



**Knox County  
Retirement &  
Pension Board**

**Volume 10 ♦ Issue 6**

**October 2009**

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Employee Elected  
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# KNOX NEWS

*Knox County Employee Benefit System  
For Knox County Government & Classified School  
Retirees*

**NEW**

**2010 Retiree Dental and Medical  
Benefits**

We are excited to offer **NEW** benefits to our participants for 2010. For some, change doesn't come easy, but we want everyone to feel confident that we made sure our participants had excellent benefits at an affordable cost.

Please read throughout for a summary of benefits for each of the new plans that include Retiree Dental and Retiree Medical insurance that will be in effect January 1, 2010.

#### **2010 Retiree Dental Benefits**

There are benefits of being in a group dental plan, such as, you are able to get better coverage for your needs at a more reasonable cost with flexible payment options. Also, should there be any issues with your benefits and/or claims, etc. you always have Knox County Retirement to call to help resolve issues that may arise.

BlueCross BlueShield of TN (BCBS of TN) is offering a DentalBlue plan that provides flexibility, convenience and exceptional customer service. DentalBlue offers the largest dental PPO network in Tennessee. A national network of over 90,000 dental locations is available so members can have access to discounted service outside of Tennessee.

#### **Minimum Participation**

We have contracted with BCBS of TN to offer our retirees dental coverage with one exception; we are required to have a minimum participation of at least 15% of our retiree population excluding spouse and/or dependents as of January 1, 2010.

If the minimum participation of least 15% is not met after all the enrollment forms have been received, the Knox County Retirement Office will not deduct any premiums and will submit in writing to all applicants that the benefit will not be available for 2010.

We understand that dental health plays an important role in your overall well-being and it is with this knowledge we encourage each person to consider this new benefit.

**Write or Visit:**

Knox County Retirement &  
Pension Board  
City-County Building,  
Room 371  
400 Main Street  
Knoxville, TN 37902

**Call, Fax or Email:**

Phone: (865) 215-2323  
Fax: (865) 215-2421  
Email:  
[knoxcounty.retirement@knoxcounty.org](mailto:knoxcounty.retirement@knoxcounty.org)

**Website:**

[www.knoxcounty.org/retirement](http://www.knoxcounty.org/retirement)

**Office Hours:**

Monday thru Friday  
8 a.m. - 4:30 p.m.

**Retirement Staff:**

**Kimberly Bennett**  
Executive Director

**Della Ledford**  
Assistant Executive  
Director

**Charlotte Welch**  
Budget/Communications  
Manager

**Janet Rowan**  
Benefit Manager

**Terri Chase**  
Benefit Specialist

**Jennifer Schroeder**  
Benefit Specialist

**Angel Monroe**  
Administrative Support

**Jonathan Dixon-Harris**  
Office Assistant

**Dental Summary of Benefits**

DentalBlue Summary of Benefits		
	<b>DentalBlue</b>	
<b>Deductible</b> (Excluding preventative services)	Individual - \$50	Family - \$150
<b>Benefit Maximum</b>	\$1,500	
<b>Benefit Percentages apply to</b>	Any dentist*	
Covered Services	Benefit Percentages	
<b>Coverage A</b>		
Exams, X-rays Cleanings, Fluoride Sealants, Space Maintainers	100%	
<b>Coverage B</b>		
Basic Restorative Services Basic Endodontics Basic Periodontics Basic Oral Surgery	80%	
<b>Coverage C</b>		
Major Restorative and Prosthodontics Major Endodontics Major Periodontics Major Oral Surgery Implants	50% After a 12 month waiting period	
Orthodontics	Not covered	
Preferred Option	Network Dentists paid at PPO fee schedule; non-network dentists paid 30% less than PPO fee schedule	
DenteMax National Network	Members may access the DenteMax Network via <a href="http://www.bcbst.com">www.bcbst.com</a>	
BluePerks	Discounts on routine vision care, Lasik surgery, weight loss and fitness centers, complimentary/alternative medicine and more	

\*Members may see any dentist. BCBS has contracted dentists in a network that have agreed to limit their charges to the BCBS fee schedule. Because BCBS does not have a contract with non-network dentists, members may be responsible for any billed charges that exceed the Maximum Allowable Charge.

Limitations and exclusions do apply to these benefits, please read your packet carefully so that you may understand your benefits.

2010 DentalBlue Rates	
Coverage	Monthly Premium
Individual	\$24.02
Retiree plus One	\$47.82
Family	\$75.39

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## 2010 Medical Coverage for Medicare Eligible Retirees

You may be eligible for one of the Medicare Advantage Plans if you are enrolled or will be enrolled in both Medicare A and B during 2010. BlueCross BlueShield of TN will provide Group Medicare Advantage Plans with three prescription drug plan options for you to choose from and offer nationwide coverage. We have made every effort to ensure the benefits we offer for 2010 are very comparable or better than what is currently offered in 2009.

### Medicare Advantage Plan Options

The network options that are available are based on where you live. For eligibility under the PPO Plan, you must live inside the covered Tennessee counties. If you live outside the covered counties then you are only eligible for the Private-Fee-for-Services.

**BlueAdvantage Plus PFFS** – is a Private-Fee-for-Service (PFFS) Medicare Advantage plan that includes Medicare Part D prescription drug benefits. With this plan you may go to any doctor or hospital anywhere in the U.S. that is willing to provide care and accepts your Private-Fee-for-Service plan’s terms of payment. You are eligible for this option if you live outside the State of Tennessee or outside one of the covered counties. Before enrolling in a BlueAdvantage PFFS plan, you should contact your health care providers to see if they accept the BlueAdvantage PFFS plan offered through BlueCross BlueShield of Tennessee.

**BlueAdvantage Plus PPO** – uses a Preferred Provider Organization that offers a network of doctors and hospitals, you are free to use out-of-network providers for covered services. You can maximize your benefits by using providers in the network. There is no need to select a primary care physician, and a referral is not required to see a specialist. The BlueAdvantage Plus PPO includes Medicare Part D prescription drug benefits, but Specialty medications are limited to a 30-day supply.

### Prescription Drug Coverage

The two network plans offered for 2010 include the same medical benefits and the same initial prescription coverage. The Medicare Advantage Plans being offered by Knox County Retirement are designed to coordinate with Medicare Part D and to include options for you that will help pay some portion or all of the prescription drug coverage that creates the “donut hole” or gap .

### Medicare Advantage Plan Rates:

2010 Medicare Advantage Plans Rates			
Coverage Type	Option 1 No Gap Coverage	Option 2 Generic Gap Only Coverage	Option 3 Full Gap Coverage
Individual	\$81.00	\$131.00	\$176.00
Family	\$162.00	\$262.00	\$352.00
Rates Reflected are for both PPO and PFFS Options			

Note:

Low income participants may qualify for Federal Low Income Subsidy (LIS) for the Medicare Advantage Plan monthly premiums. If you think you qualify, you may contact your local Medicare Office.

**Important Phone Numbers**

**BCBS Dental**

1-800-523-1478

Monday–Friday

8 a.m.–6 p.m. EST

**BCBS Medicare Advantage Plan**

1-800-247-8510

(Hearing Impaired  
TTY/DD: 1-877-664-6422)

Monday–Friday

8 a.m.–6 p.m. EST

**Cigna Healthcare**  
**1-800-Cigna-24**

Monday–Friday

8 a.m.–5 p.m. EST

**Dental Eligibility**

Retirees, Disability Participants and Spouse and/or dependents up to age 24\* are eligible to enroll in dental benefits.

\*Must be a full time student.

**Medicare Advantage Eligibility**

Retirees, Disability Participants and Spouses who are enrolled in Medicare A and B are eligible to enroll.

**Active Medical Plan Eligibility**

Retirees or Disability Participants under age 65 who continued their active medical at time of retirement.

**2010 Active Medical Benefits**

**Retiree Active Medical Plans for 2010**

Participants who are currently enrolled in the active medical insurance through Knox County Retirement will continue to have Cigna Healthcare as the active medical insurance carrier for 2010. However, there are changes in the benefit plans that are being offered.

Listed below, you will see a list of the plans available and the changes that affect them:

**Silver Plan**

The Silver Medical Plan will have a couple of benefit changes in 2010:

- Doctor office visit copays will be \$30 for primary care and \$40 for specialist.
- Emergency Room visit copay will be \$200 per visit.

**Choice Plan**

The Choice Medical Plan will have the most changes for 2010:

- Doctor Office visit copays will be \$35 for primary care and specialist visit.
- In-network deductible of \$250 for individuals and \$500 for families.
- In-network out-of-pocket maximums will increase to \$1,500 for individuals and \$3,000 for families.
- Out-of-network deductibles will increase to \$500 for individuals and \$1,000 for families.
- Out-of-network out-of-pocket maximums will increase to \$3,000 for individuals and \$6,000 for families. Emergency Room visit copay will be \$150 per visit.

**Gold Plan**

The Gold Medical Plan will not be offered in 2010. Retirees currently enrolled in the Gold Plan will be required to choose another medical plan for coverage in 2010.

**The Active Medical Rates for 2010**

**2010 ACTIVE MEDICAL RATES**

	<b>Consumer Plan</b>	<b>Silver Traditional</b>	<b>Choice Plan</b>
<b>Individual</b>	\$439.62	\$453.44	\$491.30
<b>Retiree + One</b>	\$883.10	\$917.98	\$1,042.54
<b>Family</b>	\$1,043.10	\$1,082.98	\$1,212.54

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## 2010 Medical Retirement Plan Premium Bonus

The Knox County Retirement & Pension Board is happy to announce there will be a Medical Bonus for 2010. The amount of the bonus is \$120 and is payable to the Retiree. Beneficiaries are not eligible to receive the bonus.

### Retirees may choose from two payment options:

1. Paid directly to the Retiree. This will be reported as taxable income and you will receive a 1099R tax form reflecting this distribution.
2. Rollover directly to an IRA.

The Medical Bonus will be paid at the end of the first quarter of 2010.

### **Important note:**

Disability participants, UOPP retirees, E-911 retirees and spouses of deceased retirees are not eligible to receive this bonus.

### 2009 Bonus Information

If you received a MERP Bonus in 2009 (1<sup>st</sup> Quarter), you will receive a 1099R form to file with your taxes in January 2010.

### Medicare Advantage Plan

Enrollment / Help Session Schedule			
October Schedule		November Schedule	
Tuesday	Thursday	Tuesday	Thursday
Oct. 13	Oct. 15	Nov. 3	Nov. 12
Oct. 20	Oct. 22		
<b>Rothchild's Catering</b>	<b>Ramsey's</b>	<b>Rothchild's Catering</b>	<b>Ramsey's</b>
8807 Kingston Pike	5331 Central Ave. Pike	8807 Kingston Pike	5331 Central Ave. Pike
Times for all dates and locations will be 10 a.m. to 12 p.m.			
Light refreshments will be served			

### Retirees Enrolled in Active Medical Insurance

Help Session Meetings
Thursday, November 5 <sup>th</sup> Tuesday November 10 <sup>th</sup>
10:00am - 12:00 noon
Knox Central Building (Old Sears Building) 1000 North Central Ave. Room MCI Knoxville, TN 37917
NOTE: Representatives from Blue Cross Blue Shield Dental will also be available to discuss the new Retiree Dental being Offered for 2010

**For Retirees in and around Knoxville, Help Sessions encourage but not required.**

### **Knox County School Retirees and Disability Participants**

- You are eligible to enroll in Dental Benefits provided by Knox County Retirement.
- If you are over age 65 and enrolled in Medicare A & B, you are eligible to enroll in one of the Medicare Advantage Plans provided by Knox County Retirement.
- If you are under age 65, please contact Knox County Schools Employee Benefits at (865)594-1686.

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**KNOX COUNTY RETIREMENT & PENSION BOARD**

400 MAIN STREET CITY-COUNTY BLDG  
SUITE 371  
KNOXVILLE, TN 37902

**Enrollment Packets**

To enroll in any dental or medical benefit through Knox County Retirement, you are **required** to complete a new enrollment form for 2010. Your retiree medical benefits through Knox County Retirement **will** end automatically December 31, 2009.



Medical and Dental packets were mailed to Retirees eligible for these benefits. If you did not received these packets, please contact the Retirement Office at (865) 215-2323. All forms must be received by the Retirement Office no later than November 30th for a January 1st effective date.