



Retiree Benefits Briefing

A Newsletter about 2023 Benefits for Medicare-eligible Retirees

Open Enrollment: November 1–18, 2022

Open Enrollment Begins Soon!

Welcome to the 2023 Benefits Open Enrollment season! **Open Enrollment (OE) will run from November 1-18.**

Open enrollment is your annual opportunity to make changes to your medical and dental coverage. **Elections made during this time will become effective Jan. 1, 2023.**

For 2023, no changes are occurring to the Aetna Medicare Advantage and Kaiser Permanente plans. Changes are occurring to the plans offered to non-Medicare-eligible retirees and covered dependents to ensure continued high-quality, affordable benefits for FCPS' self-insured plans. This change impacts less than 10% of retirees, who will receive separate communications about this change.



Benefit Announcements for 2023:

- Aetna Medicare Advantage, Kaiser Permanente HMO/Kaiser Permanente Medicare Advantage, CVS/SilverScript, and Aetna Dental continue to be offered in 2023.
- The Cigna Open Access Plus (OAP) plan replaces existing self-insured plans for non-Medicare-eligible retirees and their dependents.
- The dental premium differential for Medicare-eligible and non-Medicare-eligible retirees is being eliminated. Beginning in 2023, dental premiums will be the same for both Medicare-eligible and non-Medicare-eligible retirees.

Medicare retirees and covered dependents will remain enrolled in the same plans for 2023 unless they request to change or cancel coverage. Retirees who wish to make a change should download and complete the Retiree Medical Enrollment/Change form (HR-461), available on the [FCPS Retiree Open Enrollment website](#). The form can also be requested by email at HRConnection@fcps.edu or by calling the Office of Benefit Services at 571-423-3200, option 3, option 2.

2023 Plans & Premium Changes

Medical

Aetna Medicare Advantage	+ 0%
Kaiser Permanente Medicare Advantage	+ 0%

Dental

Aetna DPPO	- 9.6%
Aetna DNO	+ 0%

No action is required unless requesting a change to coverage.

Your Open Enrollment Resources

There are many available resources to answer your questions regarding the health plans available, as well as provide the information you need to make important decisions during Open Enrollment. Resources include the FCPS and vendor websites, member service centers, and in-person and *virtual* support from FCPS staff and benefits vendors.

In-person and *Virtual* Open Houses

The Office of Benefit Services (OBS) will be hosting both in-person and *virtual* open houses to discuss 2023 benefits. Chat with benefit vendors and OBS staff to get answers to your questions.

In-Person Open Houses



- **Thursday, November 3**
4:00 – 7:00 p.m.
Hayfield Secondary School Cafeteria
7630 Telegraph Road, Alexandria
- **Tuesday, November 8**
10:00 a.m. – 4:00 p.m.
Annandale High School Cafeteria
4700 Medford Drive, Annandale
- **Wednesday, November 16**
4:00 – 7:00 p.m.
Chantilly High School Cafeteria
4201 Stringfellow Road, Chantilly
FCPS benefits vendors and Human Resources staff will be available at Open Houses.

Virtual Open Houses



Note: Pre-registration is encouraged - see instructions below.

- **Wednesday, November 2**
10:00 a.m. – 1:00 p.m.
- **Thursday, November 10**
4:00 – 7:00 p.m.
- **Monday, November 14**
1:00 – 4:00 p.m.
FCPS benefits vendors and Human Resources staff will be available to chat one-on-one; no presentations will be held.

Signing Up for a Virtual Open House

To register for a *virtual* open house, visit the [Retiree Open Enrollment website \(www.fcps.edu\)](http://www.fcps.edu), search “open enrollment”). Click on the session link for the open house you want to attend. You will be asked to create an account using your preferred email and password. (If you accessed a virtual open enrollment session last year, the same username/password will work.)

Once you complete registration, a confirmation email will be sent to the email address you provided. Use that email to access the virtual open house “lobby”. You can move around the lobby and choose to enter “booths” where you can review posted materials and/or chat one-on-one with a representative. View the sample lobby below, so you know what to expect!

The image shows a Brazen login page on the left and a virtual open house lobby on the right. The Brazen login page has a logo, a 'Log in with your Brazen Account' prompt, and input fields for 'Email Address' and 'Password', with a 'LOG IN' button and a 'Forgot password' link. A blue arrow points from the login page to the lobby. The lobby is titled 'Lobby' and contains three booths. The first booth is for Fairfax County Public Schools, offering 'Benefit Services' and 1-on-1 chats. The second is for Kaiser Permanente Signature HMO, offering information about the HMO plan and 1-on-1 chats. The third is for Cigna, offering information about the Cigna Open Access Plus Plan and 1-on-1 chats.

2023 Dental Rates for ERFC and FCERS Retirees

Aetna DPPO		Aetna DNO	
Coverage Level	Monthly Total Rate	Coverage Level	Monthly Total Rate
Individual	\$55.22	Individual	\$21.25
Retiree + 1	\$93.88	Retiree + 1	\$36.15
Family	\$133.11	Family	\$51.14

2023 Medical Rates¹ for ERFC Retirees

(Subsidy applies to age 55 and older)

Medical Plan	Monthly Total Rate	ERFC Subsidy Applies to Age 55 & Older	Monthly Total Rate Minus Subsidy
Cigna Open Access Plus (OAP) (Available to retirees not eligible for Medicare)			
Individual	\$682.98	\$100.00	\$582.98
Retiree + 1 (no Medicare)	\$1,365.97	\$100.00	\$1,265.97
Family	\$1,707.48	\$100.00	\$1,607.48
Aetna Group Medicare Advantage PPO (Medicare eligible retirees)			
Medicare Individual	\$410.71	\$100.00	\$310.71
Double Medicare	\$821.42	\$100.00	\$721.42
Cigna Open Access Plus (OAP) + Aetna Group Medicare Advantage PPO (Medicare + Non Medicare eligible participants)			
1 Medicare + 1 Individual	\$1,093.69	\$100.00	\$993.69
1 Medicare + 2 Individuals	\$1,707.48	\$100.00	\$1,607.48
Double Medicare + 1 Individual	\$1,504.40	\$100.00	\$1,404.40
Medicare + Family	\$1,707.48	\$100.00	\$1,607.48
Double Medicare + Family	\$1,707.48	\$100.00	\$1,607.48
Kaiser Permanente HMO (Non Medicare retirees who live in the local KP HMO service area)			
Kaiser Permanente Medicare Advantage (Medicare retirees who live in the local KPMA service area)			
Individual	\$715.26	\$100.00	\$615.26
Retiree + 1 (no Medicare)	\$1,430.53	\$100.00	\$1,330.53
Family	\$1,788.17	\$100.00	\$1,688.17
Medicare Individual	\$251.22	\$100.00	\$151.22
Double Medicare	\$502.44	\$100.00	\$402.44
1 Medicare + 1 Individual	\$966.48	\$100.00	\$866.48
1 Medicare + 2 Individuals	\$1,681.75	\$100.00	\$1,581.75
Double Medicare + 1 Individual	\$1,217.70	\$100.00	\$1,117.70
Medicare + Family	\$1,788.17	\$100.00	\$1,688.17
Double Medicare + Family	\$1,788.17	\$100.00	\$1,688.17

¹FCPS requires all Medicare-eligible retirees to elect Medicare Parts A and B when first eligible. This includes retirees/spouses/dependents eligible due to disability. Refer to www.Medicare.gov for premiums/surcharges applicable to Medicare coverage.

2023 Medical Rates¹ for FCERS Retirees

(Subsidy applies to age 55 and older)

Your medical rate will be the monthly total rate for your plan and coverage MINUS a subsidy based on your years of service (see *Retiree Benefits Handbook*).

Medical Plan	Monthly Total Rate	\$ 15 Subsidy	\$ 25 Subsidy	\$ 50 Subsidy	\$ 100 Subsidy	\$ 125 Subsidy	\$ 150 Subsidy	\$ 175 Subsidy
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Cigna Open Access Plus (OAP)

(Available to retirees not eligible for Medicare)

Individual	\$682.98	\$667.98	\$657.98	\$632.98	\$582.98	\$557.98	\$532.98	\$507.98
Retiree+1 (no Medicare)	\$1,365.97	\$1,350.97	\$1,340.97	\$1,315.97	\$1,265.97	\$1,240.97	\$1,215.97	\$1,190.97
Family	\$1,707.48	\$1,692.48	\$1,682.48	\$1,657.48	\$1,607.48	\$1,582.48	\$1,557.48	\$1,532.48

Aetna Group Medicare Advantage PPO

(Medicare eligible retirees)

Medicare Individual	\$410.71	\$395.71	\$385.71	\$360.71	\$310.71	\$285.71	\$260.71	\$235.71
Double Medicare	\$821.42	\$806.42	\$796.42	\$771.42	\$721.42	\$696.42	\$671.42	\$646.42

Cigna Open Access Plus (OAP) + Aetna Group Medicare Advantage PPO

(Medicare + Non Medicare eligible participants)

1 Medicare + 1 Ind.	\$1,093.69	\$1,078.69	\$1,068.69	\$1,043.69	\$993.69	\$968.69	\$943.69	\$918.69
1 Medicare + 2 Ind.	\$1,707.48	\$1,692.48	\$1,682.48	\$1,657.48	\$1,607.48	\$1,582.48	\$1,557.48	\$1,532.48
Double Med. + 1 Ind.	\$1,504.40	\$1,489.40	\$1,479.40	\$1,454.40	\$1,404.40	\$1,379.40	\$1,354.40	\$1,329.40
Medicare + Family	\$1,707.48	\$1,692.48	\$1,682.48	\$1,657.48	\$1,607.48	\$1,582.48	\$1,557.48	\$1,532.48
Double Med. + Family	\$1,707.48	\$1,692.48	\$1,682.48	\$1,657.48	\$1,607.48	\$1,582.48	\$1,557.48	\$1,532.48

Kaiser Permanente HMO (Non Medicare retirees who live in the local KP HMO service area)

Kaiser Permanente Medicare Advantage (Medicare retirees who live in the local KPMA service area)

Individual	\$715.26	\$700.26	\$690.26	\$665.26	\$615.26	\$590.26	\$565.26	\$540.26
Retiree+1 (no Medicare)	\$1,430.53	\$1,415.53	\$1,405.53	\$1,380.53	\$1,330.53	\$1,305.53	\$1,280.53	\$1,255.53
Family	\$1,788.17	\$1,773.17	\$1,763.17	\$1,738.17	\$1,688.17	\$1,663.17	\$1,638.17	\$1,613.17
Medicare Individual	\$251.22	\$236.22	\$226.22	\$201.22	\$151.22	\$126.22	\$101.22	\$76.22
Double Medicare	\$502.44	\$487.44	\$477.44	\$452.44	\$402.44	\$377.44	\$352.44	\$327.44
1 Medicare + 1 Ind.	\$966.48	\$951.48	\$941.48	\$916.48	\$866.48	\$841.48	\$816.48	\$791.48
1 Medicare + 2 Ind.	\$1,681.75	\$1,666.75	\$1,656.75	\$1,631.75	\$1,581.75	\$1,556.75	\$1,531.75	\$1,506.75
Double Med. + 1 Ind.	\$1,217.70	\$1,202.70	\$1,192.70	\$1,167.70	\$1,117.70	\$1,092.70	\$1,067.70	\$1,042.70
Medicare + Family	\$1,788.17	\$1,773.17	\$1,763.17	\$1,738.17	\$1,688.17	\$1,663.17	\$1,638.17	\$1,613.17
Double Med. + Family	\$1,788.17	\$1,773.17	\$1,763.17	\$1,738.17	\$1,688.17	\$1,663.17	\$1,638.17	\$1,613.17

Key to Coverage Level Rates

Individual: You (the individual) do not have Medicare coverage.	1 Medicare + 1 Individual: You + 1 dependent. One individual has Medicare coverage and one individual does not.
Retiree + 1 (no Medicare): You + 1 dependent; no one has Medicare coverage.	1 Medicare + 2 Individuals: You + 2 dependents. One individual has Medicare coverage and two individuals do not.
Family (Retiree + 2 or more): You + 2 or more dependents; no one has Medicare coverage.	Double Medicare + 1 Individual: You + 2 Dependents. Two individuals have Medicare coverage and one individual does not.
Medicare Individual: You (the individual) have Medicare coverage.	Medicare + Family: One individual has Medicare coverage and 3 or more individuals do not.
Double Medicare: You + 1 dependent. Both you and your dependent have Medicare coverage.	Double Medicare + Family: Two individuals have Medicare coverage and 3 or more individuals do not.

¹FCPS requires all Medicare-eligible retirees to elect Medicare Parts A and B when first eligible. This includes retirees/spouses/dependents eligible due to disability. Refer to www.Medicare.gov for premiums/surcharges applicable to Medicare coverage.

2023 Health Plan Options for Medicare-Covered Retirees/Dependents

When choosing a medical plan, it's important that you understand and compare your options. Below is a high-level overview of Aetna Medicare Advantage and Kaiser Permanente Medicare Advantage, the plan options for Medicare-eligible retirees and their dependents. We encourage you to review the plan documents for more complete information. In case of a discrepancy, plan documents prevail. Plan documents can be found on the websites shown.

	Aetna Medicare Advantage	Kaiser Permanente Medicare Advantage
BASIC INFO		
Who You're Covering	Refer to the Key to Coverage Level Rates on page 4.	
Premium Amount	Refer to the 2023 Benefit Premium Chart on pages 3-4.	
ANNUAL DEDUCTIBLE AND MAXIMUMS		
Deductible (Individual)	No deductible	No deductible
Out-of-pocket Maximum (Individual)	\$200	\$3,400
IN-NETWORK COPAYS/COINSURANCE LEVELS <i>(all amounts are after deductibles are met, unless otherwise specified)</i>		
Preventive Care	Covered in full	Fully covered
Primary Care Physician Visits	Covered in full	You pay a \$20 copay
Specialist Visits	Covered in full	You pay a \$20 copay
Emergency Room Visits	You pay a \$100 copay	You pay a \$50 copay
Urgent Care	Covered in full	You pay a \$20 copay
In-patient Care (hospitalization)	Covered in full	You pay a \$100 copay
Telemedicine	Covered in full	You pay a \$0 copay
PRESCRIPTION BENEFIT COVERAGE <i>(included with your medical plan; no additional premium cost)</i>		
Benefit Provided Through	SilverScript 30-day supply, you pay: Generic: \$7 copay Brand, including Specialty: 20% coinsurance, \$75 max.	Kaiser Permanente Pharmacy Up to 60-day supply, you pay: Generic: \$15 copay Brand, Preferred: \$15 copay Brand, Non-Preferred: \$15 copay
VISION BENEFITS <i>(included with your medical plan; no additional premium cost)</i>		
Benefit Provided Through	Aetna Vision	Kaiser Permanente
ADDITIONAL PLAN DETAILS		
Website	http://fcps.aetnamedicare.com	https://my.kp.org/fcps
Phone Number	855-524-6027	888-777-5536

Important Reminders:

- Retirees and covered dependents who are eligible for Medicare must elect Medicare Parts A and B when first eligible.
- **Aetna Medicare Advantage and Kaiser Medicare Advantage members will remain enrolled in their current plan for 2023, unless you make changes during Open Enrollment.**

FCPS Plans Comply with Non-Discrimination Provisions of the Affordable Care Act

FCPS health plans comply with applicable Federal civil rights laws, including Section 1557 of the Affordable Care Act (Nondiscrimination in Health Programs and Activities). In compliance with the Act, FCPS health plans do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

FCPS health plans also prohibit denial of health care or health coverage based on an individual's sex, including discrimination based on pregnancy, gender identity, and sex stereotyping.

The Plan also provides important protections for individuals with disabilities and enhances language assistance for people with limited English proficiency. Each tagline listed below reads, "If you speak [native language], language assistance services, free of charge, are available to you. Call 571-423-3200."

AMHARIC (አማርኛ)

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ARABIC (العربية)

انتباه: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية، مجاناً، متاحة لك. اتصل على 3200-423-571

BENGALI (বাংলা)

দৃষ্টি আকর্ষণ: আপনি বাংলা, ভাষা সহায়তা সেবা, নিখরচা কথা বলতে পারেন, আপনার জন্য উপলব্ধ। 571-423-3200 কল।

CHINESE (繁體中文)

注意: 如果你说中文, 语言援助服务是免费的, 你可以。致电571-423-3200。

FRENCH (Français)

ATTENTION: Si vous parlez Français, des services d'assistance linguistique, gratuits, sont à votre disposition. Composez le 571-423-3200.

GERMAN (Deutsch)

ACHTUNG: Wenn Sie Deutschsprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Rufen Sie 571-423-3200 an.

HINDI (हिंदी)

ध्यान दें: यदि आप हिंदीबोलते हैं, भाषा सहायता सेवाएं, नि: शुल्क, आप के लिए उपलब्ध हैं। कॉल 571-423-3200।

IBO (Igbo asusu)

Ntị : Ọ bụrụ na ị na-ekwu okwu n'ala Igbo, asụsụ aka ọrụ, n'efu, dị ka gị. Akpọ 571-423-3200.

KOREAN (한국어)

주의: 한국어를 구사하는 경우, 무료로 언어 지원 서비스를 이용할 수 있습니다. 571-423-3200으로 전화하십시오.

KRU (Bàsòò-wùdù-po-nyò)

Dè dẹ nià kẹ dyédé gbo: Ọ jù ké m̀ Bàsòò-wùdù-po-nyò jù ní, níí, à wuḍu kà kò dọ̀ po-poò b́éìn m̀ gbo kpáa. Dá 571-423-3200.

PERSIAN FARSI (فارسی)

توجه: اگر شما به زبان فارسی صحبت می‌کنند، خدمات کمک به زبان، رایگان، در دسترس شما هستند. با شماره 571-423-3200 تماس بگیرید

RUSSIAN (Русский)

ВНИМАНИЕ: Если вы говорите по-русски, вам доступны бесплатные услуги языковой помощи. Звоните 571-423-3200.

SPANISH (Español)

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame a 571-423-3200.

TAGALOG (Tagalog)

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 571-423-3200.

URDU (اُردُو)

توجه: اگر آپ اردو بولتے ہیں تو زبان کی معاونت کی خدمات، مفت، آپ کو دستیاب ہیں۔ 3200-423-571 پر کال کریں۔

VIETNAMESE (Tiếng Việt)

Chú ý: Nếu bạn nói tiếng Việt, các dịch vụ hỗ trợ ngôn ngữ, miễn phí, có sẵn cho bạn. Gọi 571-423-3200.

YORUBA (èdè Yorùbá)

AKIYESI: Bi o ba nso èdè Yorùbú ọfẹ ni iranlọwọ lori èdè wa fun yin o. Ẹ pe ẹrọ-ibanisọrọ yi 571-423-3200.

Your Benefits and the Law

Medicare Prescription Drug (Medicare D) Plan

All FCPS medical plans include prescription drug coverage that is currently more comprehensive than the Medicare prescription drug plan. For more information, see “Important Notice from Fairfax County Public Schools about Your Prescription Drug Coverage and Medicare” in the Retiree Benefits Handbook.

Summary of Benefits and Coverage

An updated Summary of Benefits and Coverage or Evidence of Coverage for each medical plan is available on each medical vendor’s website.

You can find these documents here:

- Aetna Medicare Advantage:
www.aetnamedicare.com/fcps/en/index.html
- Kaiser Permanente and KP Medicare:
my.kp.org/fcps

Women’s Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women’s Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided (in a manner determined in consultation with the attending physician and the patient) for:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses
- Treatment of physical complications of the mastectomy, including lymphedema

These benefits are subject to the same deductible and coinsurance applicable to other medical and surgical benefits provided under the plan. Refer to the summary plan documents available on each vendor’s website for more information.

Medicaid & the Children’s Health Insurance Program (CHIP) Offer Premium Assistance for

Health Coverage for Children and Families

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor: www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

Website:

- <https://www.coverva.org/en/famis-select>
- <https://www.coverva.org/en/hipp>

Medicaid Phone: 1-800-432-5924

CHIP Phone: 1-800-432-5924

Department of Human Resources

Office of Benefit Services

Gatehouse Administration Center, Suite 2700

8115 Gatehouse Road, Falls Church, Virginia, 22042-1203

PLEASE READ --

Important information about your FCPS benefits inside!

FCPS Retiree Open Enrollment Information

Please read thoroughly to learn more about:

- ✔ Benefit plan updates for 2023;
- ✔ 2023 medical and dental premiums; and
- ✔ In-person and *virtual* open house dates and times.

Visit www.fcps.edu and search “Retiree Open Enrollment” for more!

Visit the
Retiree OE website

Scan me!



Open Enrollment: Tuesday, November 1 - Friday, November 18, 2022