



# MAPD Transition

# FAQ's

▶ **Will I have to switch doctors?**

- ▶ You will continue to have access to the BCBS network of doctors. You can look for providers at [www.bcbsm.com/medicare](http://www.bcbsm.com/medicare). You can also call your provider's office and ask if they participate with the Medicare Advantage PPO plan offered by Blue Cross Blue Shield.

▶ **Does this plan include dental and vision coverage?**

- ▶ Dental and vision coverage have not been included with post-retirement benefits. The MAPD plan does include some other additional benefits that are covered in the Blue Cross Blue Shield presentation

▶ **Will the amount you withhold from my pension check for insurance change?**

- ▶ The transition to the MAPD Plan will not affect how the City has administers annual insurance premium changes. Premiums are not changing for 2021.

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- ▶ **Will the new plan result in a reduction in what I pay for Medicare coverage?**
  - ▶ Medicare premiums are set by the Centers for Medicare and Medicaid Services. Enrollment in the MAPD will not increase or decrease your Medicare premiums. You will still need to continue to pay your Medicare premiums.
- ▶ **If I move to the MAPD plan, what will happen to the coverage for my spouse/dependents?**
  - ▶ They will continue to be covered by the City's traditional health insurance plan. When your spouse becomes Medicare eligible, you will need to contact the City's Retirement Services Manager. Spouses will be transitioned to the MAPD plan at the proper time.
- ▶ **What do I have to do to enroll in the new plan?**
  - ▶ Enrollment will be automatic at this time for City retiree's who are Medicare enrolled or eligible before March 31, 2021. This group will start receiving plan information on November 20<sup>th</sup>. If you do not receive a pre-enrollment kit by December 1 and believe that you are part of this group, please reach out to the City at 269-337-8472.

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- ▶ **How do I sign up for the new plan if I am not eligible now?**
  - ▶ Retiree's are required to sign up for Medicare when they are first eligible. You will need to notify the City's Retirement Services Manager of your Medicare enrollment. The City will work with you to transition you into the MAPD plan at the proper time.
- ▶ **If I choose to opt-out right now, can I re-enroll at a later date, and will there be any increase in the monthly premium and/or penalty?**
  - ▶ Opting out is opting out of City health insurance. You will need to have a qualifying event to re-enroll mid-year or wait until the following year to re-enroll in City coverage. The ability to opt back into City insurance is delineated by the union contract that you retired under.
- ▶ **What if I signed up for another MAPD plan?**
  - ▶ MAPD plan elections finalize on December 7<sup>th</sup> this year. If you sign up for more than one MAPD plan, the last plan that you elected will be the plan that is effective January 1. The City has coordinated with Blue Cross Blue Shield and Medicare to ensure that the City plan will be the last enrolled plan and effective January 1. The only way to not have the City MAPD plan is to sign the opt-out form that you will receive in your packet. If you sign the opt-out form, you will be opting out of all City insurance.



# Thank you

Contact us at 269-337-8472 or [pension@kalamazoocity.org](mailto:pension@kalamazoocity.org)