

# Coordination with Medicare

## Important Notes:

- The primary payer pays up to the limits of its coverage.
- The secondary payer only pays if there are costs the primary payer didn't cover up to their benefit level.
- The secondary payer may not pay all of the uncovered costs. You may still be responsible to pay a portion. If a co-pay applies for the service you received, you will be responsible for your co-pay or co-insurance for the service.

## How does Cigna determine Coordination of Medicare benefits for Fairfax County Government retirees and employees?

The Coordination of Medicare benefits procedure utilized for Fairfax County Government's plan with Cigna is called "Maintenance of Benefits." When Cigna's normal liability is equal to or less than Medicare's payment, Cigna does not make a payment as the secondary payer. You will always owe your co-payment or co-insurance amount.

## For More Information

Plan	Vendor	Phone	Web
Benefits/HR Central		703-324-3311	HRCentral@fairfaxcounty.gov
OAP Plans Keisha Lewis	Cigna Onsite Rep	800-244-6224 703-324-2446	www.mycigna.com keisha.lewis@fairfaxcounty.gov
Cigna-HealthSpring	800-558-9562, Monday through Friday, 8 a.m. to 8 p.m.		
HMO	Kaiser Permanente	301-468-6000	www.kaiserpermanente.org
Dental	Delta Dental of Va	800-237-6060	www.deltadentalva.com
Vision	Davis Vision	800-208-2112	www.davisvision.com
Group Life	Standard	703-324-3351	Lonna.owens@fairfaxcounty.gov
Deferred Compensation Marie Canterbury	T. Rowe Price On-Site Rep	888-457-5770 703-324-4995	www.rps.troweprice.com marie.canterbury@fairfaxcounty.gov

# 2016 Health and Dental Premiums

Retirees pay the full cost of their health and/or dental insurance premiums. Retirees age 55 or older, or those retired on a service-connected disability, receive a monthly subsidy from the county toward the cost of a county health plan. Surviving spouses are entitled to a subsidy only if they receive a Joint and Last Survivor benefit.

Monthly Subsidy for Retirees Ages 55-64			
Years of Service at Retirement	Subsidy Amount	2016 Supplement	2016 Subsidy Amount
5-9	\$25	\$5	\$30
10-14	\$50	\$15	\$65
15-19	\$125	\$30	\$155
20-24	\$150	\$40	\$190
25 or more*	\$175	\$45	\$220
*Also includes retirees of any age who are approved for a service-connected disability retirement and covered under a county health plan and police officers who retired with unreduced benefits after 20 years of service.			

Monthly Subsidy for Retirees Age 65+			
Years of Service at Retirement	Subsidy Amount	2016	2016 Subsidy Amount
5-9	\$15	\$15	\$30
10-14	\$25	\$40	\$65
15-19	\$100	\$55	\$155
20-24	\$150	\$40	\$190
25 or more*	\$175	\$45	\$220
*Also includes retirees of any age who are approved for a service-connected disability retirement and covered under a county health plan and police officers who retired with unreduced benefits after 20 years of service.			