

North Texas Tollway Authority Retirees Welcome to 2025 Annual Enrollment

October 14th – October 28th, 2024

Annual enrollment is here and this is the time to review your benefits and enroll for next year. The information in this enrollment packet will help you learn about your 2025 retiree health benefits. We rely on you to carefully review the enclosed enrollment materials and to ask questions if there is something you do not understand.

Retiree Health Benefits Enrollment Guide

The Enrollment Guide summarizes what's new effective January 1, 2025. Take some time to thumb through this informative booklet to make sure you don't overlook something. At the same time, if you are enrolled in Medicare, review the 2025 Medicare and You handbook. If you did not receive one in the mail, it is available at www.Medicare.gov or call Medicare (1-800-Medicare) to request one be sent to you

If you choose to opt out of this coverage, you will need to contact the Human Resources Department. Before deciding to opt out, find out what it means if you decline this coverage.

New Medicare Advantage Plans

Effective January 1, 2025, your Medicare Advantage medical and prescription coverage will be administered by Blue Cross and Blue Shield of Texas (BCBSTX). The same two plan types will be offered: a Medicare Advantage PPO and a Medicare Advantage HMO. If you do not wish to make any changes, you do not need to take any action. You will be automatically enrolled in the plan that corresponds to your current enrollment.

Coverage under the new BCBSTX Medicare Advantage plans is very similar to your current coverage, with an annual combined deductible of \$0, a free fitness program, hearing aid allowance, virtual visits with board certified providers, and many other benefits. You will receive a new ID card from BCBSTX in late December. You need to use the new ID card starting January 1, 2025. Your old card will no longer be accepted.



New Medical and Prescription Coverage for Retirees Under 65

Effective January 1, 2025, your medical coverage will be administered by Blue Cross and Blue Shield of Texas (BCBSTX) with pharmaceutical drug coverage through Prime Therapeutics. The same two plan types will be offered: a PPO and a High Deductible Health Plan. You will be automatically enrolled in the plan that corresponds to your current enrollment.

Medical plan spouse surcharge affidavit

If you cover your spouse on the PPO Plan (includes PMD/MPD) or HDP, make sure you carefully read the information about the Spouse Medical Plan Surcharge Affidavit that must be turned in with your enrollment forms. The Affidavit is required every year. You can still cover your spouse on your medical plan, but if your spouse is still working and declined his/her employer medical plan, you will pay more. If you do not turn in the Affidavit on time, you will pay more for your coverage.

Look for the Affidavit included in this packet. More information about the surcharge can be found on the back of the Affidavit, including when the surcharge does not apply. After you read the Affidavit and answer three questions, sign and date it, and return the Affidavit, along with applicable proof of coverage, to the Human Resources Department by Tuesday, December 31, 2024.

Monthly Cost

A 2025 Retiree Health Benefits Rate sheet is enclosed to help you your review monthly premium cost. Key changes and other valuable information can be found in the Retiree Health Benefits Enrollment Guide or at www.pebcinfo.com on October 14. Changes made during annual enrollment take effect on January 1, 2025.

Important information about paying monthly premium

HealthEquity, also known as WageWorks, will replace UnitedHealthcare Benefit Services as the payment administrator effective January 1, 2025. Do not send any premium payments for 2025 to UnitedHealthcare Benefit Services.

If you pay your premium through automatic bank draft today, you need to sign-up again.

To take advantage of this easy payment process with HealthEquity, complete the Automatic Withdrawal of Premiums form included in your enrollment packet and turn it in with your Retiree Benefits Enrollment Form at the meeting on October 28th or submit it to the Human Resources department before October 28.

If you prefer to mail your retiree premium payments, use the address below. Your payment must be accompanied by an invoice. If you do not have an invoice, you can print a copy at the following URL: mybenefits.wageworks.com.

**HealthEquity/WageWorks
PO Box 660212
Dallas, TX 75266-0212**

To pay your premium phone, call:

1-888-678-4881 TTY 711
Monday-Friday, 7:00am-7:00pm Central

Retiree enrollment tips

Are you turning 65?

If you turn age 65 on January 2, 2025, or any time during the month of January, you must complete a new enrollment form and select a senior medical plan for 2025. You are not eligible for the PPO or HDP Plan in 2025. If you turn 65 on January 1, 2025, you must enroll in a senior plan effective December 1, 2024.

What if you are a covered retiree but you do not return an enrollment form on time?

Provided you still qualify for your current plan, you will be enrolled in the same coverage for 2025. This means that you are confirming you want to continue your current plan and you and your covered dependents are still eligible for the plan.

It is very important that you contact the Human Resources Department if you decide you do not want your current coverage any longer. If you enroll in a private retiree plan or another health plan, your coverage could be interrupted if you don't notify us.

Want to mail your forms?

If you prefer to mail your 2025 forms, send them to the address below. Please make sure you mail the forms so that we get them by October 28, 2024.

**NTTA Human Resources
Attn: Retiree Benefits Enrollment
5900 W. Plano Parkway
Plano, TX 75093**

Need help?

Contact any of the NTTA benefits staff listed below. We are happy to help you!

LaTosha Respress
Benefits Analyst
214-224-2264 or lrespress@ntta.org

Alin Hutanu
Senior Compensation and Benefits Analyst
214-461-2090 or ahutanu@ntta.org

Diana Overhauser
Compensation and Benefits Manager
214-224-2463 or doverhauser@ntta.org

Available October 14, 2024
www.pebcinfo.com
Select “NTTA” on the home page,
then select Plan Year 2025, then
“Retiree”

The central source for 2025
benefits information, links
and forms