

## **Medicare Retirees and Pre-65 Retirees**

Those that retired during the last contract will be moving into either the regular pre-65 plan and enrollment is from October 17<sup>th</sup> to November 11<sup>th</sup> or if Medicare eligible they will be moving to a Medicare Plan.

Smoking cessation vendor will be changing January 1, 2022. You can still complete the course by December 31, 2022 in the 2morrow app accessed through Castlight to have the surcharge waived January 1, 2023.

Anyone who retired during the life of the last contract will now see the change in their Life Insurance to drop to a maximum of \$25,000. They will be offered a one-time chance to “buy up” additional insurance.

CarePlus will still be offered at the same price as last year, \$1 for retiree and \$3 for family.

### **Pre-65 Plan changes**

Retirees must make a selection during annual enrollment or they will be defaulted to the “High Deductible Broad plan”.

Only 1 carrier will be offered per state this year, Aetna or BCBS.

There are still 3 options available, but the “High Deductible Broad” plan will have a more limited network than the “Low Deductible Select” or “High Deductible Select” Plans.

The only out of network service that will be covered is emergency services.

The Low Deductible Select plan will offer a lower deductible and out of pocket max than previous years and it will also offer office and specialist visit copays (see attached chart).

### **Medicare eligible retirees**

There are no changes to AT&T’s Medicare Advantage Plan (PPO) or to the HRA offered through the private exchange (Alight).

If you did not retire before 1/1/2021 you are not eligible for the HRA/subsidy.

AT&T’s Medicare Advantage Plan (PPO) includes medical and prescription coverage. You can go to any doctor anywhere that takes Medicare (see attached chart).

The private exchange that was AON, is now Alight and still available. Those eligible for the HRA/subsidy will still receive the same amount as last year, \$2700 for the retiree and \$1500 for dependent.