

# RECOM ROUNDUP

Volume 10 – Issue 10

October, 2016

## MESSAGE FROM THE PRESIDENT

*The Annual RECOM Benefits Meeting was successful with approximately 150 members attending. A big thank you to all who brought food for the food drive. We delivered 300 pounds to the United Food Bank.*

*In addition to getting very important information on retirement benefits, it was fun seeing the friendly faces and saying 'hello' to people I haven't seen in quite a while. Many referred to it as a fun reunion.*

*Barb Seperich, with help from Bill Everson, has put together a great summary of the presentations for you and it is contained in this issue of the Roundup.*

*Kathy Costello, President RECOM*

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*Jan Ashley - City of Mesa Benefits*

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## SPEAKER HIGHLIGHTS

Many of us had been looking forward to the September 28<sup>th</sup> RECOM meeting because it is the annual benefits information meeting. It was a full house and then some at the Windemere Hotel & Conference Center. Representatives from Social Security, Medicare, the City of Mesa Employee Benefits Office, and Silverscript Insurance addressed the attentive crowd. What follows is a summary of the presentations made by the speakers. Some items important to certain individual members may have been omitted here. This article should not be taken as the definitive answer to individual questions, regarding city of Mesa Medical Plans, Social Security or Medicare decisions.

### SOCIAL SECURITY



Jack Burns, Public Affairs Specialist with the Social Security Administration introduced *myRA* and covered topics such as who can collect benefits, how are benefits calculated, when is the best time to start collecting benefits, and how to file. There are many online publications available on Social Security Administration's website. There you are able to select from a long list of publications containing information on specific topics. Here's the address: <https://www.ssa.gov/pubs/>. Many of the publications

are available in .mp3 format so you can listen to them instead of reading them. Many are also available in Spanish. The addresses to some of the publications relating to the information presented are included in this summary. Other publications are also available.

**myRA** is a new retirement savings account developed by the U.S. Department of the Treasury designed for people who don't have access to a retirement savings plan at work, or who lack options to save. It is a Roth IRA that invests in new U.S. Treasury retirement savings bonds. Open an account, build up savings to \$15,000, then transfer or roll over savings to a private-sector Roth IRA. This might be good information to pass onto friends and relatives who might not be aware of this plan. More information is available at [www.myra.gov](http://www.myra.gov).

**Eligibility** for Social Security retirement benefits is determined by "credits". As you work and pay taxes, you earn social security credits up to a maximum of four credits a year. Most people need 40 credits (10 years of work during which both you and the employer paid into the Social Security system) to be eligible for benefits.

Others also eligible for Social Security Benefits are:

- Disabled worker
- Spouse
  - Age 62 or older
  - At any age, if caring for a child under age 16 or disabled
- Ex-Spouse
  - Must be unmarried
  - Marriage lasted at least 10 years
  - Divorced at least two years and you and your ex-spouse are at least 62, he or she can get benefits even if you are not retired

- Ex-spouse 62 or older
- Ex-spouse's benefit amount has no effect on the amount you or your current spouse can get

-Survivor's Benefits

Child

- Not married under 18 (under 19 if still in high school)
- Not married and disabled before age 22

-Widow and widowers may also be entitled to Social Security benefits

Here's the address for a Social Security Publication: <https://www.ssa.gov/pubs/EN-05-10072.pdf>.

**Retirement Benefits are calculated** according to a relatively complicated formula, and are based on the monthly average of the highest 35 years of earnings. Earnings from early years are adjusted for inflation. If you're earning more now than the adjusted amount from the early years, you can increase your benefit by working longer at the higher earnings. This will 'kick off' a lower earnings year and replace it with a higher earnings year resulting in an increase in the monthly average. There is an online estimator that provides you the opportunity to put in "What If" scenarios based on different ages and work earnings to see what the benefits would be for each. The online estimator can be found at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator). Here's the address for the *How to Use the Online Retirement Estimator* publication: <https://www.ssa.gov/pubs/EN-05-10511.pdf>.

The most advantageous **time to apply for Social Security benefits** varies from one individual to another. The minimum age to file for Social Security Retirement Benefits is 62 with 'full retirement age' falling somewhere between age 66 and 67, depending on the year you were born.

*Your Age at the Time You Elect Retirement Benefits Affects the Amount.* For example, if you were born between 1943 and 1954, your full retirement age is 66 and if you began receiving benefits at that age, you would get 100% of your retirement benefit. If you chose to begin benefits early at age 62, your benefit would be 75% of the amount you would receive if you began your benefits at age 66. If you do not file for social security benefits at your full retirement age, you are eligible for delayed retirement credits which would increase your monthly benefit. The increase is determined by the year you were born. If you were born in 1943 or later, the increase is approximately 8% per year. The benefit increase no longer applies when you reach age 70, even if you continue to delay taking benefits.

Here's the address to a Social Security Publication on this topic: <https://www.ssa.gov/pubs/EN-05-10147.pdf>

If you return to work while receiving social security benefits and you are under full retirement age, there are limits to the amount you can earn and still receive all your benefits. Once you reach full retirement age, there is no limit to your earnings. Here's a link to the Social Security Publication *How Work Affects Your Benefits* - <https://www.ssa.gov/pubs/EN-05-10069.pdf>

There are three ways to **file for Social Security benefits:**

- Apply online at [www.socialsecurity.gov](http://www.socialsecurity.gov), it is the most convenient way to apply;
- Call Social Security to schedule an appointment 1-800-772-1213 (TTY 1-800-325-0778); or
- Apply at your local Social Security office.

However, if you want to apply in person, or have questions and want to speak to someone on the phone, it is best to make an appointment. The local offices are very busy and without an appointment you may have to wait for an hour or more. It's also important to have an appointment for a personal phone call with a social security representative so that you can be sure that the person is really from the Social Security Administration.

If your birth date and name have been correct for the time that you have had a social security card, and you are an American citizen, many documents previously required – such as a birth certificate, DD214, marriage license, are no longer needed.

If you are already receiving Social Security Benefits, and open a personal, secure account at: [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount), you can:

- Get a benefit verification letter
- Check your benefit and payment information & earnings record
- Replace a Social Security card
- Replace a Medicare card
- Start or change direct deposit
- Get a replacement 1099 form SSA-10425 for tax season
- Change address and phone number

If you are not yet receiving social Security benefits and you set up a personal account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount) you can:

- Get estimates of your retirement, disability and survivor benefits
- Get your earnings record
- Get estimated Social Security and Medicare taxes you've paid

Here are addresses for some related publications:

-How to Create an online account: <https://www.ssa.gov/pubs/EN-05-10540.pdf>

-How To Apply Online For Retirement, Spouses Or Medicare Benefits

<https://www.ssa.gov/pubs/EN-05-10523.pdf>

-Retire Online: <https://www.ssa.gov/pubs/EN-05-10522.pdf>

Other publications you may be interested in:

-Survivor Benefits

-If You Are Self-Employed

-What Every Woman Should Know

-Identify Theft And Your Social Security Number

-Understanding the Benefits

-What Same-Sex Couples Should Know

There are many more publications, so check out <https://www.ssa.gov/pubs>.

For more information: the Social Security website is: <https://www.ssa.gov/>  
the telephone number is 1-800-772-1213

Social Security Offices near Mesa, AZ are located at:

- 702 W. Jerome Ave., Mesa and
- 253 W. Superstition Blvd., Apache Junction



## MEDICARE



Our second speaker, Charlie McCulloch, from the Area Agency on Aging spoke on Medicare. Most City of Mesa retirees age 65 and over are on Medicare because the City of Mesa requires it in order to participate in the retirees' medical plans. The City is very prompt and helpful in guiding retirees through the process. While this is a vast and somewhat complicated topic, here are some key points presented by Mr. McCulloch. The Social Security Administration's website also has publications pertaining to Medicare. Here's the

address: <https://www.ssa.gov/pubs/>. Many of the publications are available in .mp3 format so you can listen to them instead of reading them. Many are also available in Spanish. The addresses to some of the publications relating to the information presented are included in this summary. Other publications are also available.

Medicare is a health insurance program for:

- People 65 years of age or older
- People under age 65 with certain disabilities
- People of all ages with End-Stage Renal Disease

Medicare has four parts:

- Part A** – helps with hospital costs, skilled nursing care following a hospital stay, some home health care, hospice
- Part B** – helps with doctors' and similar providers' costs, out-patient care, home health care, durable medical equipment (walkers, oxygen concentrators etc), some preventive services
- Part C** – also known as Advantage plans – usually insurance companies like United Health and Humana which contract with Medicare for comprehensive services
- Part D** – helps to pay for prescription drugs

The Medicare publication is at: <https://www.ssa.gov/pubs/EN-05-10043.pdf>

The critical enrollment period for City of Mesa Retirees is the Initial Enrollment Period. This is the period for new to Medicare beneficiaries. If you are already receiving Social Security benefits at the time you turn 65, Medicare will automatically enroll you in Medicare parts A and B.

Your Medicare card will be sent to you approximately three months before you turn 65.

**NOTE:** When you receive your Medicare card, be sure you send your Medicare number and an effective date (at least 60 but potentially 90 days in advance) to the City of Mesa Benefits Office as soon as you can after receiving it. Your retiree premiums may be reduced (changes primary and secondary status for claims payment purposes), and allows opt-in to the City's new Medicare Part D prescription drug program

If you are not receiving Social Security benefits at the time you turn 65 be sure to sign up for Medicare benefits. You sign up to receive Medicare benefits with Social Security. If you are receiving City of Mesa Benefits, and you do not sign up for Medicare, you will not be entitled to continue receiving the City of Mesa Benefits. You can sign up for Medicare online. This publication shows you how. <https://www.ssa.gov/pubs/EN-05-10531.pdf>

City of Mesa retirees that are Medicare eligible have Parts A and B and, as of January 1, 2017 also have part D. We would not have Part C, because we are on Original Medicare with the City of Mesa Employee Trust Fund acting as our supplementary insurance. Part A has no premiums, but Part B has a monthly premium which is taken out of your social security check if you are on Social Security, or billed if you are not on Social Security. Medicare recipients receive a booklet each year entitled Medicare & You with the year on it (for example 2016). It is your guide to how to use Medicare services, and use them to your best advantage. Use only the most current year's edition as there is some change in coverage from one year to the next.

**For 2016 Medicare Part A:**

- Premium-free for 99% of Beneficiaries
- Hospital stays (After \$1,288 co-pay)
  - No co-payments for days 1-60
- Home Health Care
- Hospice Care
- Skilled nursing facility (SNF) care
  - Days 1-20 --- zero co-payment
  - Days 21-100 --- \$161 per day

**For 2016 Medicare Part B Premiums fall into 3 categories:**

- \$104.90 for eligible beneficiaries 2015 and before
- \$121.80 for eligible beneficiaries in 2016
- Higher premiums for higher-earning beneficiaries  
<https://www.ssa.gov/pubs/EN-05-10536.pdf>
- 2016 Part B deductible is \$166/year
- 20% coinsurance for most Part B services
- Services include:
  - Doctor visits, emergency, outpatient surgery
  - Mental health, preventive services, Diagnostic tests, outpatient therapy, DME

When you go to a new provider, be sure to ask if they accept Medicare assignment. Some doctors, particularly specialists, accept only a certain percentage of patients with Medicare and some do not accept it at all. Medicare assignment means that the doctor will accept payment for services from Medicare and not charge the patient any additional amount.

Medicare Fraud and Abuse

It is estimated that more than 50 billion dollars every year inappropriately paid by Medicare due to fraud, abuse, or errors. You can help to keep these expenses down by:

1. Reading and reviewing your Medicare Summary Notices or Explanation of Benefits for unknown charges,
2. Protecting your Medicare number and only give it to trusted persons or doctor's offices,
3. Reporting any unusual or suspicious activities to the Senior Medicare Patrol at 602-241-5569.

Mr. McCulloch was a representative from the Area Agency on Aging, a government agency. This agency has a program entitled Benefits Assistance Program., and it provides objective information about Medicare and other health insurance benefits to seniors, the disabled and caregivers. Trained volunteers are available at a number of locations throughout the United States to provide free, personalized assistance. These volunteers will not try to sell you anything, but give you unbiased information.

Services provided by the Area Agency on Aging include:

- Information about Medicare
- Assistance with Medicare appeals and problem resolutions
- Basic Information on applying for Social Security, Medicare and SSI
- Information on Long Term Care policies

The Area Agency on Aging has two offices in Mesa:

Red Mountain Multigenerational Center  
**755 E. Adobe**  
**480-218-2221**  
 By appointment : 9:00am-11:00am

**Mesa Senior Center**  
**247 N. McDonald**  
**480-962-5612**  
 Fridays 8:30am-11:00am No appointment needed

To find locations for other places in Arizona go to:

<https://des.az.gov/services/aging-and-adult/aging-and-disability-services/area-agency-aging>

To find locations in other states, search for: area agency on aging (insert STATE name here).

### City of Mesa Benefits



Jan Ashley, City of Mesa Benefits Administrator, was our third speaker. She covered open enrollment, the health wellness benefits fair, changes to the benefit plan, and optional plans.

#### **Open Enrollment:**

**from October 10 to October 24, 2016 at 6:00PM.**

If you do not want to make any changes in your medical, dental, or vision coverage, this is a “passive” open enrollment. You may do nothing or you can participate in open enrollment online and check the box to keep your current selections. You will automatically continue the same plans you have now and keep your dependents that are currently covered (but your rates will change as noted in the mailing you received from the Benefits office).

Surepay and invoices will be updates to reflect the new rates. Check them in January 2017 to be sure everything is correct. Call the Benefits office immediately if there is a problem. (480-644-2299)

If you want to make even one change (for example, add or remove a dependent) then it becomes an “active” enrollment and you have to go online and complete the entire process. Any computer with internet access will be fine. Go to <https://ebenmesa.mesaaz.gov>.

The Retiree Benefit Flyer which was mailed to your home has some very specific instructions on how to complete online enrollment. Refer to it for detailed instructions.

The Retiree Open Enrollment Guide is online at <http://mesaaz.gov/about-us/benefits/open-enrollment>. Please look at it carefully.

For questions you can go to the Benefits Office at the City of Mesa Plaza building between Oct. 10 and Oct. 24, Mon-Thursday from 7:00 AM to 6 PM or phone 480-644-2299 or go online at [benefits.info@mesaaz.gov](mailto:benefits.info@mesaaz.gov).

If you do not have a computer, you can go to the Benefits Department in person (see above) and someone there will help you fill out the forms on the computer. You can also go to the **Benefits Fair** on October 13<sup>th</sup> and receive assistance filing out the forms online on city computers.

**Health and Wellness Benefits Fair**  
**October 13, 2016 - 9:00am to 2:00pm**  
**Mesa Convention Center**

Why you should go:

- There will be a room with computers and people to help you complete online enrollment. (They won't tell you which plans to choose, but they will help you with the computer instructions, and you will get a print-out of what you selected.)
- Free flu shots. First come, first served. No appointment needed. Bring your City of Mesa Medical Plan ID card. (AmeriBen card).
- Health Screenings – by appointment only for medical plan members
  - Mobile Onsite Mammography (MOM) make appointment at 480-967-3767 or 1-800285-0272
  - Assured Imaging –by appointment only – for diabetic screening (retinopathy, A1c, urinalysis)
  - Skin cancer and cryotherapy screening – make appointment at 888-233-6121
  - Medicare and/or City of Mesa retiree medical plan (BlueCross/BlueShield providers) billing
- Healthy Food Trucks
- Many wellness events and demos
- Employee network vendors such as:
  - AmeriBen, BlueCross/BlueShield, VSP for Vision plan, DeltaDental, CVS/Caremark, SillverScript, Legal Shield.

### **Changes for 2017**

This summary doesn't replace the "plan document" which spells out specifically all the coverages of the plans. Throughout this article there will be references to websites, The Benefits Flyer and letters sent from the Benefits Dept. Those documents contain the official information regarding costs, plans and coverage for 2017. If these do not answer your questions, you are always welcome to call the Benefits Department at 480 644-2299 Monday through Thursday 7:00 am to 6:00 pm or check online at [benefits.info@mesaaz.org](mailto:benefits.info@mesaaz.org)

#### **Rate Increases for 2017:**

There have been no premium increases for medical coverage in the past four years, but there will be increases in 2017 and probably 2018 as well. The Trust fund went down by about \$5 million last year. The increases are designed to keep the trust fund at its current healthy level, not to bring it back up to a previous level. If the City wanted to raise the balance in the trust fund to the 2015 level, the premium increases would be much larger. On average, the increases amount to about 8% for the retirees and 8% for the City. The City makes a very substantial contribution to each of our monthly premiums. That is why our premiums are so low in comparison with other insurance carriers.

All retired members received an individual letter stating what their monthly premium for 2017 will be if they make no changes at all during open enrollment. If you did not receive such a letter, please call the Benefits Department at 480-644-2299. Premiums for retirees are different for each retiree due to differing factors including the number of years of service, various subsidies from the federal government and the Arizona State Retirement System.

There are no changes in the rates for dental and vision plans.

Please note: Even if you keep your current medical, vision, dental plans, and the number of people covered remain the same, your monthly premiums will go up because of the rate increase for medical plans. If you want to know what the rates are for plans other than the one you currently have, call the



Benefits Dept. at 480-2299. Your individual rates will also be available if you use open enrollment online.

**Dental and vision rates will be present in the online open enrollment system.  
Medical rates are not available.**

You will receive another letter from the City Of Mesa Benefits Dept. in December confirming what coverage you have and what your monthly rate will be. It will reflect **any changes you may have made during open enrollment**. Please look it over carefully and call the Benefits Dept. immediately **if you think there has been a mistake. (480-644-2299.) Please note. You cannot change your mind about what you selected during open enrollment. Call only if you think there is a mistake in the letter.**

In addition to the premiums, there were other increases:

### **Out-of-pocket Maximums for in-network expenses**

Out-of-pocket expenses include co-pays and deductibles. Medical and prescription drugs have separate maximums.

<p><b><u>Basic Choice Plan</u></b> (also known as 50%/50% Plan;</p> <ul style="list-style-type: none"><li>• Medical: single maximum \$4,650.00, family \$9,300.00</li><li>• RX: single maximum \$2,500, family \$5,000</li></ul> <p><b><u>Choice PPO Plan</u></b> (also known as 80%/20% Plan</p> <ul style="list-style-type: none"><li>• Medical: single maximum \$2,600, family \$5,200 (reduction)</li><li>• RX: single maximum \$4,550, family \$9,100</li></ul> <p><b><u>Copay Plan</u></b></p> <ul style="list-style-type: none"><li>• Medical: single maximum \$3,575, family \$7,150</li><li>• RX: single maximum \$3,575, family \$7,150</li></ul>
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There are no maximum out-of-pocket amounts for out-of-network services. If you choose to use an out-of-network provider, there is no limit on how much you have to pay yourself.

Additional Copay Choice Plan Changes for 2017:

- Services: primary care physician office visit \$25.00,
- Specialist office visit \$40.00, urgent care \$55.00
- Emergency room \$150.00, outpatient facility \$200.00,
- In patient facility \$300. (List of service charges not complete)
- RX co-pays: up to 30-day supply \$15.00/\$50.00/\$85.00
- Up to 90-day supply \$25.00/\$90.00/\$160.00

### **Change in Prescription Drug Provider**

**One of the major changes that will occur in 2017 will be the retirees' prescription drug provider, also known as the Pharmacy Benefit Manager. And yet, we as consumers will hardly notice. We will notice because we will get a new prescription drug card. Here's the reason:**

For retirees, the change will be seamless. You can receive the same prescriptions and use the same pharmacies as you do now. Except for a new prescription ID card, all the changes are administrative and will happen behind the scenes. The Employee Trust Fund will get a rebate/subsidy from the Feds if the City of Mesa Medicare eligible retirees participate in Medicare Part D. But just in case Medicare Part D, doesn't cover everything that the City's prescription plan covers, the City will "wrap that extra coverage around Part D." We will not notice if the Feds or the City pays for the covered prescription. If a medication is covered by the City's plan, 99% of the time we get it, whether it is covered by Medicare Part D or not.

### **Extremely Important Please Read Carefully**

**You cannot be signed up for two prescription drug plans. If you have another Medicare Part D Prescription coverage somewhere and there is a prescription drug plan in that coverage, the SilverScript computer systems will find that double Part D coverage and cancel you out of the Mesa plan. This is important to you because it will also cancel you out of the City of Mesa medical plan, and once canceled, you cannot return to the Mesa plan.**

**Also, you will get a letter from Medicare asking if you want to "opt out" of Part D. Do not reply to this letter in any way. If you reply, this also may eliminate you from city prescription coverage and cancel out your medical insurance. The Benefits Department will handle all necessary procedures to sign you up for Medicare Part D coverage city.**

1. Medicare eligible members will get new Silverscript prescription drug ID card in late December, 2016. When you go to the pharmacy for the first time in 2017, use this new card and call it to the attention of the pharmacist. (In some cases even the ID number will have changed – so it is important to use the new card).
2. All in-state members will also get a new AmeriBen card. discard the combination CVS/AmeriBen cards after you have received a Silverscript card and a new AmeriBen card. You'll get two copies of each card. If you need additional cards, call either Silverscript or AmeriBen for additional cards. The phone number will be on the back of the card. Do not call the City Benefits Dept. They will just have to tell you to call the company.
3. You can still go to CVS, Walgreens, Fry's and almost any other pharmacy you choose for your thirty day supply of meds.
4. If you want 90 day supplies, A SilverScript member can get a 90 day supply at any in network pharmacy. Members that do not have SilverScript and remain on the CVS/Caremark prescription plan still have to go to CVS. (Remember that Silverscript is a subsidiary of CVS).
5. If you want mail order delivery, there will be information on the back of your Silverscript card for your doctors. They do have to change the address from CVS to Silverscript when they send in the mail-order prescription --- otherwise, they and you will get a message saying you don't have insurance with CVS.

6. **All out-of-state members** keep their old (BC/BS) cards if they have not made any changes to their plans. If they need more cards, they need to call Blue Cross/Blue Shield or CVS Caremark. Phone numbers are on the back of their cards.

Unfortunately, each person who is Medicare eligible and covered by the City medical/prescription plan will also get a very large packet – 160 pages to be exact – from SilverScript explaining this whole “Part D” enrollment. Sorry, the Feds make up the rules. And if there are two of you covered by the City medical/prescription plan and are Medicare eligible – yup – you’ll get two packets like that.

### **Letters to Which You Do Have to Respond**

1. Some lucky few of you will receive a letter from Medicare stating that you have a “high income”. Please send them the information requested. **It isn’t optional.** If you really do have a high income by their definition, it will increase your prescription drug premium a little. If you don’t receive the letter, then you don’t need to do anything.
2. A request from AmeriBen (or BCBS AZ) asking you if you have any other insurance, including Medicare, private insurance, insurance through your spouse’s employer if you are covered on it, etc. The reason they have to know this is to determine who pays your claim first. If you don’t respond to this letter, at the very least it will delay payment of your claim. At worst they will deny your claim and it will take even longer to get it paid.
  - You do not need to wait for this letter. You can actually either fill out a form online or call AmeriBen in January 2017 and tell them whether you have other insurance besides the City of Mesa or not. Medicare is considered other insurance. You need to do this every year because there may have been a change during the past year.

### **Other changes Due to Affordable Care Act Compliance**

1. Removal of exclusions for medically necessary gender care services
2. 1095 forms for 2016 will be mailed by the end of January 2017 (Save them. It’s proof to the IRS that you had insurance coverage for 2016.)
3. Medically necessary eye refractions following cataract surgery
4. No precertification required for – pain management, lap band adjustments, testosterone treatments

### **New but Optional Services the City Is Offering in 2017**

#### **Voluntary** Legal and ID protection programs (LegalShield and IDShield)

- Available to active employees and retirees
- Enroll or drop at any time starting Oct. 10, 2016 – [www.legalshield.com/info/cityofmesa](http://www.legalshield.com/info/cityofmesa)
- They will be at the Benefits Fair on Oct. 13 for more information/enrollment
- The bill is paid directly to the vendor (Legal Shield, the city has no involvement).
- There is a group discount and monthly rates.

Information on these two programs was recently mailed to you by the City of Mesa Benefits Office.

### List of Mailings You will/have Receive/d

1. Individual rate letter from the COM Benefits Dept . (Mailed in Sept.) Tells you what you had in 2016, and what the same coverage would cost in 2017.
2. Large packet(s) from SilverScript regarding Medicare Part D (Arrives ?)
3. Confirmation of Open Enrollment letter from the COM Benefits. Dept. (Arrives in December 2016) Tells you what, if any changes you made during open enrollment and what the 2017 cost will be.
4. New AmeriBen cards from AmeriBen (Arrive late December)
5. New Silverscript Cards from Silverscript (Arrive late December)
6. Letter from Medicare regarding “high income”. (Not everyone will receive this. Respond if you get such a letter. (Arrives?))
7. Opt-out letter from Medicare regarding Medicare Part D. Do not respond! (Arrives?)

#### Useful Contact Information

**City of Mesa Benefits Department 480-644-2299 (M-Th, 7:00 am-6:00 pm)**

**AmeriBen 855-258-6467 in-state medical plans (with BCBSAZ network access)**

**Blue Cross/Blue Shield 866-288-5788 – out-of-state medical plans and multi state access**

**CVS/Caremark 855-264-5048 – prescription drug benefits plan for all medical plans (retirees not yet 65 years old and/or not on Medicare)**

**NEW – Silverscript Insurance Co. – 844-416-1298 prescription drug benefit for retirees/individuals in retiree medical plans who are Medicare Part D eligible**

**Delta Dental of Arizona 888-611-6711 – dental plan network administration**

**VSP 800-877-7195 – vision care insurance benefit**

## IN MEMORIUM

We were sorry to hear that City of Mesa retiree and RECOM member **Linda Crocker**, passed away on September 23, 2016, after a brave battle with pancreatic cancer. Linda retired from the City as the Mesa City Clerk and served the City Council and the citizens of Mesa for 27 years.

Linda's obituary is listed below and is posted on the Rose Hill Mortuary website at:

<http://rosehillaz.com/2016/09/crocker-linda-gavin/>

If you've heard of an employee/retiree who has recently passed away, we would appreciate it if you would let us know – [info@recomaz.org](mailto:info@recomaz.org) – and we'll include it in the next issue.

## UPCOMING MEETINGS

**October 19** – Lynnette & Bill Everson will share information on their recent trips and beautiful books they've created documenting their travels.

**November 16** – A representative from the Arizona Humane Society will give us a "Pup Talk".

**December 21** – There will be no Membership Meeting in December.

RECOM Membership Meetings are held on the third Wednesday of the month and begin at 10:00AM in the Community Room of the Mesa Fire Station on the northwest corner of Mesa Drive and 1st Street in Mesa unless otherwise noted.

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### CONTACT INFORMATION FOR THE BOARD

*Kathy Costello, President - [galaxy0917@yahoo.com](mailto:galaxy0917@yahoo.com)*

*Jane Albin, Vice President - [johnalbin1@msn.com](mailto:johnalbin1@msn.com)*

*Lin Adams, Secretary - [linjadams@aol.com](mailto:linjadams@aol.com)*

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