

October 3, 2023

Dear Retiree,

Open enrollment for the 2024 plan year is October 23 through November 5<sup>th</sup>. The City of Chandler’s medical plan is a self-funded trust made up of a combination of City dollars and employee/retiree contributions. This fund pays all claims and expenses associated with the medical and prescription drug plans. Due to the recent increase in expenses, the City of Chandler had to make some changes to continue supporting the healthcare trust fund long term. At the end of plan year 2022, the retiree benefit program experienced a 200% loss ratio. Retirees currently represent 15% of all claims and expenses and are experiencing a loss ratio of 178%. This means that that for every \$1.00 contributed, \$1.78 is being spent.

To continue to support the health of the healthcare trust fund, in 2023, we saw an 8% medical plan premium increase with future increases projected. Effective January 1, 2024, there will be an 8% increase to medical premium rates for all three plans for both active and retiree members. This represents a monthly premium increase ranging from \$44.48 to \$160.75. The new rates effective January 1, 2024 are listed below:

	RED PLAN	BLUE PLAN	WHITE PLAN
	<b>MONTHLY CONTRIBUTIONS</b>		
RETIREE ONLY	\$893.16	\$750.62	\$600.51
RETIREE + SPOUSE	\$1,491.48	\$1,253.48	\$1,002.80
RETIREE + CHILD(REN)	\$1,321.74	\$1,110.81	\$888.68
RETIREE + FAMILY	\$2,170.18	\$1,823.90	\$1,459.14

**Additionally, effective January 1, 2024, all retirees and their dependents will be required to enroll in Medicare Part A & B when they become eligible.** You will be able to remain on the City of Chandler’s medical plan and there will be a coordination of benefits following Medicare guidelines.

We understand this is a big change to our plan. To help you understand how this may impact you and your family, here are some Medicare experts who can provide assistance (please note the city does not endorse any of these vendors). Also, you can access our [FAQ’s](#) on [chandleraz.gov/benefits](http://chandleraz.gov/benefits) for more information or visit the Medicare page at [www.medicare.gov](http://www.medicare.gov).

Kaylavon Middleton MediSolutions <a href="https://medisolutions.us">https://medisolutions.us</a> 623-806-4200 Email: <a href="mailto:kaylavon@medisolutions.us">kaylavon@medisolutions.us</a>	Arlyne Haraburda, CMIP® Haraburda Benefits <a href="http://www.HaraburdaBenefits.com">www.HaraburdaBenefits.com</a> 480-215-2148 To schedule a meeting: <a href="http://www.calendly.com/askarlyne">www.calendly.com/askarlyne</a>
Adrienne McClellan Medicare Health Plan Advisor <a href="https://mhpallc.com/adrienne-mcclellan/">https://mhpallc.com/adrienne-mcclellan/</a> 602-699-4551 Email: <a href="mailto:adrienne@mhpallc.com">adrienne@mhpallc.com</a>	Shasta Vargas Insurance Agency <a href="http://www.InsureWithShasta.com">www.InsureWithShasta.com</a> 623-233-6477 Email: <a href="mailto:shasta@insurewithshasta.com">shasta@insurewithshasta.com</a>

There will be more information about this change, how to complete open enrollment, and other benefit updates in the next edition of our newsletter, The Retired Ostrich, and a follow up email that will be sent on the week of October 16<sup>th</sup>.

Regards,

**Fernanda Acurio**

Human Resources Manager – Benefits & HRIS

City of Chandler | Human Resources

480-782-2359 Direct

[fernanda.acurio@chandleraz.gov](mailto:fernanda.acurio@chandleraz.gov)



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