

CITY OF HOUSTON  
**MEDICARE ADVANTAGE PLAN**



**November 6 – 27, 2023**



# Important Updates



- The way you access information and enroll for 2024 Medicare Advantage plans will be different. As part of HROne, Human Resources is implementing Benefitplace, which will simplify and optimize your retiree benefits enrollment and maintenance experience by providing mobile-friendly online access to enroll or make changes.
- Except for moving outside the network area, beginning January 1, 2024, you will **NO LONGER** be able to change plans until November 2024 which will have a January 1, 2025 effective date.
- If you are already enrolled in a City of Houston Medicare Advantage Plan and you are happy with it, you do not need to do anything to remain enrolled.

# New for 2024



## Aetna Basic and Premiere PPO Additional Benefits

- Receive a maximum of \$400 for one wig every year for hair loss due to chemotherapy treatments. **(Both)**
- Complete a healthy home visit with Signify Health and earn a \$100 Gift card reward. **(Both)**
- Transportation services to medical appointments: 24 one-way trips up to 60 miles per trip at \$0 copay. **(Basic)**
- Meal Delivery after hospitalization: 14 frozen meals from Nations Market. **(Basic)**

## Kelsey Care Advantage Additional Benefits

- Reminder: vision allowance is \$200 towards the purchase of contacts or glasses
- 20 – one way rides to medical appointments
- New Kelsey Seybold locations coming in 2024!

# Eligibility



**As a retiree, you are eligible for coverage on one of the City of Houston's Medicare Advantage Plans if:**

- **You are Medicare eligible**
- **You are covered by Medicare Parts A and B**
- **You were covered by a City of Houston medical plan on Jan. 1, 2010, and filed paperwork to opt out of a city plan**



# Your 2024 Options



Aetna Basic PPO

Aetna Premier ESA PPO

KelseyCare Advantage HMO

# Monthly Contribution Rates



Aetna Basic PPO \$15 (per person)

Aetna Premier ESA PPO \$60 (per person)

KelseyCare Advantage HMO \$42 (per person)

# New ID Cards



## AETNA

- Aetna Medicare Advantage members will not receive new ID cards for 2024 unless there is a new enrollment

## KelseyCare Advantage

- KelseyCare Advantage members will not receive new ID cards for 2024 unless there is a new enrollment

## Please note:

- Please take a moment to ensure the mailing address you have on record with the City of Houston is correct.
- To correct your mailing please contact us:
  - By email: [retireebenefits@houstontx.gov](mailto:retireebenefits@houstontx.gov)
  - By telephone: 832-393-6000
  - Allow 7 –10 business days from the time your enrollment is received to receive your insurance card



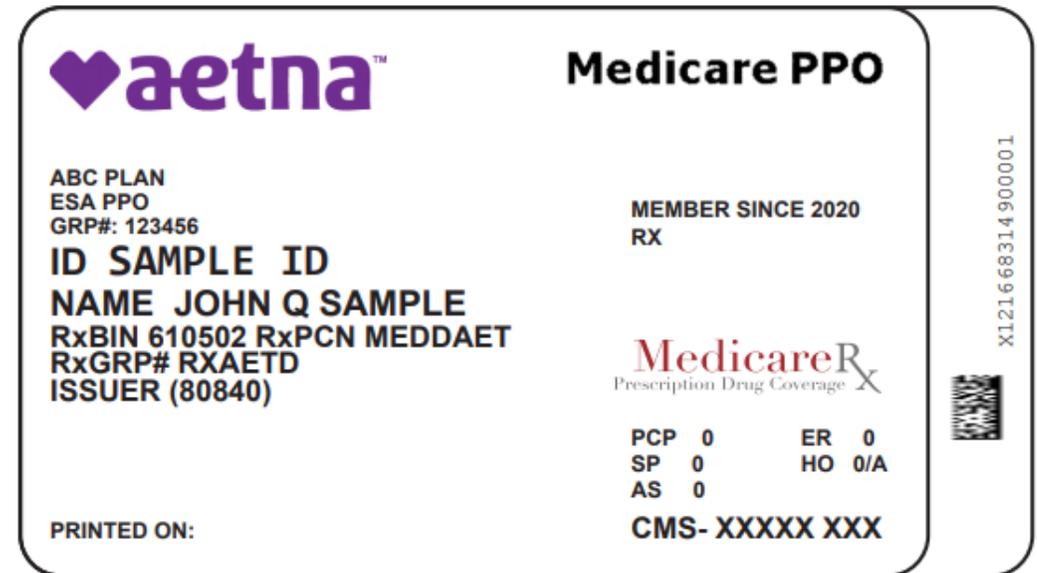
2024 Benefits

# Medicare Advantage is an All-in-One Plan



## Your single ID card

- Easy to use
- One ID card for medical and prescription drug needs
- More benefits than Original Medicare Part A and Part B
- Health advocacy and wellness support
- One monthly Explanation of Benefits each for medical and pharmacy



# We've Got You Covered In or Out of Network



## Aetna Medicare Advantage Preferred Provider Organization (PPO)

- Access to providers nationwide
- No referrals needed
- Over 1,000,000 network doctors and specialists
- Over 4,000 network hospitals
- Covers you nationally when traveling



# Will I Still be Able to See my Current Doctors?



**Yes, you can, if your providers are:**

- **Eligible to receive Medicare payment**
- **Willing to accept your Aetna Medicare Advantage plan**
- **On our Basic plan, your cost share may be higher if your doctor is out of network.**
- **On the Premier plan, because this is a PPO ESA plan, your copays or cost share amounts are the same for any doctor or hospital according to the costs listed on your plan benefits summary.**

# Let's Compare Your Medical Benefit Plan Options



	Medicare Advantage Basic PPO	Medicare Advantage Premier PPO ESA
<b>Deductible</b>	\$0	\$150
<b>Out-of-pocket maximum</b>	\$3,400 in network / \$5,000 in and out of network combined	\$3,500
<b>Preventive care</b>	\$0	\$0
<b>Primary care office visit</b>	\$0	\$20
<b>Specialty care office visit</b>	\$15	\$20
<b>Inpatient hospital</b>	\$300	\$250 per stay
<b>Outpatient surgery</b>	\$150	\$0
<b>Emergency room</b>	\$50	\$80
<b>Out of network services</b>	30% coinsurance	Same cost share in and out of network

# Let's Compare Your Prescription Drug Options



	Basic PPO drug coverage included	Premier PPO ESA drug coverage included
<b>Deductible</b>	\$0	\$0
<b>Tier 1 – Preferred generic</b>	\$10 preferred / \$15 standard	\$2 preferred / \$5 standard
<b>Tier 2 – Non-preferred generic</b>	\$15 preferred / \$20 standard	\$10 preferred / \$20 standard
<b>Tier 3 – Preferred brand</b>	\$30 preferred / \$35 standard	\$40
<b>Tier 4 – Non-preferred drugs</b>	\$45 preferred / \$50 standard	\$75
<b>Tier 5 – Specialty drugs</b>	\$75 preferred / \$80 standard	\$75
<b>Coverage gap</b>	Full gap coverage	Full gap coverage
<b>Catastrophic phase</b>	CMS standard 5%	CMS standard 5%
<b>Mail-order drugs</b>	3 times retail cost share for a 90-day supply	2 times retail cost share for a 90-day supply

# What is a Healthy Home Visit?



**Voluntary visits  
where a nurse  
comes to your  
home**

- **Home Safety Assessment**
  - Talks about safety in your home
- **Reviews your medications**
- **Offers care advocacy resources and support programs**
- **Activity and independence assessment**
- **Holistic health screening**
- **Shares results with your doctor**

# SilverSneakers® Fitness Benefit



Support to  
achieve your  
health goals

- **Get a membership at over 17,000 participating gyms and fitness centers nationwide, at no extra cost.**
- **Access over 200 on-demand videos and live virtual classes from the comfort of your home.**
- **To get started show your Aetna ID card at a participating facility, visit [SilverSneakers.com](https://www.silversneakers.com) or call SilverSneakers Customer Service at 1-888-423-4632 (TTY: 711), Monday-Friday, 8 AM-8 PM ET.**
- **Available for both Premier and Basic.**

# Non-emergency Transportation Benefit



Safe,  
comfortable  
transportation  
to and from  
medical  
appointments

- This program helps you focus on your health and treatment plans and worry less about getting to the doctor.
- 24 one-way trips are included in your plan for nonemergency trips to and from medical appointments.
- Up to 60 miles allowed per trip. A round trip to an appointment is considered two rides.

With the Premier ESA PPO plan, this voluntary program is part of your Aetna Medicare Advantage plan so there is no additional cost to you.

# Meal Home Delivery Program



Helps you  
transition  
smoothly to  
your home from  
a hospital stay

- Provides 14 delicious and highly nutritious meals delivered to your home following your hospital stay.
- Ability to cater to special dietary needs, including diabetic and pureed foods.
- Having your meals taken care of may help you on your journey to recovery.

With the Premier ESA PPO plan, this service is provided as part of your Aetna Medicare Advantage plan at no additional cost to you.

# KelseyCare Advantage



**KelseyCare Advantage**

**2024 Benefits**

# Who is KelseyCare Advantage?



**KelseyCare Advantage is a local Medicare Advantage plan that has been contracted and offered to Medicare-eligible retirees of the City of Houston since 2010.**



# Who is KelseyCare Advantage?



**Rated 5-out-of-5  
Stars by  
Medicare for 8  
years in a row  
including 2023**

- **Combines all your Medicare medical and prescription drug coverage in one plan**
- **We are local, including member services**
- **Allows you Open-Access to all Kelsey-Seybold Clinic physicians**
- **No referrals needed**
- **Includes extras benefits that are NOT covered by traditional Medicare**
- **Provides you Virtual Health with a Kelsey provider, emergency and urgent care coverage anywhere in the United States, and emergency coverage anywhere in the world.**

# Stars Matter



**KelseyCare Advantage is the only plan in Texas to be awarded 5-Stars for 7 consecutive years in a row.**

**Star Ratings are determined by:**

- **Customer experience**
- **Managing long-term chronic conditions**
- **Keeping members healthy – screenings, tests and vaccines**
- **Handling issues and complaints**



# Why Kelsey?



- **Kelsey-Seybold has been providing Houstonians with care for 70 years.**
- **34+ locations**
  - 650 providers
  - Over 5,000 affiliate providers
  - Over 65 Medical Specialties
- **More locations in the future**
- **Same-day appointments**
- **“One-Stop-Shop” – Everything under one roof, doctors, pharmacies, lab**



# 2024 KelseyCare Advantage Plan Highlights



- No deductibles
- Low copays
- Prescription drug coverage included
- Includes extra benefits not covered by Medicare
- \$3,400 Out-of-Pocket Maximum

**\$200 eyewear allowance**

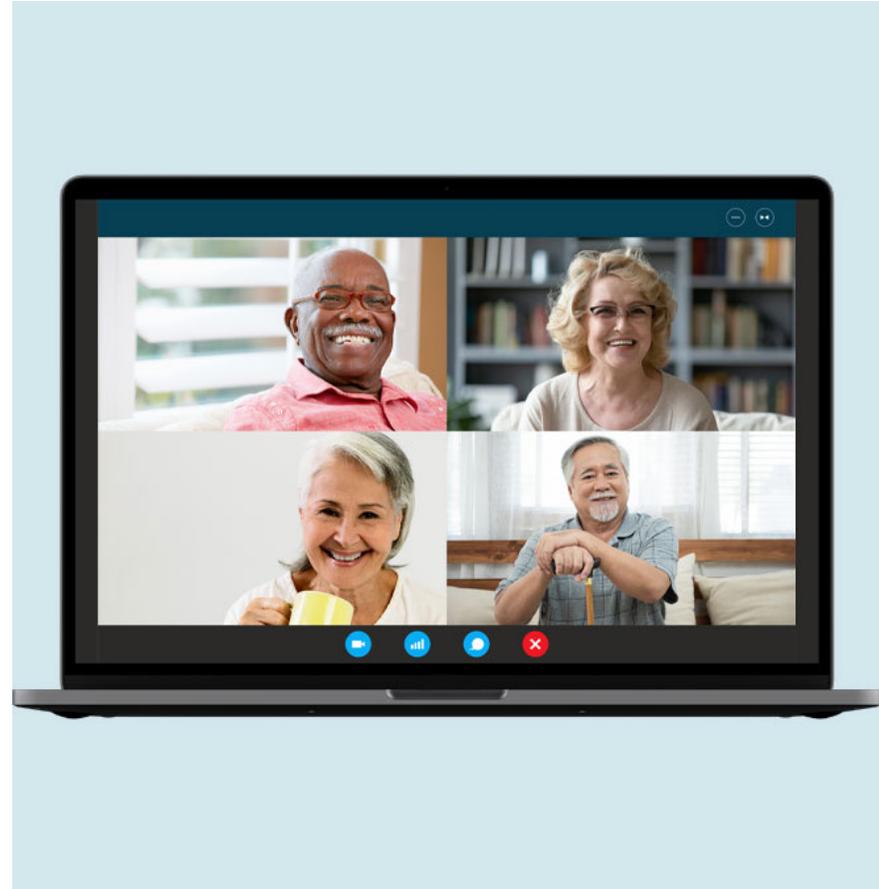
**\$0 vaccines (incl Shingrix)  
& medications for chronic  
care conditions**



# 2024 KelseyCare Advantage Plan Highlights



- **Monthly Premium - \$42**
- **PCP office visit - \$0**
- **Specialist office visit - \$25**
- **Inpatient Hospital - \$300**
- **Outpatient Hospital - \$150-\$175**
- **Urgent Care \$25**
- **Telehealth \$0 PCP / \$15 Specialist**
- **Mental Health Individual Session \$20**
- **Mental Health Video Visit \$15**
- **Tier 1 copay \$10**
- **Tier 2 copay \$15**
- **Tier 3 copay \$30**
- **Tier 4 copay \$45**
- **Tier 5 copay \$75**
- **Tier 6 - \$0 – Vaccines and Chronic Care Medications**



# Value-Added Benefits



- Free gym membership through SilverSneakers
- Vision coverage through VSP (\$200 allowance)
- Free 20 one-way non-emergency transportation to and from your medical appointments
- World-wide emergency coverage, urgent care in the US
- Virtual health and MyKelseyOnline that provides you care anywhere in the world



# Value-Added Benefits



## MyKelseyOnline & MyChart App :

- Email your doctor
- Schedule appointments
- View test results
- Review immunization records & more



### Communicate with your doctor

Get answers to your medical questions from the comfort of your own home



### Access your test results

No more waiting for a phone call or letter – view your results and your doctor's comments within days



### Request prescription refills

Send a refill request for any of your refillable medications



### Manage your appointments

Schedule your next appointment, or view details of your past and upcoming appointments

# How To Enroll



- **Log on to Benefitplace**
  - [benefitplace.houstontx.gov](https://benefitplace.houstontx.gov)
- **Access, complete and sign a fillable PDF Medicare Advantage Enrollment Form**
  - [CityofHoustonBenefits.org](https://CityofHoustonBenefits.org)
- **Return completed Medicare Advantage Enrollment Form**
  - Enrollment forms must be submitted by **November 27, 2023** (end of open enrollment).
  - Open enrollment changes become effective **January 1, 2024**
- **Submit supporting documentation for your enrollment**
  - Ex: Copy of your marriage certificate (if you are adding a new spouse)
  - Ex: Copy of your Medicare Parts A and B card (for you, your spouse and/or dependent enrollees)

# Five Ways to Submit Forms



- **Benefitplace:** Go to [benefitplace.houstontx.gov](https://benefitplace.houstontx.gov), complete and submit electronically (along with supporting documentation in the **Document Center**, if applicable).
- **Mail or Email to:**
  - City of Houston Benefits Division
  - Attn: Medicare Advantage
  - 611 Walker, 4th Floor
  - Houston, Texas 77002
  - Email:** [Retireebenefits@houstontx.gov](mailto:Retireebenefits@houstontx.gov)
- **Upload documents using the Secure Document Submission Portal:**
  - [CityofHoustonBenefits.org](https://CityofHoustonBenefits.org)
- **Deliver to the Benefits Division in Person**
  - **November 6 – 27, 2023**
  - Medicare Open Enrollment Forms will be accepted at the designated drop off location
  - Bob Lanier Public Works Building, 4<sup>th</sup> floor, 611 Walker, Houston, Texas 77002
  - Monday – Friday from 9 a.m. to 4 p.m.

# Questions?



## Aetna Health Care

Monday - Friday, 7 a.m. – 8 p.m. CST

1-800-307-4830 (TTY: 711)

## KelseyCare Advantage

7 days a week, 8 a.m. – 8 p.m. CST

Local Member Services: 713-442-2COH (2264)

[www.kelseycareadvantage.com/coh](http://www.kelseycareadvantage.com/coh)

**For general enrollment questions contact:**

- City of Houston Benefits
- Monday - Friday, 8 a.m. - 5 p.m.
- 832-393-6000

# QUESTIONS

