Open Enrollment for 2013

November 26 — December 14

The AlaskaCare Retiree Health Plan is providing you an opportunity to change your health benefit coverage. Open Enrollment begins November 26, 2012, and ends December 14, 2012. During this open enrollment, you may make changes to your health coverage which will be effective January 1, 2013.

Please review the enclosed *Statement of Current Benefits* for a list of your current selections. The benefits you may change are based on the benefits you are covered by now. If you are paying for coverage directly to the claims administrator, that coverage is not reflected on this statement. If you have more than one retirement benefit, your selections for both benefits are shown on the statement.

The premiums for Medical and Dental/Vision/Audio coverage have increased for the new benefit year, effective January 1, 2013.

Please read the enclosed information for additional details.

If you want to change your benefits, your *Health Benefits Enrollment/Waiver* form must be postmarked or received in our office by December 14, 2012.

This Open Enrollment is offered to Tier II and Tier III benefit recipients only.

Alaska Division of Retirement and Benefits
P.O. Box 110203, Juneau, AK 99811-0203
Telephone: (800) 821-2251 or in Juneau: (907) 465-4460
FAX: (907) 465-4668 TDD: (907) 465-2805 Email: doa.drb.benefits@alaska.gov

What Benefits am I Eligible to Enroll in or Change During the 2013 Open Enrollment?

If at retirement you were not eligible for system-paid medical benefits or if you are a Tier III member who retired without the required service to be eligible for system-paid medical, you will be able to elect the following benefit options. These options are dependent on your medical and dental options at the time you retired. Please review the following scenarios carefully. *You may refer to the enclosed Statement of Current Benefits to review your medical, dental-vision-audio and long-term care elections you chose at your retirement or subsequently during an open-enrollment period.*

1. If at retirement you did not elect to purchase Medical or Dental-Vision-Audio (DVA) coverage; you may elect to do so now. **However, DVA may be elected now only if the same or increased level of medical coverage is also being elected for the first time.** You may also elect to purchase medical and/or dental-vision-audio insurance for your dependents. However, you may not elect either coverage for dependents only. For example, you may not elect to enroll in DVA only. If you want to enroll in DVA for individual and spouse or same-sex partner, you must also elect to purchase medical coverage for both you and your spouse or same-sex partner. You may elect a higher level of medical coverage than DVA coverage but you cannot elect a higher level of DVA coverage without electing the same or higher level of medical coverage.

2. If at retirement **you elected to purchase only medical insurance for you and/or your dependents you may not elect DVA at this time.** If you would like to add an eligible dependent to your medical coverage, you may do so at this time. For more information and requirements for when you may become eligible for system-paid medical, please read the information on this page **"Important Information for Retirees Nearing Age 60."**

3. If at retirement you enrolled only in Dental-Vision-Audio (DVA) and did not elect to enroll in Medical benefits, you may enroll in Medical insurance for you, your spouse, your same-sex partner, and/or any eligible dependent children. If you are electing Medical coverage greater than your DVA coverage, you may increase your DVA level of coverage to match your medical level of coverage.

In order to pay claims for your spouse, your same-sex partner, and/or other eligible dependents, you need to complete and return the *Retiree Health Dependent Change* form.

Important Information for Retirees Nearing Age 60

Legislation provides for the retirement system to pay the full premium (system-paid medical) for your medical coverage at age 60, depending on Tier Status and service requirements.

If you are a Tier III retiree, first hired on or after July 1, 1996, you must meet the 10 years of creditable service at the time of your retirement in order to qualify for system-paid medical benefits at age 60.

If you are a Tier II retiree, first hired on or after July 1, 1986, you only have to meet the age eligibility requirement in order to receive system-paid medical benefits. You DO NOT have to meet the service eligibility requirement.

Coverage for retirees reaching age 60 becomes system-paid (no cost to you for major medical premiums) the first of the month following your 60th birthday. This coverage includes the retiree, spouse, same-sex partner, and any other eligible dependent children you may have.

If you require further assistance, please contact the Division of Retirement and Benefits Customer Service Center in Juneau at (907) 465-4460, toll-free at (800) 821-2251 or by email at doa.drb.benefits@alaska.gov.

Medical and Dental-Vision-Audio Commonly Asked Questions

Q. If I elect medical coverage for myself only can I elect dental coverage for myself, spouse, same-sex partner, and eligible dependents?

A. No. If you are required to pay premiums for your medical coverage you may also elect DVA coverage during this Open Enrollment period **ONLY** if the same or increased level of medical coverage is being elected for the first time.

Q. I am a Tier III member who did not meet the service eligibility requirements for system-paid medical. Will I ever be eligible for system-paid medical?

A. No. **You will never be eligible for system-paid medical benefits.** However, you do have the opportunity to enroll and purchase medical insurance and DVA during the yearly open enrollment process.

Q. I am a Tier II retiree who elected DVA only at the time of my retirement. May I elect to purchase and enroll in major medical coverage during the Open Enrollment period?

A. Yes.

Q. If I elect coverage for either DVA or medical, when is the coverage effective and when will premiums start to be deducted from my benefit check?

A. **All elections for either medical or DVA during this Open Enrollment are effective January 1, 2013.** Deductions from your retirement benefit for premiums elected during this Open Enrollment will begin with your January 2013 benefit check.

Q. What will happen if my retirement benefit check is not large enough to cover the premiums charged for coverage chosen during this Open Enrollment period?

A. Premiums will be paid by you directly to the claims administrator. The Division of Retirement and Benefits will contact you to set up the direct billing process. You will have the option to either mail monthly premiums or you may have the premiums withdrawn directly from the bank account of your choice.

Q. I would like to enroll in the Long-Term Care insurance, may I do so during the Open Enrollment period?

A. No. Long-Term Care can **ONLY** be elected at the time of your retirement.

Q. Can I access the Retiree Insurance Information Booklet and premium rates on the State of Alaska website?

A. Yes. Go to AlaskaCare.gov, under Retiree Health Plan. You will find a link to the insurance booklet as well as premium rates for 2013.

What You Need To Do

Follow these steps:

1. Review the enclosed *Statement of Current Benefits* for details on your current selections and the *Health Benefits Enrollment/Waiver* form for next year's premiums.
2. Decide if you want to change the level of coverage you already have.
3. Decide if you are eligible to add DVA coverage if you are not already enrolled or if you want to decrease the level of coverage you already have.
4. Complete the enclosed *Health Benefits Enrollment/Waiver* form, indicating the coverage you would like effective January 1, 2013. Be sure to list all eligible dependents and sign and date the form. Return it to our office — **it must be postmarked or received by December 14, 2012.**
5. Complete the *Retiree Health Dependent Change* form to list new dependents you will be covering under any AlaskaCare Health Plan effective January 1, 2013, and return it to our office.

If you have questions, please contact the Division of Retirement and Benefits Customer Service Center toll-free at (800) 821-2251, in Juneau at (907) 465-4460, or by email at doa.drb.benefits@alaska.gov.

Remember. . .

Deadline: December 14, 2012

Contact Information:

Customer Service Center Hours
Monday - Friday, 10 a.m. - 3:30 p.m.
Alaska Standard Time

Toll-Free Phone ..... (800) 821-2251

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The Alaska Department of Administration complies with Title II of the 1990 Americans with Disabilities Act. This publication is available in alternative communication formats upon request. To make necessary arrangements, contact the ADA Coordinator for the Division of Retirement and Benefits toll-free at (800) 821-2251 or in Juneau at (907) 465-4460 or the TDD for the hearing impaired at (907) 465-2805.