

**Open Enrollment is  
October 28 - November 22, 2024**

**WHAT TO KNOW**

- For Kelsey Care Advantage, all members will receive new ID cards in December. All Aetna members will not receive new ID cards unless they switch from Basic to Premier, are new to Aetna or have a name change or change in Primary Care Physician.
- Aetna and Kelsey Care Advantage have some new additional benefits, see inside for details.
- Pharmacy Benefit Manager (PBM) with Kelsey Care Advantage will change from CVS Caremark to Optum Rx beginning January 1, 2025.

**Benefitplace**

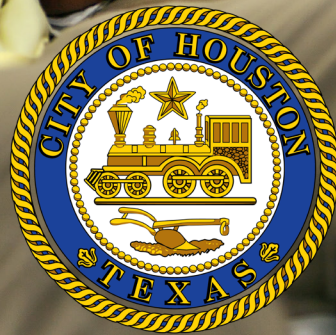
As part of HROne, Human Resources has implemented Benefitplace.

Benefitplace simplifies and optimizes your retiree benefits enrollment and maintenance experience by providing mobile-friendly online access to enroll or make changes.

**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 happy with it, you do not need to do anything to remain enrolled.**



# City of Houston Medicare Advantage Enrollment 2025

**October 28 - November 22, 2024**

**IMPORTANT UPDATE:**

Except for moving outside the network area, after this Open Enrollment you are **NOT ELIGIBLE** to change plans until November, 2025 which will have a January 1, 2026 effective date.

# MEDICARE ADVANTAGE PLAN OPTIONS

The City of Houston contracts with Aetna and KelseyCare 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                     |

| Medicare Advantage Plan Comparison |  |   |  |  |
|------------------------------------|--|---|--|--|
| Plan features                      | Aetna Basic PPO  |   | Aetna Premier ESA PPO  | KelseyCare Advantage HMO   |
|                                    | In Network   | Out-of-Network  |  |  |
| Service Area                       | National PPO   | National PPO<br>You may pay more for out-of-network services. | National PPO<br>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, Grimes |
| Annual Deductibles                 | \$0  | \$0   | \$150  | \$0  |
| Annual Out-of-Pocket Maximum       | \$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  |
| 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  |
| Urgent Care Services               | \$50 copay   | \$50 copay  | \$20 copay   | \$25 copay   |
| Ambulance                          | \$15 copay   | 30% coinsurance   | \$20 copay   | \$100 copay  |
| Prescription Drug Plan             | Yes  | Yes   | Yes  | Yes  |
| Lab & X-Ray Diagnostic Radiology   | \$0 copay Lab<br>\$0 copay X-ray<br>\$15 Diagnostic testing<br>\$100 Complex imaging | 30% coinsurance   | \$20 copay   | \$0 copay<br>\$100 for CT, MRI<br>\$150 for PET scans  |

## ADDITIONAL BENEFITS

Both of the City of Houston Medicare Advantage plan providers have additional benefits.

### **Aetna Basic PPO Additional Benefits**

- SilverSneakers® Fitness Program
- Routine Eye and Hearing Exams
- Eyewear Reimbursement: \$70 every 24 months
- Lower co-pays at preferred pharmacies like HEB, CVS, and Walmart
- Telehealth and 24/7 Nurse Line
- Chronic health condition support
- Fall Prevention Program
- Resources for Living

### **Aetna Premier ESA PPO 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

### **KelseyCare Advantage HMO Additional Benefits**

- No referrals required
- Transportation to medical appointments: 20 one-way rides
- \$200 eyewear allowance
- Savings on Preferred Pharmacies Program
- Open access to all 40+ Kelsey-Seybold locations
- Worldwide Emergency Coverage
- Local Houston Member Services

## ELIGIBILITY AND ENROLLING

### **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 medical 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.

### **Electing a Medicare Plan**

- Complete and submit enrollment all in one place by logging into Benefitplace. See first time log in instructions on the inside flap of this mailer.
- Or, you can access a fillable PDF Medicare Advantage Enrollment Form on [CityofHoustonBenefits.org](http://CityofHoustonBenefits.org). Go to the Forms & Documents tab download the form.
- Return all forms to the Benefits Division by November 22, 2024 for coverage to be effective January 1, 2025.

## Ways to Submit Forms



### **Benefitplace:**

Go to [benefitplace.houstontx.gov](http://benefitplace.houstontx.gov) and complete and submit form all in one place.



### **Secure Document Submission Portal:**

[coemployees.org/secureform](http://coemployees.org/secureform)



### **DocuSign form:**

[coemployees.org/ma2025](http://coemployees.org/ma2025)

### **Mail or email:**

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

### **In-person:**

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

## **LOG IN | VERIFY | NOTIFY**

To ensure the successful transition into Benefitplace, our new benefits enrollment platform, we need you to do your part by checking the accuracy of the information within your Benefitplace profile.

## **LOG IN | VERIFY | NOTIFY**

Use the profile checklist to ensure that all your important data transferred to the new system correctly.

### **Benefitplace profile checklist**

Log on to Benefitplace and review the following items for accuracy.

- Check the spelling of your name and all enrolled dependents. Please use official names listed on birth certificates.
- Check your social security number (SSN) or taxpayer identification number (TIN) and all enrolled dependents.
- Check your voluntary life insurance coverage amounts.
- Check your current benefit coverages.
- Check that you have designated a beneficiary if you have retiree life insurance, and update your beneficiary information as needed.

## **LOG IN | VERIFY | NOTIFY**

### **What to do if you find errors?**

If you find errors after reviewing your Benefitplace profile please immediately notify the Benefits Division at 832.393.6000.

## **City of Houston Benefits Division**

611 Walker, 4th Floor  
Houston, Texas 77002  
832-393-6000  
retireebenefits@houstontx.gov  
cityofhoustonbenefits.org



## **Want to learn more about Benefitplace?**

Visit the HROne Connect Resource website at [coemployees.org/HROne-Resources](http://coemployees.org/HROne-Resources).

- Quick Reference Guides on resetting your log in, adding dependents, verifying life insurance and more
- Instructional videos
- FAQs

# IN-PERSON AND VIRTUAL OPEN ENROLLMENT MEETINGS WITH Q&A

Join in-person or virtual Medicare Advantage plan presentation. In-person meetings will be at the E.B. Cape Center, 4501 Leeland St, Houston, TX 77023. You can log in to a virtual meeting at the links below or call 650-479-3208 and enter the access code noted below when prompted.

| Virtual Session    |                      |  |                  |   |
|--------------------|----------------------|--|------------------|---|
| Date               | Time                 | Meeting Number/<br>Access Code                       | Meeting Password | Meeting Link  |
| November 14, 2024  | 10 a.m. - 11:30 a.m. | 243 608 853 80                                       | nRESkX           | <a href="https://cohemployees.org/MA11-14-24">https://cohemployees.org/MA11-14-24</a> |
| November 20, 2024  | 1:00p - 2:30 p.m.    | 247 087 993 415                                      | wxHTU6           | <a href="https://cohemployees.org/MA11-20-24">https://cohemployees.org/MA11-20-24</a> |
| In- Person Session |                      |  |                  |   |
| Date               | Time                 | Location   |                  |   |
| October 30, 2024   | 10 a.m. - 11:30 a.m. | E.B. Cape Center, 4501 Leeland St. Houston, TX 77023 |                  |   |
| November 6, 2024   | 10 a.m. - 11:30 a.m. | E.B. Cape Center, 4501 Leeland St. Houston, TX 77023 |                  |   |

## CONTACTS

### City of Houston Benefits Division

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

### Aetna Health Care

Monday - Friday, 7 a.m. – 8 p.m. CST  
1-800-307-4830 (TTY: 711)  
[aetnaretireplans.com/](http://aetnaretireplans.com/)

### KelseyCare Advantage

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



City of Houston  
Benefits Division  
Human Resources  
P.O. Box 248  
Houston, TX 77001-0248

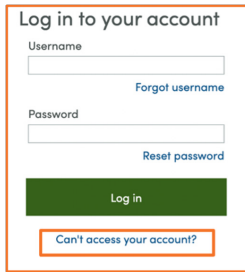
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**IMPORTANT**

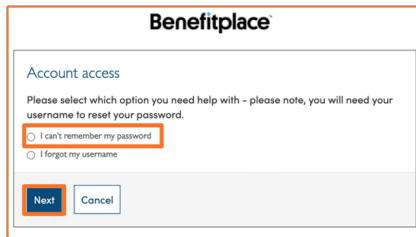
# HOW TO LOG ON TO BENEFITPLACE

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.

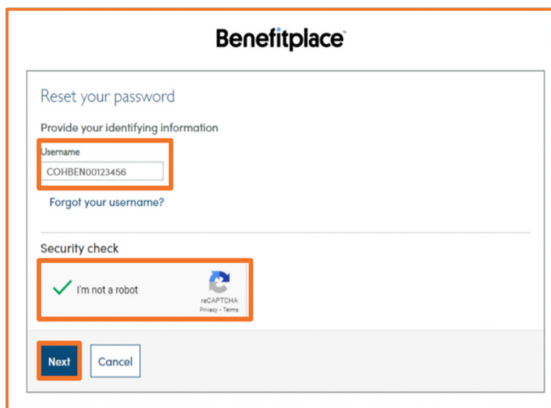


3. Select **I can't remember my password**, then **Next**.

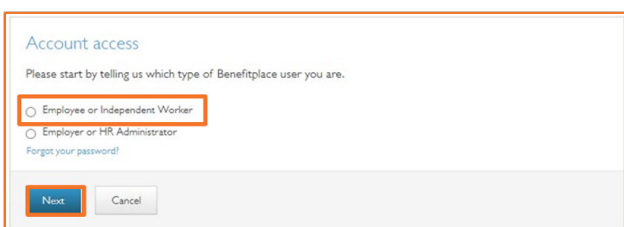


4. Enter your username (COHBEN + Your 8-Digit Employee ID) into the **Username** field. Check the box next to **I'm not a robot**. Select **Next** to continue.

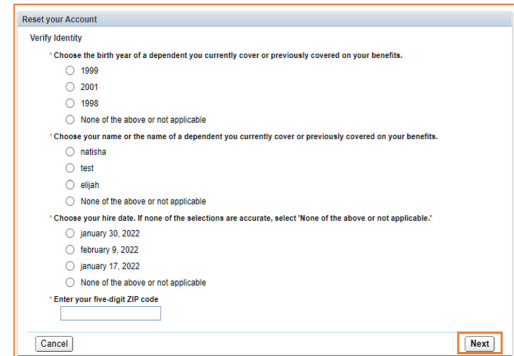
Note: The Employee ID you enter must be 8 digits. **Add enough zeros in front of your Employee ID to make it 8 digits.** E.g. 00123456 or 00012345. If you cannot remember your Employee ID, contact your benefits administrator.



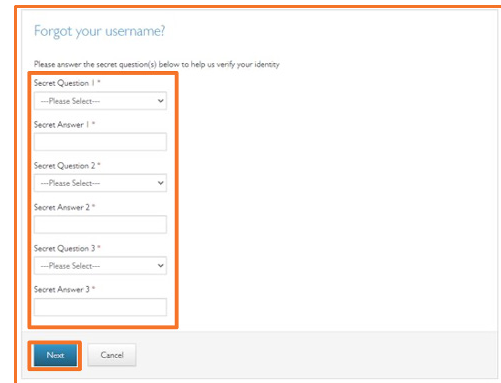
5. Select the box next to which type of Benefitplace user you are. As retirees/survivors, you will choose **Employee or Independent Worker**. Choose **Next** to continue.



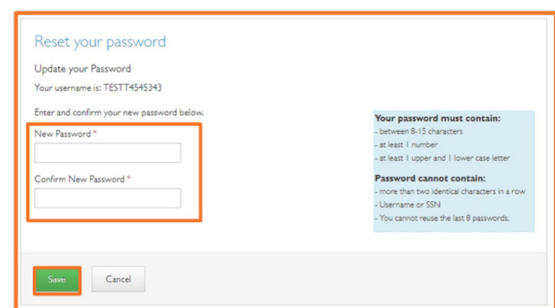
6. Answer the computer-generated questions that are displayed, then enter your five-digit ZIP code. Complete all the required fields and select **Next** to continue.



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.

