

Maricopa County

Total Compensation

October 9, 2002

301 W. Jefferson St, Ste 201 Phoenix, Arizona 85003-2143 Phone: (602) 506-1010 Fax: (602) 506-2354 Dear Retiree,

The 2003 Open Enrollment season begins soon. There are many new benefit changes and a new medical product offered to retirees. The new health insurance program is effective January 1, 2003.

Please take your time while reading though the "What's New for Retirees in 2003" brochure which describes the available health insurance products. Regardless of your Medicare status, you can select the same insurance products available to the active employees. These products are listed below.

CIGNA

CIGNA offers three (3) health insurance products to retirees who are Medicare Eligible and Not Medicare Eligible. The health insurance products include a Health Maintenance Organization (HMO), Point-of Service (POS) and a new Preferred Provider Organization (PPO) medical product. Using a 'best in class' approach to select vendors for the new year, the medical benefits are provided by CIGNA, the pharmacy benefit is administered through Walgreens Health Initiatives (WHI), the vision benefit is provided by AVESIS and the behavioral health benefit is provided by United Behavioral Health. For more information about these products, please review pages 2 through 8 in the brochure. Monthly rates for these products are based on age and include the cost for all of the vendors. The monthly rates are available on pages 11 and 12.

For retirees already enrolled in a CIGNA Medical Product and whom live outside of central (which includes Maricopa County) and northern Arizona, you will be automatically enrolled in CIGNA's new PPO Medical Product. Please review page 7 of the brochure.

HealthSelect

Maricopa Integrated Health Systems (MIHS) offers HealthSelect, a managed care plan. Medical and pharmacy benefits are provided by HealthSelect, the vision benefit is provided by AVESIS and the behavioral health benefit is provided by United Behavioral Health. This product is available at different monthly rates, which includes the cost for all of the vendors, and is based on your Medicare enrollment choice(s). Please review page 5 and 12 of the brochure.

In addition to the same insurance products available to the active employees, a Group Medicare+Choice product is available if you are enrolled in Medicare parts A and B and reside in Maricopa County. This Medicare+Choice product which is listed below is federally regulated by the Centers for Medicare and Medicaid (CMS).

CIGNA HealthCare for Seniors (Medicare+Choice Product)

If you would like more information about this product and are interested in enrolling you must:

- 1. Call CIGNA's Medicare Enrollment (Sales) at 800-592-9231. A specially trained CIGNA Medicare Representative will assist you in answering any questions you may have and will enroll you into this product.
- 2. Complete the enclosed Retiree Health Insurance/Enrollment Form to coordinate health insurance payments with your retirement system.
- 3. Return the Retiree Health Insurance/Enrollment Form to the Benefits office as described below.

Some of the benefits are listed on page 9 on the brochure. All medical, pharmacy, vision and behavioral health benefits are provided by CIGNA.

If you are currently enrolled in this product and have questions, please call CIGNA's Customer Service number at 800-627-7534.

The Maricopa Senior Select Plan (MSSP), which is the Medicare+Choice Plan previously offered by Maricopa Integrated Health Systems (MIHS), is **NOT** accepting new enrollment at this time; however, retirees currently enrolled in that plan may continue to participate. MIHS will notify participants in the Maricopa Senior Select Plan of the benefit plan changes and rate changes through a separate communication. If you have any questions about the MSSP program offered by MIHS, please call 602-344-8760.

This year, Maricopa County is sponsoring two Retiree Open Enrollment meetings to inform you of the options available from which to choose for 2003. Representatives from CIGNA, HealthSelect, AVESIS Vision Plan and Walgreens Health Initiatives (WHI) will be on site to answer your questions. Please see page 10 of the brochure for dates and locations.

For the new plan year, if you are <u>NOT</u> making any changes in your medical insurance product in which you are currently enrolled, you do not need to complete the enclosed form. However, if you wish to make any changes in the medical insurance product, you **MUST** complete the enclosed Retiree Health Insurance Enrollment/Change Form and return it to the address below no later than **November 15, 2002**:

Maricopa County Employee Benefits Office 301 W. Jefferson Street, Suite 201 Phoenix, AZ 85003

If you cannot attend an Open Enrollment meeting and have questions, please call 602-506-1010. A representative from the Maricopa County Employee Benefits Office is available to answer your questions Monday through Friday from 8:00 am until 5:00 pm.

Thank you,

Maricopa County Employee Benefits