



# CITY OF DEARBORN

*Home Town of Henry Ford*

Mayor Abdullah H. Hammoud  
Finance Department

November 4, 2022

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

Dear Retiree and Covered Family Members:

We are nearing the upcoming healthcare coverage changes coming January 1, 2023, and there is important information to be shared about the upcoming changes and Open Enrollment. Please take a moment to read through the additional details contained in this letter.

### **A. Open Enrollment is Starting!**

Open Enrollment is starting now and will run through Wednesday, November 23.

- If you **are making a change** (ex: changing plans or adding/removing a covered dependent), you **must** complete the attached enrollment form and return it to Joanne Hoyt, Benefits Administrator, by Wednesday, November 23, 2022. Any changes you make are effective January 1, 2023.
- If you **are NOT making a change** (changing from HAP to BCBS or BCBS to HAP), you **do not** need to complete any forms or take any action.

This Open Enrollment is effective for January 1, 2023 through December 31, 2023. The plan year for retirees will now be January 1 – December 31 each year. Moving forward, Open Enrollment will be held in November each year. Please plan your elections accordingly.

### **B. NEW! Health Reimbursement Account (HRA)**

Beginning January 1, the City will implement a Health Reimbursement Account (HRA) for each Retiree enrolled in healthcare coverage with the City. The HRA will be funded solely by the City, and the HRA funds will be available for you to pay for out-of-pocket healthcare expenses (ex: deductible, copays, coinsurance, etc.).

The City will fund the HRA card with the amount of your deductible for two years. The funds will be available starting January 1. This means that Medicare single individual Retirees will have \$500 available to use, and Pre-Medicare single individual Retirees will have \$1,000 available to use. HRA funds will be provided tax-free, and unused balances will be rolled over from year to year.

The HRA debit card by P&A Group will be mailed to you prior to the end of this year and can be used for any medical, dental or vision expense.

### **C. Reminder - Health Advocate Concierge Service is Now Available**

Health Advocate is now available for you to use. You and your family members can contact Health Advocate free of charge.

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.

If you need assistance and would like to contact Health Advocate, you can reach them 24/7 the following ways:

- Call: (866) 695-8622
- Visit: [HealthAdvocate.com/members](http://HealthAdvocate.com/members)
- Email: [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)

Additional information on these changes can be found on our website <http://www.cityofdearborn.org> under Dearborn Retiree Health Care Resources section.

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

Sincerely,

City of Dearborn  
Finance Department