



# CITY OF DEARBORN

*Home Town of Henry Ford*

Mayor Abdullah H. Hammoud  
Finance Department

October 18, 2022

**RE: Retiree Health Care Coverage Effective January 1, 2023**

Dear Retiree and Covered Family Members:

Throughout the month of October, the City will be mailing additional communications with information about the upcoming healthcare coverage changes starting January 1, 2023. Please take a moment to read through the additional details contained in this letter.

**A. NEW! Health Advocate Concierge Service Starting November 1<sup>st</sup>**

The retiree concierge service offered by Health Advocate will be available for you to use starting Tuesday, November 1<sup>st</sup>. Health Advocate is a free service offered to covered retirees and family members.

Health Advocate provides unlimited, confidential access to experienced Personal Health Advocates who can help answer your healthcare questions and resolve a wide range of time-consuming issues.

The Health Advocate Concierge Service is available 24/7. Normal business hours are Monday -Friday, from 8:00 am to 10:00 pm Eastern Time.

**B. Benefit Summaries for Pre-65 Retiree Healthcare Plans**

Attached are benefit summaries from Blue Cross Blue Shield of Michigan (BCBSM) and Health Alliance Plan (HAP) for the new healthcare plans that will be effective January 1<sup>st</sup>. These benefit summaries outline the plans that will be offered to retirees and eligible family members who are under the age of 65 and/or not yet enrolled in Medicare.

**C. Reminder - Open Enrollment & Informational Meeting Schedule**

The Special Open Enrollment being held November 7<sup>th</sup> – November 18<sup>th</sup> is available if you wish to change plans moving from HAP to BCBSM or vice versa. **If you do not wish to make any changes, you are not required to take action during this Special Open Enrollment.** You and your covered family members will automatically be moved to the new health plan.

The City will be hosting two informational sessions for pre-65 retirees and family members. BCBSM and HAP will be on-site to answer questions.

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Informational Meeting Schedule:

<b>Pre-65 and/or Non-Medicare Retirees</b>
<b>Afternoon Session #1:</b>
Tuesday, 11/1/2022 @ 1:00pm
Ford Center For Performing Arts
15801 Michigan Ave, Dearborn, MI 48126
<b>Morning Session #1:</b>
Wednesday, 11/2/2022 @ 10:00am
Ford Center For Performing Arts
15801 Michigan Ave, Dearborn, MI 48126

**D. Additional Information**

Additional information and details will be forthcoming from the City in the coming weeks, including information regarding the Health Reimbursement Account (HRA).

We understand that you will have questions and concerns throughout this process. The City is committed to providing you and your families with the information you need to understand these changes and their impacts.

Sincerely,

City of Dearborn  
Finance Department