

# BETWEEN THE LINES

## CITY EDITION



### WHAT'S NEW FOR 2012?

#### City Retirees—Dental & Medical

##### Dental Insurance

Dental coverage continues to be offered through Delta Dental. There are no major changes to the dental benefits. Due to decreased utilization, dental premiums will decrease between \$2 and \$8 per month depending on your coverage level. The monthly premiums are listed on page 3.

##### KeyCare 20 Pre-65 and Post-65 Medicare Carve-Out

Due to a significant increase in costs this year; it is necessary to increase premium rates for the 2012 plan year. Increase range from \$28 to \$307 a month depending on your coverage type. See page 2 for the 2012 premium rates.

A letter from the City Manager was mailed this month to retirees on the City's retirees' health plan explaining the increase. If you did not receive your letter, you can visit the

City's website at <http://www.nngov.com/finance/retirement/whatsnew-r> to view a copy.

##### Post-65 Retiree Medicare Supplement

The health premiums for the Post-65 Retiree Medicare Supplement Grandfathered Plan have not been released. As soon as the information becomes available, a letter will be provided to reflect the premiums for 2012. However, next month you will see a slight increase of \$5.00 per month due to the prescription portion (Rx) of the premium.

The health premiums for the Post-65 Retiree Medicare Supplement Modernization Plan (Mod Plan) were released and applied to retirees last July. Next month you will see a slight increase of \$5.00 per month due to the prescription portion (Rx) of the premium. In July 2012, you will see an increase based on your age. See page 2 for the 2012 premium rates for the Mod Plan.

#### Open Enrollment—Wellness Center

The City of Newport News is pleased to offer you the opportunity to join one of the following fitness centers during open enrollment:

##### OneLife Fitness—\$32.00 per month per person

[www.onelifefitness.com](http://www.onelifefitness.com)

Any Hampton Roads location

##### Riverside Wellness & Fitness Center—\$30.00 per month per person

[www.riversideonline.com/rwfc](http://www.riversideonline.com/rwfc)

12650 Jefferson Avenue  
Newport News, VA 23606

-or-

7516 Hospital Drive  
Gloucester, VA 23601

Once an election is made, you may not change and/or terminate until the next open enrollment. Membership through the City's program is open to retirees and spouses only. Upon enrollment, banking and/or credit card information may be requested by the facility chosen.

Retirees that currently have a fitness center membership and wish to keep the membership **do not** have to do anything. Retirees who would like to join, terminate or change membership providers are required to complete the necessary forms during open enrollment. Please visit <http://www.nngov.com/finance/retirement/Retirement> to download the application or termination form. You may also contact us at 757-926-8546.

Retirees have through **December 13, 2011** to make an election during the open enrollment.

## City Retirees Premiums—Effective Date December 1, 2011

### PRE-65 RETIREE MEDICAL PREMIUMS\*

Early Retirees Medical Premiums	Monthly Premium	City Pays	Retiree Pays
Single	\$760.00	\$400.68	\$359.32
Single + 1 Child	\$1,235.00	\$651.02	\$583.98
Single + Spouse	\$1,731.00	\$914.74	\$816.26
Family	\$2,074.00	\$1,101.86	\$972.14

### POST-65 RETIREE MEDICARE CARVE OUT PREMIUMS - PER PERSON (RETIREEES OVER 65 LIVING OUTSIDE VA)\*

Medicare Carve-Out Medical Premium	Monthly Premium	City Pays	Retiree Pays
Retiree	\$545.00	\$270.04	\$274.96

### POST-65 RETIREE MEDICARE SUPPLEMENT PREMIUMS (GRANDFATHERED) - PER PERSON (RETIREEES OVER 65 LIVING IN VA)\*

The health premiums **have not been released** as of the print of this newsletter. An additional letter will be provided once the premiums have been released. The prescription portion (Rx) will increase from \$220.00 to \$225.00 per month.

### POST-65 RETIREE MEDICARE SUPPLEMENT PREMIUMS (MOD PLAN) - PER PERSON (RETIREEES OVER 65 LIVING IN VA)\*

Medicare Supplement Premium (Mod Plan)	Health Portion (Plan F)**	Rx Portion (Rx)	Total Premium	City Pays	Retiree Pays
Retiree—Age 65	\$108.00	\$225.00	\$333.00	\$270.04	\$62.96
Retiree—Age 66	\$119.00	\$225.00	\$344.00	\$270.04	\$73.96
Retiree—Age 67	\$125.00	\$225.00	\$350.00	\$270.04	\$79.96
Retiree—Age 68	\$132.00	\$225.00	\$357.00	\$270.04	\$86.96
Retiree—Age 69	\$138.00	\$225.00	\$363.00	\$270.04	\$92.96
Retiree—Age 70	\$143.00	\$225.00	\$368.00	\$270.04	\$97.96
Retiree—Age 71	\$149.00	\$225.00	\$374.00	\$270.04	\$103.96
Retiree—Age 72	\$155.00	\$225.00	\$380.00	\$270.04	\$109.96
Retiree—Age 73	\$161.00	\$225.00	\$386.00	\$270.04	\$115.96
Retiree—Age 74	\$166.00	\$225.00	\$391.00	\$270.04	\$120.96
Retiree—Age 75+	\$180.00	\$225.00	\$405.00	\$270.04	\$134.96

\*\*The Mod Plan premium consists of the health portion (Plan F) and the Rx. The Plan F premiums have premium adjustments in June based on your age at June 30th of each year. The Rx has premium adjustments in December. For 2012, the premium increased \$5.00 per month but the City's Contribution increased due to the Cost of Living Adjustment (COLA), therefore, your increase is less than \$1.00.

\*The retiree premiums published are for qualified retirees who receive 100% of the city's contribution. If you do not receive 100% of the city's contribution, please refer to your direct deposit statement in December.

## HEALTH INSURANCE COST SAVING OPPORTUNITIES

*Have you asked yourself, how can I save on medical cost?* If so, you may want to consider the use of generic prescriptions, the use of mail order prescriptions or visit an urgent care instead of an emergency room.

When your doctor prescribes a medication, ask him/her if there is a [generic available](#) and see if it's right for you. If your doctor writes "dispense as written" on the prescription, the pharmacy has to fill the prescription for the brand-name drug. You would then have to pay your copay plus the difference in cost between brand-name and the generic. Be sure to ask your doctor if there is a generic for the medication you take and see if it's right for you. Never switch any medicine until you talk to your doctor. Keep in mind that generic and brand-name drugs have the same active ingredient, strength and dose. The U. S Drug Administration states that generics must meet the same high standards for purity, quality, safety and strength.

Anthem's mail order is another way to save. [Anthem's Home Delivery Pharmacy](#), managed by Express Scripts, sends you the medicine you need, right to your door. You are provided a 90-day supply for the cost of a 60-day supply. This is a savings to you if you are on daily prescribed medications. To start this program, all you need to do is contact Express Scripts at 866-281-4279 or register on Anthem's website at [anthem.com](#). They will walk you through the steps to start the home delivery service.

One other way to save is visiting an [urgent care location](#). Some medical cases seen at emergency rooms can be handled at urgent care locations. Anthem can assist you in need making that determination. Anthem has a 24/7 Nurse Line available at 800-337-4770. You can contact a nurse directly and they can help you determine where you need to go. The cost to you could be a \$20 or \$40 copay at an Urgent Care vs. a \$100 copay at an emergency room. Urgent care locations are available throughout the area. Please remember that if there is a life threatening event, please seek immediate medical attention.

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## PRESCRIPTIONS AT WALGREENS FOR 2012

Over the last several months, Express Scripts (Anthem's pharmacy network) and Walgreens have been in contract talks. As of today, it appears that Express Scripts and Walgreens will not reach an agreement before the end of the year. Unless there is a last minute agreement, Walgreens will leave the network on January 1, 2012.

Anthem will be sending members a letter that have used Walgreens within the last 90 days to move their prescriptions to another in-network pharmacy before December 31, 2011. The letter will contain a list of three participating pharmacies near your address but you do not have to use these pharmacies. In addition, Anthem will make automated telephone calls to many impacted members in an effort to help raise awareness and encourage members to transfer their Walgreens prescription. When appropriate, Anthem members will receive information about switching your medications to the Express Scripts home delivery pharmacy.

If you need assistance locating another pharmacy, please contact Anthem at 1-800-451-1527 or visit Anthem's website at [www.anthem.com](#) and use the "Find a Doctor" feature to find a network drug store near you.

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## RETIREE DENTAL PREMIUMS\*

Dental Premiums	Monthly Premium	City Pays	Retiree Pays
Single	\$24.00	\$19.56	\$4.44
Single + 1	\$43.00	\$36.32	\$6.68
Family	\$74.00	\$62.68	\$11.32

**\*The retiree premiums published are for qualified retirees who receive 100% of the city's contribution. If you do not receive 100% of the city's contribution, please refer to your direct deposit statement in December.**

Newport News Employees' Retirement Fund  
Benefits Office  
Address  
Newport News, VA 23607

Permit No 62

City of Newport News Newport News  
Employees' Retirement Fund  
Benefits Office  
Address  
Newport News, VA 23607

*Staff*

*Tonya O'Connell*  
*Acting Director*

*Tyrese Hamilton*  
*Employee & Retiree Benefits Manager*

*Moneik Robbins*  
*Sr. Benefits Coordinator*

*Janice Jones*  
*Benefits Coordinator*

*Micab Chavers*  
*Benefits Coordinator*

*Lynn Dudley*  
*Payroll Coordinator*

*Susan Keyes*  
*Administrative Coordinator*

**Contacting NNERF**

**Write Us**

Address all correspondence to:  
Newport News Employees' Retirement Fund  
2400 Washington Avenue  
Newport News, VA 23607

**Phone Us**

Contact the office by phone at:  
(757) 926-8546

**Fax Us**

Transmit documents via fax at:  
(757) 926-3548

**Visit Us**

2400 Washington Avenue  
City Hall Building - 7th Floor  
or <http://www.nngov.com/finance/retirement/Retirement>

***RETIREMENT REMINDERS***

- ◆ Please make sure that any address changes and beneficiary forms have been updated with the City of Newport News Retirement Office. All notifications and changes must be submitted in writing. Failure to notify us of an address change may result in you not receiving important information (including 1099-R statements).
- ◆ Your IRS Form 1099-R will be mailed by January 31, 2012. Please store in a safe and secure place. Copies of your 1099-R are available for a \$5.00 fee.
- ◆ Holiday Closings: Thursday, November 24 (all day) Monday, December 26 (all day)  
Friday, November 25 (all day) Friday, December 30 (all day)  
Friday, December 23 (all day) Monday, January 2, 2012 (all day)