



**Knox County Retirement
& Pension Board**

Volume 16 ♦ Issue 3

November 2015

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Employee Elected
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KNOXKNEWS

*Knox County Employee Benefit System
For Knox County Government & Classified School
Retirees & Disability Participants*

2016 Retiree Open Enrollment

Enrollment Periods

Medicare:

The Medicare Open Enrollment Period is **October 15 - December 7, 2015**. If you do not enroll in a Medicare plan during this enrollment period, you will automatically revert to original Medicare with **no** prescription drug coverage.



Knox County will not be offering any Medicare Advantage Plans for 2016. If you are a participant in the Knox County Medicare Advantage Plan, your coverage will be terminated as of December 31, 2015. We want to make sure you are reminded to enroll in a new Medicare Plan so that you are not without coverage on January 1, 2016.

We realize this is a BIG change for our Medicare Advantage participants and we again apologize for the inconvenience.

Retiree Active Medical Insurance:

The Retiree Active Medical Insurance enrollment period is October 19 - November 20, 2015. If you wish to continue carrying this insurance, you are **required to enroll** in a plan for January 1, 2016. Please submit your enrollment form to the Knox County Retirement Office no later than November 20, 2015, otherwise, you will not have coverage on January 1, 2016.

Retiree Dental Insurance:

The Retiree Dental Insurance enrollment period is October 19 - November 20, 2015. If you are **NOT** enrolled and wish to enroll, please submit your enrollment form to Knox County Retirement no later than November 20, 2015. If you are **currently enrolled** and wish to keep your coverage without any changes, your coverage will automatically renew for 2016.

Disclaimer

This issue of KnoxKnews provides highlights of the Humana Group Medicare Advantage Plans, Humana Retiree Active Medical Plans, BlueCross BlueShield of TN Retiree Dental Plans and the Employee Medical Expense Retirement Plan.

If any statement in this newsletter conflicts with any applicable plan documents, the documents will govern. Plan provisions may be changed or deleted in order to meet any state or legal requirements.

Medicare Plans

Your coverage under your current Humana Medicare Advantage Plan (HMO or PPO) will end on **December 31, 2015**. **You will be responsible** for selecting and enrolling in an individual plan of your choice during the Medicare Open Enrollment Period which runs from **October 15 – December 7, 2015**, for coverage beginning January 1, 2016.

Here is a list of providers found on the <https://www.medicare.gov/> website. We are not sponsoring or endorsing any plan or carrier mentioned in this letter. We cannot advise you on which Medicare Advantage plan is best for you, or whether traditional Medicare, with or without a supplement, and/or Part D, would be most advantageous in your situation.



Carrier	Phone Number for Non-Members
Amerivantage	1-844-316-0355
AARP (United Healthcare)	1-800-555-5757
BlueCross BlueShield of TN	1-800-292-5146
Cigna HealthSprings	1-866-593-4468
Humana	1-800-833-2364
Wellcare	1-866-527-0056

Most carriers have sales associates that will come to your home and discuss their options if you are unable to attend a session at Rothchild's.

Important Information

- When researching carriers, please be sure to confirm that all of your preferred doctors and hospitals accept the plan, and the prescription coverage includes all of your medications. Now may be a good time to make a list of your current providers and prescriptions (including dosage).
- For our members who are patients of Summit Medical Group, we have confirmed with Summit Medical Group that Humana is the only Medicare Advantage Plan they will accept in 2016.
- Effective January 1, 2016, Knox County Retirement will no longer be able to make deductions from your retirement benefit or use your MERP account for your Medicare Insurance premiums.

We are conducting four (4) Informational Meetings in November.

Location:

Rothchilds Catering and Conference Center
 8807 Kingston Pike
 Knoxville, TN 37923

Day	Date	Time
Monday	November 2, 2015	9:00 - 12:00
Wednesday	November 4, 2015	1:00 - 4:00
Monday	November 9, 2015	9:00 - 12:00
Wednesday	November 18, 2015	1:00 - 4:00

Space is limited, so call today 865-215-2323 to reserve a meeting date.

Retiree Active Medical Insurance (Under age 65)

Knox County Government medical benefits will continue to be administered by Humana. There are changes to the benefits for 2016. The information can be found on our website at www.knoxcounty.org/retirement and was previously mailed to you. You will not be receiving a new ID card.

OptumRx (formerly known as Catamaran) will be the NEW pharmacy carrier beginning January 1, 2016. You **will** receive new ID cards by the end of December.

Please see the table below for rates:

2016 Retiree Active Medical Insurance Rates			
Coverage Type	Option 1	Option 2	Option 3
Individual	\$597.57	\$634.40	\$703.73
Retiree + One	\$1,171.56	\$1,230.06	\$1,466.23
Family	\$1,379.41	\$1,470.41	\$1,717.41

Who can enroll?

Knox County retirees, disability participants and dependents who are UNDER age 65, and "grandfathered" retirees, are eligible to re-enroll, so long as they are currently covered by one of Knox County's active plans.

Do I have to complete a new Enrollment Form to have Humana coverage in 2016?

Yes. You are **required** to complete an Enrollment Form which is provided in your packet. Without a New Enrollment Form, you will not be enrolled in medical insurance through Knox County in 2016.

When is the Enrollment Form due?

You must submit your Enrollment Form to the Retirement Office no later than **Friday, November 20, 2015**. Forms will not be accepted after this date.

Can I cancel my Active Medical Coverage at anytime during the year?

Yes. If you are currently enrolled in one of our Humana active plans, you can choose to cancel your coverage at any time, for any reason. However, you will **not** be allowed to re-enroll in a Knox County active medical plan in the future.

Humana Active Plan Information Seminar	
November 12, 2015 2 - 4 p.m.	Bearden Branch Library 100 Golf Club Rd. Knoxville, TN 37917
Directions: Located at the intersection of Kingston Pike and Papermill Drive. Also known as the Bee DeSelm Library.	



What happens to my active insurance when I turn age 65?

Your insurance will end the last day of the month prior to you turning age 65. At age 65, you will be eligible for the Medicare A&B. You may contact Medicare for carriers in your area and enroll at that time.

Knox County Retirement & Pension Board

400 Main Street, Rm 371
Knoxville, TN 37902

Phone: (865) 215-2323

Office Email:
retirement@knoxcounty.org

Insurance Email:
retiree.insurance@knoxcounty.org

Website:
www.knoxcounty.org/retirement

Office Hours:
Monday thru Friday
8:00 a.m. - 4:30 p.m.

Office Staff:

Kimberly Bennett
Executive Director

Jennifer Schroeder
Assistant Executive Director

Janet Rowan
Retirement Benefit
Manager

Terri Chase
Senior Retirement
Specialist

Charlotte Welch
Insurance Benefit
Manager

Mitzi Stooksbury
Retirement
Administrator

Debbie Slagle
Retirement Specialist

Jill Mayfield
Part-Time Clerk

**Retiree Dental Insurance
BlueCross BlueShield of TN**

BlueCross BlueShield of Tennessee will remain the plan carrier for Knox County Retiree Dental Insurance for 2016. There are no changes to the benefits, however, there is a premium increase for 2016.

Please see the **new** rates below:

2016 DentalBlue Rates	
Coverage	Monthly Premium
Individual	\$29.01
Retiree plus One	\$57.89
Family	\$91.32

Who can enroll?

If you are retired or on disability through the Knox County Retirement Systems, or you are the spouse of a deceased retiree, you are eligible to enroll in our retiree dental plan through BlueCross BlueShield of TN, regardless of your age. Your dependents, up to age 26, are also eligible. **Important: If a spouse or dependent of a living retiree wishes to enroll in the dental plan, the retiree is required to enroll as well.**

How to enroll?

If you are currently enrolled - and do not want any changes, then you do nothing. Your coverage will automatically renew for 2016. If you are enrolling for the first time *or* you want to make a change to your coverage, you will need to complete an Enrollment/Change Form. To request a Dental Enrollment Kit, please call (865) 215-2323 or you may download the information from our website at www.knoxcounty.org/retirement. **Forms must be received no later than Friday, November 20, 2015.** Forms will not be accepted after this date. Coverage will take effect January 1, 2016.

ANNOUNCEMENTS

- ◆ Have a form to turn in? You can email your form, use US Postal mail, or turn it at one of the meetings or to our Office.
- ◆ It's important for our office to have on file, a Power of Attorney (POA) or the completed Authorization of Release of Information, contact our office for more details.
- ◆ Notify the Retirement Office if you have any changes regarding, address, phone, marital status, report a death or considering returning to work.



The 2016 Knox County Retiree Luncheon has been scheduled for Tuesday, April 12, 2016 at Rothchild's Catering & Conference Center.

Direct Deposit:
 Start the new year off with your monthly benefit being direct deposited. It's safe, secure and on time each month!
 Return this page to the Retirement Office and never worry about the mail again.

<p>Knox County Retirement & Pension Board City-County Building, Room 371 400 Main Street Knoxville, Tennessee 37902-2401 Phone: (865) 215-2323 Fax: (865) 215-2421</p>		<p>Direct Deposit Form</p> <p>Select all that apply:</p> <p><input type="checkbox"/> Asset Accumulation Plan</p> <p><input type="checkbox"/> 457 Voluntary Plan</p> <p><input type="checkbox"/> Defined Benefit Plan</p> <p><input type="checkbox"/> Uniformed Officers Pension Plan</p> <p><input type="checkbox"/> Teachers Plan</p> <p><input type="checkbox"/> Medical Expense Plan</p> <p><input type="checkbox"/> STAR</p>
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Type of Distribution: Termination Retirement

IRA or Employers Plan Transfers are NOT eligible for Direct Deposit

I hereby request all payments from Knox County to be deposited into my account per the account information outlined below. This agreement will remain in effect until such time as this authorization is revoked in writing

Name:	Social Security Number:	Employee #
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Financial Institution:

Street:	City:	State:	Zip:
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**PLEASE ATTACH
 A VOIDED CHECK
 IN THIS SPACE.**

Check ONLY one:	Check ONLY one:
<input type="checkbox"/> Benefit Payment funds sent via Automated Clearing House (ACH)	<input type="checkbox"/> Saving Account
	<input type="checkbox"/> Checking Account

BANK ROUTING NUMBER: (must be 9 digits):

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PAYEE ACCOUNT NUMBER:

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Signature:	Date:
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KNOX COUNTY RETIREMENT & PENSION BOARD

CITY-COUNTY BUILDING
400 MAIN STREET
SUITE 371
KNOXVILLE, TN 37902

**2016 Retiree Insurance
Open Enrollment
Information Enclosed**

