




## **FPPA** Optional Insurance Programs

 FPPA offers retired members a variety of voluntary insurance options.

While some benefits can be purchased by simply completing an application form, others are more restrictive and require a review of current health status and approval by the insurance company.

Retirees may be able to pay for coverage directly from pension checks. Please check with the provider and our office to see if this is possible. If not, payment of benefits will need to be made directly to the provider.





## Group Insurance Plans

FPPA provides group plans for retirees and their family members. Most group insurance plans have an open enrollment period of November 1 – December 31. The Medicare open enrollment usually runs from October 15 – December 7 for coverage that begins January 1st. FPPA does not have an actual open enrollment period, but if you have had a qualifying event (such as termination of employment) and no longer have coverage, you may explore the options that FPPA has to offer. Retirees may enroll at any time in one of FPPA's plans.

## Health Insurance Options for Medicare Eligible Members

### **UnitedHealthcare Medicare Advantage Plan (Medicare Complete HMO)**

This is a group plan sponsored by FPPA and is a comprehensive enhanced Medicare plan, insured by UnitedHealthcare Insurance Company. Through this plan, care is provided by UnitedHealthcare In-network Primary Care Physicians who arrange for specialists if needed. All medical care costs, including co-payments, are coordinated through the UnitedHealthcare benefits program.

#### **Contact**

A FPPA Payroll Specialist at (303) 770-3772 in the Denver metro area or (800) 332-3772 toll free nationwide for information and/or to enroll.

#### **Member Eligibility**

The FPPA retiree, their spouse or survivor, age 65 or older who qualify for Medicare Part A & Part B. Coverage for this plan is available only for Colorado residents.

#### **Premium Payments**

A deduction from your pension check is required to participate in the program.

*Please note: In order to participate in the plan, a pension payment from FPPA must be large enough to cover the entire premium.*

### **Humana Medicare Advantage Plan (PPO)**

The Humana Medicare Advantage Plan provides coverage for office visits, inpatient treatment, preventive care, prescription drugs, and emergency treatment worldwide. Additional services include Silver Sneakers or Silver & Fit depending on where you reside.

#### **Contact**

Humana at (866) 396-8810 (TTY: 711) for information and/or to enroll and let the representative know you are with the Fire & Police Pension Association of Colorado.

#### **Member Eligibility**

The FPPA retiree, their spouse or survivor, age 65 or older who qualify for Medicare Part A & Part B and reside in the Humana Service area.

#### **Premium Payments**

A deduction from your pension check is required to participate in the program.

*Please note: In order to participate in the plan, a pension payment from FPPA must be large enough to cover the entire premium.*

## **AARP Medicare Supplement Plan**

The AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, are issued on an individual basis and may require the completion of a health questionnaire to determine eligibility and/or rates.

### **Contact**

HUB International at (888) 795-0300 for information and/or to enroll. When speaking with a HUB International representative, request to be enrolled in the Fire & Police Pension Association's Medicare Supplement Plan Group #941.

### **Member Eligibility**

The FPPA retiree, their spouse or survivor, age 65 or older who qualify for Medicare Part A & Part B.

### **Premium Payments**

A deduction from your pension check is required to participate in the program.

*Please note: In order to participate in the plan, a pension payment from FPPA must be large enough to cover the entire premium.*

## **Prescription Coverage**

### **For Medicare Eligible Members**

#### **AARP MedicareRx Plans**

The AARP MedicareRx Plans, insured by UnitedHealthcare Insurance Company, are Medicare prescription drug plans.

### **Contact**

HUB International at (888) 795-0300 for information and/or to enroll. When speaking with a HUB International representative, request to be enrolled in the Fire & Police Pension Association's Medicare RX Plan Group #472.

### **Member Eligibility**

The FPPA retiree, their spouse or survivor, age 65 or older who qualify for Medicare Part A & Part B.

### **Premium Payments**

A deduction from your pension check is required to participate in the program.

*Please note: In order to participate in the plan, a pension payment from FPPA must be large enough to cover the entire premium.*

### **For all FPPA Active Members, Retirees, Survivors and their Families.**

#### **HealthTrans Prescription Discount Card**

This FREE discount prescription drug card provides discounts on prescription drugs at more than 58,000 participating pharmacies. Saving 10% - 85% immediately on the cost of both brand-name and generic drugs.

### **Go To**

FPPAco.org. Click on Currently Receiving Benefits, then Retiree Insurance. Find the link for HUB - The FPPA Contract Insurance Service Provider website along with the User Name & Password provided to print the free pharmacy discount card, access the Pharmacy Locator and utilize the Medication Pricing Tool.

- No cost to sign up
- No obligations
- No limits on number of prescriptions
- Can be used by family and friends.

*This is NOT insurance. It is a discount prescription drug program.*

### **Member Eligibility**

This prescription discount card through HealthTrans is available to all FPPA active members, retirees, survivors and their families.

### **Premium Payments**

There is no cost for this program.

## Dental Insurance

### *Delta Dental Insurance*

Retirees may choose to participate in a Delta Dental of Colorado Retiree Dental Plan.

This plan offers high, medium and low options; has a large nationwide network of dentists and allows for out of network dentists. Preventative, basic and major services are covered at various benefit levels, annual maximums, and deductibles.

### *Contact*

A FPPA Payroll Specialist at (303) 770-3772 in the Denver metro area or (800) 332-3772 toll free nationwide for information and/or to enroll.

### *Member Eligibility*

The FPPA retiree, their spouse and/or dependents to age 26. Survivors not previously covered under this plan are also eligible to enroll. However, proof of prior coverage is required. If the survivor was not covered under any dental plan prior to enrolling, there will be a 24 month waiting period on major services.

Waiting periods will not apply for retirees who enroll within 60 days of retirement.

### *Premium Payments*

A deduction from your pension check is required to participate in the program.

*Please note: In order to participate in the plan, a pension payment from FPPA must be large enough to cover the entire premium.*

## Vision Insurance

### *VSP and EyeMed Vision Insurance*

FPPA currently offers two different vision programs, Vision Service Plan (VSP) and EyeMed Vision Plan. You may enroll in these programs at any time. Both VSP and EyeMed have an extensive list of participating doctors from which to choose. VSP also now offers savings for plan members on TruHearing® hearing aids. Be sure to check [vsp.truhearing.com](http://vsp.truhearing.com) for additional information on this benefit.

### *Contact*

A FPPA Payroll Specialist at (303) 770-3772 in the Denver metro area or (800) 332-3772 toll free nationwide for information and/or to enroll.

### *Member Eligibility*

An FPPA retiree, their spouse and/or dependants to age 26, or a survivor.

### *Premium Payments*

A deduction from your pension check is required to participate in the program.

*Please note: In order to participate in the plan, a pension payment from FPPA must be large enough to cover the entire premium.*

## Other Resources Available

### *HUB International*

Finding health insurance when not Medicare eligible can be difficult and plans offered may be expensive. FPPA has made arrangements with HUB International Insurance Services, a local insurance brokerage firm, who can assist you with your insurance needs. Since each company has differing policies, it is helpful to use a consultant that knows the industry and can shop the market on your behalf. A HUB International individual health representative will contact multiple insurance companies. This shopping service may be used to find many types of insurance plans.

- Health insurance
- Life insurance
- Long-Term Care insurance
- Supplemental plans
  - Cancer insurance
  - Intensive care insurance
  - Accident/Sickness/Short-Term Disability insurance

When you contact HUB International, please identify yourself as a member of FPPA. Please note that all premiums for an individual insurance plan that you have enrolled in through HUB International will need to be paid directly to the insurance carrier by you. No premiums can be withheld from your pension check for these plans.

### *HUB Internal Contact Information*

The various benefits described in this brochure have been arranged for FPPA members through HUB International. When you contact HUB International please identify yourself as a member of FPPA. You will then be directed to someone who is familiar with our programs.

### *Phone*

HUB International at (303) 893-0300 in the Denver metro area or (888) 795-0300 nationwide for information and advice. They can also assist you with the application process.

### *Internet*

Or visit FPPAco.org. Click on Currently Receiving Benefits, then Retiree Insurance. Find the link for HUB - The FPPA Contract Insurance Service Provider website along with the User Name & Password provided to be directed to the HUB International web page designed specifically for FPPA.

## Connect for Health Colorado

Connect for Health Colorado is a new non-profit entity established by a state law, Senate Bill 11-200, that was passed in 2011. Opened in October 2013, Connect for Health Colorado is a health insurance marketplace created to help individuals, families and small employers across Colorado purchase health insurance and apply for new federal financial assistance to reduce costs. This online marketplace includes a customer support network of Customer Service Center Representatives, Health Coverage Guides and licensed agents/brokers to help Coloradans find the best health plan for their needs. It is the only place where Coloradans can apply for advance premium tax credits and cost-sharing reductions to help pay for commercial insurance coverage. The mission of Connect for Health Colorado is to increase access, affordability, and choice for those purchasing health insurance in Colorado.

### *Through Connect for Health Colorado you may:*

- Window shop to get a sense of health plan benefits and prices.
- Get a quick estimate of how much financial assistance, based on your income, you could be eligible to use to reduce the cost of health insurance.
- Shop and enroll in health plans without financial assistance.
- Fill out the full online application for financial assistance and use those benefits right away to purchase health insurance.
- Call, text, or sit down with a trained representative for help.

### *Log On*

[www.ConnectforHealthCO.com](http://www.ConnectforHealthCO.com) for more information.

## **FPPA**

Fire and Police Pension Association of Colorado

(303) 770-3772 ■ toll free (800) 332-3772 ■ fax (303) 771-7622  
FPPAco.org

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*The document is intended for general informational purposes only.  
Refer to the individual policies for specific plan details.*

