

2024 Annual Open Enrollment for Retirees...

This is **your** opportunity to make changes to your benefit plans that will **go into effect on January 1, 2024**. You may make your elections between November 15th and December 15th. Be sure to keep the following points in mind:

Before you make decisions regarding your benefits, make sure you have all the information you need. Many plans have limitations, exclusions or waiting periods. The plan booklets provided by each company are your best source of detailed information about each plan. **Plan documents** may be viewed/printed from the Retirement website at www.talgov.com/retirement. Please note, as a retiree you may make changes to your existing policy(ies) but are not eligible to enroll in additional voluntary benefit plans (dental, legal, life and vision) that you are not currently enrolled in as a retiree.

Benefit Changes in 2024...

MEDICAL As the current state of health care continues to fluctuate, the overall rise in healthcare cost is appearing nationwide. Premiums have increased; however, the flat dollar amount the City contributes will remain the same for 2024.

- **Capital Health Plan (CHP)** - There are no plan design changes for the 2024 plan year.
 - What is new! CHP service area includes **Madison** and **Taylor** counties along with Franklin, Gadsden, Jefferson, Leon, Liberty, and Wakulla counties.
- **Capital Health Plan Medicare Advantage (CHPMA) for Medicare Part A & Part B Members Only** - There are no plan design changes for the 2024 plan year.
- **Florida Blue** - There are no plan design changes for the 2024 plan year.
- **Florida Blue Medicare Advantage (FLBMA) for Medicare Part A & Part B Members Only** - There are no plan design changes for the 2024 plan year. What is new! FLBMA members will not pay more than \$35 for insulin tiers 3 and 4.

VOLUNTARY BENEFIT PLANS

- **DENTAL (Guardian Dental)** – The dental plans have been updated and streamlined for 2024.
 - Not sure what plan you are on? Well, be on the look out for a letter from Guardian Dental. The letter will inform you of what Plan you are enrolled in, how the changes will affect you and/ or your dependents, and your options. If you wish to change plans, just complete the Dental Member Status Change form that is included with the letter and return it to our office per instructions.
 - All three plans are PPO plans and provide a wide network. Plan documents may be viewed/printed from the Retirement website at www.talgov.com/retirement.
- **LEGAL (ARAG)** – There are no plan design changes or premium increases for the 2024 plan year.
- **TERM LIFE INSURANCE (MetLife)** - There are no plan design changes or premium increases for the 2024 plan year.
- **VISION (Davis Vision)** -There are no plan design changes or premium increases for the 2024 plan year.

To continue your present coverage with no changes you WILL NOT need to complete any forms or do anything. If you wish to make any changes, please go to www.talgov.com/retirement - to access/download appropriate forms for completion/submittal to the Retirement Office. If you do not have access to a computer, you may contact the Retirement Office at 850-891-8345, to request forms. You may submit completed forms via Fax to 850-891-8859, Email to Retirement@talgov.com or Mail to Retirement Administration, 300 S Adams St, A-30, Tallahassee, FL 32301.

**CITY OF TALLAHASSEE
2024 RETIREE BENEFIT RATES/PREMIUMS**

Medical			
Capital Health Plan – (850-383-3311 - www.capitalhealth.com)			
Individual		669.50	
Two Party		1,390.49	
Family		1,877.60	
Capital Health Plan Medicare Advantage - (850-523-7411 – www.capitalhealth.com/Medicare)			
Individual/Medicare		206.40	
Two Party/Both Medicare		416.58	
Two Party/1 Medicare		856.84	
Family Medicare		1,417.74	
FL Blue – Blue Options Plan 03564 - (800-322-2808 – www.floridablue.com)			
Individual		669.50	
Two Party		1,390.49	
Family		1,877.60	
FL Blue Medicare Advantage Plan - (844-258-3633 – www.floridablue.com/Medicare)			
Individual/Medicare		245.55	
Two Party/Both Medicare		494.88	
Two Party/1 Medicare		961.73	
Family Medicare/1 Medicare		1,460.93	
Family/2 Medicare + 1 Dep		1,129.62	
Family/2 Medicare + 2 or More Dep		1,744.24	
Voluntary Benefit Plans	Retiree Only	Retiree + 1	Retiree + Family
Dental-Guardian - (800-600-1600/6 Digit Plan # 025685 – www.guardianlife.com)			
Plan A	10.36	20.44	36.36
Plan B	30.62	60.72	109.84
Plan C	21.18	42.06	76.34
Vision-Davis Vision - (800-999-5431 – www.davisvision.com)			
Vision Plan	4.28	8.54	15.94
Legal-ARAG - (800-888-4184 – www.araglegal.com)			
Legal	18.32	24.20	24.20
MetLife – Enrollment information is retained with the City. If you have a question about your current coverage amount or listed beneficiary(ies) contact the Retirement office at 850-891-8345.			
Employee/retiree term life and spouse or domestic partner life insurance are based upon age and coverage level selected. The MetLife rate schedule may be viewed at www.talgov.com/retirement . The child(ren) life insurance covers one child or multiple children (up to age 26) for \$10,000.00.			
Retiree Benefit Notes:			
The following benefits are not continued upon retirement: Allstate Critical Illness, MetLife AD&D, MetLife Long Term Disability or Health Care/Dependent Care Spending Account. Retirees may only add dependents to their medical coverage during open enrollment or if they experience a qualifying event during the year. New dependents may NOT be added to voluntary benefit plans. If you have a dependent on a policy who has reached the age in which they are no longer eligible for coverage, it is your responsibility to notify the Retirement Office to discontinue their coverage.			

Medical Plan Age Limitations - Legal dependent child(ren) are eligible to remain on a medical policy from birth through the end of the calendar year in which s/he turns **26** and over-age dependents (Adult Child) can remain on a medical policy from age **26** through the end of the calendar year in which s/he turns **30**, provided they meet certain eligibility.

Voluntary Benefit Plan(s) Age Limitations – Legal dependent child(ren) are eligible to remain on all voluntary benefit plans from birth through the end of the calendar year in which s/he turns age **26**.