

2023 Annual Enrollment for Retirees

November 1 to November 30, 2022

Annual Enrollment is your opportunity to review your current benefit elections and determine if you want to make any changes for the upcoming year. Your selections are effective January 1, 2023.

You may have already received an Annual Enrollment mailer with 2023 premiums and information needed to make an informed decision.

We encourage you to attend a virtual information session to find out what's new in 2023.

What action is needed during Annual Enrollment?

There are no changes to the health plan design for the Aetna Medicare Advantage PPO medical plan or the Cigna Open Access Plus (OAP) Plan in 2023. For retirees enrolled in the Choice Fund Open Access Plus HSA Plan, there are revised employer contributions and deductibles (as shown on the right). Premiums are listed in the home mailer.

If you do **NOT** need to make a change, no action is needed.

If you **DO** need to make a change, submit the [2023 Annual Enrollment Change Form](#) by November 30.

How can I attend an information session?

- **Non-Medicare eligible** (pre-65) retirees are invited to attend a virtual Zoom information session on [November 10 from 3:00 to 4:00](#).
- **Medicare-eligible** retirees on our MAPPO plan are invited to attend a virtual Zoom information session with Aetna on [November 15 from 3:00 to 4:30](#).
- You may participate by using a computer/laptop (recommended), phone, or mobile device/tablet.
- Can't attend? We will post [recorded sessions](#).

What's new for 2023?

Choice Fund Open Access Plus HSA Plan

- Pinellas County increased the employer contribution for employee only to \$500. (There is no change to the employee plus 1 or more contribution of \$1,200.)
- Per IRS guidelines, we increased the annual deductibles for employee only to \$1,500 and employee plus 1 or more to \$3,000.
- Per IRS guidelines, we increased the maximum contribution amounts for individual to \$3,850 and for family to \$7,750.

Dental Plan (Cigna)

PPO: We are pleased to offer two new PPO plans with expanded coverage including:

- Increased annual coverage from \$1,500 to \$2,000 maximum.

Keep Your Eye On Your Mailbox

It is a critical time to keep an eye on your mailbox for important insurance information.



We know you are receiving an abundance of mail from insurance companies wanting your business. It's normal to put the stack to the side for reading later or throwing the items immediately in the trash.

However, ***please make sure you open your mail for important benefits information.***

Official communication regarding your health insurance will include Pinellas County's logo.

If you have not received your Annual Enrollment packet, have a change of address or have questions, please call the Benefits team at (727) 464-3367, option 1.

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- 100% coverage for preventive care including two cleanings and two exams per year.
- PPO Basic Plan if orthodontia coverage is not needed.
- PPO with Orthodontia Plan with orthodontia coverage at 50% after the deductible and a separate \$1,500 lifetime maximum coverage.
- You can see any dentist in or out of network, including specialists such as pediatric, periodontic, and oral surgeon.
- The new PPO premiums are shown below:

Monthly Dental Premiums			
Plan	Retiree Only	Retiree + 1	Retiree +2 or more
New 2023 Dental PPO Basic - default plan	\$42.15	\$81.55	\$128.89
New 2023 Dental PPO with Orthodontia	\$44.32	\$85.74	\$135.52
HMO Dental Plan (no change from 2022)	\$7.17	\$10.26	\$14.38

If you are currently enrolled in the Dental PPO, and you do not send a change form to Benefits during Annual Enrollment, you will be enrolled in the Dental PPO Basic Plan for 2023.

HMO: The HMO plan is the same except that dependent eligibility is expanded from age 24 to 25 to align with the PPO plans. Also children up to age 13 can see an in-network pediatric dentist. See [2023 Dental Plan FAQs](#) for details including a comparison chart.

If you are enrolled in one of our dental plans, you may switch plans or make a change to your covered dependents. If you are not enrolled in a dental plan, you may not elect coverage now.

Medical Plan Support

Medicare-Eligible Retirees (Aetna)

For fast, thorough responses to your questions about Pinellas County's Medicare Advantage PPO Plan, please call Aetna's customer service representatives

toll-free at (855) 648-0388. This team is dedicated to Pinellas County retirees and are available from 8 a.m. to 9 p.m. Eastern Time, Monday through Friday. Aetna representatives can help:

- Answer benefits and coverage questions
- Research claims
- Provide names and contact information for physicians, labs, hospitals, and other healthcare providers
- Give you information about transportation benefits, gym/fitness benefits including SilverSneakers®
- And much more

You can also visit the [Aetna website](#) to search for healthcare providers, prescription drug information, schedule a telehealth visit, and more. To speak with an Aetna nurse anytime (24 hours a day, 7 days a week), call toll-free at (855) 493-7019.

Non-Medicare Eligible Retirees (Cigna)

If you are not yet eligible for our Aetna Medicare Advantage PPO Plan, contact Cigna for medical plan assistance:

- Call Cigna toll-free at (800) 862-3557 to speak with a nurse or customer service for medical and/or pharmacy questions.
- Contact our Cigna onsite representative, Candi Turner, at (727) 464-4555, option 1. Candi's office is on the first floor in Room 126 of the Annex building at 400 South Fort Harrison Avenue, Clearwater, FL 33756, along with our Employee Benefits team. Candi can help with claims and customer service for medical, pharmacy, and our Cigna dental plans.
- Visit the [Cigna website](#) to search for healthcare providers, log in and look up your claims information, etc.

Dental

Both Medicare and non-Medicare retirees with dental coverage may contact Cigna dental customer service toll-free at (800) 862-3557.

You may use the same Cigna website of [myCigna.com](#) to look up dental providers and view your claims information.



Surviving the Holidays

By Lorelei Keif, LCSW, Cigna EAP Counselor

The holidays can be a time of celebration and a time of stress. Who else wants more of the fun part? While it is a shared goal, there is no one-size-fits-all recipe to create a stress-free holiday season. I'd like to share mine.

Self-awareness is key. Ask yourself, "How do I know when I am going into stress overdrive?" For me, it was the year I tried to start decorating the house for Christmas before Thanksgiving. More time seemed to be what I needed. My kids and husband just looked at me with big eyes and open mouths. Needless to say, that wasn't going to fly and yes, I had reached stress overload and it was only mid-November.

So, I went back to the original recipe. After introspection and brainstorming, I decided to ask my family what made the holidays for them. I reminded myself that I couldn't read their minds and I needed their input.

I asked each family member what was the one holiday tradition that they didn't want to miss to make Christmas special. Their answers surprised me. My daughter wanted sausage balls and fresh OJ on Christmas morning. My son wanted to look at holiday lights. My husband wanted Christmas dinner

at home with friends and family. So, what did I want? I wasn't sure at first, but slowly let my answer come to me. My answer changes from year to year. I still make a list of all I think I need to do to make the holidays special in mid-November, but I give myself permission to cross a few off each year as not happening. I've also made making rolled sugar cookies a Valentine's tradition.

Yes, the holidays are less stressful since I tweaked my recipe. Intentionally doing less has created more time and space in my schedule, and ultimately more joy. I know not everyone celebrates in December and not everyone has friends and family nearby. Giving yourself permission to do your thing is important. Go back to your own recipe and craft a new one if you traditionally feel stress this time of year. Try to do what brings you joy.



Pre-Authorization: How to Plan for Your Scan

Pre-authorization protects you from unnecessary tests, cost, radiation and surprise medical bills. When your doctor reviews your benefits to see what your coverage is for various treatments, they will submit a preauthorization request to your insurance company in advance to determine if certain medical procedures, prescription drugs or durable medical equipment are medically necessary. Along with the pre-authorization request, your doctor should supply any information that supports the request.

It can take 10 to 12 business days from the time your doctor submits the request for the authorization to be approved. Your provider will be notified, and you will also receive a letter, but the quickest way to find out if your request

For questions concerning pre-authorizations, contact:
Non-Medicare (Cigna): Candi Turner, PinellasClaims@cigna.com, (727) 464-4555, option 1
Medicare (Aetna): (855) 648-0388


is approved is to follow up with your doctor regularly. If you have an urgent need, your doctor can request an expediated review, which can take up to 72 hours.

If your request was denied, there are steps for overturning the denial. First, you should contact your doctor to find out why it was denied. Most of the time, it is missing information, and once your doctor has followed up, the request may be approved. Your doctor has the option of speaking with the insurance companies' medical director in a peer-to-peer discussion regarding the request.


If the denial is not overturned, speak with your doctor to discuss other options that are available to you for treatment.

Resources & Contacts


Medicare Advantage PPO

- **Aetna**
(includes prescription and behavioral/mental health) 
<http://pinellascounty.AetnaMedicare.com>
(855) 648-0388 from 8 a.m. to 9 pm.
Monday to Friday to speak to customer service; or call (855) 493-7019 any time to speak with a nurse

Non-Medicare (pre-65) and Traditional Medicare Plan

- **Cigna**
www.myCigna.com
(800) 862-3557, available 24/7 to speak with a nurse or customer service 
- **Express Scripts**
(prescription coverage) 
www.ExpressScripts.com
(866) 544-9221

Dental

- **Cigna**
www.myCigna.com
(800) 862-3557, option 2 


Vision

- **EyeMed**
www.EyeMed.com
(866) 939-3633 

Florida Retirement System

- **FRS**
www.myFRS.com 
(866) 446-9377

Pinellas County Retirement Information

- **Human Resources**
www.pinellas.gov/hr/retiree 
(727) 464-3367, option 1

REPCO News

REPCO Annual Holiday Lunch December 12, 2022

Join the Retired Employees of Pinellas County (REPCO) for the annual holiday lunch on Monday, December 12, beginning at noon. Please arrive early to order your meal prior to start of the meeting. The meeting will be held at **Acropol Family Restaurant located at 1170 Starkey Road in Largo.**

Please RSVP to Rudy Garcia at rdgarcia@verizon.net or (813) 855-3466.

Colors of Pinellas

View the [2022 Virtual Colors of Pinellas Art Show](#) presented by Pinellas County and the National Arts Program. This year's show includes over 220 entries from 150 employees, retirees, volunteers/interns and family members online. Winners will be announced on November 14. At that time, artist names will be added to the entries. To learn more, see [Colors of Pinellas](#).



Human Resources *Helping U Succeed*

Retiree Connection is a periodic publication by Pinellas County Benefits
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