

QUICK START GUIDE

FOR PENSIONERS WITH MEDICARE | 2025



Annual Enrollment is October 7-18. There are some important changes for 2025. Follow these steps to learn about them and make sure you get the coverage you want.

1 LEARN WHAT'S NEW IN 2025

New medical plan option

You now have two medical plan choices:

- » Our current Medicare Advantage plan with Humana
- » A new Medicare Advantage plan with UnitedHealthcare (UHC)

Regardless of which plan you choose, the amount you pay out of pocket for covered medical care and prescriptions will be the same. But the two plans do differ in:

- » Monthly premiums
- » Which doctors, hospitals and providers participate in the insurer's network
- » Their formulary (list of covered drugs), which means there may be differences in how some prescription drugs are covered

LOOK INSIDE to see how the two Medicare Advantage plans compare.

- » If you're happy with your Humana plan, you do not have to take action during Annual Enrollment. You will automatically stay enrolled in the Humana plan.
- » If you want to switch to the UHC plan for 2025, you must take action. Look inside for the steps to take before the October 18 deadline.

Generous hearing aid allowance

Starting January 1, 2025, both the Humana and UHC plans will offer a \$2,000 hearing aid allowance every 36 months.

No rate increases to dental or vision plans

Metro is pleased to let you know there are no rate increases to the dental or vision plans for 2025.



See your enclosed 2025 Benefits Guide
for more information about your pensioner benefits.

HELP ME CHOOSE

Need help choosing your medical plan for 2025? Here's how the Humana and UHC Medicare Advantage (MA) plans compare. See your enclosed 2025 Benefits Guide for more details.

	Humana MA	UHC MA
Monthly premium		
» Pensioner	\$55.59	\$66.85
» Pensioner, spouse/partner	\$111.18	\$133.70
» Pensioner, spouse/partner & one child	\$166.77	\$200.55
» Pensioner & one child	\$111.18	\$133.70
Medical and Prescription Services		
Covered services	Same; see 2025 Benefits Guide	
Medical copays, coinsurance	Same; see 2025 Benefits Guide	
Prescription drug copays	Same; see 2025 Benefits Guide	
Out-of-network coverage	Same as in-network as long as your provider accepts Medicare and agrees to bill the insurer	
Network doctors, hospitals, providers	Visit or call:	Visit or call:
Formulary (list of covered drugs); may vary by insurer	our.humana.com/metro-gov (888) 899-0102	retiree.uhc.com/metro-gov (844) 675-1776
Additional Services		
Virtual visits ¹		
» Primary Care	\$0	\$0
» Specialist	\$10	\$0
Hearing aid benefit	\$2,000 allowance every 36 months; must see network provider	\$2,000 allowance every 36 months; can see any hearing provider
Eyewear benefit	\$100 allowance per year	
Dental benefit	\$100 allowance per year, which can be used toward exams, x-rays, cleanings and more	

¹ Under Humana, the provider must be in Humana's network and offer virtual visits in their office. Under UHC, the provider can be in- or out-of network but must offer virtual visits in their office.





2 ENROLL BY OCTOBER 18

If you wish to make changes to your coverage, enroll one of the following ways. If you decide not to use online enrollment, your Benefit Election Form is enclosed.

Online: Go to nashville.gov/hr and click 2025 Annual Enrollment, then Employee Self-Service

Email: Print and scan or take a picture of your completed Benefit Election Form, and email it to AEForms@nashville.gov

Fax: (615) 880-3401

Mail: Metro Human Resources
700 President Ronald Reagan Way
Suite 201, Nashville, TN 37210

3 CHECK YOUR BENEFITS CONFIRMATION

Review your Benefits Confirmation Statement, which will be mailed to you in mid-November, to ensure your benefit elections are correct.

NEED HELP OR HAVE QUESTIONS?

Find the most current benefits information and get your questions answered here:

- » In your 2025 Benefits Guide
- » At nashville.gov/hr (2025 Annual Enrollment link)
- » Call Metro Human Resources benefit representatives at **(615) 862-6700**

IMPORTANT!

DO NOT ENROLL in any other Medicare Advantage, Medicare supplement or Medicare Part D plan.

If you do, you will be disenrolled from your Metro medical insurance.

If you see a television ad, receive information in the mail or get a phone call offering you a Medicare Advantage, supplement or Part D plan, DO NOT enroll in that plan or you could lose your Metro medical insurance forever. CMS does not allow an individual to be enrolled in two Medicare plans.

NEED TO CHANGE YOUR BENEFITS DURING THE YEAR?

Remember the 60-day rule!

You have 60 days following an eligible change in status to contact Metro Human Resources and make changes to your benefits. Missing this deadline will prevent you from adding a new dependent or require you to continue paying premiums for a dependent you no longer cover. See your Benefits Guide for more details.



Getting divorced?

You must notify Metro Human Resources to remove your spouse from your insurance. You should also review and possibly change your life insurance beneficiary. Metro provides you with \$10,000 in life insurance coverage.



Getting married?

Want to add your spouse to your coverage or drop your coverage to enroll in your spouse's plan? You should also review and possibly change your life insurance beneficiary.



Dependent gets a new job?

Want to remove a spouse or child from your coverage because they are gaining coverage elsewhere and no longer need Metro's medical, dental and/or vision insurance?

