

October 11, 2011

Dear Pensioner:

Retiree health care benefits are changing effective January 1, 2012. Please read the enclosed materials carefully. **Complete and return the 2012 Health Care Enrollment Form by November 15, 2011.** The form is used to request health care coverage (Medical, Dental, Vision) for you and an eligible spouse or dependent(s) for 2012. If you do not return an Enrollment Form, you and any eligible family members currently covered by a CRS medical plan will automatically be enrolled in the 80/20 PPO as of 1/1/12 and the corresponding monthly premiums will be deducted from your pension payments during 2012.

ANNUAL ENROLLMENT

In order to enroll an eligible spouse or dependent(s) for any type of health care coverage (Medical, Dental, Vision), the pensioner must be enrolled in the same coverage. Generally, pensioners will ONLY be able to change their election (add or remove a person) during an annual enrollment period offered in the fall each year. Any change requested AFTER the annual enrollment period, must be related to a qualifying event such as:

- Change in the pensioner’s legal marital status (such as death or divorce);
- Change in a covered person’s employment status that affects other benefit eligibility;
- Dependent ceases to satisfy dependent eligibility requirements.

MEDICAL COVERAGE

Beginning January 1, 2012, CRS will provide two medical plans, the 80/20 PPO and the Carve-Out PPO. The Modified PPO will no longer be provided. **All pensioners currently participating in the Modified PPO will be enrolled in the 80/20 PPO effective 1/1/12.** Members cannot move from the Modified PPO or 80/20 PPO to the Carve-Out PPO.

The monthly premiums for the 80/20 PPO will be deducted from your pension check beginning with the February 1, 2012 payment. The 2012 monthly premiums for the 80/20 PPO reflect the pensioner’s Medicare eligibility and level of family participation. The monthly premiums for pensioners age 65 and older, “Medicare Eligible”, are lower than those for younger pensioners, “Non-Medicare”, because CRS medical coverage is secondary to Medicare. The new tiers of coverage and monthly premiums are as follow. As an example, a pensioner age 65 with a spouse age 63 would pay \$65.30/month. A family with a pensioner & spouse both under age 65, with 1 or more children would pay \$101.71/month.

Pensioner + Spouse

Both Non-Medicare:	\$83.23
Non-Medicare + Medicare Eligible:	\$65.30
Both Medicare Eligible:	\$47.38

Pensioner + Spouse + Child(ren)

Both Non-Medicare:	\$101.71
Non-Medicare + Medicare Eligible:	\$83.79
Both Medicare Eligible:	\$65.86

Pensioner Only

Non-Medicare:	\$41.99
Medicare Eligible:	\$24.07

Pensioner + Child(ren)

Non-Medicare:	\$58.05
Medicare Eligible:	\$40.13

DENTAL & VISION COVERAGE

Currently CRS pays the full premium for Guardian Dental and EyeMed Vision coverage. Beginning January 1, 2012 CRS will no longer pay for these programs. Pensioners may elect to purchase Dental and/or Vision coverage for the 2012 calendar year with premiums deducted through pension payroll. **If you choose to purchase Dental and/or Vision coverage, you MUST indicate that on the 2012 Health Care Enrollment Form, otherwise your coverage will end December 31, 2011.** CRS will NOT automatically enroll anyone in Dental or Vision coverage.

The monthly premiums for Dental and Vision coverage are shown below. If you choose coverage, the premiums will be deducted from your monthly pension check beginning with the February 1, 2012 payment.

DENTAL

Pensioner	\$30.80
Pensioner + Spouse	\$61.61
Pensioner + Child(ren)	\$60.07
Pensioner + Spouse + Child(ren)	\$90.87

VISION

Pensioner	\$3.28
Pensioner + Spouse	\$6.24
Pensioner + Child(ren)	\$6.56
Pensioner + Spouse + Child(ren)	\$9.65

FULL-TIME STUDENT VERIFICATION

Healthcare coverage for eligible dependents is available through the end of the month in which they turn age 19, or age 24 if they are unmarried and full-time students at an accredited school. Pensioners requesting health care coverage for eligible dependent children from age 19 to age 24 are required to provide verification of full-time student status for the first half of 2012 before January 1, 2012.

CRS PRESCRIPTION COVERAGE “CREDITABLE” UNDER MEDICARE

The enclosed Prescription Drug Coverage Notice applies to members eligible for Medicare. This confirms that prescription drug coverage provided by CRS for 2012 is equivalent to or better than coverage purchased under a Medicare Prescription Drug Plan. Keep this Notice for your records. If you lose or drop your health care/prescription drug coverage with CRS in the future, and join a Medicare drug plan within 63 continuous days, you will not pay a higher premium (penalty) for not having prior coverage.

DEADLINES

The 2012 Health Care Enrollment Form MUST be received by the Cincinnati Retirement System NOT LATER THAN **November 15, 2011.**

QUESTIONS

You can contact the Cincinnati Retirement System at [513-352-3227](tel:513-352-3227) or retirement@cincinnati-oh.gov