PROCESS HIGHLIGHTS

1. Meet with PERS

2. Confirm/Solidify retirement date

3. Notify/Meet with the Office of Human Resources team (OHR)

4. HR Team will generate and send a separation notice to UMR

5. UMR will work with the Department and Payroll, getting your benefit retirement paperwork ready

6. Meet with UMR about 2-4 weeks prior to your retirement date. Call 702-413-1701, option 0 to schedule your appointment with the Enrollment team
Election for Retiree Coverage through the Health & Welfare Trust

- The retirement plan is the same as the current plan. Your plan will only change if the plan for active participants changes.

- As long as you (the retiree) stays on the plan, you can add and remove dependents the same as you can today.

- The plan allows you to continue your health coverage as a retiree up to the age of 65. Payment of contributions will be required to continue coverage.

- If your spouse is younger than you and you turn 65 first, they can retain coverage under COBRA for up to 36 months.
### 2023 Monthly Retiree Rates

<table>
<thead>
<tr>
<th></th>
<th>Full Coverage</th>
<th>Medical/RX Only</th>
<th>Dental/Vision Only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiree only</td>
<td>$883.50</td>
<td>$824.31</td>
<td>$59.19</td>
</tr>
<tr>
<td>Retiree + 1</td>
<td>$1,400.00</td>
<td>$1,276.98</td>
<td>$123.02</td>
</tr>
<tr>
<td>Retiree + 2</td>
<td>$1,400.00</td>
<td>$1,268.96</td>
<td>$131.04</td>
</tr>
<tr>
<td>Retiree + 3</td>
<td>$1,400.00</td>
<td>$1,265.22</td>
<td>$134.78</td>
</tr>
<tr>
<td>Retiree + 4</td>
<td>$1,400.00</td>
<td>$1,261.31</td>
<td>$138.69</td>
</tr>
<tr>
<td>Retiree + 5</td>
<td>$1,400.00</td>
<td>$1,256.14</td>
<td>$143.86</td>
</tr>
<tr>
<td>Retiree + 6 or more</td>
<td>$1,400.00</td>
<td>$1,253.34</td>
<td>$146.66</td>
</tr>
</tbody>
</table>

**Rates Subject to change annually**
# 2024 Monthly Retiree Rates

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Full Coverage</th>
<th>Medical/RX Only</th>
<th>Dental/Vision Only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiree only</td>
<td>$883.50</td>
<td>$822.88</td>
<td>$60.62</td>
</tr>
<tr>
<td>Retiree + 1</td>
<td>$1,400.00</td>
<td>$1,274.05</td>
<td>$125.95</td>
</tr>
<tr>
<td>Retiree + 2</td>
<td>$1,400.00</td>
<td>$1,265.84</td>
<td>$134.16</td>
</tr>
<tr>
<td>Retiree + 3</td>
<td>$1,400.00</td>
<td>$1,262.01</td>
<td>$137.99</td>
</tr>
<tr>
<td>Retiree + 4</td>
<td>$1,400.00</td>
<td>$1,258.01</td>
<td>$141.99</td>
</tr>
<tr>
<td>Retiree + 5</td>
<td>$1,400.00</td>
<td>$1,252.71</td>
<td>$147.29</td>
</tr>
<tr>
<td>Retiree + 6 or more</td>
<td>$1,400.00</td>
<td>$1,249.84</td>
<td>$150.16</td>
</tr>
</tbody>
</table>

**Rates Subject to change annually**
Retiree Coverage and Contributions

• **PERS AUTO-DEDUCT.** PERS pays your contributions at the end of the month (i.e. April payment will be made the end of April for April coverage)

  **Small Tax Advantage**

• **AUTO-WITHDRAWL** occurs prior to the month of coverage (April payment would come out prior to the 1st of April)
2023 COBRA – What is that??

<table>
<thead>
<tr>
<th></th>
<th>Full Coverage</th>
<th>Medical/RX Only</th>
<th>Dental/Vision Only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiree only</td>
<td>$768.50</td>
<td>$713.31</td>
<td>$55.19</td>
</tr>
<tr>
<td>Retiree + 1</td>
<td>$1,598.30</td>
<td>$1,483.52</td>
<td>$114.78</td>
</tr>
<tr>
<td>Retiree + 2</td>
<td>$1,702.50</td>
<td>$1,580.24</td>
<td>$122.26</td>
</tr>
<tr>
<td>Retiree + 3</td>
<td>$1,751.90</td>
<td>$1,625.35</td>
<td>$125.75</td>
</tr>
<tr>
<td>Retiree + 4</td>
<td>$1,801.93</td>
<td>$1,672.53</td>
<td>$129.40</td>
</tr>
<tr>
<td>Retiree + 5</td>
<td>$1,869.09</td>
<td>$1,734.86</td>
<td>$134.22</td>
</tr>
<tr>
<td>Retiree + 6 or more</td>
<td>$1,905.52</td>
<td>$1,768.68</td>
<td>$136.84</td>
</tr>
</tbody>
</table>

**Rates subject to change annually**
COBRA is NOT retiree coverage. It is short term/gap coverage. Additional information about COBRA can be obtained at [https://www.dol.gov/general/topic/health-plans/cobra](https://www.dol.gov/general/topic/health-plans/cobra)
## 2024 COBRA – What is that??

<table>
<thead>
<tr>
<th></th>
<th>Full Coverage</th>
<th>Medical/RX Only</th>
<th>Dental/Vision Only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiree only</td>
<td>$723.05</td>
<td>$666.14</td>
<td>$56.91</td>
</tr>
<tr>
<td>Retiree + 1</td>
<td>$1,503.77</td>
<td>$1,385.42</td>
<td>$118.35</td>
</tr>
<tr>
<td>Retiree + 2</td>
<td>$1,601.80</td>
<td>$1,475.73</td>
<td>$126.07</td>
</tr>
<tr>
<td>Retiree + 3</td>
<td>$1,647.53</td>
<td>$1,517.86</td>
<td>$129.67</td>
</tr>
<tr>
<td>Retiree + 4</td>
<td>$1,695.35</td>
<td>$1,561.92</td>
<td>$133.43</td>
</tr>
<tr>
<td>Retiree + 5</td>
<td>$1,758.54</td>
<td>$1,620.14</td>
<td>$138.40</td>
</tr>
<tr>
<td>Retiree + 6 or more</td>
<td>$1,792.82</td>
<td>$1,651.72</td>
<td>$141.10</td>
</tr>
</tbody>
</table>

**Rates subject to change annually**

COBRA is NOT retiree coverage. It is short term/gap coverage. Additional information about COBRA can be obtained at [https://www.dol.gov/general/topic/health-plans/cobra](https://www.dol.gov/general/topic/health-plans/cobra)
WAIVER OF RETIREE COVERAGE

**COBRA is NOT retiree coverage.** It is used as short term (gap) coverage only. If you elect COBRA, you are WAIVING retiree coverage and you may NOT reinstate coverage as a retiree at a later date.

You must enroll or opt-in to Retiree coverage within 31 days of retirement.

If you waive Retiree coverage, you may not come back into the plan.

Exceptions:

1) If your spouse is actively employed, participating in this Trust and YOU now become their dependent on the Trust under your spouse, your retiree rights are preserved because you never left the Trust.

2) If you waive or do not elect retiree “full coverage”, you may return and enroll in the Dental & Vision plan only (with a qualifying event or during annual open enrollment).
Finding LVMPD Health Trust
PPO Plan Providers

To search for a doctor, hospital, lab or other health care provider:

1. Go to umr.com and select “Find a provider”

2. Type LVMPD into the Provider network alphabet search and select LVMPD Health Trust

You will then see the following choices:
# IMPORTANT BENEFIT

## CONTACT INFORMATION

**Metro Health Trust**  
Linda L. Lester - Health Plan Director  
LVHPD Employee Health & Welfare Trust  
400 S. Martin Luther King Blvd., Bldg. B, 4th Floor  
Las Vegas, NV 89106  
Office: (702) 641-2165 / Cell: (702) 816-9020  
Linda.Lester@metrohealthtrust.com

**UMR**  
2717 North Tekapa Way Las Vegas, NV 89128  
Office Hours: 8:00am - 5:00pm, Monday - Wednesday  
Customer Service: (866) 866-1395 / Hours 7am - 7pm Mon-Fri  
Enrollments: (702) 413-1701 x 0 / Fax: (844) 210-8476  
UMREnrollment@umr.com / Hours: 8am - 5pm Mon-Fri

### Medical PPO Provider Search  
**SERRA HEALTHCARE OPTIONS, INC.**  
Call UMR at (866) 866-1395 United Healthcare Options PPO Network (network of labs & specialty service area)

### 24 Hour Nurse Line  
Free Clinical assistance Speak to a live nurse 24/7/365  
(702) 247-7330

### Medical Authorizations  
**Authorization/Pre-certification Services**  
SERRA HEALTHCARE OPTIONS, INC.  
(702) 240-1520 or (800) 873-5791

### Behavioral Health/Substance Abuse  
**Authorization/Pre-certification Services**  
Call UMR at (866) 866-1395 select the option for (BHP) for Mental Health/Substance Abuse or EAP services. Pre-certification lines: (800) 873-2246  
EAP website: www.bhoptions.com

### Mail Medical Claims  
**Medical Claims Address**  
PO Box 30541  
Salt Lake City, Utah 84130-3051

### Mail Dental Claims  
**Dental Claims Address**  
PO Box 30541  
Salt Lake City, Utah 84130-3051

### Delta Dental PPO  
Call (866) 524-2851 or visit www.deltadental.com/hmrd

### Vision Benefits  
**Vision Provider Search**  
**Vision Claim Form**  
UnitedHealthcare  
Customer Service and Provider Locator: (800) 638-3120 myvision.com

### Prescription Benefits  
**Pharmacy Locations/Authorizations/Pre-certification Services**  
Medimpact  
(888) 212-5650  
www.medimpact.com

### Tele-Medical Services  
**Online or telephonic medical consultations**  
Walmart Health Virtual Care  
www.walmarthealth.com/lvhpd  
(865) 626-3669

### Second Opinion Services  
**2nd.MD**  
www.2nd.md/trustees  
(866) 841-2575
UMR ID # 1750000

Write your P# here.
This will be your UMR unique ID #.