

Annual Enrollment is October 5-16. Follow these steps to make sure you get the coverage you want.

1 Learn What's New for 2027

Medical Plan Premiums Changing

Effective January 1, 2027, premiums for the Humana plan will **increase** 13.4%, and premiums for the UHC plan will **decrease** 8.4%.

All family members WITH Medicare A & B:	Humana Medicare Advantage Plan	UnitedHealthcare Medicare Advantage Plan
Pensioner only	\$77.02	\$67.75
Pensioner & spouse/partner	\$154.04	\$135.50
Pensioner, spouse/partner & one child	\$231.06	\$203.25
Pensioner & one child	\$154.04	\$135.50

No Dental or Vision Premium Changes

There will be no changes to dental or vision plan premiums. As a reminder, Metro provides pensioner-only dental coverage at no cost to you.



Attend an Informational Meeting

Humana and UnitedHealthcare (UHC) will hold joint informational meetings to give you an opportunity to hear from and speak with representatives from both providers. Choose from these dates/times/locations:

Monday, September 28 | 9:30 a.m. or 1:00 p.m.

Embassy Suites Nashville South-Cool Springs
820 Crescent Centre Drive, Franklin, TN 37067

Thursday, October 8 | 9:30 a.m. or 1:00 p.m.

Cambria Hotel Nashville Airport
44 Rachel Drive, Nashville, TN 37214

The meetings last about an hour, followed by time for attendees to talk one-on-one with plan representatives and ask questions. Additionally, an informational video from both Humana and UHC will be posted on the Annual Enrollment page at nashville.gov/hr.

2 Enroll by October 16

If you wish to make changes to your coverage, complete the Benefit Election Form enclosed in this packet and return it to Metro Human Resources in one of the following ways:

Email: Scan or take a picture of your completed Benefit Election Form, and email it to AEForms@nashville.gov

Fax: (615) 880-3401

Mail: Metro Human Resources, 700 President Ronald Reagan Way, Suite 201, Nashville, TN 37210

NEED HELP OR HAVE QUESTIONS?

Find the most current benefits information and get your questions answered here:

- » In your 2027 Benefits Guide
- » At nashville.gov/hr (2027 Annual Enrollment link)
- » Call Metro Human Resources benefit representatives at **(615) 862-6700**

3 Remember These Rules

Adding Dependents

If you have previously dropped a dependent from your Metro medical and/or dental insurance, you may add them back to your insurance effective January 1, 2027. However, if you add them back to your insurance, you will not be allowed to drop them from coverage before January 1, 2028, unless you have an eligible change in status. For examples of eligible changes in status and rules about changing your coverage, see the next page of this flier or page 3 of the enclosed Benefits Guide.

DO NOT Enroll in Other Plans

Do not enroll in any other Medicare Advantage, Medicare supplement or Medicare Part D plan. If you do, you will be disenrolled from your Metro medical insurance.

If you see a television ad, receive information in the mail or get a phone call offering you a Medicare Advantage, supplement or Part D plan, DO NOT enroll in that plan or you could lose your Metro medical insurance forever. CMS does not allow an individual to be enrolled in two Medicare plans.

4 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 2027 BENEFITS GUIDE
for more information about your pensioner benefits.

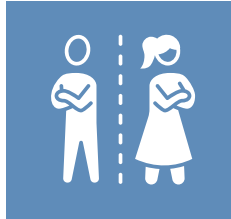
Need to Change Your Benefits During the Year?

Remember the 60-Day Rule!

You have 60 days following an eligible change in status to contact Metro Human Resources and make changes to your benefits. Missing this deadline will prevent you from adding a new dependent. See your Benefits Guide for more details.

Getting divorced?

You must notify Metro Human Resources to remove your spouse from your insurance. You should also review and possibly change your life insurance beneficiary. Metro provides you with \$10,000 in life insurance coverage.



Getting married?

Want to add your spouse to your coverage or drop your coverage to enroll in your spouse's plan? You should also review and possibly change your life insurance beneficiary.



Dependent gets a new job?

Want to remove a spouse or child from your coverage because they are gaining coverage elsewhere and no longer need Metro's medical, dental and/or vision insurance?



Contact Metro Human Resources at **(615) 862-6700** to make coverage changes. Changes must be consistent with the change in status. To add a dependent, you must prove the dependent's eligibility with a copy of the birth certificate, marriage certificate, adoption documents, etc.

