



# SIMSBBURY PUBLIC SCHOOLS

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Burke LaClair, Business Manager

Simsbury Board of Education

[www.simsbury.k12.ct.us](http://www.simsbury.k12.ct.us)

TO: Simsbury Board of Education Retired and Medicare Eligible Members  
FROM: Burke LaClair, Business Manager  
DATE: November 26, 2018  
SUBJ: Anthem Group Retiree Plan F and Blue Medicare Rx - Medicare Supplement Plan  
*2019 Anthem Renewal Rate /Notice of Educational Meetings*

Listed below are the **Anthem Group Retiree Plan F and Anthem Blue MedicareRx 2019 Renewal Rates**. Effective date for rates and Medicare benefit changes is **January 1, 2019**.

- **Individual Monthly Premium - Decreased to \$477.94**  
*(Please note this rate does not reflect any TRB or BOE subsidies.)*
- **Plan Benefit Rx Co-pays** - Anthem Blue MedicareRx Prescription Drug co-pays are as follows:
  - ⇒ \$10 Generic
  - ⇒ \$30 Preferred Brand
  - ⇒ \$50 Non-Preferred Brand*(Mail Order Co-pays - Double Retail Co-pays - \$20, \$60 and \$100.)*

The *Anthem Group Retiree Plan F* (medical) and *Anthem Blue MedicareRx* (prescription) plans are separately priced plans. The **overall decrease** from 2018 is **\$ 28.75** per month. The *Anthem Group Retiree Plan F* and *Anthem Blue MedicareRx* products provide the best plan designs and competitive premium pricing. (See enclosed **Plan F** and **Blue Medicare Rx** Summaries)

The **Annual Medicare Open Enrollment** period has started (on October 15) and continues **until December 7th**. During the annual enrollment period (AEP) you can make changes to various aspects of your coverage.

- You can switch from Original Medicare to Medicare Advantage, or vice versa.
- You can also switch from one Medicare Advantage plan to another, or from one Medicare D (prescription drug) plan to another.
- And if you didn't enroll in a Medicare Part D plan when you were first eligible, you can do so during the general open enrollment, although a late enrollment penalty may apply.
- Visit the [Medicare website](#) for more details about Medicare Enrollment.

If you are currently enrolled in a Simsbury BOE plan and decide to enroll in a plan outside of the Simsbury BOE plans, you need to submit a notice in writing to the Business Office to be removed from the Simsbury BOE plan. Please note that you will be removed from the Simsbury BOE plans and forfeit any BOE or TRB subsidy.

We are conducting informative sessions on understanding Social Security, Medicare and Elder Care Support Services. The Date/Times and Location are listed below:

**Date/Time/Location :** **Wednesday, December 12, 2018 in the Town Hall Main Meeting Room**  
**Session 1: 12:00 p.m.–2:00 p.m**      **Session 2: 3:00 p. m.–5:00 p.m.**

If you or a family member is nearing retirement, understanding the benefits and complex interplay between Social Security and Medicare will be essential in helping you make the most appropriate retirement and health care purchase decisions for you and your family.

Additionally, there are a number of resources and services available through the North Central Area Agency on Aging (NCAA) to help older adults and their families navigate the healthcare insurance system and social service networks.

Some topics to be discussed include:

- Social Security Retirement, Disability, Survivor and Spousal Benefits Overview
- Offset Provisions (Windfall Elimination Provision & Government Pension Offset)
- Changes for 2019
  - COLA Adjustments
  - Maximum Benefits
  - Earning Limits
  - Taxes on Worker's Wages
  - Work Credit Earnings
  - Beneficiary Supplemental Security Income
  - Medicare ID Cards- ID#'s
- Overview of the North Central Area Agency on Aging Services
  - Help with Eldercare Care at Home
  - Transitioning from a Nursing Facility
  - Chronic Disease Self-Management / Diabetes Management
  - Medicare Help and Counseling
  - Long-Term Support Services

Please feel free to contact Terri Heintz, Payroll/Benefits Coordinator - e-mail [theintz@simsbury.k12.ct.us](mailto:theintz@simsbury.k12.ct.us) or Jennifer Murphy, Payroll/Benefits Specialist – email [jmurphy@simsbury.k12.ct.us](mailto:jmurphy@simsbury.k12.ct.us) if you require any additional information or have any questions.

**Please RSVP to reserve your spot at either session by contacting Terri or Jen at the emails or phone numbers listed below.**

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