



City of Houston Medicare Advantage Enrollment Effective January 1, 2025

October 28 - November 22, 2024

Medicare Advantage Enrollment

Open Enrollment is the time to evaluate your City of Houston Medicare Advantage Plan coverage and make any necessary changes. This Decision Guide will help you navigate your options for the 2025 benefit year.

This year, Medicare Open Enrollment will be held from October 28, 2024 - November 22, 2024. The choices you make during open enrollment will become effective January 1, 2025.

If you are already enrolled in a City of Houston Medicare Advantage Plan and you are satisfied with your current plan, you do not need to do anything to remain enrolled.

If you are Medicare eligible and you want to opt back into coverage in one of the City of Houston's Medicare plans, your participation in Open Enrollment is essential.

Table of Contents

3	Enrolling in a Plan
4	Aetna Basic PPO
5	Aetna Premier ESA PPO
6	Aetna Plan FAQs
7	KelseyCare Advantage HMO
8	KelseyCare Advantage FAQs
9	Plan Comparison Chart
12	Prescriptions
13	Legal Notices
14	City of Houston FAQs

Open Enrollment Checklist

The choices you make during Open Enrollment are for benefits effective January 1, 2025 through December 31, 2025.

- ☑ Enroll in Medicare Parts A & B with the Social Security Administration. Contact Medicare for questions about your Original Medicare coverage at 1-800-MEDICARE.
- ☑ Visit [CityofHoustonBenefits.org](https://www.cityofhoustonbenefits.org) for more information about your 2025 benefits. Use the resources to assist you with your decision making. You'll find a plan comparison, rate sheets, videos and plan summaries.
- ☑ Enroll in one of the City of Houston's Medicare Plans. Be sure that you have a physical address and not just a PO Box to ensure you receive all mailings.
- ☑ Review the benefits you've selected. Remember to keep a copy of your enrollment form for your records. Confirmation insurance cards will be mailed out from the vendors after December 6.
- ☑ The Eligibility and Enrollment Support Center is available to assist you with your questions during Open Enrollment.

CONTACTS

City of Houston Benefits Division

611 Walker, 4th Floor
Houston, Texas 77002
832-393-6000
benefits@houstontx.gov
[cityofhoustonbenefits.org](https://www.cityofhoustonbenefits.org)

Aetna Health Care

Monday - Friday, 7 a.m. – 8 p.m. CST
1-800-307-4830 (TTY: 711)
aetnaretireeplans.com

KelseyCare Advantage

7 days a week, 8 a.m. – 8 p.m. CST
713-442-2COH (2264)
www.kelseycareadvantage.com/COH

The City of Houston contracts with Aetna and KelseyCare Advantage to provide eligible retirees Medicare Advantage Plan coverage.

There are three Medicare Advantage Plan options:

- Aetna Basic PPO
- Aetna Premier PPO
- KelseyCare Advantage

COH Medicare Advantage Plan Cost

In order to participate in the City of Houston's Medicare Advantage Plans, you and your eligible dependent(s), if applicable, must enroll for coverage under the Medicare Parts A and B with the Federal Government.

Monthly contributions for Medicare Advantage Plans

Tier	Aetna Basic PPO	Aetna Premier ESA PPO	KelseyCare Advantage HMO
Per person	\$15	\$60	\$42

IMPORTANT UPDATE:

Plan changes are only allowed during open enrollment, except for moving outside of the KelseyCare Advantage network area.



What to Know

KelseyCare Advantage Additional Benefits

- Pharmacy Benefits Manager (PBM) will change from CVS Caremark to Optum Rx beginning January 1, 2025.
- All members will receive a new ID card in December.

Aetna Basic PPO Additional Benefits

- Receive a maximum of \$400 for one wig every year for hair loss due to chemotherapy treatments.
- Complete a healthy home visit with Signify Health and earn a \$100 Gift card reward.
- Transportation services to medical appointments: 24 one-way trips up to 60 miles per trip at \$0 copay.
- Meal Delivery after hospitalization: 14 frozen meals from Nations Market.
- Lower Out of pocket cost for your prescription drugs in 2025.

Aetna Premier ESA PPO Additional Benefits

- Receive a maximum of \$400 for one wig every year for hair loss due to chemotherapy treatments.
- Complete a healthy home visit with Signify Health and earn a \$100 Gift card reward.

Your Options

- Enroll in a City of Houston Medicare Advantage plan for yourself and/or your Medicare-covered dependent(s).
- Switch plans for yourself and/or your Medicare-covered dependent(s).
- Disenroll yourself and/or your eligible dependent(s) from your current Medicare Advantage Plan.
- If you are Medicare eligible and you qualify to opt back into coverage in one of the City of Houston's Medicare plans, your participation in Open Enrollment is essential.

If you are already enrolled in a City of Houston Medicare Advantage Plan and you are satisfied with your current plan, you do not need to do anything to remain enrolled.

Enrolling in a Plan

Eligibility

As a retiree, you are eligible for coverage if:

- you are Medicare eligible;
- and you are covered by Medicare Parts A and B;
- or you were covered by a City of Houston medical plan on Jan. 1, 2010, and filed paperwork to opt out of a city plan. *You may elect to re-enroll (opt back in) during this enrollment period. If you have Medicare Parts A and B, you can only opt back into a City-sponsored Medicare plan. Cigna is not an option.*

Electing a Medicare Plan

Remember: When you or your dependent becomes Medicare eligible, you will need to contact Social Security Administration to be enrolled in Medicare Parts A (hospitalization) and B (medical; i.e., doctor visits). At that time, you need to elect a City-sponsored Medicare Advantage plan to participate in the City of Houston medical insurance coverage.

Here is what you need to do:

- Access a fillable PDF Medicare Advantage Enrollment Form on [CityofHoustonBenefits.org](https://www.cityofhoustonbenefits.org) or complete the form provided in this guide on page 14.
- Return all forms to the Benefits Division before on or before November 22, 2024 for coverage to be effective January 1, 2025.

Changing Medicare Plans

Each person who wants to disenroll or change to another plan with one of the City of Houston's Medicare plans must opt out or switch to another Medicare plan by completing our enrollment form.



For Benefitplace Quick Reference Guides and more visit,
cohemployees.org/medicare

Ways to Submit Forms



Benefitplace:

Go to benefitplace.houstontx.gov and complete and submit form all in one place.



Secure Document Submission Portal:

cohemployees.org/secureform



Docusign form:

cohemployees.org/ma2025

Mail or email:

City of Houston Benefits Division,
Attn: Medicare Advantage
611 Walker, 4th Floor, Houston, TX 77002
retireebenefits@houstontx.gov

In-person:

Available Monday - Friday, 8 a.m. - 5 p.m.
611 Walker 4th floor, Houston, TX 77002



A Medicare Advantage (MA) plan is another way to provide Original Medicare Part A (hospital) and Part B (medical) benefits and more. MA plans are offered through private insurance companies that have been approved by Medicare. With a Medicare Advantage plan, you don't lose the coverage you get with Original Medicare. You get the same coverage as Original Medicare plus additional services not covered by Medicare, such as access to health and wellness programs. The Aetna Medicare Advantage coverage includes Medicare prescription drug coverage (Medicare Part D); which includes a lower Maximum out of pocket amount for 2025. therefore, you do not need a stand-alone Medicare Part D Plan.

Aetna offers two Medicare Advantage PPO Plan options. Please see below for information about the City of Houston Aetna Basic PPO plan.

Additional Benefits

- SilverSneakers® Fitness Program
- Routine Eye and Hearing Exams
- Eyewear Reimbursement: \$50 every 12 months
- Lower co-pays at preferred pharmacies like HEB, CVS, and Walmart
- Telehealth and Teladoc
- 24/7 Nurse Line
- Chronic health condition support
- Fall Prevention Program
- Resources for Living

Key Facts

- When you are enrolled, you have one plan, with one ID card, for both medical and prescription drug coverage. No need for a stand-alone Part D plan.
- No referrals required.
- You have access to in and out of network benefits with our National PPO plan. Use network doctors to avoid paying out-of-network cost sharing.
- No deductible for in or out of network services.
- Most in-network services have a set copay, providing you with certainty in your out-of-pocket costs.
- Covers you nationally when traveling and emergency care is covered worldwide.
- Accepted at Kelsey-Seybold clinics.
- In-Network Primary Care Office Visit \$0

Important Information

Am I eligible?

You must have Medicare Part A and Part B to be eligible for the plan. The premiums for Medicare Part A and Part B are paid out of your Social Security benefits.

Will the medicine I'm taking currently be covered under this plan?

Call 1-800-307-4830 (TTY: 711), Monday - Friday, 8 AM to 9 PM ET, or refer to the prescription drug lists on [AetnaRetireePlans.com](https://www.aetna.com/retireeplans). Select "2025 Classic+ (5 tier) formulary- MAPD" for the Basic plan.

Can I keep my doctors?

You'll most likely be able to continue seeing your doctors. The Aetna Medicare Advantage plan gives you the freedom to see any licensed doctor or visit any hospital that receives Medicare payments and accepts your plan. Over 1,000,000 network doctors and specialists, and over 4,000 network hospitals accept the Aetna Medicare Advantage plan.

Prescription drugs are covered. Therefore, you do not need a stand-alone Medicare Part D Plan.

See Frequently Asked Questions page for more important information.

Aetna Premier ESA PPO

A Medicare Advantage plan is another way to provide Original Medicare Part A (hospital) and Part B (medical) benefits and more. Medicare Advantage plans are offered through private insurance companies that have been approved by Medicare. With an MA plan, you don't lose the coverage you get with Original Medicare. You get the same coverage as Original Medicare plus additional services not covered by Medicare, such as access to health and wellness programs. The Aetna Medicare Advantage coverage includes Medicare prescription drug coverage (Medicare Part D); which includes a lower Maximum out of pocket amount for 2025. Therefore, you do not need a stand-alone Medicare Part D Plan.

Aetna offers two Medicare Advantage PPO plan options. Please see below for information about the City of Houston Aetna Premier PPO ESA plan.

Additional Benefits

- Same cost share for in- and out-of-network services
- No referrals required
- SilverSneakers® fitness program
- Routine eye and hearing exams
- Eyewear: \$70 every 24 months
- Hearing aids: \$500 every 36 months
- Lower copays at preferred pharmacies like HEB, CVS and Walmart
- Transportation services to medical appointments: 24 one-way trips up to 60 miles per trip at \$0 copay
- Meal delivery after hospitalization
- Telehealth and 24/7 nurse line

Key Facts

- Access to in- and out-of-network providers.
- Pay the same cost share for any doctor or hospital, whether they are in or out of network.
- One plan, with one ID card, for both medical and prescription drug coverage. No need for a standalone Part D plan.
- No referrals required.
- Most services have a set copay, providing you with certainty in your out-of-pocket costs.
- Covers you nationally when traveling and emergency care is covered worldwide.
- Accepted at Kelsey-Seybold clinics.

Important Information

Am I eligible?

You must have Medicare Part A and Part B to be eligible for the plan. The premiums for Medicare Part A and Part B are paid out of your Social Security benefits.

Can I keep my doctors?

You'll most likely be able to continue seeing your doctors. You have access to in- and out-of-network providers. Over 1,000,000 network doctors and specialists, and over 4,000 network hospitals accept the Aetna MA plan. You are covered nationally and emergency care is covered worldwide.

Will the medicine I'm taking currently be covered under this plan?

Call 1-800-307-4830 (TTY: 711), Monday - Friday, 8 AM to 9 PM ET, or refer to the prescription drug lists on [AetnaRetireePlans.com](https://www.aetna.com/retireeplans). Select "2025 Classic (5 tier) formulary- MAPD" for the Premier plan.

What does ESA (Extended Service Area) mean?

You have the freedom to see any licensed doctor or hospital, as long as they are eligible to receive Medicare payment and accept your plan. You pay the same cost for any doctor or hospital, according to the costs listed on your plan benefits.

See Frequently Asked Questions page for more important information.

Q. What is a Medicare Advantage plan?

A. A Medicare Advantage plan is another way to provide Original Medicare Part A (hospital insurance) and Original Medicare Part B (medical insurance) benefits and more. It's called Medicare Part C. Medicare Advantage plans are offered through private insurance companies that have been approved by Medicare. With a Medicare Advantage plan, you don't lose the coverage you get with Original Medicare. You get the same coverage as Original Medicare plus additional services not covered by Medicare, such as access to health and wellness programs.

Q. What is the Aetna Medicare Premier Plan (PPO) with ESA?

A. This is a type of Medicare Advantage plan. You have the freedom to see any licensed doctor or hospital, as long as they are eligible to receive Medicare payment and accept your plan. You pay the same cost for any doctor or hospital, according to the costs listed on your plan benefits summary.

Q. What is the Aetna Medicare Basic Plan (PPO)?

A. This is a similar Medicare Advantage plan. You still have the freedom to see any licensed doctor or hospital, as long as they are eligible to receive Medicare payment and accept your plan. However, you will likely pay more for an out-of-network provider.

Q. Does the Aetna Medicare Advantage plan offer prescription drug coverage?

A. Yes. You'll get both medical and prescription drug coverage all in one plan. Aetna's comprehensive formulary will continue to cover prescriptions with minimal changes. Visit [AetnaRetireePlans.com](https://www.aetna.com/retireeplans) for more information.

Q. Is the coverage gap "doughnut hole" eliminated from my prescription drug coverage in 2025.

A. Yes, As a part of changes resulting from the Inflation Reduction Act the coverage gap "doughnut hole" will be eliminated beginning 2025.

Q. Can I keep my doctors?

A. You'll most likely be able to continue seeing your doctors. The Aetna Medicare Advantage plan gives you the freedom to see any licensed doctor or hospital eligible to receive Medicare payment and accept your plan. Over 1,000,000 network doctors and specialists, and over 4,000

network hospitals accept the Aetna Medicare Advantage plan.

You have the freedom to see any licensed doctor or hospital, as long as they are eligible to receive Medicare payment and accept your plan.

Q. Do I need a referral to see a specialist?

A. No. Referrals are not required.

Q. Do I need a primary care doctor?

A. No. A primary care doctor is not required, but encouraged.

Q. How do I find out if my doctor accepts the Aetna Medicare Advantage plans?

A. Just call Aetna at 1-800-307-4830 (TTY: 711), Monday - Friday, 8 AM to 9 PM ET. They'll contact your doctor and confirm for you or can help you find other nearby doctors or hospitals to meet your needs.

Q. Once the plan becomes effective January 1, 2025, will I need to let my doctor know that I have changed plans?

A. Yes. You'll need to provide your new Aetna ID card when you receive medical and prescription drug services. Your new ID card will take the place of your current red, white and blue ID card for Original Medicare and will be the only health ID card you will need to carry.

Q. What is my coverage if I am traveling internationally?

A. Aetna will cover urgent and emergency care while you are traveling outside the U.S. You will need to pay for the costs up front and then submit paid receipts directly to Aetna for reimbursement. Aetna reimburses at Medicare rates. Prescription drugs are not covered outside of the United States and its territories.

Q. Will the medicine I'm taking currently be covered under this plan?

A. Call 1-800-307-4830 (TTY: 711), Monday - Friday, 8AM to 9 PM ET, or refer to the prescription drug lists on [AetnaRetireePlans.com](https://www.aetna.com/retireeplans).

Scroll down under "Manage your prescription".

Under "Plan Type", choose "MAPD".

Under "Formulary Name", select "2025 Classic+(5 tier) formulary -MAPD" for the Basic plan. Select "2025 Classic (5 tier) formulary- MAPD" for the Premiere plan.

KelseyCare Advantage HMO

KelseyCare Advantage (HMO) is a Houston area 5-out-of-5 star rated copay-based plan. Members have open access to Kelsey-Seybold Clinic's premier multi-specialty physician group. If there is a medical condition that cannot be treated at Kelsey-Seybold, your Kelsey physician will coordinate your care with a contracted Affiliate Network provider. If you are referred outside of Kelsey, the cost-share is the same.

Additional Benefits

- No referrals required
- Robust Telehealth Services
- Access to Dispatch Health
- Local Houston Member Services
- Savings on Preferred Pharmacies

Maximized Coordinated Care

- Medication Therapy Management Program
- Medication Reconciliation Program
- Integrated Medical Records
- Care Management programs for Chronic Conditions

Key Facts

- Low copays
- Same and Next-day Care
- One Stop Shop Medical including On-site pharmacies, labs and imaging
- Preventive Services covered at 100%
- Free Transportation (20 one-way rides to medical appointments)
- Hearing & Vision coverage
- Access to all 40+ Kelsey-Seybold locations
- Over 70 Medical Specialties and over 900 employed doctors
- \$0 copay for Primary Care visits
- \$25 copay for Specialist office visit or \$15 for specialist video visit
- \$200 in eye-wear allowance
- Tier 6 - \$0 vaccines and chronic care medications
- Worldwide Emergency Coverage

Prescriptions

- Mail-order pharmacy services are offered by Optum Home Delivery Pharmacy.
- The plan utilizes a closed formulary, or drug list. This means that certain drugs are not covered. The formulary is updated on a monthly basis with approval by CMS (Centers for Medicare & Medicaid Services).
- The pharmacies that offer preferred cost-sharing for City of Houston are Kelsey Pharmacies, HEB Pharmacies, CVS.

KelseyCare Advantage is contracted with MD Anderson however, members cannot self-refer. If a patient develops cancer, the patient would be evaluated and treated by a Kelsey-Seybold Oncologist. If Kelsey cannot treat their particular condition, we would refer the patient to a contracted facility for treatment. One of those facilities could be MD Anderson, or it may be another facility, it depends on the type of cancer.

New KelseyCare Advantage members and patients who are actively undergoing cancer treatment should complete a Transition of Care form for review. If approved, an authorization will be sent to the provider or facility where the treatment is being performed to continue the treatment.

KelseyCare Advantage FAQs

Q. Are Medicare Advantage and Traditional Medicare the same thing?

A. Medicare was originally designed in 1965 to provide affordable medical coverage to older Americans. Medicare began with Parts A and B, but evolved in the 1980s with an influx of private Medicare plans that today are called Medicare Advantage plans (Part C and D).

KelseyCare Advantage is a Medicare Advantage plan. You get all of the benefits of traditional Medicare as well as coverage for things that Traditional Medicare does not cover. In addition, this plan covers your Prescription Medications.

Q. What doctors can I go to on KelseyCare Advantage?

A. As a KelseyCare Advantage member, you'll get open access to Kelsey-Seybold Clinic's premier multispecialty physician group, an extensive network of primary care providers and specialists.

You can visit any Kelsey provider at any location. Look for a Kelsey-Seybold Clinic location near you at www.kelsey-seybold.com/find-a-location. This page also lists which specialty services are offered at each location.

In addition to primary and specialty care, most Kelsey locations also have additional services:

- Kelsey Pharmacies
- Onsite Labs and Radiology

KelseyCare Advantage is also contracted with many Community Network Providers. Providers who are not located within a Kelsey-Seybold Clinic location, but at their own practice. You can find a list of those contracted providers by visiting www.kelseycareadvantage.com/COH.

Q. How do I transition my care to KelseyCare Advantage?

A. We want to make your transition to KelseyCare Advantage as smooth as possible. Fill out a transition of care form, which can be found on our website or by calling Member Services. Our team will work with you to make sure the benefits are applied correctly. In addition, you have access to our continuity of care advocates who will support you throughout this transition.

Q. Does KelseyCare Advantage provide coverage outside the Houston area?

A. KelseyCare Advantage offers benefits which allow members to connect with Kelsey-Seybold providers virtually. If you are traveling and feel ill, instead of going to an ER or Urgent Care, you can schedule a Video Visit or E-Visit with a Kelsey provider who has access to your personal medical history. If you need a prescription, the provider will send the details to any pharmacy. And just in case you need it, Emergency Care is covered Worldwide, and Urgent Care is covered within the United States.

Q. Are my medications covered?

A. There are two ways to find out if your prescription medications are covered.

1. Search the City of Houston Drug List found at www.kelseycareadvantage.com/COH. Enter part of the drug name and then click Add to List. You can add all your medications and save the document for your reference.
2. Call Member Services at 713-442-2COH (2264) (TTY: 711) and ask them to look up your medications, make sure to have the spelling of the drug and the quantity information available.

Q. Can I get care and prescriptions while traveling?

A. KelseyCare Advantage covers all your Virtual Health and Telemedicine. Get medical care delivered right to your smartphone, tablet or computer.

Whether you are traveling or just don't feel well enough to go out. You will receive care from a Kelsey-Seybold provider who has access to your personal medical record.

Need a prescription? The Kelsey provider will send your prescription to a location near you and you can get on with your day.

Q. Where can I find more information?

A. Visit www.kelseycareadvantage.com/COH for more information.

Plan Comparison Chart

Benefit	Aetna Basic PPO		Aetna Premier ESA PPO	KelseyCare Advantage HMO
	In Network	Out-of-network		
Service Area	National PPO	National PPO You may pay more for out-of-network services.	National PPO You will pay the same cost-share for in- and out-of-network services	Brazoria, Chambers, Liberty, Waller, Ft. Bend, Harris, Montgomery, Galveston, Walker, Wharton, San Jacinto, Austin,
Annual Deductibles	\$0	\$0	\$150	None
Maximum Annual Out-of-Pocket Costs	\$3,400	\$5,000 for in and out-of-network services combined	\$3,500 for in and out-of-network services combined	\$3,400
Lifetime Maximum	None	None	None	None
PCP	\$0 copay	30% coinsurance	\$20 copay	\$0 copay
Specialist	\$15 copay	30% coinsurance	\$20 copay	\$25 copay
Preventive care	\$0 copay	30% coinsurance	\$0 copay	\$0 copay
Chiropractic	\$15 copay	30% coinsurance	\$15 copay	\$15 copay
Podiatry	\$15 copay	30% coinsurance	\$20 copay	\$15 copay
Inpatient Hospital	\$300 per stay	30% per stay	\$250 per stay	\$300 copay
Outpatient Surgery Hospital	\$150 copay	30%	\$0 copay	\$175 copay
Outpatient Surgery Ambulatory	\$150 copay	30% coinsurance	\$0 copay	\$150 copay
Emergency Room	\$50 copay Worldwide	\$50 copay Worldwide	\$80 copay	\$120 copay
Ambulance	\$15 copay	30% coinsurance	\$20 copay	\$100 copay
Urgent Care Center	\$50 copay	\$50 copay	\$20 copay	\$25 copay
Lab & X-Ray Diagnostic Radiology	\$0 copay Lab \$0 copay X-ray \$15 Diagnostic testing \$100 Complex imaging	30% coinsurance	\$20 copay	\$0 copay \$100 for CT, MRI \$150 for PET scans

Plan Comparison Chart Continued

Benefit	Aetna Basic PPO		Aetna Premier ESA PPO	KelseyCare Advantage HMO
	In Network	Out-of-network		
Therapeutic Radiology (treatment of cancer and other diseases with radiation)	\$15 copay	30% coinsurance	\$20 copay	\$15 copay
Physical Therapy	\$15 copay	30% coinsurance	\$20 copay	\$15 copay
Occupational Therapy	\$15 copay	30% coinsurance	\$20 copay	\$15 copay
Immunizations	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Home Health	\$0 copay	30% coinsurance	\$0 copay	\$0 copay
Skilled Nursing	\$0 copay per day, day(s) 1-20; \$100 copay per day(s) 21-100 100 Limited to 100 days per Medicare Benefit Period	30% coinsurance per day, day(s) 1-100	\$0 copay per day, day(s) 1-20; \$75 copay per day, day(s) 21-100 Limited to 100 days per Medicare Benefit Period	\$0/day - days 1-20 \$100/day - days 21-100 Covered 100 days per benefit period.
Renal Dialysis	\$30 copay	\$30 copay	\$20 copay	20% coinsurance
Durable Medical Equipment	10% coinsurance	30% coinsurance	20% coinsurance	10% coinsurance
Prosthetic Devices	10% coinsurance	30% coinsurance	20% coinsurance	20% coinsurance
Diabetic Equipment	See diabetic supplies	See diabetic supplies	See diabetic supplies	20% coinsurance
Diabetic Supplies	\$0 copay	15% coinsurance	\$0 copay	20% coinsurance
Diabetic Monitoring / Training	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Diabetic - Injectable Insulin (30-day supply)	See prescription drug benefit	See prescription drug benefit	See prescription drug benefit	See prescription drug benefit
Hospice	Covered by Original Medicare at a Medicare certified hospice	Covered by Original Medicare at a Medicare certified hospice	Covered by Medicare at Medicare-certified facility	Covered by Medicare at Medicare-certified facility

Plan Comparison Chart Continued

Benefit	Aetna Basic PPO		Aetna Premier ESA PPO	KelseyCare Advantage HMO
	In Network	Out-of-network		
Mental Health				
Inpatient Hospital	\$300 per stay	30% per stay	\$250 copay per stay	\$300 copay per stay
Outpatient Hospital	\$15 copay	30% coinsurance	\$20 copay	Outpatient Surgery (Hospital) \$175 Outpatient Surgery (ASC) \$150
Key Extra Benefits				
Hearing	Routine hearing screening \$0 copay/ 30% coinsurance		Routine hearing screening \$0 Hearing aid reimbursement \$500 every 36 months	\$0 Routine hearing exam Hearing aid discount up to 20% per year
Vision	\$0 copay / 30% coinsurance per annual routine exam Diabetic eye exam \$0 copay/ 30% coinsurance Eyewear Reimbursement \$50 once every 12 months		\$0 per annual routine exam Diabetic eye exams \$0 Eyewear Reimbursement \$70 every 24 months	\$0 Routine eye exam \$200 allowance towards glasses or contacts
Medical Dental (Medicare-covered services only; i.e. injury to mouth)	\$0 copay/ 30% coinsurance Non-routine care covered by Medicare		\$20 copay Non-routine care covered by Medicare	\$0 for Medicare-covered benefits
Routine Dental	Not covered		Not covered	Not covered
Telehealth	Includes PCP, Behavioral Health or Urgent Care Teladoc Services Included at PCP copay		Includes PCP, Behavioral Health or Urgent Care	\$0 PCP \$15 Specialist Kelsey-Seybold Virtual Health
Meal Delivery	Not covered		Up to 14 meals after in-patient hospital stay	Not covered
Fitness Benefit	SilverSneakers® fitness benefit		SilverSneakers® fitness benefit	Not covered
Transportation Benefit	Not covered		24 one-way trips, 60 miles each way	20 one-way trips to medical appointments

Prescriptions

All of the City of Houston's Medicare Advantage Plans include Part D, and offer comparable or better pharmacy benefits. The drug formularies established by Medicare for 2025 serves as the model for Medicare plan formularies. If requested from your chosen provider*, you will receive a formulary list when you enroll in a plan. You can also find out how much your prescriptions will cost by calling the plan, visiting the plan's website or viewing the chart below.

* Note: Reference the back page for provider contact information.

Benefit	Aetna Basic PPO		Aetna Premier ESA PPO	KelseyCare Advantage HMO
	In Network	Out-of-network		
Deductible	\$0 Deductible		\$0 Deductible	\$0 Deductible
Preferred Generic	\$10 preferred pharmacy \$15 standard pharmacy		\$2 preferred pharmacy \$5 standard pharmacy	\$10 preferred pharmacy \$15 standard pharmacy
Non-preferred Generic	\$15 preferred pharmacy \$20 standard pharmacy		\$10 preferred pharmacy \$20 standard pharmacy	\$15 preferred pharmacy \$20 standard pharmacy
Preferred Brand	\$30 preferred pharmacy \$35 standard pharmacy		\$40 copay	\$30 preferred pharmacy \$35 standard pharmacy
Non-Preferred Brand	\$45 preferred pharmacy \$50 standard pharmacy		\$75 copay	\$45 preferred pharmacy \$50 standard pharmacy
Specialty Drugs	\$75 preferred pharmacy \$80 standard pharmacy		\$75 copay	\$75 preferred pharmacy \$80 standard pharmacy
Mail Order 90-day Supply				
Preferred Generic	\$30 preferred pharmacy \$45 standard pharmacy		\$4 preferred pharmacy \$10 standard pharmacy	\$30 preferred pharmacy \$45 standard pharmacy
Non-preferred Generic	\$45 preferred pharmacy \$60 standard pharmacy		\$20 preferred pharmacy \$40 standard pharmacy	\$45 preferred pharmacy \$60 standard pharmacy
Preferred Brand	\$90 preferred pharmacy \$105 standard pharmacy		\$80 copay	\$90 preferred pharmacy \$105 standard pharmacy
Non-Preferred Brand	\$135 preferred pharmacy \$150 standard pharmacy		\$150 copay	\$135 preferred pharmacy \$150 standard pharmacy
Specialty Drugs	Limited to one-month supply		Limited to one-month supply	A long-term supply is not available
Medicare Part B drugs	15% coinsurance		\$0 copay	15% coinsurance

Legal Notices

This document reflects information as of the date listed herein. There is no promise, guarantee, or vested right to access health care coverage or a premium allowance. To the extent allowed by law or an agreement between the City of Houston and an employee association recognized as the exclusive bargaining agent for covered employees, the City of Houston has the discretion to amend, suspend, or terminate the health care plan at any time.

Plan Documents

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. This is only a summary. For more information about your coverage refer to the plan documents. SBCs and plan documents for each of the plans can be found on the HR website at cityofhoustonbenefits.org. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider or other terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary> to request a copy. You may obtain a printed copy of the SBC or plan documents at no charge by contacting the Benefits Division at 832-393-6000 and it will be sent to you within seven days.

Medicare

When an employee retires and becomes covered by Medicare, the employee and his/her Medicare covered dependents must enroll in a city-sponsored Medicare Advantage plan. In order to do so, you must first enroll in Medicare Parts A and B, and pay for Medicare Part B. All of the City-sponsored Medicare plans also include prescription drug plans, which provide more comprehensive prescription coverage than Medicare Part D, so it is not necessary to enroll in Part D. If you have any questions regarding Medicare you can contact the Social Security Administration at 800-772-1213 or online at SocialSecurity.gov. When you start thinking about retiring you can attend a retirement information seminar given by the Human Resources Benefits Department. This seminar will answer your questions

about the city's retiree health benefit programs and Medicare. For details regarding the seminar, please contact 832-393-6000.

Notice of Privacy Practices

The City of Houston's group health plans are designed to protect your privacy. In fact, even though we provide health benefits coverage for you, we do not have access to your medical records. That information is maintained by your doctor and your health plan provider. Federal and state laws require us to maintain the privacy of any information regarding your health care and treatment that is personally identifiable to you, and that is transmitted or maintained by the plans, regardless of the form. This includes information and identifiable factors such as your name, age, and address.

A Notice of Privacy Practices is posted at houstontx.gov/hr and describes how medical information about you may be used and disclosed, and how you can get access to this information. The notice also explains the plans' privacy practices, legal duties, and your rights concerning your protected health information. You can visit the website to review and retrieve the privacy notice.

If you are unable to access the notice, or prefer a copy by mail, contact the privacy officer at one of the following:

Privacy Officer

City of Houston

Human Resources Department

📍 611 Walker - 4th Floor
Houston, Texas 77002

✉ privacyofficer@houstontx.gov

☎ 832.393.6199

City of Houston FAQs

Q: If my spouse or I am eligible to join a Medicare plan and one of us is not, will the non-Medicare-covered member still have insurance coverage?

A: Yes. You or your spouse who is not eligible to join a Medicare Advantage plan will keep your Cigna coverage.

Q: If I did not earn enough credits to be covered by Medicare, or I didn't pay into the Social Security system for Medicare entitlement, what coverage will I have after age 65?

A: You may retain coverage under a Cigna plan, but the coverage will be at a higher rate.

Q: I am comfortable with my PCP and receiving my care within a limited network. My spouse prefers freedom to see specialists of her choice, without restriction of a network. Can each of us have a different Medicare plan?

A: Yes, you may each elect a separate plan.

Q: Which plan is best for me?

A: As you review the plan materials, you should consider your own medical situation, like your PCP, specialist and the prescriptions you take. Check to see which networks your doctors are in and if your prescriptions are covered by that plan's formulary and in which copayment tier they fall.

Q: I'm 65 but not Medicare eligible. What are my options?

A: A. Retirees who are not eligible for Medicare may remain on a Cigna plan provided they submit a letter from Medicare showing they are not eligible for the Medicare program.

NOTE: Retirees who do not have Medicare will pay a higher contribution rate

Apply for Medicare through the Social Security Administration by contacting them at 800-772-1213 or www.Medicare.gov. If you are eligible for Medicare, but declined, you must apply during the General Enrollment Period, January - March. Coverage will be effective July 1. If you do not apply, you will become ineligible for Cigna.

Q: I'm retired, and I turn 65 in November, making me Medicare eligible. Do I have to wait until spring open enrollment to switch to a Medicare plan?

A: No. Eligibility for Medicare Parts A and B starts on the first day of the month in which you turn 65, or if your birthday is on the first of the month, on the first day of the prior month. You should start the paperwork to enroll in Medicare two to three months in advance.

Once you receive your Medicare card or acceptance letter, you must enroll in one of the Medicare plans offered by the city. Your coverage will be effective on the first day of the month after your enrollment forms are received by the Benefits Division.

Q: Whom do I contact if I have a problem with billing, questions about what the plan covers, or claims and prescription concerns?

A: You should contact the plan in which you are enrolled at their customer-service phone number on the back of your insurance card.

Q: If I choose a plan and decide I would like to change to a different Medicare plan, do I have to wait until next Open Enrollment to change?

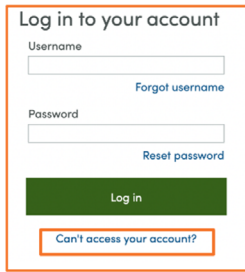
A: Yes. You will have to wait until the next open enrollment to change plans. However, if you are enrolled in KelseyCare Advantage and move outside of the service area, you will be allowed to change to one of the Aetna plans. To ensure you receive your ID card before your coverage becomes effective the Benefits Division should receive your application by the 15th of the current month. Applications received after the 15th of the month will not go into effect until the 1st of the month following, approximately 6 weeks out. You will receive your ID card approximately 3 weeks after coverage is effective.



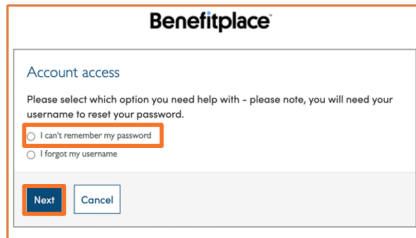
HOW TO LOG ON TO BENEFITPLACE

Retirees and survivors will need to set up your account when you log in for the first time.

1. Go to: <https://benefitplace.houstontx.gov>
2. Choose the **Can't access your account** link.

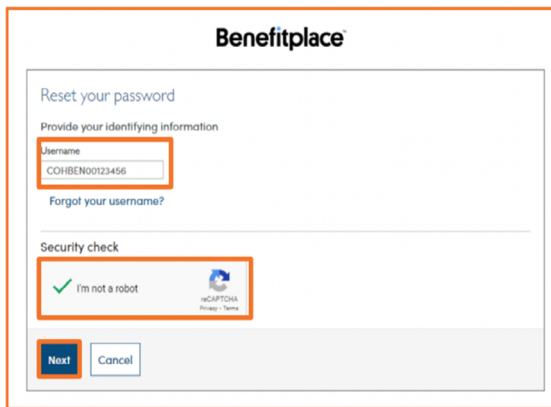


3. Select **I can't remember my password**, then **Next**.

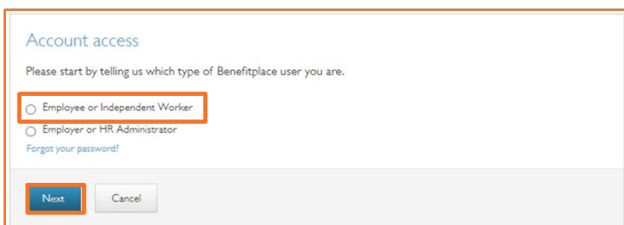


4. Enter your username (COHBEN + Your 8-Digit Employee ID) into the **Username** field. Check the box next to **I'm not a robot**. Select **Next** to continue.

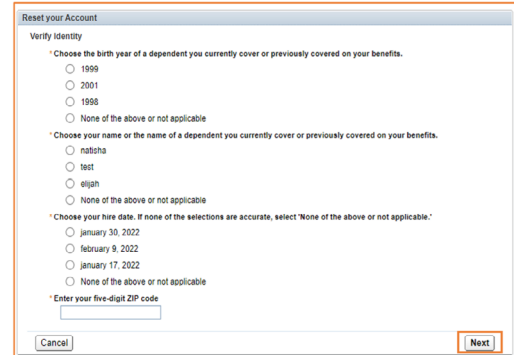
Note: The Employee ID you enter must be 8 digits. **Add enough zeros in front of your Employee ID to make it 8 digits.** E.g. 00123456 or 00012345. If you cannot remember your Employee ID, contact your benefits administrator.



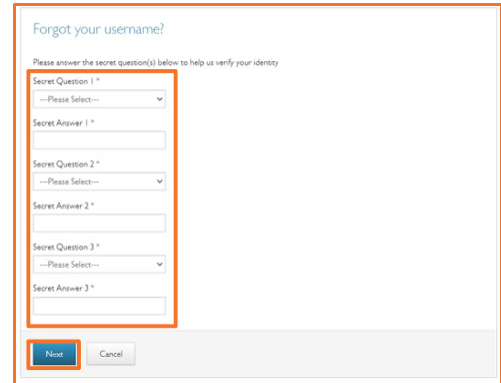
5. Select the box next to which type of Benefitplace user you are. As retirees/survivors, you will choose **Employee or Independent Worker**. Choose **Next** to continue.



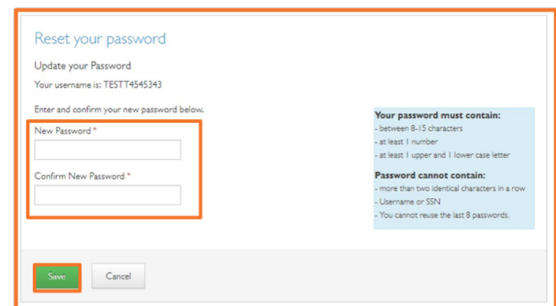
6. Answer the computer-generated questions that are displayed, then enter your five-digit ZIP code. Complete all the required fields and select **Next** to continue.



7. The system will then prompt you to select and answer security questions. Click on the drop-down menu for each question and enter your responses. Choose **Next** to continue.



8. Enter and confirm your new password in the required fields. To continue to the next step, your password must meet the criteria outlined. Choose **Save** to continue.



9. On the login screen, enter your username and your new password.
10. You are now logged in to Benefitplace.

