

QUICK START GUIDE

FOR PENSIONERS

1 LEARN WHAT'S NEW FOR 2021

2021

View your plan rates on page 1 of your 2021 Benefits Guide.

BCBS and Cigna rates increasing; Humana rates decreasing

For the first time since 2018, medical premiums for the BCBS PPO and Cigna Choice Fund will increase. The amount of the increase depends on your plan and coverage tier.

If you're currently enrolled in BCBS or Cigna, now is an ideal time to consider the Humana Medicare Advantage Plan because premiums are decreasing significantly for 2021.

The Humana plan has always been the lowest-cost medical option. Now, the premium savings are even greater. Take a look:



Should I switch to Humana?

If you and all your covered dependents are eligible for Medicare, look at what switching to Humana could save you:

| If you're currently enrolled in: | SWITCH TO HUMANA AND SAVE: | |
|----------------------------------|-----------------------------------|---------------------------------------|
| BCBS PPO | \$723.84/year Pensioner only | \$1,447.68/year Pensioner + spouse |
| Cigna Choice Fund | \$1,059.84/year Pensioner only | \$2,119.68/year Pensioner + spouse |

The Humana plan offers these features:

- No annual deductible
- \$10 office visits
- 100% coverage for most preventive care
- Lowest copays on brand name drugs
- See any provider as long as they agree to bill Medicare (no network or referral requirements)
- 100% coverage for hospital care

Humana mailed all eligible pensioners a packet in early September with details about the Medicare Advantage plan. Be sure to review it. And watch the Humana informational video posted on nashville.gov/human-resources/annual-enrollment.

Annual Enrollment is an ideal time to make sure you're in the best plan for your situation.

EXAMPLE

It's important to consider your out-of-pocket costs when choosing a medical plan. If you have to be hospitalized for any reason, you will pay \$0 under the Humana plan. Under BCBS or Cigna, you will pay your portion of coinsurance (10%-30%) until you meet your out-of-pocket maximum (at least \$1,000).

ANNUAL ENROLLMENT IS OCTOBER 14-28

LEARN WHAT'S NEW FOR 2021

Continued from front

Vision, dental rates changing slightly

Vision premiums will decrease slightly for 2021. Dental premiums will have a minimal increase.

Ask & Enroll Days canceled

Due to COVID-19, Metro Human Resources will not host Ask & Enroll Days this year. To review the most current benefits information or get your questions answered, you're encouraged to:

- Review your 2021 Benefits Guide
- Visit nashville.gov/human-resources (Annual Enrollment link) and link to vendors' Metro-specific websites
- Call the plan vendor at the number listed on the back page of your Benefits Guide for more plan details
- Call Metro Human Resources at **(615) 862-6700** and speak with a Benefits Representative

New online enrollment option!

Say good-bye to paper enrollment! Metro is launching a new self-service portal that will allow you to make changes to your benefits online during Annual Enrollment. But you have to register for the portal to use it. Here's how:

1. Go to pssreg.nashville.gov.
2. Enter "guestOAB" as your user name and "welcome" as your password. Click LOG IN.
3. Enter your first name, last name, date of birth and Social Security number. Then click NEXT.
4. Enter your email address and create a password. (Note: Passwords are case sensitive.) Click NEXT.
5. Review your email address. Click the BACK button to make any corrections; otherwise click SUBMIT.
6. You're all done once you see the Confirmation screen.

Once you register, you'll also be able to log on and:

- Print your monthly pension paystub
- Print Form 1099-R for IRS tax filing

If you have trouble registering, call Metro ITS at (615) 862-HELP (4357).

2 ENROLL BY OCTOBER 28

Annual Enrollment is October 14-28. If you wish to make changes to your coverage, enroll one of the following ways. If you decide not to use online enrollment, your Benefit Election Form is enclosed.

Online: nashville.gov/human-resources/annual-enrollment (you must register for the online portal; see left column below)

Mail: Metro Human Resources
P.O. Box 196349, Nashville, TN 37219-6349

Fax: (615) 880-3401

Deliver: Metro Human Resources
404 James Robertson Pkwy., Suite 1000
Nashville, TN 37219

3 CHECK YOUR BENEFITS CONFIRMATION

Review your Benefits Confirmation Statement, which will be mailed to you in mid-November, to ensure your benefit elections are correct.

See your enclosed 2021 Benefits Guide for more information about your benefit options.

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