

RETIREE AND COBRA OPEN ENROLLMENT 2023

OPEN UNTIL
11/30/22

It's that time of year again!

Open Enrollment is the time to review your benefit options, add or drop coverage, meet with Mission Square/AFLAC, and ask questions when HR takes their show on the road.

2021 and 2022 were unique years for benefits utilization. 2020 and the pandemic brought a low utilization year. This resulted in no increases in retiree premiums for the Choice Medical and Dental plans. Late 2021 and 2022 saw significant increases. 2023 brings higher increases to plan costs.

IT'S TIME TO:

- Review** benefit/premium changes
- Switch** from one medical plan to another
- Compare** plan options with other plans (i.e., spouse)
- Drop** dependents
- Add** dependents (COBRA participants only)
- Cancel** coverage
- Update** beneficiary information

100% Digital
Open Enrollment Available
on [CityLF.org](https://www.citylf.org)

Need help? Come see us!

DATE	LOCATION	TIME
TUES, NOV 15	CROYA	7-10am
WED, NOV 16	PSB Classroom	2-4:30pm
THURS, NOV 17	PSB Classroom	7-9:30am
FRI, NOV 18	MS Lunchroom	7-11:30am
	PSB Classroom	2-4:30pm

MEDICAL & DENTAL

PREMIUMS - EFFECTIVE JAN 1, 2023

RETIREE COST UNDER 65

Choice Plan	2022 Per Month	2023 Per Month	Increase
Single	\$875.32	\$962.86	\$87.54
Family	\$2,398.26	\$2,638.10	\$239.84
Cobra Single	\$892.84	\$982.12	\$89.28
Cobra Family	\$2,446.24	\$2,690.86	\$244.62

Basic Plan	2022 Per Month	2023 Per Month	Increase
Single	\$614.90	\$676.40	\$51.50
Family	\$1,620.12	\$1,782.14	\$162.02

Dental Plan	2022 Per Month	2023 Per Month	Increase
Single	\$56.39	No Dental Increase for 2023	
Family	\$175.20		
Cobra Single	\$57.52		
Cobra Family	\$178.70		

MEDICARE +65 COST

Age	Rate	Age	Rate
65-69	\$134.28	80-84	\$202.98
70-74	\$154.37	85 & over	\$213.53
75-79	\$179.70		
Part D - Rx (Not Age Based)			\$246.00

NOW IS THE TIME TO

- **Switch** plans or drop medical and/or dental insurance
- **Compare plan options with other plans (i.e., spouse)**
- **Drop** dependents
- **Add** dependents (Cobra only)
- **Cancel** coverage
- **Update** beneficiary information

No Changes? Nothing To Do!

3 CHANGE OPTIONS

- [PBA Digital Change Form](#)
- [PBA portal](#)
- See HR for a paper form

NOTICES

- [Employee Choice Plan](#)
- [Basic Plan](#)
- [Uniform Glossary of Terms](#)
- Medicare Part D Drug Plan ([Choice](#) & [Basic](#) plans)
- [Notice of Privacy Practices](#)
- [Women's Health & Cancer Rights](#)