Joining Your Ranks

Congratulations to the new City of San Antonio retirees for the month of December! Thank you for your years of dedicated service.

Margaret Armendariz, Human Services Department, 20 Years
Michael Herrera, Parks and Recreation Department, 20 Years
Diane Jones, Library Department, 20 Years
Steven Lott, Library Department, 33 Years
Rogelio Lule, Parks and Recreation Department, 27 Years
Noemi Prado, Health Department, 25 Years

Tell Us How You’re Doing

Share your latest news with Retiree Matters! Send us photos of your most recent adventure, tell us about your accomplishments, or simply send a one-line announcement for us to share with fellow retirees in this newsletter. Email your information to cosaretiree@sanantonio.gov.

Message from City Manager Sheryl Sculley

Happy new year to you and yours! I am excited to now be a part of Retiree Matters, the City’s retiree newsletter. The City of San Antonio values your dedicated service, and we remain committed to strengthening the relationship with our retirees. In 2012, Retiree Matters will continue to be our primary method of communicating information to you.

I was pleased to learn about the establishment of the Retired Employees of the City of San Antonio (ReCoSA). The community of City retirees is very important to us and we fully support ReCoSA’s mission of keeping retirees informed about important issues that impact their lives.

We have enjoyed working with ReCoSA’s leadership since the organization formed earlier this year, and we look forward to a mutually beneficial relationship in the years to come.

In addition to providing an update from ReCoSA, this issue of Retiree Matters will also provide a basic overview of the process to transition from being a non-Medicare eligible retiree to a Medicare eligible retiree; an update on the Human Resources Department’s big move; information about the new retiree liaison; details about summer job opportunities with the Parks and Recreation Department and much more.

We hope you find the articles we feature to be useful and valuable, so please continue to let us know what type of information or topics you would like to see included in future issues. You can always contact us at 210-207-8705 or via email at cosaretiree@sanantonio.gov.

Cost-of-Living Adjustment Notice from TMRS

As we have mentioned in the last two issues of Retiree Matters, you will be receiving an increase of approximately 1%, or 70% of the Consumer Price Index (CPI), in your monthly annuity check due to the Ad Hoc cost-of-living adjustment (COLA) approved through the Fiscal Year 2012 budget process.

At the end of January, TMRS will send out letters to retirees who are going to receive a COLA of more than $10. For more information, contact TMRS directly at 1-800-924-8677.
**Medicare Basics**

The City offers eligible non-Medicare retirees the opportunity to enroll in the Value, Standard or Premier PPO health care plans, administered by UnitedHealthcare, while retirees who are eligible for Medicare can choose between the Humana Medicare Advantage HMO and Medicare Advantage PPO health care plans. Transitioning from a non-Medicare plan to a Medicare Advantage plan can be confusing, so we have provided you with some useful information about Medicare and enrolling in the City's Medicare Advantage plans.

**What is Medicare?**

In its simplest form, Medicare is health insurance for people age 65 or older and people under age 65 with certain disabilities. Medicare has different parts that assist with covering the cost of specific services: Part A (Hospital Insurance), Part B (Medical Insurance), Part C (Medicare Advantage Plan), and Part D (Prescription Drug Coverage). There are two ways to obtain your Medicare coverage: (1) through the original Parts A and B or (2) through a Medicare Advantage Plan (Part C) that usually combines Parts A, B, and D. If you join a Medicare Advantage Plan, you do not need and cannot be sold a Medicare Supplement Insurance (Medigap) policy.

The City offers Medicare eligible retirees the choice of two Medicare Advantage Plans administered by Humana. You can enroll in the City’s Humana Medicare Advantage HMO or Humana Medicare Advantage PPO plan if you are eligible for Medicare and have enrolled in Medicare Parts A and B at the time of retirement or when you or your covered dependent turns 65 years of age. Remember, when you enroll in one of the City’s Humana Medicare Advantage Plans, you still have Medicare Parts A, B, and D.

**Enrolling in Your Humana Medicare Advantage Plan**

The City notifies Humana of all retirees and covered dependents who are eligible for the Medicare Advantage Plan upon retirement or when they turn age 65. Humana then contacts the retirees and/or covered dependents by telephone or mail to provide information about the Medicare Advantage Plan options and offers enrollment assistance. You can also receive in-person enrollment assistance from a Humana representative on the second Monday of every month at Human Resources Customer Service. Call 210-207-8705 to schedule your appointment. Once enrollment is completed, Humana sends the Employee Benefits Office a confirmation of the processed application and mails a Welcome Packet with the Medicare membership cards to the retiree and/or covered dependent. After reviewing the Welcome Packet, if you have any questions, call Humana Group Medicare Customer Care at 1-866-396-8810.

**What is My New Premium?**

When you move to a Humana Medicare Advantage Plan, your premium will be based on the option you select. Humana Medicare Advantage PPO or Humana Medicare Advantage HMO. If you are covering a dependent who is not eligible for Medicare, your premium will consist of the employee-only cost for the Value, Standard, or Premier PPO plan, plus the employee-only cost for the Humana Medicare Advantage PPO or Humana Medicare HMO plan. The City will continue to invoice you for the non-Medicare premium, while Humana will invoice you for the Advantage plan premium. Humana will accept payment for the retiree’s portion of the premium through a bank draft, coupon book, or credit card.

New for 2012, premiums for the non-Medicare Value, Standard, and Premier PPO plans will need to be paid using direct debit from a checking or savings account. More information about this change will be included in the next issue of Retiree Matters.

**Here to Help**

The process of applying for Medicare and understanding all of the details can be complicated, and we are here to assist you with making a successful transition. Several helpful phone numbers have been listed under the Contacts section on the next page.

**Quicken Health Expense Tracker**

Do you need help tracking your medical expenses? If so, UnitedHealthcare’s Quicken Health Expense Tracker might be just what you need. This online tool is available to assist non-Medicare retirees with understanding and organizing their health care financial information. The Quicken Health Expense Tracker compiles a complete financial picture of medical-related savings and expenses in one easy location. It also provides step-by-step guidance so that you can make the most of your benefits. This tool can also be very useful as you prepare to file your taxes for 2011.

To start using the Quicken Health Expense Tracker, visit www.myuhc.com. If you need assistance, call Human Resources Customer Service to speak with the City’s Dedicated UnitedHealthcare Service Representative Patricia Garcia.

**Human Resources Department Has Moved**

The Human Resources Department has moved. We are now located in the Riverview Towers Building at 111 Soledad on the 1st, 2nd, and 10th floors, between Houston and Commerce streets. Our new mailing address is 111 Soledad, Suite 100, San Antonio, TX 78205. Human Resources Customer Service is located on the first floor, and your pre-retirement meetings with TMRS will be held at this location. Our contact information and hours of operation remain the same.

Although the Human Resources Department has moved, non-Medicare retirees who pay their monthly health care premiums by check should continue to mail their payments to the City of San Antonio, Financial Services Division, Revenue Collections, P.O. Box 1328, San Antonio, TX 78295.

**Words On ReCoSA**

Welcome Retired Employees of the City of San Antonio (ReCoSA)! This is a new section we are featuring in Retiree Matters that will offer news and updates from or about ReCoSA, a non-profit group of retired City employees focused on informing and communicating with retirees about retirement and health benefits. As you will find in this issue, there is a letter from ReCoSA as well as a postcard that we encourage you to read and mail back to us. ReCoSA is developing their mailing list and would love for you to be included. Please fill in the requested information and send it back to us by February 29th. For more information about ReCoSA visit www.recosa.org. You can also contact them directly at 210-485-5493 or info.recosa@gmail.com.