



**OUR FALLEN HEROES FOUNDATION**

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**INFORMATION OBTAINED FROM CITY OF MEMPHIS DOCUMENTS AND ONSITE MEETINGS**

**PRE-65 LODDeath/LODDisability RETIREES**

You have the option to choose from the City’s current Self-Insured plan or One-Exchange

**ONE-EXCHANGE**

**CITY OF MEMPHIS HRA**

**TOTAL**

PRE-65 RETIREE ONLY	\$ 10,000	\$ 10,000
PRE-65 RETIREE/Pre-65 SPOUSE	\$ 10,000/SPOUSE \$10,000	\$ 20,000
PRE-65 RETIREE/Pre-65 DEPENDANT(S)	\$ 10,000/DEPENDANT(S) \$10,000	\$ 20,000
PRE-65 RETIREE/SPOUSE/DEPENDANT(S)	\$ 10000/FAMILY \$10,000	\$ 20,000
PRE-65 RETIREE/POST-65 SPOUSE	\$ 10,000/SPOUSE \$1,000	\$11,000
PRE-65 RETIREE/POST-65 SPOUSE/ DEPENDANT(S)	\$ 10,000/SPOUSE \$1,000/DEP(S) \$9,000	\$ 20,000

**Date**

**Timeline for Enrollment Requirements and Benefit Changes**

December 12, 2016	One-Exchange phone lines open to make appointments or discuss the plans <a href="tel:866-201-0437">866-201-0437</a>
December 27, 2017	City of Memphis will MAIL Cigna Self-Insured ENROLMENT GUIDES
January 3-5 2017	Upcoming onsite retiree meeting presentation to learn more about One-Exchange and your plan options. Mandatory RSVP for meetings is required at 800-753-4220 IF YOU ARE ABLE TO ATTEND
January 9-20 2017	OPEN ENROLLMENT for “GRANDFATHERED LODD Retirees” and eligible dependents. REMINDER PRE-65 LODD RETIREES AND ELIGIBLE DEPENDENTS MUST CONSULT WITH ONE-EXCHANGE BEFORE ENROLLING IN THE CITY’S SELF-INSURED PLAN

January 16 – 31, 2017	Preferred Enrollment Period. Enrollment must be completed by January 31, 2017 to ensure coverage begins on March 31, 2017 If retiree enrolls after January 31, 2017 then coverage may be DELAYED
February 28, 2017	Ending date for calendar year 2016 CITY'S SELF-INSURED DEDUCTIBLE (14 MONTH CALENDAR YEAR)
March 1, 2017	Beginning date for calendar year 2017 CITY'S SELF-INSURED DEDUCTIBLE (10 MONTH CALENDAR YEAR)
February 28, 2017	City of Memphis CIGNA SELF-INSURES PLANS ENDS (IF YOU CHOOSE ONE-EXCHANGE)
March 1, 2017	ONE-EXCHANGE COVERAGE BEGINS
March 1, 2017	ONE-EXCHANGE DEDUCTIBLE BEGINS (10 MONTH CALENDAR YEAR)