



October 31, 2023

Dear Valued Stafford County Government Retiree,

On January 1, 2024, Stafford County Public Schools and Stafford County Government's Medicare Supplemental Plan and the Prescription Drug Plan (Part D) through United Healthcare (UHC) will renew. The Supplemental Plan with United Healthcare (UHC) continues to pick up some or all of the costs that Medicare does not cover. There is no "network" for United Healthcare (UHC) Medicare Supplemental Plan; however, please note that the attending physician, hospital, or facility must accept Medicare to receive coverage from United Healthcare (UHC). Your Anthem dental will remain the same.

United Healthcare (UHC) Medicare Supplemental and Prescription premium rates are increasing as of January 1, 2024. Stafford County Government will continue to cover 100% of the medical portion for retirees over the age of 50 with 15 or more years of service to Stafford County Government. The dental and dependent premiums will continue to be the retiree's responsibility regardless of age or years of service at retirement.

You will not receive new medical supplemental, prescription or dental cards. However, if you need to replace your card, please contact UHC directly by phone at 1-877-558-4749 or request through your online login at UHCRetiree.com.

Please remember as a retiree, you are not eligible to add a spouse or any dependents to your coverage after your retirement date; however, you may remove them from coverage if you choose at any time. Also, please remember that dental coverage is optional. Vision coverage is not available unless it is a procedure Medicare deems medically necessary and provides coverage for the service.

If you pay your premiums manually, please note that the new rates will be effective with your payment due by January 1, 2024. If your insurance premiums are withheld from your VRS benefit payment, the change will be reflected in your direct deposit received on February 1, 2024. You will not have to do anything further, as Stafford County will automatically update the rates with VRS. **A premium renewal chart is included in this packet for your information and reference.**

Please feel free to contact me at (540) 658-8658 if you have any questions or concerns.

Sincerely,

Vivian Swartz
Human Resources Analyst
540-658-8658
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STAFFORD COUNTY GOVERNMENT

United Healthcare: Medicare Supplemental Plan
With Anthem Dental Insurance

United Healthcare Rates are effective from January 1, 2023– December 31, 2024.
Anthem Dental Rates are effective July 1, 2023 – June 30, 2024

| Coverage Type | United Healthcare (UHC) Medical Only | | United Healthcare (UHC) Medical and Anthem Low Option Dental | | Stand Alone Low Option Dental |
|------------------|---|--|--|--|-------------------------------------|
| | Monthly Cost to Retiree with 50/15 * | Monthly Cost to Retiree Without 50/15 * | Monthly Cost to Retiree with 50/15 * | Monthly Cost to Retiree Without 50/15 * | |
| Retiree Only | \$ 0 | \$ 452 | \$30 | \$482 | \$30 |
| Spouse Only | \$ 452 | \$ 452 | \$482 | \$482 | \$30 |
| Retiree + Spouse | \$ 452 | \$ 904 | \$509 | \$961 | \$57 |

High Option Dental

*Note: Retirees with High Option dental, which includes Orthodontia coverage, are now able to have their premium deducted from their VRS pension check. Contact HR for details.

Rates effective July 1, 2023 – December 31, 2023

| Coverage Type | United Healthcare (UHC) Medical and Anthem High Option Dental | | Stand Alone High Option Dental |
|------------------|---|--|-----------------------------------|
| | Monthly Cost to Retiree with 50/15 * | Monthly Cost to Retiree Without 50/15 * | |
| Retiree Only | \$35 | \$487 | \$35 |
| Spouse Only | \$487 | \$487 | \$35 |
| Retiree + Spouse | \$518 | \$970 | \$66 |

*Retirees at least age 50 and with 15 + years of service with Stafford County Government