll in Medicare, the City will treat all claims as if you have Medicare Parts A & B. You are obligated to enroll in Medicare Parts A & B under your spouse record if you do not qualify under your own record.
- Regardless of your age, if you failed to participate or were notified and you failed to provide the required information during the Dependent Audit conducted by BMI, your coverage will terminate effective 12/31/2015. To appeal the termination of coverage decision and request to remain on the City sponsored medical plans all of the documentation that you were required to submit to BMI will be required at enrollment for review. You must provide the documentation during the open enrollment period ending October 23, 2015.
- Pre-65 retirees, who enroll in the COM Basic or Premier plans during the 2015 open enrollment period at "Access Only" premium rates, may terminate coverage until November 30, 2015, if they find another plan on [Healthcare.gov](http://Healthcare.gov) or in the private Marketplace. Retirees may not enroll after the 2015 open enrollment period has ended on October 23, 2015.
- Except for Line of Duty and Eligible dependents of Individuals killed in the Line of Duty, all Retirees under the age of 65 who do not enroll in one of the City-sponsored medical plans by the end of the open enrollment period will have their coverage terminated at 11:59 p.m. December 31, 2015.

## Reminders:

- Effective **October 1, 2014**, retirees who elected to discontinue coverage with City of Memphis will continue to be allowed to re-enroll in the plan during an open enrollment period or after a qualifying life event.
- All retirees who had coverage on a City of Memphis medical plan as of **October 1, 2014** have access to the Methodist Wellness Clinic, 1803 Union Avenue, Memphis, TN.

**Open enrollment is the time for you to make changes of your choice to your benefit plans. If you have a qualifying life event, you may make changes during other times of the year. See the Medical Summary Plan Description for complete details of qualifying life events.**