

*Jane Gile*  
*Human Resources Director*



## **CITY OF MANCHESTER**

### **Human Resources Department**

October 17, 2014

Dear Retiree:

It is now renewal season for your Medicare retiree health plan. We would like to invite you to a meeting in an effort to keep you informed of our progress relative to the renewal and to receive your feedback.

Anthem provided us with a rate increase for January 1, 2015 that was higher than we anticipated. We are told the increase is primarily driven by Medicare cuts to the Medicare Advantage plan that are part of the Patient Protection and Affordable Care Act (PPACA) also known as "Healthcare Reform". As in the past, we requested bids from other insurance companies and received two good options, one from United American and one from Harvard Pilgrim. Both are very reputable insurance companies as well.

The 2015 monthly rates for Anthem, United American and Harvard Pilgrim are listed below for reference. Please note that **these rates do not include any Retirement or Medicare subsidies:**

Anthem Medicare Advantage (20% co-insurance/Chemotherapy 20% co-insurance):	\$541.50
Anthem Medicare Advantage (10% co-insurance/Chemotherapy \$20 copay per visit):	\$545.39
United American Medicare Wrap Plan:	\$390.00
Harvard Pilgrim Medicare Wrap Plan:	\$449.37

We would like to share the details of these plans with you since your feedback is important in this decision. Please join us at a meeting on:

**October 23<sup>rd</sup> at 10:30 am at the Derryfield Country Club in Manchester**

We hope you will join us so we can answer your questions and receive your feedback regarding your retiree plan offering in 2015.

Please understand that only one plan can be offered as the rates are based on all employees being with the same carrier. We know that it is unlikely that everyone will agree on the same plan but your input will help us in the decision.

Also, please visit our website at the Retiree's web site at [www.manchesternh.gov/retirees](http://www.manchesternh.gov/retirees).

Sincerely,

Jane Gile, HR Director  
Human Resources

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