



# RETIREE BENEFITS ENROLLMENT GUIDE

Annual Enrollment is October 17 – 28, 2022

putting yourself first



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## 2023 BENEFITS



Choose from three high deductible health plans. After you meet your deductible, the plan will pay a portion of covered services. You also have a traditional PPO option. Aetna is an open network, which means you can pick and choose your medical providers.



Aetna Back and Joint, powered by Hinge Health, is available to all Aetna members and their covered dependents. The Hinge Health app offers remote exercise therapy technology that goes above and beyond traditional physical therapy to help you conquer pain – all from the comfort of your own home. To learn more, call 855.902.2777 or apply at [HingeHealth.com/Gwinnett22](https://HingeHealth.com/Gwinnett22).



Aetna Second Opinion, powered by 2nd.MD, is a free benefit included with Aetna enrollment. 2nd.MD connects you with a board-certified specialist for a medical consultation via phone or video. In the event that you need a consultation, activate your account by visiting [2nd.MD/Aetna](https://2nd.MD/Aetna) or calling 1.866.410.8649.



Choose from two Kaiser HMO plans. These plans are based on a network of hospitals, doctors, and other healthcare providers that coordinate care within the network. You must stay within the Kaiser network when seeking care. Retirees choosing either of these plans must also live within Kaiser's zip code service area in order to be eligible to elect a plan.

Gwinnett  
Benefits  
on the  
GO



Receive benefits information right on your phone!

Text the word Gwinnett to 833.437.0978 or scan the QR code



Gwinnett offers the Humana Medicare Advantage plan for retirees and their family members who are 65 and older. You must be enrolled in Medicare Part A and Part B to sign up for this plan. If you have family members on your plan who are not yet Medicare eligible, you can enroll in a blended plan. See the retiree benefits book on *GC Retiree* at [GwinnettCounty.com/Retiree](https://GwinnettCounty.com/Retiree) for more information.



Now offering the WellnessPlus<sup>®</sup> Progressive Maximum Benefit. Routine dental care is important to your overall health. Starting in 2023, when you or your family members receive any preventive care services in one plan year, the annual dollar maximum will increase by \$100 the following plan year. Continue to receive preventive care services and continue to receive the annual dollar maximum increase until it reaches \$1,300 for the mid-option plan and \$1,800 for the high-option plan. Please see *GC Retiree* at [GwinnettCounty.com/Retiree](https://GwinnettCounty.com/Retiree) for more details regarding this new benefit.



Choose between two plans, Basic and Premier.



TruHearing makes hearing aids affordable by providing exclusive savings to all VSP<sup>®</sup> Vision Care members. You can save up to 60% on a pair of hearing aids with TruHearing. What's more, your dependents and even extended family members are eligible too. To learn more visit, [TruHearing.com/VSP](https://TruHearing.com/VSP) or call 877.396.7194.



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# YOUR WELL-BEING STARTS WITH YOU

Annual Enrollment is your only chance to change your benefits elections without a qualifying event. Consult this guide to renew with confidence, and visit *GC Retiree* at [GwinnettCounty.com/Retiree](https://GwinnettCounty.com/Retiree) to view the Annual Enrollment video and presentation and access the Retiree Benefits Book.

## ACCESS FREE BENEFITS ANYTIME



Introducing Brightline for Aetna member dependents 18 and younger. Brightline helps get you through all moments – big and small – through personalized resources and an expert care team. It's all virtual, so you can get support when and where you need it. Visit [HelloBrightline.com/Gwinnett](https://HelloBrightline.com/Gwinnett) to sign up.



Kaiser members have access to the Ginger app. Kaiser has collaborated with Ginger to help you cope with some of life's most common challenges – from anxiety and stress to relationships and career. Use Ginger for 90 days per year at no cost. To sign up, log into your [KP.org/Gwinnett](https://KP.org/Gwinnett) account.



Our Employee Assistance Program services are now provided by LifeWorks, which has replaced Humana EAP. Retirees and all members of their household will receive the same EAP services as before. LifeWorks offers support with mental, financial, physical, and emotional well-being. Call us toll free, 24/7 at 1.855.330.2962, download the mobile app, or visit [Gwinnett-County.LifeWorks.com](https://Gwinnett-County.LifeWorks.com)

### INVEST IN YOUR WELL-BEING — IT PAYS OFF!

The Wellness Center is available for pre-Medicare retirees and their dependents over the age of 18. It offers a patient-focused model with an emphasis on chronic condition management, biometric screenings, acute care, and many other services.

To make an appointment, call 678.377.4080, listen carefully to the prompts, and choose the appropriate option based on your healthcare provider.

# ANNUAL ENROLLMENT INFORMATIONAL SESSIONS

October 17 and October 18 • 9:00am – 3:00pm

LOCATION	
HR Training Room	Presentation videos
Conference Room C	Representatives, enrollment, and benefits confirmation statement printing

## YOUR ANNUAL ENROLLMENT CHECKLIST

Log in to *GC Retiree* at [GwinnettCounty.com/Retiree](https://GwinnettCounty.com/Retiree)

- Review your options – you may save money by changing plans. Watch the Retiree Annual Enrollment video and attend a meeting. Details are available on *GC Retiree* at [GwinnettCounty.com/Retiree](https://GwinnettCounty.com/Retiree).
- Complete your enrollment by October 28. You cannot make changes during the year unless you have a qualifying life event.
- Print your confirmation statement and verify your elections are correct.

Need help? Call Benefits at 770.822.7915.



# PRE-MEDICARE PLANS



Choose from four Aetna Pre-Medicare plans.

	Max Choice Bronze	Max Choice Silver	Max Choice Gold	Traditional PPO
Deductible (Individual/Family)	\$3,900/\$7,800	\$2,350/\$4,700	\$1,550/\$3,100	\$1,600/\$3,200
Doctor Office Visit	30% after deductible	30% after deductible	15% after deductible	\$50 copay
Specialist Office Visit	30% after deductible	30% after deductible	15% after deductible	\$75 copay
Coinsurance (How much you pay)	30% after deductible	30% after deductible	15% after deductible	30% after deductible
Out-of-Pocket Max (Individual/Family)	\$6,900/\$13,800	\$4,900/\$9,800	\$2,800/\$5,600	\$4,200/\$8,400
Inpatient Hospital	30% after deductible	30% after deductible	15% after deductible	30% after deductible
Emergency Care	30% after deductible	30% after deductible	15% after deductible	30% after deductible
Preventive Care	0%	0%	0%	0%
<b>Prescription Drug Coverage</b>				
Generic (Retail/Mail Order – up to 90 days)	30% after deductible	30% after deductible	15% after deductible	\$20/\$40 copay
Preferred Brand (Retail/Mail Order – up to 90 days)	30% after deductible	30% after deductible	15% after deductible	\$50/\$100 copay
Non-Preferred Brand (Retail/Mail Order – up to 90 days)	30% after deductible	30% after deductible	15% after deductible	\$75/\$150 copay
<b>Monthly Pre-Medicare Rates</b>				
Retiree Only	\$169.70	\$304.29	\$490.62	\$596.37
Retiree + Spouse	\$321.31	\$608.59	\$981.26	\$1,430.84
Retiree + Children	\$330.10	\$560.81	\$869.51	\$1,394.49
Retiree + Family	\$463.49	\$865.10	\$1,302.97	\$1,450.42
<b>Monthly Blended Rates</b>				
Retiree + Spouse (1 Med)	\$253.50	\$359.75	\$775.65	\$921.27
Retiree + Children (1 Med)	\$182.49	\$285.03	\$647.05	\$615.90
Retiree + Family (1 Med)	\$285.76	\$457.65	\$814.08	\$963.18
Retiree + Family (2 Med)	\$178.13	\$290.54	\$300.13	\$295.44

\*Plan details listed are for in-network providers only.

# MEDICAL PLANS



Choose from two Kaiser Medical plans.

	HMO Silver	HMO Gold
Deductible (Individual/Family)	\$2,150/\$4,300	\$1,200/\$2,400
Doctor Office Visit	\$65 copay	\$35 copay
Specialist Office Visit	\$85 copay	\$55 copay
Coinsurance (How much you pay)	30% after deductible	20% after deductible
Out-of-Pocket Max (Individual/Family)	\$6,100/\$12,200	\$3,700/\$7,400
Inpatient Hospital	30% after deductible	20% after deductible
Emergency Care	30% after deductible	20% after deductible
Preventive Care	0%	0%
<b>Prescription Drug Coverage</b>		
Generic (Retail/Mail Order – up to 90 days)	\$30/\$60 copay	\$10/\$20 copay
Preferred Brand (Retail/Mail Order – up to 90 days)	\$70/\$140 copay	\$40/\$80 copay
Non-Preferred Brand (Retail/Mail Order – up to 90 days)	N/A	N/A
<b>Monthly Pre-Medicare Rates</b>		
Retiree Only	\$256.66	\$436.16
Retiree + Spouse	\$529.03	\$919.47
Retiree + Children	\$496.47	\$882.15
Retiree + Family	\$753.14	\$1,175.01
<b>Monthly Blended Rates</b>		
Retiree + Spouse (1 Med)	\$392.35	\$591.35
Retiree + Children (1 Med)	\$313.37	\$485.92
Retiree + Family (1 Med)	\$419.39	\$635.67
Retiree + Family (2 Med)	\$287.94	\$297.41

\*Plan details listed are for in-network providers only.

# MEDICARE-ELIGIBLE PLANS



Humana Medicare Advantage	
Deductible (Individual)	\$150
Doctor Office Visit	\$15
Specialist Visit	\$30
Ambulance Services	\$75
Out-of-Pocket Max (Individual)	\$3,400
Inpatient Hospital	\$500 per stay
Emergency Care	\$50
Preventive Care	\$0
Prescription Drug Coverage	
Generic (Retail/Mail Order – up to 90 days)	\$10/\$15
Preferred Brand (30 day/90 day)	\$30/\$75
Non-Preferred Brand (30 day/90 day)	\$60/\$150
Monthly Rates	
Retiree Only	\$60.68
Retiree + Spouse (both >65)	\$184.57

**Important Notice:** You are required to contact the Gwinnett Benefits Division and Medicare 60 days prior to the date you or your covered dependent becomes Medicare eligible. As soon as you become Medicare eligible, you must immediately enroll in Medicare Part A and Part B and provide a copy of your card to the Gwinnett Benefits Division.

View the Benefits Book on *GC Retiree* at [GwinnettCounty.com/Retiree](https://GwinnettCounty.com/Retiree) for detailed information



# DENTAL PLANS



Choose from three Cigna dental plans.

	CIGNA DHMO	CIGNA PPO MID-OPTION	CIGNA PPO HIGH-OPTION
Deductible (Individual/Family)	\$0/\$0	\$100/\$300	\$50/\$150
Diagnostic/Preventive (e.g., teeth cleanings, X-rays)	For a complete list of DHMO copays, see Schedule of Benefits on GC Retiree.	No out-of-pocket cost. Expense applied to benefit maximum	No out-of-pocket cost. Expense applied to benefit maximum.
Benefit Maximum	N/A	\$1,000 per person	\$1,500 per person
New WellnessPlus® Progressive Maximum Benefit	N/A	When you or your family member receive any preventive care service during one plan year, the annual dollar maximum will increase in the following plan year until it reaches the highest level specified below: Year 4 & beyond: \$1,300      Year 4 & beyond: \$1,800	
Basic Benefits (e.g., fillings, extractions)	For a complete list of DHMO copays, see Schedule of Benefits on GC Retiree.	20% after deductible	20% after deductible
Major Benefits (e.g., crowns, bridges, prosthetics)		50% after deductible	50% after deductible
Orthodontia (Child and adult)		Not covered	50% after deductible; \$2,500 lifetime maximum
<b>Monthly Premiums</b>			
Retiree Only	\$12.96	\$33.59	\$52.13
Retiree + Spouse	\$25.90	\$67.12	\$104.26
Retiree + Children	\$32.38	\$83.89	\$130.32
Retiree + Family	\$38.85	\$100.60	\$156.10

Please note, Cigna dental plans do not cover the removal of boney-impacted wisdom teeth, which is covered under the medical plans.

# VISION PLANS



VSP offers two vision plans: VSP Basic and VSP Premier.

	VSP BASIC	VSP PREMIER
Routine Eye Exam	\$10 copay	\$15 copay
Lenses (Single vision, bifocal, trifocal, lenticular)	\$10 copay	\$15 copay
Frames	\$10 copay; \$120 allowance plus 20% off amount exceeding the allowance (Once every other calendar year)	\$15 copay; \$150 allowance plus 20% off amount exceeding the allowance (Once every calendar year)
Contact Lenses (Once per calendar year)	\$60 lens fitting; \$120 allowance	\$60 lens fitting; \$150 allowance
<b>Monthly Premiums</b>		
Retiree Only	\$4.84	\$10.21
Retiree + Spouse	\$9.88	\$20.83
Retiree + Children	\$10.22	\$21.53
Retiree + Family	\$16.32	\$34.42

Gwinnett County's health plans meet the minimum essential coverage and minimum value required by the Affordable Care Act, also known as Health Care Reform.

### As a VSP® member

You have access to **VSP.com** and the VSP Vision Care app. Both offer easy navigation and a personalized dashboard, so you can get the benefit information you need, exactly when you need it.

Scan the QR code below to download the VSP Vision Care app from the Apple or Google Play app stores. Get instant access to your benefits coverage, member ID Card, exclusive member extras, and more.



Scan the QR code to the download VSP app



Because you matter here, the Gwinnett benefits program offers solutions that support your health, happiness, and personal growth.

**Gwinnett Human Resources**

75 Langley Drive

Lawrenceville, GA 30046

[Benefits@GwinnettCounty.com](mailto:Benefits@GwinnettCounty.com)

770.822.7915