

To: Ramsey County Regular Retirees
From: Amber Kempe, Acting Human Resources Benefits Manager
Date: October 14, 2024
Subject: Open Enrollment for 2025 Regular Retiree Insurance Benefits

Open Enrollment for 2025 Insurance Benefits runs from Monday, October 21st through Monday, November 11th, 2024. If you are making changes for 2025, your form must be postmarked by November 11th to be accepted. **Please carefully review your form, listing your current plan enrollment. If you are not making changes, you do not need to complete and return an enrollment form. You will remain in the same plan(s) you are enrolled in now for 2025.**

Ramsey County will offer four Regular Retiree medical insurance plans for 2025: UnitedHealthcare Premier Medicare Advantage Plan, UnitedHealthcare Standard Medicare Advantage Plan, Blue Cross Blue Shield Broad Plan (limited to those over 65 not qualified for Medicare) and the new United Healthcare Senior Supplement with Prescription Drug Plan. The enclosed Ramsey County Retiree Benefit Plan 2025 Reference Guide, along with the addendum for the new supplemental plan, explains each option in more detail and provides a summary of benefits for each plan. Please note, the new UHC Supplement plan is only available if all enrolled are over age 65 and on Medicare. **The rates printed on your blue enrollment form and in the reference guide for retirees and spouses on a Medicare plan are the final rates for 2025. If you are eligible for enrollment in the new supplement plan, your rates are listed on the back of the additional enclosed letter and are also final rates for 2025. Retirees who cover dependents under age 65 may have rate changes once union negotiations are final and the board approves the defined county contributions for those plans.** We encourage you to look over the plan options thoroughly and select the plan that best meets your needs.

Details for each of the plans are as follows:

2025 UnitedHealthcare Group Plans

For 2025, UnitedHealthcare (UHC) will offer 2 Group Medicare Advantage PPO plans. Both plans provide Part D coverage. You should not individually enroll in a different Medicare Part D plan, or you will not be eligible to participate in either Group Plan. Retirees and spouses must have Medicare A & B. Retirees in either the Premier plan (Group 13495) or the Standard Plan (Group 13496) can see any Medicare provider that will bill the UHC Medicare Advantage network and there is no additional cost-sharing for out-of-network providers. Retirees pay the same for in-network and out-of-network providers under both plans. **A third option, new in 2025, is the United Healthcare Senior Supplement with Prescription Drug Plan.** This is not a Medicare Advantage plan but a plan that wraps around Medicare. Medicare alone only covers about 80% of your expenses. UnitedHealthcare Senior

Benefits, Workers' Compensation,
Occupational Health &
Safety Division
121 7th Place East, Suite 4000
Saint Paul, MN 55101
Phone: (651) 266-2700
Fax: (651) 266-2934
TDD: Dial 711
www.ramseycounty.us

Supplement plans are medical insurance plans that help you pay for some or all of the costs not covered by Medicare Parts A and B, like copays and deductibles. This plan will allow retirees continued access to HealthPartners, Essentia Health, and other preferred provider services in 2025. If this plan applies to you, the enclosed addendum will provide further coverage details.

- **UHC Premier Medicare Advantage PPO Plan**

Provides 100% coverage for preventive health care; a \$15 Primary Care Physician office visit copay (\$30 for Specialist office visit); a \$30 copay for urgent care visits; a \$75 copay for emergency room visits; and 100% coverage for inpatient care after a \$100 copayment, per admit. \$75 copay for Outpatient surgery. MRI/CT scans are covered at 90% with the member paying a co-insurance of 10%. Provides preventative dental coverage with a \$0 co-pay. The maximum out-of-pocket cost is \$1,100 per person.

- **UHC Standard Medicare Advantage PPO Plan**

Provides 100% coverage for preventive health care; a \$25 Primary Care Physician office visit copay (\$40 for Specialist office visit); a \$40 copay for urgent care visits; a \$75 copay for emergency room visits; and 100% coverage for inpatient care after a \$200 copayment, per admit. Outpatient surgery is subject to a \$150 copay. MRI/CT scans are covered at 80% with the member paying a co-insurance of 20%. This plan also provides preventative dental coverage with a \$0 co-pay. The maximum out-of-pocket cost for medical care is \$3,000 per person.

The 2025 UnitedHealthcare Medicare Advantage plans include many additional benefits at no added cost. These benefits include a \$50 quarterly allowance for over-the-counter health related items, assistance with rides to and from follow-up appointments and home delivery of meals after hospital discharge, and many more. A list of these additional benefits can be found in the enclosed reference guide, beginning on page 11.

- **UHC Senior Supplement with Prescription Drug Plan**

The UnitedHealthcare Senior Supplement plan is a new offering for plan year 2025. The Senior Supplement plan uses the Medicare provider network and pays secondary to Original Medicare. The Senior Supplement plan must be paired with the UnitedHealthcare MedicareRx Part D plan being offered in 2025 through Ramsey County. If you enroll in the Senior Supplement and Part D plan in 2025 you will receive two new ID cards, one for the Senior Supplement plan to be used with your original Medicare card at your medical provider/facility location and another card for your Prescription Drug Plan (PDP). You will need to make sure you show your original Medicare card and your Senior Supplement card to all your medical providers when receiving services. **This plan allows Ramsey County retirees continued access to HealthPartners, Essentia Health, and other preferred provider services in 2025. If this applies to you and you wish to enroll in this plan, please return the gold- colored form included in this packet, postmarked no later than November 11, 2024.**

Spouses and Dependent Children: If you have a spouse or dependent child (up to age 26) who is not Medicare-eligible, you can only enroll yourself in the UnitedHealthcare Premier plan. Coverage for your spouse or dependent(s) is limited to the same Blue Cross Blue Shield Broad plan as is available for active employees and early retirees. Read more about the Blue Cross Blue Shield Broad plan in the Early Retiree

section of the enclosed reference guide. If you cover a spouse or dependents under age 65, you cannot elect the new UHC Senior Supplement with Prescription Drug plan in 2025.

- **Blue Cross Blue Shield Broad Plan**

In 2025, Ramsey County will offer retirees over 65 who do not qualify for Medicare, along with their families, the Blue Cross Blue Shield Broad medical plan. The BCBS Broad plan provides access to providers in the Aware Network. The in-network annual deductible remains as \$600 for Single Retiree coverage and \$1,200 for all other tiers (Retiree + Spouse; Retiree + Child(ren); Family) in-network coverage. Please note, you do not need to meet a deductible to access preventative care or regular physician office visits. Please see the summary of benefits on pages 25 and 26 in the enclosed reference guide for more details. Call BCBS at 1 (844) 348-0582 with questions.

MetLife Dental– Open or Select Plan

Ramsey County will offer MetLife Dental coverage to retirees who elected coverage at the time of retirement and are currently enrolled. Rates are provided on page 9 in the enclosed reference guide. Choose from two plans, the Open or Select Plan. Plan design summaries begin on page 8 of the enclosed reference guide. Both plans offer access to providers through the PDP Plus network. Choose from more than 2,300 dentists in Minnesota and over 130,000 dentists nationally. Call MetLife at 1-800-GETMET8 with questions. Retirees who are enrolled in both the UHC Medicare Advantage plan and the MetLife Dental plan must be sure their dental office has the proper coordination of benefits. UHC Premier or Standard plan need to be listed as primary dental insurance and MetLife Select or Open plan as your secondary insurance.

Please take some time to look through the enclosed Ramsey County Retiree Benefit Plan 2025 Reference Guide. Reminder: Retirees who do not return the blue enclosed enrollment form will remain in the same dental plan as enrolled in 2024. To change your enrollment, complete and return the enclosed form, postmarked no later than November 11, 2024.

Ramsey County will not be holding any in-person Retiree Open Enrollment Informational Meetings this year. There will be two drop-in sessions and one virtual session. Drop-in sessions will be held on October 18 and October 31 at the Maplewood Community Center, 2100 White Bear Avenue, from 9:00 am to 12:00 pm and 1:00 pm to 3:00 pm each day. A virtual Zoom meeting will begin at 1:30 pm on October 29 and can be accessed via the website ramseycounty.us/retireeopenenrollment. To join the virtual meeting via phone, please dial 1-651-3720-8299 US (Minnesota) and use Meeting ID: 924 8886 5597 and Passcode: 374425.

Information for Regular Retirees regarding all medical and dental plans can be found by visiting ramseycounty.us/retireeopenenrollment

United Healthcare, Blue Cross Blue Shield and MetLife have dedicated phone lines for you questions about their plans. For United Healthcare, call (844) 588-5872, for Blue Cross call (844) 348-0582, for MetLife Dental, call 1(800)-438-6388 or 1(800)GET-MET8.

If you have other questions, please call Human Resources, and speak to Azure Wickert at (651) 266-2731 or Amber Kempe at (651) 266-2927.