

September 24, 2019

Dear Harris Health System Retiree:

Welcome to the 2019 Annual Enrollment Period! Harris Health System's Retiree Annual Enrollment period is now open for you to review your benefit coverage and make new elections for the upcoming year.

Important things to know regarding the 2019 Annual Enrollment:

- **The Retiree Annual Enrollment period for 2020 begins November 18, 2019 and ends December 2, 2019.**
- **If you plan to enroll in the HRA option, you may do so through Via Benefits beginning on the dates listed below. Please note, regardless of which plan you choose, you must return the enrollment form and return to the Benefits Department before December 2, 2019.**
 - ☐ **Post 65- Retirees:** October 15th – December 7th
 - ☐ **Pre- 65 Retirees:** November 1st – December 15th
- **You must return an enrollment form in order to receive any coverage in 2020.**
 - ☐ To make changes to your benefit elections, complete the enclosed enrollment form and return to the Benefits Department on or before **December 2, 2019**.

The 2020 Retiree Benefits Resources Guidebook provides details about the Harris Health System healthcare options. Reviewing the material contained within this guide will help you make informed decisions about your benefits. You can find the 2020 Benefits Resources Guidebook by visiting www.harrishealth.org and clicking the Employee's tab and then selecting Retiree Resources or by scanning the QR Code below.

How to use a QR Code

(If you do not already have a QR reader on your phone, you will need to download it from your app store.)

1. Open the QR Code reader on your phone.
2. Hold your device over a QR Code so that it's clearly visible within your smartphone's screen.
3. Your smartphone will read the code and navigate you to the Retiree Benefit Resources Guidebook.

As a Retiree, you may add eligible dependent children to your coverage during Annual Enrollment. Please pay special attention to the documentation requirements for adding dependent children and remember to submit the documentation to the Benefits Office by **December 2, 2019**; otherwise, they will not be covered under any Harris Health sponsored benefit plan. Your name, social security number and telephone number must be submitted with all dependent documentation.

As always, our Benefits Representatives are here to answer your questions. Please reach out to us with any questions or concerns; we are here to serve you.

Employee Benefits Main Line Number: 713-566-6451

Employee Benefits Email Address: Benefitsdepartment@harrishealth.org

Sincerely,
Your Harris Health System Employee Benefits Team



Have a question about your Cigna benefit? Contact our dedicated Cigna Advocate, Crystal Cunningham at 713-566-4391 or at harrishealth@cigna.com.

2020 – 2021 PREMIUM RATES

Current Retiree (retired prior to June 1, 2012, or retired after June 1, 2012 with grandfathered status)

	Retiree Only	Retiree and Spouse	Retiree and Children	Retiree and Family
Medical Plans				
KelseyCare	\$39.04	\$414.83	\$180.38	\$540.09
High Deductible	\$39.04	\$414.83	\$180.38	\$540.09
Low Deductible	\$156.47	\$805.74	\$476.03	\$917.29
Dental and Vision Plans				
DHMO	\$0.88	\$9.28	\$9.28	\$13.13
Dental PPO	\$36.41	\$58.67	\$60.13	\$110.30
Vision	\$0.54	\$4.17	\$4.17	\$7.44

Rule of 80 Retiree (retired after June 1, 2012 without grandfathered status)

	Retiree Only	Retiree and Spouse	Retiree and Children	Retiree and Family
Low Deductible				
Age 55	\$633.11	\$1,614.38	\$1,462.44	\$2,101.87
Age 56	\$600.57	\$1,531.41	\$1,387.29	\$1,993.85
Age 57	\$568.03	\$1,448.44	\$1,312.13	\$1,885.83
Age 58	\$535.50	\$1,365.48	\$1,236.97	\$1,777.81
Age 59	\$502.96	\$1,282.51	\$1,161.81	\$1,669.80
Age 60	\$470.43	\$1,199.55	\$1,086.66	\$1,561.78
Age 61	\$437.89	\$1,116.58	\$1,011.50	\$1,453.76
Age 62	\$405.35	\$1,033.61	\$936.34	\$1,345.74
Age 63	\$372.82	\$950.65	\$861.19	\$1,237.72
Age 64	\$340.28	\$867.68	\$786.03	\$1,129.71
KelseyCare and High Deductible				
Age 55	\$520.58	\$1,327.46	\$1,202.51	\$1,728.29
Age 56	\$488.04	\$1,244.49	\$1,127.36	\$1,620.27
Age 57	\$455.50	\$1,161.52	\$1,052.20	\$1,512.20
Age 58	\$422.97	\$1,078.56	\$977.04	\$1,404.23
Age 59	\$390.43	\$995.59	\$901.88	\$1,296.22
Age 60	\$357.90	\$912.63	\$826.73	\$1,188.20
Age 61	\$325.36	\$829.66	\$751.57	\$1,080.18
Age 62	\$292.82	\$746.69	\$676.41	\$972.16
Age 63	\$260.29	\$663.73	\$601.26	\$864.14
Age 64	\$227.75	\$580.76	\$526.10	\$756.13
Dental and Vision Plans				
Dental HMO	\$0.88	\$9.28	\$9.28	\$13.13
Dental PPO	\$36.41	\$58.67	\$60.13	\$110.30
Vision Plan	\$0.54	\$4.17	\$4.17	\$7.44