

## Denton County Retirees

### Welcome to 2025 Annual Enrollment

**October 14<sup>th</sup> – October 28<sup>th</sup>, 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.

#### **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 MPD/PMD) 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 during annual enrollment.

#### **Monthly Cost**

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

#### **Denton County Retiree Benefits Meeting**

October 25<sup>th</sup>, 2024 (Friday)  
10:00 AM

Turn in your enrollment form and bank draft authorization form at this meeting!

**1 Courthouse Dr, Denton, TX 76208  
3<sup>rd</sup> floor in the 2020 Room**

**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 25th or submit it to the Human Resources department before October 25.

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](http://mybenefits.wageworks.com).

**HealthEquity/WageWorks, Inc.  
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 during January?**

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, 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. If you cover your spouse in the PPO Plan (including MPD/PMD) or HDP and do not return the Spouse Medical Plan Surcharge Affidavit, you will automatically pay an additional \$200 per month for medical coverage.

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 do not notify us.

**Where to send your forms**

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

**Denton County  
Attn: Retiree Benefits Enrollment  
1 Courthouse Dr, Suite 1300  
Denton, TX 76208**

You may also email or fax your forms to:

Email: [melody.graham@dentoncounty.gov](mailto:melody.graham@dentoncounty.gov)  
Fax: 940-349-5379

**Need help?**

If you need assistance or have questions, contact the Denton County Human Resources Department at 940- 349-3080.

**Available October 14<sup>th</sup>**  
**[www.pebcinfo.com](http://www.pebcinfo.com)**

**Select “Denton County” on the homepage, then select Plan Year 2025, then “Retiree”**

The central source for 2025 benefits information, links and forms