



The City of St. Louis

DEPARTMENT OF PERSONNEL
EMPLOYEE BENEFITS SECTION

1114 MARKET STREET, SUITE 700
ST. LOUIS, MISSOURI 63101

RICHARD R. FRANK
DIRECTOR OF PERSONNEL

October 1, 2021

Dear Police Division Retiree,

The City of St. Louis has made the decision to offer your Medicare Supplement Plans through a new administrator effective January 1, 2022.

We have chosen Amwins Group Benefits, LLC as your new Medicare Supplement retiree benefits administrator. Amwins has more than 20 years of experience in Medicare Supplement retiree benefits administration and has licensed professionals ready to assist you.

Your new retiree Medicare Supplement healthcare program will offer **the same level of benefits**. Your medical portion of the plan will be with Transamerica, the prescription drug portion will be with Humana and the hearing portion will be with Hear America. The dental and vision plans will continue with Delta Dental and Superior Vision.

Here's what you'll see:

- **Comparable coverage:**
 - The new plans will provide the same level of benefits as your current plans.
- **Dedicated Amwins Medicare Supplement Benefit Line:**
 - If you need help or have a question about anything pertaining to your coverage, you will have the ability to speak to an experienced Amwins Customer Care Representative specifically trained to answer your questions. You will have a new dedicated phone line that will be available to answer your questions Monday – Friday, 7:00 A.M. – 7:00 P.M. CST.

- **No need to change your doctors:**
 - The new medical plan will provide supplemental coverage to Medicare, just as your current plan does today.
 - There are NO network restrictions; you can see any doctor or provider who accepts Medicare, just as your current plan does today.
- **Reduction in cost for dependents:**
 - The cost of your coverage will continue to be paid by the City of St. Louis. You will continue to be responsible for 100% of the cost of your dependent coverage, but effective January 1, 2022, that amount will be reduced from \$453.85 to \$325.23 a month.

You will be receiving an informational kit from Amwins in the coming weeks.

Sincerely,

A handwritten signature in black ink, appearing to read "Richard R. Frank", with a stylized flourish at the end.

Richard R. Frank
Director of Personnel

Here's what you'll see for 2022:

New Medical and Prescription Drug Coverage

The coverage through Amwins will provide retirees, spouses, surviving spouses, domestic partners, and Medicare-eligible dependent children **the same coverage** as your existing plans. Your dental and vision plans will remain the same.

Access to Dedicated Amwins Customer Care Representatives

The City of St. Louis, Police Division retirees will have access to a dedicated Amwins Medicare Supplement Phone Line. Amwins Customer Care Representatives will be available to answer any of your questions regarding this program.

Important Reminder

DO NOT enroll in any individual Medicare plans, including any other Medicare Supplement, Medicare Part D, and Medicare Advantage Plans. If you do, **you will automatically be disenrolled from the City of St. Louis Police Division Retiree Medicare Healthcare Program.**

What's Next?

Now

Simply wait for the complete 2022 Retiree Benefit Package to be mailed to your home.

Nov. 11 – Nov. 19, 2021

You will receive the 2022 Retiree Benefit Package with information on each of the programs from Amwins. You will not need to fill out any enrollment forms. You will be automatically enrolled into the Amwins Medicare Supplement Program.

Dec. 15 – Dec. 31, 2021

You will receive your new medical and prescription drug ID cards in separate packages. You will not need a new prescription if it is filled at a retail pharmacy unless it is expired. The pharmacy will already have your prescription on file. Your dental coverage with Delta Dental and your vision coverage with Superior Vision will remain the same. You will not receive new dental or vision ID cards.

January 1, 2022

Coverage under the City of St. Louis, Police Division Medicare Supplement Plans becomes effective.