



September 21, 2023

Dear City of Austin Retiree,

Allow us to introduce you to Blue Cross Group Medicare Advantage Open Access (PPO)SM, a new retiree Medicare plan option.

Effective January 1, 2024, City of Austin’s Medicare-eligible retirees and Medicare-eligible dependents can receive their medical and prescription drug coverage under this new plan, administered by Blue Cross and Blue Shield of Texas (BCBSTX). The City of Austin sent you a mailing in August regarding this new plan.

Blue Cross Group Medicare Advantage Open Access is a national PPO plan that combines the benefits of Original Medicare with added health and wellness benefits that can be important in maintaining ongoing good health. It allows you to see any provider that accepts Medicare and agrees to submit claims to the plan. You are not required to get a referral to see a specialist.

The City of Austin maintains a cost-effective, competitive, high-quality benefits package to support the health and wellness needs of retirees. This Medicare Advantage PPO plan ensures that retirees will continue to have robust benefits.

Please note: you must be enrolled in Medicare Part A and Part B to be a member of this retiree plan. You must also continue to pay your Part B premium, just as you do today. If you are eligible for Medicare Part A and/or Part B but are not enrolled, please contact Social Security right away.

You will find details about the new Medicare Advantage PPO plan inside this packet. It includes an informational brochure, high-level plan benefit chart and summary of benefits. A comparison of all retiree plan options is included at the end of this letter and at the website listed above. We are confident you will be pleased with the new plan and encourage you to take advantage of all the benefits available to you.

BCBSTX is hosting free informational sessions.

You can attend in person or virtually online or by phone. Bring your questions and have this enrollment packet handy.

Dates: October 11, 12, 17, 18, 23 and 26

Time: 9:00 a.m. – 10 a.m. CT

In person: Learning and Research Center, 5202 E. Ben White Blvd, Suite 500, Rm 204.

Online via Zoom: Go to <https://zoom.us/join>

Meeting ID: 983 8627 7517

Passcode: 4CdRM9

Open Enrollment:
October 9 – November 5
Questions?


Visit
bcbstx.com/retiree-medicare-coa


Call
1-855-380-8542 TTY 711

Please turn over for more 

Important: you must opt-in to the new plan.

You and your Medicare-eligible dependents will not be automatically enrolled. For enrollment instructions, please visit www.benselect.com/coa. Your enrollment must be completed by November 5, 2023, for this plan to be effective on January 1, 2024.

Questions?



Visit: bcbstx.com/retiree-medicare-coa
for information about the plan.



Call for personalized help:
1-855-380-8542 TTY 711

From October 1–March 31, we are open 8:00 a.m.–8:00 p.m., local time, seven days a week.
From April 1–September 30, we are open Monday-Friday, 8:00 a.m.–8:00 p.m. local time.
Alternate technologies (for example, voicemail) will be used on weekends and holidays.

Sincerely,

The City of Austin & Blue Cross and Blue Shield of Texas

This is not a complete description of benefits. We encourage you to review all plan documents for the coverage choices that are available to you.

Medicare-assigned providers can decide what patients they want to see. We recommend that you confirm with providers that they will accept your Open Access PPO plan and bill us directly. Out-of-network/non-contracted providers are under no obligation to treat BCBSTX members, except in emergency situations. At your appointment, give the provider a copy of the enclosed Open Access Provider Notice letter that also will be included in your welcome guide. Call Customer Service or see your Summary of Benefits for more information, including cost sharing that applies to out-of-network services.

PPO plans provided by Blue Cross and Blue Shield of Texas, which refers to HCSC Insurance Services Company (HISC) and GHS Insurance Company (GHSIC). PPO employer/union group plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC). HCSC, HISC, and GHSIC are Independent Licensees of the Blue Cross and Blue Shield Association. HCSC, HISC, and GHSIC are Medicare Advantage organizations with a Medicare contract. Enrollment in these plans depends on contract renewal.

Comparison of Medicare Advantage to Current COA Plans

Current 2023 City Benefit Coverages

Medical Benefits	Medicare Advantage Open Access PPO (In and Out of Network Cost Shares)	PPO	HMO	CDHP
Annual Medical Deductible	\$0 individual	\$600	\$0	\$1,500
Annual Out of Pocket Maximum	\$0	\$4,250	\$4,750	\$5,000
Primary Care Office Visit	\$0 copay	\$30	\$30	N/A
Specialist Office Visit	\$0 copay	\$50	\$60	N/A
Inpatient Hospital Care	\$0 copay	Member pays 30% after deductible and \$250 copay	\$3,000 copay	N/A
Outpatient Hospital Services (outpatient surgery)	\$0 copay	Member pays 30% after deductible	\$1,000 copay	N/A
Emergency Room	\$0 copay	\$300	\$350	N/A
Urgent Care	\$0 copay	\$40	\$50	N/A
Fitness Program	SilverSneakers & COA Wellness Program	COA Wellness Program	COA Wellness Program	COA Wellness Program
Pharmacy	Prescription Drug Benefits (In and Out of Network Cost Shares)			
Annual Drug Deductible	\$50 for Tiers 2-3	\$50 for brand name drugs only	\$50 for brand name drugs only	N/A
Tier 1	\$10	\$10	\$10	N/A
Tier 2	20% (\$30 min \$60 max)	\$30 or 20% (\$70 max)	\$45 or 20% (\$80 max)	N/A
Tier 3	20% (\$50 min \$100 max)	\$50 or 20% (\$110 max)	\$65 or 20% (\$120 max)	N/A
Coverage Gap	Full Coverage through Coverage Gap; Copays for Tier 1-3 will not change			
Catastrophic Coverage	\$0			