

A photograph of the City of Atlanta skyline, featuring a prominent skyscraper and a fountain in the foreground. The image is overlaid with a semi-transparent white box containing text.

CITY OF ATLANTA

# Choose Your Benefits for 2023

**ENROLL FOR BENEFITS:  
November 7, 2022 to November 30, 2022**

Retired Employee  
Online Enrollment Instructions

See enrollment meeting schedule inside.

# Open Enrollment Period: November 7, 2022 to November 30, 2022

Enrollment for your 2023 retiree benefits will be held from Monday, November 7, 2022, to Wednesday, November 30, 2022, at 11:59 p.m. ET.

You must enroll in benefits if you wish to:

- Select coverage for the first time
- Change benefit plans
- Change coverage levels or add a dependent

The options you select become effective January 1, 2023, through December 31, 2023, unless you have a qualifying life event.

## In-Person and Virtual Meeting

You can read the enrollment presentation online at [benefits.atlantaga.gov](https://benefits.atlantaga.gov).

You also may want to join a UnitedHealthcare Medicare Advantage teleconference: November 8, 2022, at 10 a.m. ET; Dial: **877-336-4440**; Code: 6068845

Visit [uhcvirtualretiree.com](https://uhcvirtualretiree.com) for plan information.

## Dear City of Atlanta Retiree:

The City of Atlanta is pleased to continue providing a comprehensive benefits package for its retirees and their families. As always, it's important for you to consider your benefit choices and enroll between **November 7, 2022, and November 30, 2022.**

### Please complete these important steps to participate in Open Enrollment:

1. Enroll through our benefits website, [benefits.atlantaga.gov](https://benefits.atlantaga.gov), by following the instructions in this guide. **Paper enrollments will not be accepted.**
2. If you do not make changes, your current benefit selections will automatically roll over and remain in effect for the next 12 months (January 1, 2023, until December 31, 2023).
3. Confirm your Life Insurance beneficiaries.
4. **If you wish to add dependents to any of your insurance selections, documentation will be required and must be submitted by December 2, 2022.** (Documentation requirements are listed in the online benefits guide.)

If you need assistance making benefit selections or completing your enrollment, please call the City of Atlanta Benefits Department at **(404) 330-6036**, available weekdays during Open Enrollment from 8:15 a.m. to 6 p.m.

The options you select during Open Enrollment cannot be changed unless there is a qualifying life event during 2023. Changes will only be allowed within 31 days of that event.

We look forward to a very successful Open Enrollment period.

Sincerely,



Tarlesha Williams Smith, Esq.  
Commissioner of Human Resources

# Plan Changes for 2023

## Non-Medicare Retiree Medical Plan Options

### Anthem BCBS Gatekeeper POS

- No changes to this plan.
- No premium increase.

### Kaiser Permanente HMO

- No changes to this plan.
- No premium increase.

## Medicare Advantage Retiree Medical Plan Options

### UnitedHealthcare Medicare Advantage PPO (Parts A & B)

- No changes to this plan.
- No premium increase.

### Anthem BCBS Medicare Advantage PPO (Parts A & B)

- No changes to this plan.
- No premium increase.

### Kaiser Permanente Senior Advantage HMO (Parts A & B)

- To participate in the plan, you must live within Kaiser's Senior Advantage Service Area, which is offered in 20 counties in the metro Atlanta area.
- No changes to this plan.
- No premium increase.

### UnitedHealthcare Group Medicare Advantage PPO (Part B Only)

- No changes to this plan.
- No premium increase.

## Medicare Advantage SPLIT Retiree Medical Plan Options

### Anthem BCBS Medicare Advantage PPO Split Option Plan (Parts A & B)

- No other changes to this plan.
- No premium increase.

### Kaiser Permanente HMO + Senior Advantage (Medicare) Split Option Plan

- No changes to this plan.
- No premium increase.

## Other Benefit Options

### Dental Plan

- No changes to this plan.
- No premium increase.

### Vision Plan

- No changes to this plan.
- No premium increase.

### Life Insurance

- No changes to this plan.
- No rate increase.
- Check your beneficiaries and update as appropriate.

### Retirement Plans

- No change to these plans.

# Benefits & Enrollment Website

Our benefits website at [benefits.atlantaga.gov](https://benefits.atlantaga.gov) includes detailed information about:

- Available benefits and plan rates
- Frequently asked questions
- Eligibility and proof of dependent eligibility
- Making mid-year plan changes
- How to enroll in benefits
- More information, including required notices, summaries of coverage and a glossary of terms

## How to Enroll

There are two ways to access the enrollment system:

1. Go to [benefits.atlantaga.gov](https://benefits.atlantaga.gov) and click the red “Enroll in Benefits” button on the home page, or
2. Go directly to the *ATLcloud* site at <https://ehxr.login.us2.oraclecloud.com/>.  
In either case, follow the instructions below.

### Enrollment Instructions

From the *ATLcloud* website:

<https://ehxr.login.us2.oraclecloud.com/>

1. To log in, enter your username and password.  
(If you need an Oracle password reset, access “FORGOT PASSWORD” on the main screen and change the password.)
2. After you log in, click the “House” icon on the top right, then click the orange “My Benefits” icon.
3. Next, click the white “Make Changes” box.

### Important Note

If you add a “New Dependent,” you must upload a marriage and/or birth certificate for verification to the “Document of Record” tab on your Oracle home page or you can email it to the Insurance Division at [benefits@atlantaga.gov](mailto:benefits@atlantaga.gov). (Enter your dependents’ Social Security numbers in the “National Identifiers” section.)

More detailed enrollment instructions can be found in the Enrollment Guide, posted on [benefits.atlantaga.gov](https://benefits.atlantaga.gov).

# Retired Employee Rates

## Non-Medicare Medical Plans

	Retiree 26%/ City 74%		Retiree 36%/ City 64%		Retiree 46%/ City 54%	
	Retiree hired prior to April 1, 1986		Retiree hired on or after April 1, 1986, but retired between September 2009 through August 31, 2010		Retiree hired on or after April 1, 1986, but retired September 1, 2010 or later	
<b>Anthem BCBS Gatekeeper POS (Without Medicare)</b>						
Monthly Rates	Your Cost	City Cost	Your Cost	City Cost	Your Cost	City Cost
<b>Retiree Only</b>	\$215.72	\$613.99	\$298.69	\$531.02	\$381.66	\$448.05
<b>Retiree + Child(ren)</b>	\$377.84	\$1,075.40	\$523.16	\$930.08	\$668.49	\$784.75
<b>Retiree + Spouse/Domestic Partner</b>	\$539.95	\$1,536.79	\$747.63	\$1,329.11	\$955.30	\$1,121.44
<b>Retiree + Family</b>	\$712.95	\$2,029.17	\$987.16	\$1,754.96	\$1,261.38	\$1,480.74
<b>Beneficiary Child(ren)</b>	\$215.72	\$613.99	\$298.69	\$531.02	\$381.66	\$448.05
<b>Survivor Only</b>	\$215.72	\$613.99	\$298.69	\$531.02	\$381.66	\$448.05
<b>Survivor/Bene Child(ren)</b>	\$377.84	\$1,075.40	\$523.16	\$930.08	\$668.49	\$784.75
<b>Kaiser Permanente HMO (Without Medicare)</b>						
Monthly Rates	Your Cost	City Cost	Your Cost	City Cost	Your Cost	City Cost
<b>Retiree Only</b>	\$200.40	\$570.36	\$277.47	\$493.29	\$354.55	\$416.21
<b>Retiree + Child(ren)</b>	\$350.68	\$998.09	\$485.55	\$863.22	\$620.43	\$728.33
<b>Retiree + Spouse/Domestic Partner</b>	\$500.98	\$1,425.86	\$693.66	\$1,233.17	\$886.35	\$1,040.49
<b>Retiree + Family</b>	\$661.30	\$1,882.15	\$915.64	\$1,627.80	\$1,169.99	\$1,373.45
<b>Beneficiary Child(ren)</b>	\$200.40	\$570.36	\$277.47	\$493.29	\$354.55	\$416.21
<b>Survivor Only</b>	\$200.40	\$570.36	\$277.47	\$493.29	\$354.55	\$416.21
<b>Survivor/Bene Child(ren)</b>	\$350.68	\$998.09	\$485.55	\$863.22	\$620.43	\$728.33

# Medicare Advantage Medical Plans

	<b>Retiree 26%/ City 74%</b>  Retiree hired prior to April 1, 1986		<b>Retiree 36%/ City 64%</b>  Retiree hired on or after April 1, 1986, but retired between September 2009 through August 31, 2010		<b>Retiree 46%/ City 54%</b>  Retiree hired on or after April 1, 1986, but retired September 1, 2010 or later	
<b>UHC Medicare Advantage PPO (Medicare Parts A and B)</b>						
<b>Monthly Rates</b>	<b>Your Cost</b>	<b>City Cost</b>	<b>Your Cost</b>	<b>City Cost</b>	<b>Your Cost</b>	<b>City Cost</b>
<b>Retiree Only</b>	\$49.18	\$139.97	\$68.09	\$121.06	\$87.01	\$102.14
<b>Retiree + Spouse/DP</b>	\$98.36	\$279.94	\$136.19	\$242.11	\$174.02	\$204.28
<b>Survivor Spouse/DP Only</b>	\$49.18	\$139.97	\$68.09	\$121.06	\$87.01	\$102.14
<b>UHC Medicare Advantage PPO (Medicare Part B)</b>						
<b>Monthly Rates</b>	<b>Your Cost</b>	<b>City Cost</b>	<b>Your Cost</b>	<b>City Cost</b>	<b>Your Cost</b>	<b>City Cost</b>
<b>Retiree Only</b>	\$147.81	\$420.70	\$204.66	\$363.85	\$261.51	\$307.00
<b>Retiree + Spouse/DP</b>	\$295.63	\$841.39	\$409.33	\$727.69	\$523.03	\$614.00
<b>Survivor Spouse/DP Only</b>	\$147.81	\$420.70	\$208.26	\$370.25	\$261.51	\$307.00
<b>Anthem BCBS Medicare Advantage PPO (Medicare Parts A and B)</b>						
<b>Monthly Rates</b>	<b>Your Cost</b>	<b>City Cost</b>	<b>Your Cost</b>	<b>City Cost</b>	<b>Your Cost</b>	<b>City Cost</b>
<b>Retiree Only</b>	\$65.63	\$186.81	\$90.88	\$161.56	\$116.12	\$136.32
<b>Retiree + Spouse/DP</b>	\$131.27	\$373.61	\$181.76	\$323.12	\$232.25	\$272.64
<b>Survivor Spouse/DP Only</b>	\$65.64	\$186.81	\$90.87	\$161.57	\$116.12	\$136.32
<b>Anthem BCBS Medicare Advantage PPO (Medicare Parts A and B) Split Option Plan</b>						
<b>Monthly Rates</b>	<b>Your Cost</b>	<b>City Cost</b>	<b>Your Cost</b>	<b>City Cost</b>	<b>Your Cost</b>	<b>City Cost</b>
<b>Retiree + Child(ren) - Medicare</b>	\$254.24	\$723.61	\$352.03	\$625.82	\$449.81	\$528.04
<b>Retiree + Spouse/DP (1 Medicare)</b>	\$254.24	\$723.61	\$352.03	\$625.82	\$449.81	\$528.04
<b>Retiree + Family (1 Medicare)</b>	\$368.75	\$1,049.52	\$510.58	\$907.69	\$652.40	\$765.87
<b>Retiree + Family (2 Medicare)</b>	\$333.84	\$950.16	\$462.24	\$821.76	\$519.76	\$603.36
<b>Survivor Only - Medicare</b>	\$65.64	\$186.81	\$90.87	\$161.57	\$116.12	\$136.32
<b>Survivor Spouse + Child(ren) - Medicare</b>	\$254.24	\$723.61	\$352.03	\$625.82	\$449.81	\$528.04

## Medicare Advantage Medical Plans (continued)

	Retiree 26%/ City 74%		Retiree 36%/ City 64%		Retiree 46%/ City 54%	
	Retiree hired prior to April 1, 1986		Retiree hired on or after April 1, 1986, but retired between September 2009 through August 31, 2010		Retiree hired on or after April 1, 1986, but retired September 1, 2010 or later	
<b>Kaiser Permanente Senior Advantage HMO (Medicare)</b>						
<b>Monthly Rates</b>	<b>Your Cost</b>	<b>City Cost</b>	<b>Your Cost</b>	<b>City Cost</b>	<b>Your Cost</b>	<b>City Cost</b>
<b>Retiree Only</b>	\$51.74	\$147.26	\$71.64	\$127.36	\$91.54	\$107.46
<b>Retiree + Spouse/DP</b>	\$103.48	\$294.52	\$143.28	\$254.72	\$183.08	\$214.92
<b>Survivor Spouse/DP Only</b>	\$51.74	\$147.26	\$71.64	\$127.36	\$91.54	\$107.46
<b>Kaiser Permanente HMO + Senior Advantage (Medicare) Split Option Plan</b>						
<b>Monthly Rates</b>	<b>Your Cost</b>	<b>City Cost</b>	<b>Your Cost</b>	<b>City Cost</b>	<b>Your Cost</b>	<b>City Cost</b>
<b>Retiree + Child(ren) - Medicare</b>	\$322.97	\$919.23	\$447.19	\$795.00	\$571.41	\$670.79
<b>Retiree + Spouse/DP (1 Medicare)</b>	\$244.75	\$696.61	\$338.89	\$602.47	\$433.93	\$508.33
<b>Retiree + Family (1 Medicare)</b>	\$457.19	\$1,301.23	\$633.03	\$1,125.39	\$808.77	\$949.55
<b>Retiree + Family (2 Medicare)</b>	\$304.77	\$867.43	\$422.00	\$750.20	\$539.21	\$632.99
<b>Beneficiary Child(ren) - Medicare</b>	\$51.74	\$147.26	\$71.64	\$127.36	\$91.54	\$107.46
<b>Survivor Only - Medicare</b>	\$51.74	\$147.26	\$71.64	\$127.36	\$91.54	\$107.46
<b>Survivor Spouse + Child(ren) - Medicare</b>	\$322.97	\$919.23	\$447.19	\$795.00	\$571.41	\$670.79

## Vision Plan

UnitedHealthcare Vision	
Monthly Rates	Your Cost
<b>Retiree Only</b>	\$3.27
<b>Retiree + Child(ren)</b>	\$7.20
<b>Retiree + Spouse/Domestic Partner</b>	\$6.86
<b>Retiree + Family</b>	\$9.27
<b>Beneficiary Child(ren)</b>	\$7.20
<b>Survivor Only</b>	\$3.27
<b>Survivor/Bene Child(ren)</b>	\$7.20

## Life Insurance Plans

Anthem BCBS Life Insurance	
Monthly Rates	Rates per Month
<b>Basic Life - Retirees (\$10,000)</b>	\$8.89
<b>Grandfathered Retiree Life (\$10,000)</b>	\$8.89
<b>Dependent Life (Spouse)*</b>	\$3.91
<b>Dependent Life (Child)*</b>	\$1.16
<b>Surviving Spouse*</b>	\$3.91

\*\$5,000 maximum coverage



# Dental Plans

	<b>Retiree 26%/ City 74%</b>		<b>Retiree 36%/ City 64%</b>		<b>Retiree 46%/ City 54%</b>	
	Retiree hired prior to April 1, 1986		Retiree hired on or after April 1, 1986, but retired between September 2009 through August 31, 2010		Retiree hired on or after April 1, 1986, but retired September 1, 2010 or later	
<b>Anthem BCBS Dental High Option</b>						
Monthly Rates	Your Cost	City Cost	Your Cost	City Cost	Your Cost	City Cost
<b>Retiree Only</b>	\$7.89	\$24.79	\$10.93	\$21.75	\$13.97	\$18.71
<b>Retiree + Child(ren)</b>	\$16.72	\$50.31	\$23.14	\$43.89	\$29.57	\$37.46
<b>Retiree + Spouse/Domestic Partner</b>	\$16.12	\$48.62	\$22.32	\$42.42	\$28.52	\$36.22
<b>Retiree + Family</b>	\$26.44	\$78.46	\$36.62	\$68.28	\$46.79	\$58.11
<b>Beneficiary Child(ren)</b>	\$16.72	\$50.31	\$23.14	\$43.89	\$29.57	\$37.46
<b>Survivor Only</b>	\$7.89	\$24.79	\$10.93	\$21.75	\$13.97	\$18.71
<b>Survivor/Bene Child(ren)</b>	\$16.72	\$50.31	\$23.14	\$43.89	\$29.57	\$37.46
<b>Anthem BCBS Dental Low Option</b>						
Monthly Rates	Your Cost	City Cost	Your Cost	City Cost	Your Cost	City Cost
<b>Retiree Only</b>	\$7.35	\$23.33	\$10.17	\$20.51	\$13.00	\$17.68
<b>Retiree + Child(ren)</b>	\$14.20	\$43.33	\$19.66	\$37.87	\$25.13	\$32.40
<b>Retiree + Spouse/Domestic Partner</b>	\$14.94	\$45.44	\$20.68	\$39.70	\$26.43	\$33.95
<b>Retiree + Family</b>	\$22.56	\$67.61	\$31.23	\$58.94	\$39.91	\$50.26
<b>Beneficiary Child(ren)</b>	\$14.20	\$43.33	\$19.66	\$37.87	\$25.13	\$32.40
<b>Survivor Only</b>	\$7.35	\$23.33	\$10.17	\$20.51	\$13.00	\$17.68
<b>Survivor/Bene Child(ren)</b>	\$14.20	\$43.33	\$19.66	\$37.87	\$25.13	\$32.40
<b>Aetna Dental – DHMO</b>						
Monthly Rates	Your Cost	City Cost	Your Cost	City Cost	Your Cost	City Cost
<b>Retiree Only</b>	\$2.95	\$8.39	\$4.08	\$7.26	\$5.21	\$6.12
<b>Retiree + Child(ren)</b>	\$5.31	\$15.11	\$7.35	\$13.07	\$9.39	\$11.03
<b>Retiree + Spouse/Domestic Partner</b>	\$5.76	\$16.41	\$7.98	\$14.19	\$10.20	\$11.97
<b>Retiree + Family</b>	\$8.88	\$20.88	\$12.30	\$21.86	\$15.71	\$18.45
<b>Beneficiary Child(ren)</b>	\$5.31	\$15.11	\$7.35	\$13.07	\$9.39	\$11.03
<b>Survivor Only</b>	\$2.95	\$8.39	\$4.08	\$7.26	\$5.21	\$6.12
<b>Survivor/Bene Child(ren)</b>	\$5.31	\$15.11	\$7.35	\$13.07	\$9.39	\$11.03

# Enrollment Meeting Schedule

## Monday, November 7

**8:15 a.m. to 5 p.m.**

City Hall Atrium  
55 Trinity Avenue SW  
Atlanta, GA 30303

## Tuesday, November 8

**8:15 a.m. to 5 p.m.**

City Hall Atrium  
55 Trinity Avenue SW  
Atlanta, GA 30303

## Wednesday, November 9

**8:15 a.m. to 5 p.m.**

City Hall Atrium  
55 Trinity Avenue SW  
Atlanta, GA 30303

**11 a.m. to 12 p.m.**

Public Safety Headquarters  
JOC Conference Room  
226 Peachtree Street SW  
Atlanta, GA 30303

## Thursday, November 10

**8:15 a.m. to 5 p.m.**

City Hall Atrium  
55 Trinity Avenue SW  
Atlanta, GA 30303

**11 a.m. to 12 p.m.**

Aviation  
Gateway Conference Room  
4th Floor Auditorium  
6000 N. Terminal Parkway  
Atlanta, GA 30320

## Tuesday, November 15

**8:15 a.m. to 5 p.m.**

City Hall Atrium  
55 Trinity Avenue SW  
Atlanta, GA 30303

**11 a.m. to 12 p.m.**

Rosel Fann Recreation Center  
Multi-Purpose Room  
365 Cleveland Avenue SE  
Atlanta, GA 30354

## Wednesday, November 16

**8:15 a.m. to 5 p.m.**

City Hall Atrium  
55 Trinity Avenue SW  
Atlanta, GA 30303

## Thursday, November 17

**8:15 a.m. to 2 p.m.**

City Hall Atrium  
55 Trinity Avenue SW  
Atlanta, GA 30303

**11 a.m. to 12 p.m.**

C.T. Martin Recreation Center  
Conference Room  
3201 MLK Drive SW  
Atlanta, GA 30311

## Friday, November 18

**8:15 a.m. to 5 p.m.**

City Hall Atrium  
55 Trinity Avenue SW  
Atlanta, GA 30303

# Important Contact Information

Contact	Address	Phone / Email
<b>Benefits/Programs</b>		
<b>DHR – Employee Benefits</b>	68 Mitchell St. SW Suite 2120 Atlanta, GA 30303	Phone: 404-330-6036 Fax: 404-658-6640
<b>City of Atlanta Employee Wellness Center</b>	235 Central Ave. SW Atlanta, GA 30303	Health Clinic: 404-546-4730 Fitness Center: 404-546-4745
<b>Pension Services</b>	68 Mitchell St. SW Suite 2107 Atlanta, GA 30303	404-330-6607
<b>Strategic Benefit Advisors, Inc.</b> (General Pension Fund) (Fire & Police Pension Fund)	2472 Jett Ferry Road Suite 400-410 Atlanta, GA 30338	COA Pension Center: 888-594-0216 coapension@sba-inc.com
<b>Psychological Services and Employee Assistance Program</b>	185 Ted Turner Drive NW 6th Floor, Suite 6100 Atlanta, GA 30303	404-546-3074

# Benefit Providers

Contact	Phone	Website
<b>Pre-65 Medical Plans</b>		
<b>Anthem BCBS Gatekeeper POS</b>	800-368-0766	www.anthem.com
<b>Kaiser Permanente HMO</b>	888-865-5813 or 404-261-2590	www.kp.org
<b>Post-65 Retiree Health Plans</b>		
<b>Anthem BCBS Medicare Advantage Plan</b>	First Impressions (Pre-Enrollment): 833-848-8729 Member Services (Post-Enrollment): 833-848-8730	www.anthem.com
<b>UnitedHealthcare Medicare Advantage PPO</b>	Member Services (Pre-Enrollment): 866-625-4663 (Post-Enrollment): 800-457-8506	Virtual Education Center: www.UHCVirtualRetiree.com Member: retiree.uhc.com
<b>Kaiser Permanente Senior Advantage HMO</b>	404-365-0966 or 800-611-1811	www.kp.org
<b>Other Health Plans</b>		
<b>Aetna DHMO</b>	877-238-6200	www.aetna.com
<b>Anthem BCBS Dental</b>	877-604-2158	www.anthem.com
<b>UnitedHealthcare Vision</b>	800-638-3120	www.myuhcvision.com
<b>Life Insurance</b>		
<b>Anthem Life</b>	800-552-2137	www.anthemlife.com
<b>Retirement Plan</b>		
<b>Prudential Financial Services</b>	877-778-2100	www.prudential.com/online/retirement

This document provides a summary of benefits available to City of Atlanta retired employees and eligible dependents, as well as laws, procedures, and regulations required to obtain and use such benefits. However, if inconsistencies occur between the contents of this document and the contracts, rules, or laws regulating administration of the various programs, the program contract terms and/or appropriate legislation supersede this document. In some instances, limitations and exclusions may apply.

Should you have questions, please contact the benefit program's member services or the Department of Human Resources (DHR) Employee Benefits. Contact information is included in this document.

# Choose Your Benefits for 2023

City of Atlanta Open Enrollment:

**November 7, 2022 to November 30, 2022**

City of Atlanta,  
Department of Human Resources  
Insurance Division  
Suite 2120  
68 Mitchell Street, S.W.  
Atlanta, GA 30303-0306

