

# Sandia

## Retiree Benefits 2024

Helping You Prepare For  
Your Upcoming  
PreMedicare Enrollment



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# Via Benefits

## We are here to help!

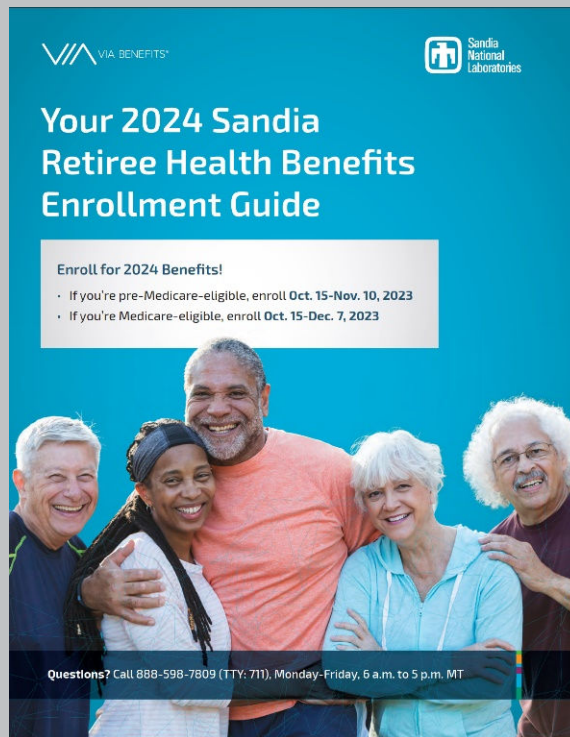
- Provide assistance to help you review all of your health care options.
- Individualized telephone support provided at no cost to you.
- Via Benefits customer service:
  - **1(888) 598-7809**
  - **Available 6 am – 5pm MT Monday – Friday.**



# What Should I Have Received in The Mail?

- Via Benefits mailed to each household:  
**2024 Sandia Retiree Health Benefits Enrollment Guide**

## Note:



- The booklet contains information for Medicare and PreMedicare participants.

# What's "New" for 2024

## Pre-Medicare Plans

- The deductible and out-of-pocket limit for the Sandia Total Health PPO Plan will increase.
- The HRA administration for BCBSNM and UHC plan participants will transition to PayFlex on Jan. 1, 2024.
- The deductible and out-of-pocket limit for the Sandia High Deductible Health Plan (HDHP) will increase.
- Premiums will increase for both the Total Health PPO Plan and the High Deductible Health Plan.
- You and Your Pre-Medicare spouse once again are no longer required to complete the health assessment in 2024 to receive HRA Funding.
- If you're a surviving spouse or LTD Terminée and currently have medical coverage, you can enroll in the Sandia group-sponsored Dental Care Program with Delta Dental of New Mexico. If you waive this coverage, you will not have another opportunity to enroll in this program in the future.

# Do I Need to Take Action During Open Enrollment?

Coverage:	Take Action:
<b>Medical</b>	<ul style="list-style-type: none"><li>▪ To enroll or disenroll in a medical plan</li><li>▪ To change your current medical plan</li><li>▪ To waive coverage</li></ul>
<b>Dental (retirees only)</b>	<ul style="list-style-type: none"><li>▪ To enroll or disenroll in the dental plan</li><li>▪ To waive coverage</li></ul>
<b>Dependent Coverage</b>	<ul style="list-style-type: none"><li>▪ If you wish to add a dependent, you must do so during open enrollment.</li><li>▪ Mid-year additions require a qualifying event.</li><li>▪ You may drop a dependent at any time.</li></ul>

**If you are satisfied with your coverage,  
you do not need to take any action.**

# Sandia Total Health Network Options

Sandia Total Health BCBSNM Plan PPO & Sandia HDHP

Sandia Total Health UnitedHealthcare Plan PPO & Sandia HDHP

Sandia Total Health Kaiser Plan PPO Only

# Sandia Delta Dental Plan

- There is a premium increase to the Dental Plan for 2024 as well as enhancements to the dental benefit. You can view the Sandia Group Delta Dental 2024 presentation for more details.
- If you need an additional ID card, these can be ordered at **[www.toolkitsonline.com](http://www.toolkitsonline.com)**

# Surviving Spouse Continuation of Coverage

## Medical Coverage

- To continue coverage as a surviving spouse and/or dependent, you must elect to continue coverage through Via Benefits.
- The cost to continue coverage is 50% of the full medical premium for the survivor of a retiree or employee with 15 or more years of service.
- Continued coverage is available until the surviving spouse remarries, dependent children become ineligible and/or coverage is terminated with Sandia.



# Dependent Eligibility

- Check to ensure that your child meets the eligibility requirements to be enrolled.
- Children are covered until age 26.
- If your child is no longer eligible, please be sure to contact Via Benefits to disenroll.

*You must disenroll dependents within 31 days of qualifying event.*

# What Do I Do When I Turn 65?

## 3 months before reaching age 65...

- Enroll in Medicare Parts A and B for an effective date the beginning of the month in which you become Medicare-eligible.
- Contact Medicare or your local Social Security office for more information.
- Approximately 3 months before age 65, you should receive information from Via Benefits. Call Via Benefits to review health care options (888) 598-7809.

### Note:

If you or your covered dependent becomes Medicare-eligible due to disability, you or your covered dependent will need to enroll in Medicare Parts A and B.

# Confirmation/Billing Statements

## NO ACTION

- You will continue with same plan options.
- You will NOT receive a new confirmation statement.
- You will NOT need to make any changes to your automatic debit for premium payment.
- New premium amounts will be applied beginning with January premium payment for Sandia group sponsored plans. Check with insurance company on individual plans.

## TAKE ACTION

- You will receive a new confirmation statement of new plan coverage.
- You will NOT need to make any changes to your automatic debit for premium payment for Sandia Group sponsored plans.  
\*Individual plans may require a change.
- New premium amounts will be applied beginning with the January premium payment.

## Resource Website information

- **PreMedicare/Medicare information @ [SandiaRetireeBenefits.com](http://SandiaRetireeBenefits.com)**
- **Via Benefits Medicare plan options @ [My.ViaBenefits.com/Sandia](http://My.ViaBenefits.com/Sandia)**
- **Contact information is located in the front of your open enrollment guide**