

Did You Know?

You can reconnect with fellow retirees through the newly formed organization, Retired Employees of the City of San Antonio (ReCoSA). This non-profit group is focused on informing and communicating with retirees about retirement and health benefits. A letter from the organization's board has been included in this edition of *Retiree Matters*.

Joining Your Ranks

Sylvia A. Soriano, 22 Years of Service



Congratulations to Sylvia A. Soriano on her retirement from the City of San Antonio! Sylvia began her career with the City as an Administrative Assistant in the Downtown Initiatives Department in 1988. She became a full-time employee in 1989. During her time with the City, Sylvia worked in various departments, including the Office of Management and Budget and Human Resources. Most recently, she worked in the Information Technology Services Department as a Business Intelligence Supervisor. Sylvia was also a member of the implementation team for the City's ERM Project, serving as the ERM Project Coordinator.

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this issue

- ACS Volunteer Opportunity **P.1**
- FY 2012 Proposed Budget **P.2**
- Proposed Premiums **P.3**
- Joining Your Ranks **P.4**

Attention All Animal Lovers: ACS Needs You

Are you an animal lover? If so, the Animal Care Services Department needs you!

Animal Care Services is always looking for animal lovers who can volunteer their time to bathe, groom, walk, and socialize with the City's furry companions.

Volunteers are also needed to assist with administrative work, laundry, photography, groundwork, off-site events, and much more.

For more information or to complete the volunteer application, visit www.sanantonio.gov/animalcare/programs/volunteer.aspx. Two volunteer orientation sessions will be held on August 27th. Call Jeanne Saadi, Volunteer Coordinator, at (210) 207-6644 to reserve your seat or to find out about future orientation dates.

Message from the Interim Human Resources Director



Flor D. Garcia

The FY 2012 City of San Antonio budget was recently proposed to the City Council. The proposal reflects our continued commitment to providing a quality package of health and pension benefits.

Offering retirement benefits that are valued by retirees and easy to use and understand is a priority for the City.

In this issue, we included some highlights from the FY 2012 Proposed Budget related to your retiree health and pension benefits.

Benefits Open Enrollment for 2012 will be held **October 24th to November 16th**. Look for more information in the coming weeks!

We want your feedback! Send any comments or suggestions to cosaretiree@sanantonio.gov.

Resources that Rock—Center for Working Families



The Center for Working Families offers SAWS/CPS emergency assistance and discount

programs for eligible families. Call (210) 206-5200 Monday through Friday from 7:45 a.m. to 4:30 p.m. Seniors 60 years and older, documented disabled individuals, individuals on critical care equipment, and families with children 16 years or

younger in school are eligible for assistance through Project WARM and Project REAP. The Senior Transportation Program provides specialized, door-to-door transportation to persons 60 years and older for free, although donations are welcome. Transportation to appointments, food stamp and legal assistance offices, the grocery store, and the bank is available. Operating hours are 6:00 a.m. to 6:00 p.m., Monday through Friday. Call (210) 207-6680 to make a reservation.

Your Retirement with TMRS is Secure



Recently, some of the news about retirement systems across the nation has been troubling. Therefore, it is important to understand that the retirement program offered by TMRS is different from that of many governments. The plan is flexible and the City is required to pay an amount into the plan to ensure retirements are funded each

year. Although City contributions pay for a portion of your benefit, you contributed each month toward your retirement during your employment, and the majority of your benefit is funded by the System's investment earnings. For more information on how TMRS differs from other retirement plans, visit www.tmr.com or call 1-800-924-8677.

FY 2012 Proposed Budget



On August 11, 2011, the City Manager presented the FY 2012 Proposed Budget to City Council, which included recommendations on adjustments to employee and retiree benefits and pay.

The 2012 budget includes an Ad Hoc cost of living adjustment (COLA) of 70% of the Consumer Price Index (CPI), which would equate to approximately a 1% increase in your monthly TMRS annuity check. This is the maximum level of increase available to the City.

Maintaining a healthy lifestyle is key to good health. As part of the proposed budget, wellness programs have been recommended for

retirees who participate in the City's health plans. These programs would include health and wellness related assessments, programs, clinics, and challenges.

A combination of health care plan design changes and moderate premium increases have been proposed to help contain the rising costs of health care while still providing retirees with options. Additionally, health care benefits are proposed to be extended to same-gender domestic partners in 2012.

Non-Medicare Retiree Health Plans Administered by UnitedHealthcare

Non-Medicare retirees would continue to be offered the choice of three affordable health plan options: Value PPO, Standard PPO, and Premier PPO, administered by UnitedHealthcare.

2012 Proposed Prescription Drug Plan 30-Day Supply		
	Co-insurance	Value-Based Co-pay
Tier 1	\$5 co-pay	\$0
Tier 2	20% co-insurance with \$50 cap	\$10
Tier 3	35% co-insurance with \$75 cap	\$20

The 2012 prescription drug plan would lower the price of generic drugs for Non-Medicare retirees by 50%, while brand name drugs would be based on co-insurance with a set maximum on the amount paid by retirees. Costs for a 30-day supply of prescription drugs are listed in the table on the left. You also have the option of ordering a 90-day supply of prescription drugs, which results in lower average monthly costs.

To assist Non-Medicare retirees who have diabetes with following their prescription drug regimen, the City has proposed a value-based co-pay structure for prescription

drugs related to diabetes. Under this plan, co-pays for generic diabetes prescription drugs would be eliminated.

2012 Proposed Deductibles and Out-of-Pocket Maximums (In-network Benefits)			
	Value PPO	Standard PPO	Premier PPO
Annual Deductible (Individual/Family)	\$900/ \$1,800	\$600/\$1,200	\$300/\$600
Annual Out-of-Pocket Max (Individual/Family)	\$3,000/ \$6,000	\$2,400/\$4,800	\$1,200/\$2,400

Deductibles and out-of-pocket maximum amounts have been adjusted to align the health plans with industry standards and result in savings that allow the City to minimize premium increases.

Tobacco related claims have significant impact on health care costs. The City has proposed to strengthen its support of retirees through tobacco cessation programs in 2012. In 2013, the City has recommended adjusting benefit costs for existing tobacco users.

Medicare Retiree Health Plans Administered by Humana

The City would continue to offer Medicare-eligible retirees the option of choosing between the Humana Medicare Advantage PPO and the Humana Medicare Advantage HMO. There would be no changes to either of the plan designs.

FY 2012 Proposed Retiree Contributions

Non-Medicare Premiums (Monthly)				
Years of Service	30+	25-29	20-24	19 & Under
Value PPO				
Retiree Only	\$235	\$258	\$278	\$350
Retiree + 1	\$439	\$462	\$510	\$678
Retiree + 2 or More	\$612	\$647	\$716	\$956
Standard PPO				
Retiree Only	\$264	\$276	\$297	\$375
Retiree + 1	\$501	\$529	\$584	\$776
Retiree + 2 or More	\$688	\$726	\$804	\$1,076
Premier PPO				
Retiree Only	\$352	\$367	\$399	\$508
Retiree + 1	\$649	\$685	\$758	\$1,014
Retiree + 2 or More	\$795	\$841	\$933	\$1,254

Medicare Premiums (Monthly)				
Years of Service	30+	25-29	20-24	19 & Under
Humana PPO				
Retiree Only	\$91	\$100	\$106	\$136
Retiree + 1	\$182	\$200	\$212	\$273
Retiree + 2 or More	\$273	\$300	\$319	\$409
Humana HMO				
Retiree Only	\$61	\$67	\$71	\$86
Retiree + 1	\$114	\$122	\$138	\$204
Retiree + 2 or More	\$171	\$184	\$209	\$288

Contacts

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Texas Municipal Retirement System
 1-800- 924-8677
www.tmrs.com

UnitedHealthcare
 Customer Care
 1-800-996-2078
www.myuhc.com

Humana Group Medicare
 Customer Care
 1-866- 396-8810
www.humana.com

2012 Open Enrollment

Benefits Open Enrollment will be held from October 24th to November 16th. If you have any questions, contact Human Resources Customer Service at (210) 207-8705.