

LEHB 2022



Biggest Concern in America Today!



- How do I continue quality medical coverage?
- How will I pay for it?
- Getting older brings higher:
 - Medical usage
 - Prescription usage





- **5 YEARS MEDICAL COVERAGE FROM FOP CONTRACT**
- **SHOULD I CONVERT SICK TIME TO EXTEND COVERAGE OR SELL TO RECEIVE A CHECK?**
- **DO YOU QUALIFY FOR MEDICARE?**
 - **SPOUSE**
 - **AGE DIFFERENCE**



Retiree Worksheet

Medicare Begins at 65 Unless Disabled

	You	Spouse
Do you qualify for Medicare?		
How old are you?		
How many years away from 65 years old and Medicare eligible?		
Will you have a gap in coverage?		
How are you going to pay for full medical coverage until you become Medicare eligible?		

The Medical Gap!

How will you pay for it?

	Retiree	Spouse
Retire	55 years old	53 years old
City five years	60 years old	58 years old
Gap	5 years	7 years
The Medical Gap		
Medicare 65 Years IF YOU QUALIFY!		

HOW WILL YOU COVER THE “MEDICAL GAP”?

Your Main Goals



First Goal

- At a minimum ensure you convert enough sick time to continue LEHB's medical coverage until you and your spouse become Medicare Eligible.

Second Goal

- Suggest you convert the maximum amount of your sick time to ensure LEHB level of coverage well into Medicare even though Medicare pays primary. * You will enjoy the same benefits you have been receiving throughout your career. The same benefits as an active Police Officer.

***However, you must ensure to reserve enough Sick, Vacation or Holiday time to cover the taxes which will be taken out of your "buy out" check.**



Questions for You at The Pension Board!

The City provides five (5) years “pension” medical coverage per contract.

1st Question:

- Do you want to start your medical coverage or defer your medical coverage beginning the first of next month?

2nd Question:

- Do you want to convert any of your (net) sick hours to extend your medical coverage?

HOW DOES DEFERRING MY MEDICAL COVERAGE WORK?

Officer Retiring



TWO CHOICES



**START MEDICAL COVERAGE IMMEDIATELY
CANNOT STOP**

**DEFER MEDICAL COVERAGE
REINSTATE COVERAGE AT ANY TIME**

- You may reinstate your deferred medical coverage at any time.
- You will receive your entire 5 contractual years of City coverage.
- Plus ALL “Blocks” of retiree medical coverage for which you converted sick time

IN THE DROP?

- Are you going to work after you retire?
 - Will you receive medical coverage?
 - From your new employer
 - On your spouse's coverage
- You're not sure if you will be working!
- I don't plan on working when I retire –but I'm not sure!
“I DON'T KNOW ---I'M NOT SURE?”
- Give yourself 90 days to adjust to retirement.
- You may select the FOP 90 Day Deferred Medical Plan **at your cost.**
- This will allow you a 90 day window to see what retirement holds for you.
- You can “defer” your five (5) year City retiree coverage for 90 days until your “retirement” picture clears up.

The FOP – LEHB 90 day “I’m not sure” medical coverage will provide you a little time to let things come together.

Cost as of 7-1-21

Single	\$779.66
Member +1 Child	\$1,178.95
Member + Children	\$1,694.81
Family	\$2,286.24

The cost is well worth it compared to starting your medical coverage and using all 5 years plus your converted sick time coverage, when it might have been delayed.

MEDICARE BASICS

MEDICARE BEGINS AT 65 YEARS OF AGE UNLESS DISABLED

Medicare A Hospital Coverage NO Charge

Medicare B Medical/Surgery \$170.10/Month Based on Income

You must have Medicare A & B for a Medicare Advantage Plan

Medicare D Prescriptions Cost based on option selected

You MUST know who qualifies for Medicare;

Yourself

On your spouse

On your ex-spouse

IMPORTANT:

When your spouse becomes 62 years old and social security eligible, if you are not Medicare eligible you may apply under your spouse's social security number for Medicare if you are 65 years of age or older.

YOU MUST AVOID THE “MEDICAL GAP”

Will My Non-Working Spouse, Who Turns 65 Before Me, Get Medicare at Age 65?

- If you are at least age 62 and have worked for at least 10 years in Medicare-covered employment, your spouse can get Medicare Parts A and B at age 65.
- If you have worked at least 10 years in Medicare-covered employment but are not yet age 62 when your spouse turns age 65, he or she will not be eligible for premium-free Medicare Part A until your 62nd birthday. In this case, your spouse should still apply for Medicare Part B at age 65 so that he/she can avoid paying a higher Part B premium.
- However, if you are still working and your spouse is covered under your group health plan, he/she could delay enrollment in Part B without paying higher premiums.

LEHB

Why Should I Pay For Medicare B if I am still under LEHB coverage?

Members who are Medicare eligible and who retire and are no longer covered under “active coverage” should enroll in Medicare A&B to avoid the late enrollment penalty.

- 10% penalty every year until you apply for Medicare B
- Open Enrollment – application January-March, coverage begins July 1- must ensure you have no lapse in coverage.
- **EXCEPTION:** Active Employee - If you or your spouse is an active employee, with health benefits, in a company, with 20 or more employees, and both of you are covered through that “active coverage”, the Medicare B penalty is waived until retirement.

Enrolling in Medicare

Initial Enrollment – begins three months before your 65th birthday, continues through the month of your birthday, and for three months after.

Special Enrollment – enroll after you turn 65 years of age. It can be up to 8 months after you stop working.

Note: COBRA and Retiree coverage is NOT considered Active coverage.

LEHB

Blue Cross “Best” Medicare Supplemental Plan 2022

Medicare Blue Cross Plan F

- No office visit co-pays
- No inpatient deductibles
- Pays all Medicare co-pays and deductibles

YOU MUST PAY

- Medicare B \$170.10 monthly based on income
- Blue Cross Medigap Security \$216.75 per individual monthly no Prescriptions

Basic Rx Plan \$330.95 monthly

or

Add on advanced Rx plan \$353.65 monthly
generic through “donut hole” Gap \$4,430-\$7,050

\$353.65 Medicare F Advantage Plan for individual
Plus Medicare B *\$170.10 (*approximately)

**PLEASE CONSIDER CONVERTING
AS MUCH NET SICK TIME AS
POSSIBLE WITHOUT INCURRING
A TAX DEBT AT THE END OF THE
YEAR TO MAXIMIZE YOUR
EXTENDED MEDICAL COVERAGE.**

**YOU DO NOT WANT TO
PAY FOR MEDICAL
COVERAGE ON A FIXED
PENSION**

DON'T MAKE THE WRONG CHOICE!

- You can NOT stop medical benefits:
 - Once you tell the city to start your retired years (5 years plus....)
- You CAN change you mind-
 - If you defer your retiree coverage, you may start at any time.



IMPORTANT NOTES:

- You will have to pay for your 90 Day Deferred Medical Plan.
- **Please consider deferring you coverage if:**
 - **Your new employer provides any medical coverage.**
 - **You can obtain medical coverage on you spouse's medical plan even if there is a monthly cost.**

For Information Call LEHB 215-763-8290

Alternatives to Purchasing Additional Medical

- **Medicare**
- **Coverage via spousal insurance**
- **Purchasing a Private Plan**
- **Insurance via employment with another company**

IMPORTANT NUMBERS

Law Enforcement
Health Benefits
(215) 763-8290

Medicare **1(800)
633-4227**

Board of Pension
(215) 496-7400

Deferred Comp
(215) 568-1960

Non-tobacco

Age	52	53	54	55	56	57	58	59	60	61	62	63	64+
● Personal Choice EPO Platinum	\$1,460.31	\$1,526.14	\$1,597.21	\$1,668.29	\$1,745.34	\$1,823.14	\$1,906.18	\$1,947.33	\$2,030.37	\$2,102.29	\$2,149.32	\$2,208.42	\$2,244.33
● Keystone HMO Platinum	\$1,315.71	\$1,375.02	\$1,439.05	\$1,503.09	\$1,572.51	\$1,642.61	\$1,717.43	\$1,754.50	\$1,829.32	\$1,894.02	\$1,936.49	\$1,989.74	\$2,022.09
● Personal Choice PPO Gold	\$1,091.73	\$1,140.95	\$1,194.08	\$1,247.22	\$1,304.82	\$1,362.99	\$1,425.07	\$1,455.83	\$1,517.91	\$1,571.60	\$1,606.84	\$1,651.02	\$1,677.87
● Keystone HMO Gold	\$992.05	\$1,036.77	\$1,085.05	\$1,133.33	\$1,185.48	\$1,238.53	\$1,294.94	\$1,322.90	\$1,379.31	\$1,428.10	\$1,460.12	\$1,500.27	\$1,524.66
● Keystone HMO Gold Proactive	\$836.67	\$874.38	\$915.10	\$955.82	\$999.97	\$1,044.55	\$1,092.12	\$1,115.70	\$1,163.27	\$1,204.42	\$1,231.43	\$1,265.29	\$1,285.86
● Personal Choice EPO Silver Reserve	\$983.91	\$1,028.26	\$1,076.15	\$1,124.03	\$1,175.95	\$1,228.37	\$1,284.32	\$1,312.04	\$1,367.99	\$1,416.38	\$1,448.14	\$1,487.96	\$1,512.15
● Personal Choice PPO Silver	\$977.21	\$1,021.26	\$1,068.82	\$1,116.38	\$1,167.95	\$1,220.01	\$1,275.58	\$1,303.11	\$1,358.68	\$1,406.74	\$1,438.28	\$1,477.83	\$1,501.86
● Keystone HMO Silver Proactive	\$746.35	\$779.99	\$816.32	\$852.64	\$892.02	\$931.79	\$974.23	\$995.26	\$1,037.70	\$1,074.40	\$1,098.49	\$1,128.70	\$1,147.05
● Keystone HMO Silver*	\$745.45	\$779.06	\$815.34	\$851.61	\$890.95	\$930.67	\$973.06	\$994.06	\$1,036.45	\$1,073.11	\$1,097.17	\$1,127.34	\$1,145.67
● Keystone HMO Silver Proactive Lite	\$709.02	\$740.99	\$775.50	\$810.00	\$847.42	\$885.19	\$925.51	\$945.49	\$985.81	\$1,020.68	\$1,043.56	\$1,072.25	\$1,089.69
● Keystone HMO Silver Proactive Select*	\$623.84	\$651.96	\$682.32	\$712.69	\$745.60	\$778.84	\$814.32	\$831.89	\$867.37	\$898.05	\$918.18	\$943.43	\$958.77
● Keystone HMO Silver Proactive Value*	\$546.19	\$570.81	\$597.39	\$623.98	\$652.80	\$681.90	\$712.96	\$728.35	\$759.40	\$786.27	\$803.89	\$826.00	\$839.43
● Personal Choice PPO Bronze	\$648.73	\$677.97	\$709.55	\$741.12	\$775.35	\$809.91	\$846.80	\$865.08	\$901.97	\$933.88	\$954.81	\$981.07	\$997.02
● Personal Choice EPO Bronze Reserve	\$597.86	\$624.81	\$653.91	\$683.00	\$714.55	\$746.40	\$780.40	\$797.25	\$831.24	\$860.65	\$879.94	\$904.14	\$918.84
● Personal Choice EPO Bronze Basic*	\$549.68	\$574.46	\$601.22	\$627.97	\$656.97	\$686.26	\$717.52	\$733.00	\$764.26	\$791.30	\$809.04	\$831.28	\$844.80
● Keystone HMO Bronze*	\$457.55	\$478.18	\$500.44	\$522.71	\$546.86	\$571.23	\$597.25	\$610.14	\$636.16	\$658.66	\$673.43	\$691.95	\$703.20
● Personal Choice EPO Catastrophic*	\$536.88	\$561.08	\$587.21	\$613.34	\$641.67	\$670.27	\$700.80	\$715.93	\$746.46	\$772.86	\$790.19	\$811.92	\$825.12

Tobacco

Age	52	53	54	55	56	57	58	59	60	61	62	63	64+
● Personal Choice EPO Platinum	\$2,007.93	\$2,098.45	\$2,196.17	\$2,293.89	\$2,399.84	\$2,506.82	\$2,621.00	\$2,677.58	\$2,791.76	\$2,890.51	\$2,955.32	\$3,036.58	\$3,085.95
● Keystone HMO Platinum	\$1,809.10	\$1,890.65	\$1,978.70	\$2,066.74	\$2,162.20	\$2,258.59	\$2,361.46	\$2,412.44	\$2,515.31	\$2,604.28	\$2,662.67	\$2,735.89	\$2,780.37
● Personal Choice PPO Gold	\$1,501.13	\$1,568.81	\$1,641.87	\$1,714.92	\$1,794.13	\$1,874.11	\$1,959.47	\$2,001.77	\$2,087.13	\$2,160.96	\$2,209.41	\$2,270.16	\$2,307.07
● Keystone HMO Gold	\$1,364.06	\$1,425.56	\$1,491.94	\$1,558.33	\$1,630.31	\$1,702.98	\$1,780.55	\$1,818.98	\$1,896.55	\$1,963.64	\$2,007.66	\$2,062.86	\$2,096.41
● Keystone HMO Gold Proactive	\$1,150.42	\$1,202.28	\$1,258.27	\$1,314.26	\$1,374.96	\$1,436.25	\$1,501.67	\$1,534.08	\$1,599.50	\$1,656.08	\$1,693.21	\$1,739.77	\$1,768.06
● Personal Choice EPO Silver Reserve	\$1,352.87	\$1,413.86	\$1,479.70	\$1,545.54	\$1,616.93	\$1,689.01	\$1,765.94	\$1,804.06	\$1,880.99	\$1,947.52	\$1,991.19	\$2,045.94	\$2,079.21
● Personal Choice PPO Silver	\$1,343.66	\$1,404.24	\$1,469.63	\$1,535.03	\$1,605.93	\$1,677.52	\$1,753.92	\$1,791.78	\$1,868.19	\$1,934.27	\$1,977.64	\$2,032.02	\$2,065.06
● Keystone HMO Silver Proactive	\$1,026.23	\$1,072.49	\$1,122.44	\$1,172.38	\$1,226.53	\$1,281.21	\$1,339.56	\$1,368.48	\$1,426.83	\$1,477.30	\$1,510.43	\$1,551.96	\$1,577.19
● Keystone HMO Silver*	\$1,024.99	\$1,071.20	\$1,121.09	\$1,170.97	\$1,225.06	\$1,279.67	\$1,337.95	\$1,366.83	\$1,425.12	\$1,475.53	\$1,508.61	\$1,550.09	\$1,575.30
● Keystone HMO Silver Proactive Lite	\$974.91	\$1,018.86	\$1,066.31	\$1,113.75	\$1,165.20	\$1,217.14	\$1,272.58	\$1,300.05	\$1,355.48	\$1,403.43	\$1,434.89	\$1,474.35	\$1,498.32
● Keystone HMO Silver Proactive Select*	\$857.78	\$896.45	\$938.20	\$979.94	\$1,025.20	\$1,070.91	\$1,119.68	\$1,143.85	\$1,192.63	\$1,234.82	\$1,262.50	\$1,297.22	\$1,318.31
● Keystone HMO Silver Proactive Value*	\$751.01	\$784.87	\$821.42	\$857.97	\$897.60	\$937.61	\$980.31	\$1,001.47	\$1,044.18	\$1,081.12	\$1,105.35	\$1,135.75	\$1,154.22
● Personal Choice PPO Bronze	\$892.00	\$932.21	\$975.63	\$1,019.04	\$1,066.11	\$1,113.63	\$1,164.35	\$1,189.49	\$1,240.21	\$1,284.08	\$1,312.87	\$1,348.97	\$1,370.90
● Personal Choice EPO Bronze Reserve	\$822.06	\$859.12	\$899.12	\$939.13	\$982.51	\$1,026.31	\$1,073.05	\$1,096.21	\$1,142.96	\$1,183.39	\$1,209.92	\$1,243.19	\$1,263.41
● Personal Choice EPO Bronze Basic*	\$755.81	\$789.89	\$826.67	\$863.46	\$903.34	\$943.61	\$986.59	\$1,007.88	\$1,050.86	\$1,088.03	\$1,112.43	\$1,143.01	\$1,161.60
● Keystone HMO Bronze*	\$629.13	\$657.49	\$688.11	\$718.73	\$751.93	\$785.45	\$821.22	\$838.95	\$874.72	\$905.66	\$925.97	\$951.43	\$966.90
● Personal Choice EPO Catastrophic*	\$738.21	\$771.49	\$807.41	\$843.34	\$882.29	\$921.62	\$963.60	\$984.40	\$1,026.38	\$1,062.69	\$1,086.51	\$1,116.39	\$1,134.54



BlueCard®

BlueCard is a national program offered through the Blue Cross and Blue Shield Association, an association of independent Blue Cross® and Blue Shield® plans, that enables members of one Blue Plan to obtain health care service benefits while traveling or living in another Blue Plan's service area. The BlueCard program links participating health care providers with the various Blue Cross and Blue Shield plans across the U.S. and in approximately 170 countries and territories worldwide through a single electronic network for claims processing and reimbursement.

To locate a provider in your area:

Call: 1-800-810-BLUE

On Line: www.BSBS.com

LEHB

PRESCRIPTION COVERAGE

- ◆ 53,000 PHARMACIES NATIONWIDE
- ◆ SAME LEVEL OF BENEFITS

LEHB

DENTAL-VISION COVERAGE

- ◆ MUST USE LEHB PARTICIPATING PROVIDERS TO MAXIMIZE YOUR BENEFITS
- ◆ OUT OF NETWORK PROVIDERS WILL BE REIMBURSED AT A LOWER OUT OF NETWORK RATE—Member subject to out of pocket cost

Important Questions You Should Ask Now!

- Does your eye doctor and dentist participate with the LEHB Retiree Plan?
 - If not, you will pay the full amount billed not the discounted rate.
- Providers who participate with the LEHB Retiree Plan accept the discounted LEHB fee as payment in full.
 - For example: Doctor Charges \$100.00
 - LEHB Discounted \$65.00

What Amount Do You Want to Pay?

Ask Your Eye Doctor and Dentist to Sign Up with the LEHB Retiree Plan!

DR. PAUL DIKUN

Licensed Psychologist
CAC, CPS, Ed.D, Ph.D

(215) 638-4520

2824 Hulmeville Road
Bensalem, PA 19020

Individual - Family Therapy
Adolescent Specialist

Addiction Counseling - Hypnosis
Psychological Testing - Evaluations

Q&A

FOR FURTHER INFORMATION

- **Medicare**

- Phone Number: 1-800-633-4227
- Website: www.medicare.gov

- **Social Security**

- Phone Number: 1-800-772-1213
- Website: www.ssa.gov

- **FAQ's**

- LEHB Website: www.LEHB.org