



Open Enrollment:
November 3-28, 2025

[Alexandriava.gov/HR](https://alexandriava.gov/HR)

Retiree

OPEN ENROLLMENT GUIDE

(FOR MEDICARE-ELIGIBLE PARTICIPANTS)

If you are not making changes to your current plan, you **do not** need to return an enrollment form.

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Your Guide to Elections for Medicare-eligible Participants

Take advantage of this opportunity to change your medical plan elections.

Open enrollment is the only time during the year where you can change your medical plan elections. Review this guide and supplemental information carefully to informed decisions about your healthcare.

Please ensure we have an accurate mailing address. If something has changed, update your personal information on the enclosed form.

Questions? Call **703.746.3777** or email DHR.Benefits@alexandriava.gov



This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

Dear Retirees,

We are pleased to announce that the 2026 Open Enrollment will begin on Monday, November 3, 2025, and end on Friday, November 28, 2025.

Please review the 2026 Enrollment Guide, which highlights some important changes to the United Healthcare and Kaiser Medicare Advantage Plans. If you wish to enroll or make any changes, you can:

- Return your forms by US Mail, postmarked by November 28, 2025
- Email copies of your forms to DHR.Benefits@alexandriava.gov, or fax at **(703) 838-3850**.
- Submit your forms to the City of Alexandria Department of Human Resources at our new location at 2331 Mill Rd. between the hours of 9 a.m. and 5 p.m. Monday through Friday.

As a City of Alexandria retiree, you and/or your eligible dependents have the option of choosing from Medicare Advantage plans offered by one of our two healthcare providers: **Kaiser Permanente®** or **UnitedHealthcare®**. You may also choose to join the Aetna Vital Savings Discount Program.

The City is committed to managing premium costs and maintaining access to quality care. While we have actively negotiated with carriers to ensure competitive offerings, external drivers (such as new treatments, rising prescription drug costs, and increasing chronic and complex health concerns) continue to result in increased premiums. The Kaiser Permanente Medicare Advantage Plan monthly premium will increase by \$16.67 per month, and the United Healthcare Medicare Advantage Plan monthly premium will increase by \$72.34 per month.

With health care costs rising nationwide, we understand how important it is to select coverage that fits your needs. This year, we're introducing Retiree First, a new partner dedicated to helping retirees make the most of their benefits. Retiree First will serve as a single point of contact for questions about plan options, coverage details, and claims.

Their team can explain your choices in plain language, guide you through enrollment, and help resolve issues quickly if they arise. The goal is to give retirees easier access to clear information and personal support every step of the way. In addition, we're pleased to offer several enhanced benefits designed to further support your health and wellbeing. Details about these new features can be found in your enrollment guide.

Please review the FY2026 Enrollment Guide carefully. If you wish to keep your current coverage, no action is required and your existing benefit elections will continue automatically. To make any changes, please return your completed forms postmarked by November 28, 2025.

All changes made during Open Enrollment will take effect on January 1, 2026. This is your opportunity to review your current benefit elections and ensure your coverage continues to meet your needs and those of your family.

If you have any questions or would like assistance with the enrollment process, please do not hesitate to reach out to the Department of Human Resources.

Alyssa Williamson
Chief Human Resources Officer



Open Enrollment Meetings

Retirees are invited to attend an in-person open enrollment meeting, where they will be able to:

- Ask questions;
- Find out more information about the 2026 changes;
- Talk to the Human Resources (HR) Benefits Team;
- And talk to Kaiser Permanente®, UnitedHealthcare® and Aetna representatives.

**OPEN ENROLLMENT
BEGINS ON NOVEMBER 3
AND ENDS ON NOVEMBER 28.**

This is when you may change your health insurance coverage for calendar year 2026. If you do not have any changes, you **do not** need to return any forms. If you change your insurance coverage, you must submit your election change form to the Human Resources Department’s Benefits Team via mail, E-mail, drop-off or fax or postmarked **no later than November 28. Late submissions cannot be accepted.**

IN-PERSON MEETINGS

DATE	TIME	LOCATION
November 3 (Monday)	10:00 a.m. to 12:00 p.m.	Lee Center 1108 Jefferson Street
November 20 (Thursday)	10:00 a.m. to 12:00 p.m.	Lee Center 1108 Jefferson Street

What's New for 2026?

Federal Medicare Policy Changes:

- Out-of-Pocket maximum increase to \$2,100



Kaiser Permanente participants will have an increase of **\$16.67 per month** for coverage.

United Healthcare participants will have an increase of **\$72.34 per month** for coverage.

RetireeFirst

The City of Alexandria's Retiree Healthcare Advocacy program, provided by RetireeFirst, helps retirees navigate complex healthcare systems with personalized support. Trained Medicare experts offer one-on-one assistance to simplify healthcare and resolve issues, ensuring a stress-free retirement experience.

Key Services:

- Manage personal information changes and card replacements.
- Address claims, billing, and payment support.
- Provide assistance with provider network questions and prescription copay issues.
- Help with low-cost generic availability, prior authorizations, and mail-order services.
- Offer education on additional plan benefits and formulary/tier/copay assistance.
- Facilitate three-way calls with Medicare, vendors, healthcare providers, and Social Security.

This program ensures retirees receive compassionate, reliable healthcare support tailored to their needs.

2026 Retiree Open Enrollment Guide for Medicare-Eligible Participants

As a City of Alexandria retiree, you and/or your eligible dependents can decide to remain in your current plan or elect another option. This 2026 Retiree Open Enrollment Guide is designed to help you choose the plan that best meets your health needs and financial resources. Please review it very carefully.

CHANGES FROM 2025

Plan	MONTHLY PREMIUM		COST TO RETIREE AFTER SUBSIDY *	
	2025	2026	2025	2026
Kaiser Permanente Medicare Advantage HMO Plan	\$280.23	\$296.90 (+\$16.67/month)	\$20.23 per month	\$36.90 per month (+\$16.67/month)
UnitedHealthcare® Medicare Advantage PPO Plan	\$527.03	\$599.37 (+\$72.34/month)	\$267.03 per month	\$339.37 per month (+\$72.34/month)

**For comparison purposes, this assumes the maximum retiree subsidy of \$260. To confirm what your subsidy amount is, reach out to the HR team at 703-746-3777 or DHR.Benefits@alexandriava.gov. Retirees only receive one subsidy per household.*

Benefits Highlights

CITY OF ALEXANDRIA RETIREES OVER 65

Effective January 1, 2026, to December 31, 2026

This is a short description of plan benefits. For complete information, please refer to your Summary of Benefits or Evidence of Coverage. Limitations, exclusions, and restrictions may apply. Plan benefits information is also available at alexandriava.gov/HR under "Retirees Corner."

Benefits covered by original Medicare and your plan	UNITED HEALTHCARE®	KAISER PERMANENTE®
	In- or Out-of-Network	Plan A with Part D
Annual Deductible	No annual deductible	No annual deductible
Preventive Care Visit	\$0 copay	\$0 copay
Primary Care Visit	\$15 copay	\$15 copay
Specialist Visits	\$15 copay	\$15 copay
Virtual Visits	\$0 copay	\$0 copay
Inpatient Hospital Care, including Mental Health & Substance Abuse	\$100 copay per admission	\$100 copay per benefit period
Skilled Nursing Facility	\$0 copay per day up to 100 days	\$0 copay per day up to 100 days
Outpatient Surgery	\$0 copay	\$0 copay
Outpatient Rehabilitation (physical, occupational or speech/language therapy)	\$15 copay	\$15 copay
Diagnostic Radiology Services (MRIs, CT scans)	\$0 copay	\$0 copay
Lab Services	\$0 copay	\$0 copay
Outpatient X-rays	\$0 copay	\$0 copay
Therapeutic Radiology Services (e.g., radiation treatment for cancer)	\$15 copay	\$15 copay
Ambulance	\$0 copay	\$0 copay
Emergency Care	\$50 copay (worldwide)	\$50 copay (worldwide)
Urgently Needed Services	\$15 copay (worldwide)	\$15 copay (worldwide)

Benefits Highlights (Continued)

Benefits covered by original Medicare and your plan	UNITED HEALTHCARE®	KAISER PERMANENTE®
	In- or Out-of-Network	Plan A with Part D
Outpatient Mental Health and Substance Use	\$15 copay	\$15 copay
Chiropractic	\$15 copay	\$15 copay
Acupuncture for Chronic Lower Back Pain <i>(up to 20 visits per year)</i>	\$15 copay	\$15 copay
Home Health, Hospice	\$0 copay	\$0 copay
Durable Medical Equipment	\$0 copay	\$0 copay
Annual Out-of-Pocket Maximum	Combined in-network and out-of-network maximum of \$3,400	\$3,400



Benefits Highlights (Continued)

Prescription Drugs	UNITED HEALTHCARE®		KAISER PERMANENTE®
	In- or Out-of-Network		Plan A with Part D
PRESCRIPTION DRUGS	NETWORK PHARMACY	MAIL SERVICE PHARMACY	
Tier 1: Preferred Generic	\$10 copay		Kaiser Medical Center Pharmacy \$15 copay for generic, brand or specialty drugs up to 60 days supply
Tier 2: Preferred Brand <i>(includes some generic brands)</i>	\$25 copay	\$10 copay	Kaiser Mail Order Pharmacy \$10 copay for generic, brand, or specialty drugs up to 90 days supply
Tier 3: Non-Preferred Brand <i>(includes some generic brands)</i>	\$25 copay	\$10 copay	Affiliated Network Pharmacy <i>(Giant, Rite Aid, Safeway, Target, Walmart)</i> \$25 copay for generic, brand, or specialty drugs up to 60 days supply
Tier 4: Specialty drugs	\$25 copay	\$10 copay	
Coverage Gap Stage There is no coverage gap	After your total drug costs reach \$2,100, the plan continues to pay its share of the cost of your drugs and you pay your share		After your total out-of-pocket costs reach \$2,100, you pay \$0 for generic drugs, brand name drugs and vaccines.

Additional Benefits and Programs Not Covered by Standard Medicare

	UNITEDHEALTHCARE®		KAISER PERMANENTE®
	In-Network	Out-of-Network	Plan A with Part D
Annual Deductible	\$15 copay		\$15 copay
Hearing - Routine Exam	\$0 copay; 1 exam every 12 months*		\$15 copay
Hearing Aids	\$0 copay; one for each ear every 36 months; \$4,000 maximum benefit. Exclusions for repair, loss, routine maintenance apply	No coverage	\$0 copay; one for each ear every 36 months, unlimited benefit; Exclusions for repair, loss, routine maintenance apply
Vision - Routine Eye Exams	\$0 copay; 1 exam every 12 months*		\$15 copay; \$200 allowance per 24 months to use at KP Vision Essentials locations toward frames, lenses or contact lenses
Dental	\$15 copay for Medicare-covered services Consider the Aetna Vital Savings Discount program for 15-50% savings on Dental services at participating providers		Discount plan provided by Liberty Dental, \$30 exam copay, cleaning 2x per year and 25% discount with participating dentists. Major services are covered at a discounted fee schedule.
Health Education	Renew Program with magazine subscriptions, online courses, articles, videos, music streaming, recipe library and more		Total Health Assessment, health education classes, special programs and coaching both online and at medical centers

Additional Benefits and Programs

Not Covered by Standard Medicare (Continued)

	UNITEDHEALTHCARE®		KAISER PERMANENTE®
	In-Network	Out-of-Network	Plan A with Part D
Fitness Program	Fitness Benefit through Renew Active: free gym membership, personalized fitness plan, on-demand digital fitness classes, Online Fitbit® Community for step challenges, social activities and online brain health program from AARP® Staying Sharp®		One Pass fitness program can help you find the right fitness routine for you. Register at youronepass.com .
Telephonic Nurse Support	Speak with a registered nurse (RN) 24 hours a day, 7 days a week		Connect 24/7 for advice, referrals, prescriptions, and more at 1-800-777-7904
Virtual Doctor Visits	\$0 copay, speak to specific doctors using computer with camera or mobile device Home Delivered Meals: Includes 21 home-delivered meals one time per year.		\$0 copay telephone appointments with physician, mobile device or computer with a camera
HouseCalls Program	Annual wellness visit with clinician in your home		N/A
Benefits after Hospitalization	Healthy at Home - discharge program - 28 meals provided by Mom's Meals, 12 rides to appointments/pharmacy, 6 hours of in-home personal care through CareLinx		Up to 24 rides for non-emergency transport for medical appointments
Other Benefits	One-time 4 hours free for CareLinx, personal care (in-home support for Activities of Daily Living) with 10 hours purchased. Discounted home-delivered meals.		Compression garments prescribed by a physician (\$0 copay), BrainHQ online brain training application (\$0 copay), therapeutic shoes for additional medical conditions other than diabetes are now covered

*Benefits are combined in and out-of-network.



Additional Information

UNITEDHEALTHCARE®

UHCRetiree.com

877-714-0178 (TTY: 711)

Plans are insured through UnitedHealthcare® Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare. Retiree plan prospects must meet the eligibility requirements to enroll for group coverage. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premium and/or copayments/coinsurance may change each plan year.

KAISER PERMANENTE®

kp.org

888-777-5536 (TTY: 711)

Kaiser Permanente® is a Medicare Advantage Plan. Enrollment in Kaiser Permanente® depends on contract renewal. Benefits, formulary, pharmacy network, provider network, premium and/or copayments coinsurance may change on January 1 of each year and at other times in accordance with your group's contract. The benefit information provided is a brief summary, not a complete description of benefits. Limitations, copayments, and restrictions may apply. Kaiser Permanente® complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

UnitedHealthcare® Medicare Advantage

Your plan comes packed with extras

As a UnitedHealthcare® Group Medicare Advantage plan member, you get all the benefits we have to offer, including some great extras.

SilverSneakers

SilverSneakers includes memberships to thousands of locations nationwide, group exercise classes designed for all abilities, on-demand video library, live virtual classes and workshops, and fun activities held outside the gym. Classes, equipment, facilities and services may vary by location.

Virtual Visits

See a doctor or talk to a behavioral health specialist anytime using live video chat from your computer, tablet or smartphone.

With **Virtual Doctor Visits**, you can ask questions, get a diagnosis, or even get medication prescribed and have it sent to your pharmacy.

With **Virtual Behavioral Health Visits**, you can speak to a behavioral health specialist for addiction, depression, anxiety, stress, loss and behavioral health medication management.

UnitedHealthcare® Healthy at Home

UnitedHealthcare Healthy at Home provides you the support you need to recover from hospital and skilled nursing facility stays. You may be eligible to receive home-delivered meals, transportation to medical appointments, and in-home personal care to assist with daily activities; all at not cost to you.

Health & Wellness

UnitedHealthcare helps inspire you to take charge of your health and wellness every day by providing a wide variety of useful resources and activities, including healthy recipes, fitness activities, wellness education and more — all at no additional cost. Visit your plan website today.

High Risk Care Management

Provides targeted interventions for members identified with chronic conditions and or frequent hospitalizations via a national telephonic, chronic care management program of nurse care managers.

Chronic Condition Support for Diabetes and Hypertension

Supports and educates members with these conditions across the spectrum of their condition to help you understand and better manage your condition more effectively.

Behavioral Health

Provides support to members with comorbid medical/behavioral issues through our behavioral health coordination and case management, our extensive behavioral health network and our virtual and digital offerings, such as Tele-behavioral Health.



Register Online

Once you are a member, you can sign up for an online account to learn more about your plan. Visit retiree.uhc.com and click on the **Sign In or Register** button.

Optum® HouseCalls

Get a yearly check-in with a member of our licensed medical staff who will:

- Perform a head-to-toe exam and health screenings, and answer your health questions
- Review your medical history and medications
- Send a summary of your visit to you and your primary care provider

A HouseCalls visit is designed to support, but not take the place of your provider's care.

24/7 Provider Support

24/7 Provider Support was designed specifically to help make your health decisions simple and convenient by providing immediate answers to your health questions anytime, anywhere — 24 hours a day, 7 days a week — at no additional cost.

UnitedHealthcare® Hearing

With UnitedHealthcare Hearing, you can receive a hearing exam and have access to a wide selection of name-brand and private-labeled custom-programmed hearing aids at significant savings. Plus, you'll receive personalized care and follow-up support from experienced hearing providers.

Kaiser Permanente Medicare Advantage (HMO) Plans Overview

When you join a Kaiser Permanente Medicare Advantage plan, you not only get your medical and prescription drug coverage all in one plan—you also receive additional features to care for the whole you, at no extra cost. Additional features included in your health plan are vision, transportation, preventive dental plan, virtual care, One Pass® fitness program, advance health care resources, Triving After 60 and Brain HQ.

VISION CARE

Quality you can see

Your plan includes routine eye exams, glaucoma screenings, and cataract screenings at Vision Essentials by Kaiser Permanente (located in our medical centers). You also receive a \$200 allowance every 24 months on glasses or contact lenses. Some members may have an additional eyewear allowance.

When you join our plan, you'll receive an Evidence of Coverage with details about your eyewear allowance, exam copayments, and a complete list of exclusions and limitations. To view a list of Vision Essentials locations, visit kp2020.org.



PREVENTIVE DENTAL PLAN

Affordable care, healthier smile

When you enroll in a Kaiser Permanente Medicare health plan, you automatically receive preventive dental coverage through LIBERTY Dental Plan. With the Preventive dental plan, you pay a \$30 copayment for each preventive care office visit. This includes:

- Oral exams, up to two per year
- Cleanings, up to two per year
- Bitewing X-rays, up to two per year

More extensive care (fillings, crowns, dentures, root canals, periodontal treatment, oral surgery, etc.) is provided at a lower cost than usual for these services. When covered, specialty care services are performed by plan specialists and a different fee will apply. When you become a member, you will receive an Evidence of Coverage (EOC) that includes the dental fee schedule and exclusions and limitations.

For questions or help choosing a dentist, visit libertydentalplan.com/kaiserdentists or call **1-888-650-1859**.

Kaiser Permanente Medicare Advantage (HMO) Plans Overview (Continued)

TRANSPORTATION TO MEDICAL APPOINTMENTS

Stay on track with your health

Kaiser Permanente Medicare Advantage includes 24 one-way rides for nonurgent medical appointments at Kaiser Permanente medical centers and contracted facilities. To schedule a ride, or find out how many rides you have left for the year (your ride balance), please call **1-855-932-5412 (TTY 711)**, 24 hours a day, 7 days a week. You can also schedule rides online at kpmas.member.saferidehealth.com. A scheduled ride must also be canceled at least 3 hours before your pickup time, or it will be deducted from your annual ride balance.

VIRTUAL CARE

Care from the comfort of home

Virtual care allows members to see their personal doctor-as well as any specialists they've been referred to-by video, phone, or email. When you need medical attention, you can start your journey using any of our virtual care options after registering and logging on to kp.org and downloading the Kaiser Permanente app



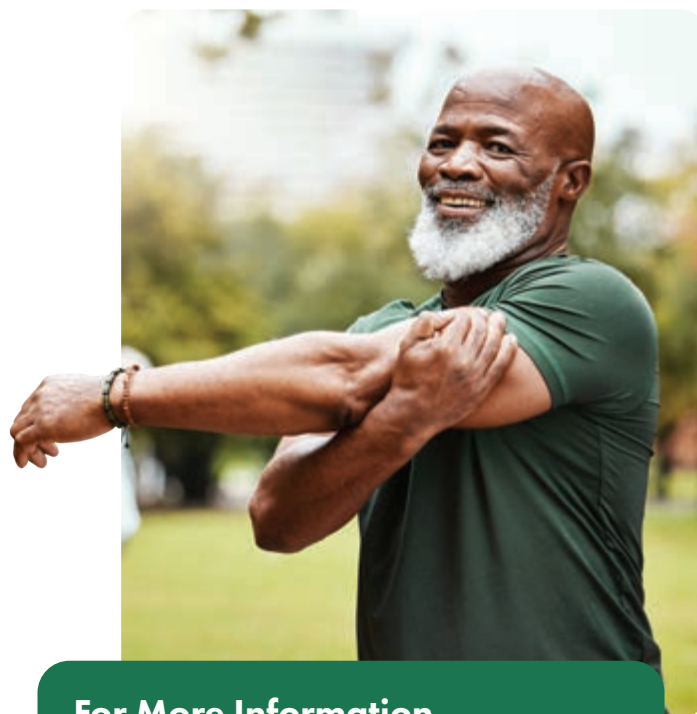
Kaiser Permanente Medicare Advantage (HMO) Plans Overview (Continued)

ONE PASS®

Fitness Program

The One Pass fitness program can help you find the right fitness routine for you, whether you exercise at home or the gym. Choose from a large nationwide network of gyms and fitness centers and enjoy digital fitness classes from the comfort of home. Work out your way and find your fit:

- **At the gym:** Choose from the largest nationwide network of gyms and fitness locations. Visit any place in the network and create a routine just for you.
- **With a home fitness kit:** Get fit and have fun with strength, yoga, and dance kits designed to help you work out at home.
- **At home:** Work out at home with live, digital fitness classes or on-demand workouts. Use our custom workout builder to create routines tailored to your fitness level and interests.
- **With new friends:** Join a group class or find local clubs and social events that match your interests-there are many great ways to connect with others who share your passions.



For More Information

Visit [YourOnePass.com](https://www.youronepass.com) or call **1-877-614-0618 (TTY 711)**, Monday through Friday, 9 a.m. to 10 p.m.

THRIVING AFTER 60

Have fun, make friends, and get active with community events

The Thriving After 60 community is dedicated to keeping its members mentally and physically healthy-all while having a good time. Come make like-minded new friends at our engaging virtual and in-person events and workshops, which focus on supporting the changing health and wellness needs of people over 60. Our activities are designed to help you maintain your health and energy and stay connected with the community well into retirement. Follow our Facebook page at facebook.com/ThrivingAfter60 to stay informed, and register for our events anytime at kp.org/ta60mas.

Kaiser Permanente Medicare Advantage (HMO) Plans Overview (Continued)

BRAINHQ

Brain training that works

At Kaiser Permanente, we believe in caring for the whole you-mind and body. That's why we've included online brain health exercises with your membership at no extra cost.

Your brain defines who you are. It's the center of everything you think, do, and feel. To support your brain health, Kaiser Permanente offers BrainHQ, with online exercises that you can do on a computer or mobile device to improve cognitive function (including memory, attention, and processing speed) as well as daily life (including safer driving, improved balance, and better mood). People who use it notice the difference.

What's more, BrainHQ supports you every step of the way with great features, such as:

- Weekly challenges to inspire you to improve
- A personalized trainer that tailors the training to you
- Progress reports to give you insight into how you're doing
- Flexible training that fits your schedule
- A monthly newsletter with brain health news, tips, and recipes

When you join our plan, visit kp.brainhq.com to set up your BrainHQ account-remember, it's offered to you at no extra cost. For questions, call BrainHQ at **1-877-573-3067**, Monday through Friday, 10:30 a.m. to 7:30 p.m., or email support@brainhq.com.

ADVANCED HEALTH CARE RESOURCES

Unlock online tools and classes

Visit kp.org/lifecareplan to create an advance directive document that designates a health care agent and provides medical care instructions in the event that you cannot communicate.

Join a virtual class, led by certified life care planning facilitators, to help you learn about the importance of life care planning and develop a personal action plan and next steps. To register for a class, call **1-800-777-7904 (TTY 711)**, 24 hours a day, 7 days a week, or register online by logging into your kp.org account and clicking on "Health & Wellness." Under "Resource directories," click "health classes" and select "life care planning" under topics.

Kaiser Permanente is here to help,

If you have questions or are ready to enroll in a Kaiser Permanente Medicare Advantage plan, call **1-800-747-2189 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week, to speak to a Kaiser Permanente Medicare specialist.



Hearing Aids

Your employer has contracted with Kaiser Permanente to provide this added benefit.

You are covered for medically necessary hearing aids, hearing aid evaluations, and diagnostic procedures to determine the hearing aid model, which will best compensate for loss of hearing with plan providers.

The following hearing aid models are covered:

- **In the ear**
- **Behind the ear**

Exclusions: Replacement of parts for repair, lost or broken hearing aids, batteries, accessory parts and routine maintenance.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

Reminders

Only Medicare-eligible retirees/spouses may enroll in the City-sponsored Kaiser Permanente® and the UnitedHealthcare® Medicare Advantage PPO Plans. Medicare eligible retirees may not remain enrolled in the Kaiser Permanente® or UnitedHealthcare® "Employee Plans" after they become Medicare-eligible.

If you previously opted out of the City-sponsored plans for the Retiree Health Insurance Reimbursement Program, you may re-enroll in either of the Medicare plans during this Open Enrollment period.

If you have questions or need additional information, we encourage you to attend the information meetings on November 3, 2025 and November 20, 2025 from 10:00 a.m. to 12:00 p.m. with the HR Benefits Team, Kaiser Permanente®, UnitedHealthcare® and Aetna representatives.

Questions? Call **703-746-3777** or email DHR.Benefits@alexandriava.gov

Actions Required

IF YOU . . .

Are currently in the Kaiser Permanente® Plan or the UnitedHealthcare® Plan and do not want to make a change

Want to change from one plan to the other or change from the Retiree Health Insurance Reimbursement Program to one of the plans

Are currently in the Retiree Health Insurance Reimbursement Program and will continue using the program

Want to join the Aetna Vital Savings Discount Program

THEN YOU . . .

do not have to do anything. You do not need to return a form if you do not have any changes.

must complete the 2026 Retiree Medical Plan Change Form (included in this packet) and return to Human Resources Benefits Team, with the enclosed envelope, by Friday, November 28.

are **required** to submit a Reimbursement Form every January. Proof of premium cost must be provided. The Retiree Medical Reimbursement Statement (the blue form included in this packet) is provided to use for that purpose.

must complete the 2026 Retiree Medical Plan Change Form (included in this packet) and return to Human Resources Benefits Team, with the enclosed envelope, by Friday, November 28.



Contact Information

**DEPARTMENT OF HUMAN RESOURCES,
BENEFITS DIVISION (Note: New address!)**

Address

2331 Mill Road
(3rd Floor)
Alexandria, VA 22314

Phone

703-746-3777

Fax

703-838-3850

Email

DHR.Benefits@alexandriava.gov

Website

alexandriava.gov/HR

Student Loan Savings and Forgiveness

We have a benefit that may make that happen – sign up for Summer to save and pay off your debt faster

With this benefit you and your family will be able to:

- Access expert student loan support
- Lower your payments
- Apply for a forgiveness plan

Track your loan situation with easy-to-use online tools.

Sign up today and use the following access code to create your free account: **COA**

For any questions, please email Summer directly at partnersupport@meetsummer.org.

For more information on Summer please see the attached flyer, *Summer Informational Flyer*.



Retiree Subsidy Information

PAYING FOR COVERAGE

To help retirees pay for these costs, the City offers a Retiree Health Supplement of up to \$260 per month for the retiree.

Important Note:

How the health supplement is apportioned is based on your date of hire and years of full-time service with the City. The details are outlined in the chart and are effective for anyone hired after July 1, 2008.

As a retiree, you pay 100 percent of the cost of the medical insurance premiums for yourself and your spouse/dependents, less any supplement to which you are entitled.

- Retiree premium rates are determined by the City and may reflect any changes in the cost that the City experiences.
- The cost for retiree coverage may or may not be different from the rate established for active employees for similar coverage.

The health supplement is available to you if you are eligible to participate in the Retiree Insurance Program. The amount of the health supplement varies depending on your date of hire and years of pensionable service.

- If you were hired prior to July 1, 2008, the amount of the health supplement is the lesser of the cost of coverage or \$260 per month.
- If you were hired or resumed full-time employment on or after July 1, 2008, the amount of the health supplement for retiree medical coverage depends on your years of full-time City service:
 - If you have at least 25 years of full-time City service, the monthly health supplement is the lesser of the cost of coverage or \$260 per month
 - If you have less than 25 years of full-time City service, the \$260 monthly health supplement is reduced based on your years of service, per the chart to the right.

YEARS OF SERVICE	SUPPLEMENT	MAXIMUM SUPPLEMENT
Less than 5	None	None
5	20%	\$52
6	24%	\$62
7	28%	\$73
8	32%	\$83
9	36%	\$93
10	40%	\$104
11	44%	\$114
12	48%	\$123
13	52%	\$135
14	56%	\$146
15	60%	\$156
16	64%	\$166
17	68%	\$177
18	72%	\$187
19	76%	\$198
20	80%	\$208
21	84%	\$218
22	88%	\$229
23	92%	\$239
24	96%	\$250
25	100%	\$260

Notes

[illegible]

CITY OF *Alexandria* VIRGINIA



Gallagher

Insurance | Risk Management | Consulting

This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

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