

# Open Enrollment 2021

## Open Enrollment Period

**October 26, 2020 to November 20, 2020**

This document contains some summary information only.  
Please refer to the Benefits Guides and Summary Plan Documents for details.

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**ERS OPEN ENROLLMENT HOTLINE – 414-286-6157**

**OPEN ENROLLMENT PERIOD – OCT. 26, 2020 TO NOV. 20, 2020**

## Health / Dental Retiree Coverage

### Requesting Information

- Packets regarding health and dental coverage, and rates, were mailed to retirees with the City's coverage around mid-October
- If you have not received a packet, or need to request one because you are currently not covered under the City's plan, please call the ERS Open Enrollment Hotline at 414-286-6157
  - Please note that if you are a City retiree currently not on the City's health plan, and wish to return to the City's plan, you will be asked to provide proof of creditable coverage between the time you left City coverage through January 1, 2021

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## Health / Dental Retiree Coverage

### Making Changes – What You Need To Do

- If you want to make changes to your health / dental coverage:
  - DOWNLOAD THE CHANGE FORM FROM OUR WEBSITE OR CALL US AT 414-286-6157 AND REQUEST A FORM
  - SUBMIT THE UPDATED FORM TO THE ERS NO LATER THAN NOVEMBER 20, 2020
  - CHANGES WILL BE EFFECTIVE JANUARY 1, 2021
  - NEW PREMIUMS WILL BE EFFECTIVE WITH THE DECEMBER 2020 PENSION PAYMENT

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## Health / Dental Retiree Coverage

### Making No Changes – What You Need To Do

- If you want to keep your current plan and covered dependents for your health / dental insurance:
  - YOU DO NOT NEED TO TAKE ANY ACTION. NO FORMS, ETC. ARE NEEDED.
    - THE CURRENT PLAN WILL ROLLOVER TO NEXT YEAR WITH THE SAME COVERED DEPENDENTS (unless someone is turning age 26) UNDER THE SAME UHC CHOICE/CHOICE PLUS PLAN
    - NEW PREMIUMS WILL BE EFFECTIVE WITH THE DECEMBER 2020 PENSION PAYMENT

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## Health / Dental Retiree Coverage

### Cancelling Coverage – What You Need To Do

- If you want to cancel health / dental insurance coverage:
  - SEND A CANCELLATION FORM (AVAILABLE ON ERS'S WEBSITE) OR A LETTER TO THE ERS CANCELLING COVERAGE EFFECTIVE JANUARY 1, 2021
  - WE MUST RECEIVE WRITTEN NOTICE BY NOVEMBER 20, 2020

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# Health / Dental Retiree Coverage

## Summary of Health Care Changes for 2021

<b>2021 Retiree Health Plan Benefit Design Changes</b>		
<b>Benefit Design Components</b>	<b>Current UHC Choice EPO Health Plan</b>	<b>2021 UHC Choice EPO Health Plan</b>
Deductibles	\$1,000 Single/\$2,000 Family	\$1,500 Single/\$3,000 Family
Member Co-Insurance	20% Premium Providers/40% Non-Premium Providers	20% Premium Providers/40% Non-Premium Providers
Out-of-Pocket Maximums	\$2,000 Single/\$4,000 Family	\$3,000 Single/\$6,000 Family
Emergency Room Visits	\$250 Copay for Each Visit	\$250 Copay for Each Visit
Drug Coverage (30 day Supply)	20% Coinsurance with \$75 Max	20% Coinsurance with \$75 Max
<b>Benefit Design Components</b>	<b>Current UHC Choice Plus PPO Health Plan (In Network)</b>	<b>2021 UHC Choice Plus PPO Health Plan (In Network)</b>
Deductibles	\$2,000 Single/\$4,000 Family	\$3,000 Single/\$6,000 Family
Member Co-Insurance	20% Premium Providers/40% Non-Premium Providers	20% Premium Providers/40% Non-Premium Providers
Out-of-Pocket Maximums	\$4,000 Single/\$8,000 Family	\$6,000 Single/\$12,000 Family
Emergency Room Visits	\$250 Copay for Each Visit	\$250 Copay for Each Visit
Drug Coverage (30 day Supply)	20% Coinsurance with \$75 Max	20% Coinsurance with \$75 Max

**Review the Retiree Benefits Guide (2021) for more information**

It was mailed to you (or you can request a copy), or you can find it on ERS's website ([www.cmers.com](http://www.cmers.com))

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## Health / Dental Retiree Coverage

### Age 26 Dependent Coverage

- Effective January 1, 2021, coverage for dependents who attain the age of 26 during the year will continue only through the **END OF THE MONTH** in which they turn 26
  - Previously coverage for dependents was through the end of the year in which they turned 26, but that will no longer be in effect as of January 1, 2021
- ERS will automatically drop coverages for dependents at the end of the month in which they turn 26 years of age
  - Premium changes, if applicable, will be effective with that month's pension payment

## Health / Dental Retiree Coverage

### Medicare – Adjustment of Coordination

- For members enrolled in the City's plan with Medicare coverage, effective January 1, 2021, there will be change in the coordination style.
  - Only payments made by the member will count towards the deductible, coinsurance, and out-of-pocket maximums for the services covered by UHC as secondary
- More information is available in the Retiree Benefit Guide
  - Available on ERS's website – [www.cmers.com](http://www.cmers.com) – or by requesting a copy from the ERS office by calling 414-286-6157



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## Health / Dental Retiree Coverage

### Premium Changes for 2021

- Premiums for retirees without Medicare are increasing about 6% starting with the December 2020 pension payment (January coverage)
- Premiums for retirees with Medicare are decreasing about 6% starting with the December 2020 pension payment (January coverage)

# Health / Dental Retiree Coverage

## Other Non-City Plans

- The Milwaukee Retiree Association (MRA) offers plans, including a Medicare Advantage plan
  - For information call 414-297-9215
  - For Medicare Advantage info call National Benefits Consultants at 262-202-4370
- For protective service retirees on a service or disability retirement, Source1 Benefits offers vision and dental insurance plans
  - For information call 888-571-6160

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## Life Insurance Coverage

### Life Insurance Coverage Changes for 2021

- MetLife continues to be the carrier for 2021
- No design or premium rate changes will occur for 2021
  - Note: If you are going into a new age band (based upon your age as of January 1, 2021), the new rates will go into effect in January

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# Life Insurance Coverage

## What You Need To Do

- PLEASE KEEP YOUR BENEFICIARY INFORMATION UPDATED.
  - Forms are available on ERS's website at [www.cmers.com](http://www.cmers.com), or call the ERS at 414-286-8438 to request a blank form
  - You can change beneficiaries at any time

## Life Insurance Coverage

### Making No Changes – What You Need To Do

- If you are not making any changes for your life insurance coverage:
  - **YOU DO NOT NEED TO TAKE ANY ACTION; YOUR CURRENT COVERAGES WILL CONTINUE**
    - Note: If you are going into a new age band (based upon your age as of January 1, 2021), the new rates will go into effect in January

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# Life Insurance Coverage – Active Employees Making Changes – What You Need To Do

- City employees
  - PLEASE COMPLETE CHANGES VIA YOUR PEOPLESOFT/HRMS SELF-SERVICE ACCOUNT
    - IF YOU DO NOT HAVE ACCESS, PLEASE COMPLETE A FORM (available on [www.cmers.com](http://www.cmers.com) or by calling 414-286-8438) AND SUBMIT IT TO THE ERS NO LATER THAN NOVEMBER 20, 2020
- Agency (HACM / WCD) employees
  - PLEASE COMPLETE AN APPLICATION FORM (available on [www.cmers.com](http://www.cmers.com) or through your HR department) AND SUBMIT THE FORM NO LATER THAN NOVEMBER 20, 2020 TO YOUR HR DEPARTMENT
- Changes Allowed:
  - You can cancel/decrease voluntary coverage, or increase coverage by a 50% increment without medical underwriting (an evidence of insurability (EOI) process completed by MetLife)
  - For first time enrollment into voluntary coverage or family coverage, or for increases greater than 50%, medical underwriting is needed (expect forms from MetLife starting in December to complete) – new coverage only goes into effect once you complete and submit all documents required, **and** MetLife approves

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## Life Insurance Coverage – Retirees

### Making Changes – What You Need To Do

- You cannot increase coverage; you can only reduce or cancel your coverage
- **There is no deadline for retirees to make changes;** you can make changes to your voluntary coverage at any time during the year
- Forms to request a change in coverage can be requested by calling 414-286-8438