

HAPPY TRAILS



Retirement, where everyday is Saturday!

MAY 2009

Arlene Horrigan – Libraries
Gloria Crowder -
Environmental Waste Administration
Bob Karlseng - Warehouse
Charles Smith - Public Works
Jennifer Carrick – Libraries
Glenn Grobe – Police
Phil Hamilton – Fire
Sammy Knapp – Police
Edith Reiss – Libraries
David Wilson – Police
Jeff Zimmerman – Planning

JUNE 2009

Jerry Lytle – Police
Susan Beckley Helt –
Public Information
Jerry Meares – Police
John Naylor – Police
Gary Stanley – Police

JULY 2009

Robert Pierce – Building Inspections
Larry Frazier – Police
Raymond Garcia – Park Support Services
Gerald Sharkey –
Environmental Waste Collections

AUGUST 2009

Becky Johansen – Purchasing
David Cox – Building Inspections

September 2009

Terry Storks - Streets
Dennis Grimes – Police
Reggie Jackson – Environmental Waste
Collection
Don Peters – Fire
Imelda Petty – Building Inspections

October 2009

Gary Thomas – Streets
Jeff Lingo – Parks & Recreation
Patrick Hussey – Police



Gone but not forgotten

June 2009 *Edith Reiss, Library*
September 2009 *Sharen Punneo, PSC*
October 2009 *Vickie Mower, Training*

PRIME

PLANO RETIREE INFO MATTERS & EDUCATION



As the leaves turn.....



Almost sounds like the title of a daytime soap opera. The leaves changing color is a reminder to each of us that it's the time of year when we too need to consider some changes. One very important area of change to consider is health insurance.

By now, all Non-Medicare retirees have completed their health insurance enrollment and received their confirmation form for plan year January 1, 2010.

If you are still writing a personal check to pay your monthly premium, now is a great time to consider making that change. Retirees can elect to have premiums deducted directly from their checking account. Those who worked in the public safety area are permitted to have their premiums deducted from their TMRS, ICMA-RC 457 or personal checking account. Direct debiting insures that the premium is paid by the due date and eliminates the possibility of being faced with late fees. Contact Stacey Stagich at

(972) 941-7296 if you need additional information on this option.

Medicare eligible retirees may also change health plans during this time. The enrollment period for making any changes is through December 31, 2009. However if you are considering changes, it is advised to make them no later than mid-December to ensure proper coverage on January 1, 2010. Contact AARP at (800) 392-7537, Secure Horizons at (866) 622-8055 or United RX for Groups at (800) 274-6777 to make any enrollment changes.

With the changing color of leaves comes the onset of winter. Colder days and even colder nights. Less sunshine. During this changing season keep in mind a saying from Victor Hugo – “Laughter is the sun that drives winter from the human face.”

Medicare Eligible Retiree Prescription Drug Programs It's Not a One Size Fits All



Each year, during the enrollment period, various insurance carriers conduct mass mailings outlining the prescription drug coverage they offer. It's important to review the options available as the plans are not a "one size fits all". Medicare's Plan Finder, located on the Medicare site, www.medicare.gov, is a way to compare the various plans offered.

Retirees enrolled in the Secure Horizon product are provided prescription drug coverage through Secure Horizons. Retirees enrolled in AARP Plan "F" or Plan "K" elect United Rx for Groups or purchase their own prescription drug coverage.

While the United RX for Groups plan has a higher premium than most plans, it has no deductible, is made up of copayments only and provides coverage in the gap (referred to as the donut hole). Of the 50 or so plans being offered here in Texas, more than half have a deductible and of that group, at least half have an annual deductible of \$310. Most of the plans in the marketplace do not provide coverage in the gap which means once total drug spending (retiree and drug plan added together) reaches \$2,830, the donut hole begins. The retiree then must pay the entire cost from \$2,830 until expenses reach \$6,440. In Texas, about 10 plans will help pay for drugs in the donut hole but only if the drugs are generic.

Again, this is not a "one size fits all" situation. For someone who uses strictly generics who has only an occasional prescription drug, one of the lower premium plans may work fine. Checking not only the cost of drugs but if/how various drugs are covered is important in the decision making process.

Many senior centers offer assistance in understanding the pros and cons of the various plans. Take the time to research your options to find the prescription drug plan that best fits your needs.

IMPORTANT DATE TO REMEMBER



Watch your e-mail for upcoming information regarding the annual holiday luncheon. It is scheduled for Thursday, December 17th from 11:00 – 1:30 at Plano Centre. Hope to see everyone there.