



# CITY OF DEARBORN

*Home Town of Henry Ford*

Mayor Abdullah H. Hammoud  
Finance Department

June 30, 2022

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

Dear Medicare Retiree or Medicare Spouse:

The City of Dearborn is facing a series of unprecedented financial challenges, including unsustainable increases in healthcare costs for our employees and our retirees. The City is committed to ensuring our past and present employees have access to quality healthcare coverage. However, to continue to fund those benefits for eligible retirees, the City will be implementing changes to retiree health care benefits effective January 1, 2023.

Retiree health coverage will continue to be administered by Blue Cross Blue Shield of Michigan (BCBSM) and Humana for medical and prescription drug coverage, respectively, or Health Alliance Plan (HAP) for both medical and prescription drug coverage depending upon the retiree plan selected.

**We are providing a brief summary of the new retiree plans starting January 1, 2023. More detailed benefits summaries will be provided in the coming months.**

**MEDICARE RETIREE COVERAGE EFFECTIVE JANUARY 1st:**

<b>Medical Coverage</b>	<b>BCBSM Medicare Advantage</b>	<b>HAP Medicare Advantage</b>
Physician Office Visit Copay	\$10	\$10
Specialist Office Visit Copay	\$10	\$10
Chiropractic Office Visit Copay	\$20	\$10
Urgent Care Copay	\$25	\$25
ER Copay	\$90	\$90
Deductible	\$250 per individual	\$250 per individual
Coinsurance	80%/20%	80%/20%
Coinsurance Maximum	\$1,000 per individual	\$1,000 per individual
Out-of-Pocket Maximum	\$6,000	<del>\$6,000</del> \$6,600
<b>Prescription Drug Coverage</b>	<b>Humana</b>	<b>HAP</b>
Generic Drug Copay	\$15	\$15
Preferred Brand Copay	\$30	\$30
Non-Preferred Brand Copay	\$60	\$30
Specialty Drug Copay	\$60	\$60

Informational meetings and webinars will be held later this year to provide more details about the new medical and prescription drug coverage and answer any questions you may have. The meeting/webinar schedule will be forthcoming.

In addition, the City will be providing retirees with an opportunity to contact a health care advocate to discuss these changes one-on-one, at no cost to you or your families. Information on that service will be also distributed in the fall.

As part of this process, we are asking that retirees provide an email and cell phone number to receive updates electronically. Please provide that information by:

- 1) emailing your name, email address, and cell phone number to [retireesinfo@ci.dearborn.mi.us](mailto:retireesinfo@ci.dearborn.mi.us) or;
- 2) using the form found at <https://forms.gle/gjoi1cmmVVNcgcE18>

You will also receive a mailing directly from BCBSM and Humana or HAP that contains the Annual Notice of Change (ANOC) detailing the changes to your medical and prescription drug coverage effective January 1<sup>st</sup>. The mailing from BCBSM and Humana or HAP will arrive in mid to late-November.

These mailings include very important benefit information. Please make sure that you open the packets and review all information provided. You should also keep this information for future reference throughout the year.

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.

As a reminder, please remember to stay tuned as more information and details will be forthcoming from BCBSM/Humana, HAP, as well as the City.

Sincerely,

City of Dearborn  
Finance Department