
2019 Medicare Enrollment Frequently Asked Questions (FAQs)

1. What is PEIP?

PEIP stands for the Minnesota Public Employees Insurance Program. PEIP is a State of Minnesota sponsored insurance program available to public employers and their retirees. PEIP also offers plans that supplement Medicare benefits and are available to retirees of Minnesota cities, counties and school districts when they reach age 65.

2. What is Innovo Benefits Administration (Innovo) and what's Innovo's relationship to PEIP?

Innovo provides billing and administrative services for plans covering active employees and retirees. Innovo provides these services for both public and private employers including State of Minnesota. The State of Minnesota has contracted with Innovo since 1989 to administer the PEIP program and provide customer service for both active and retired employees and to provide ongoing marketing support.

3. Whom do I contact?

Contact Innovo directly, not the City and not the insurance company, to enroll or make plan changes.

You will want to review the benefit comparisons closely before making your plan choice. Please note that the comparisons do not contain complete descriptions of the plans' benefits. For more information, contact Innovo or the insurance companies directly.

More detailed information regarding the available options is available on Innovo's website at www.innovomn.com (select "2019 City of Minneapolis Retiree Information").

4. What about Medicare Cost Plans and Medicare Advantage plans?

You have probably been hearing about the termination of many Cost Plans in Minnesota starting 1/1/2019.

These cost plans are being replaced by Advantage plans. Contact Innovo for further guidance on the plans and your enrollment options.

5. How can I find out more about prescription drug coverage?

Each insurance company has its own formulary list. Covered drugs are placed into different cost tiers within the formulary. To find out information on the plans' formularies, please contact Innovo at 952-746-3101 or 1-800-829-5601 or visit their website at www.innovomn.com.

6. If I do not enroll in a plan available through the City or PEIP in 2019, can I enroll in a City/PEIP plan in the future? Yes. You would contact Innovo during a Medicare open enrollment period. It will be important that you identify yourself as a City of Minneapolis retiree. [**IMPORTANT NOTE TO Police & Fire:** You must also let Innovo and PERA know if you intend to have premiums deducted from your PERA pension payments. PERA's number is 951-335-0020].

7. Whom do I call if I have questions about the 2019 plan options and the enrollment process?

For questions about eligibility, plan design and provider networks please call Innovo at 952-746-3101 or 1-800-829-5601.

Neither the City of Minneapolis nor Innovo has private information related to your health care claims. For claims-related questions, please call your insurance company directly.

Human Resources – Benefits
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250 S. Fourth St. - Room 100
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TEL 612.673.2282 #2

CITY OF MINNEAPOLIS 2019 MEDICARE PLAN INFORMATION

Our records show that you will attain age 65 during 2019. Therefore you are not eligible to continue your coverage under City of Minneapolis Medical Plan and will be terminated from your current City Medica medical plan. *If you have a spouse under the age of 65, your spouse can continue as a single member until the age of 65 is reached.*

Your 2019 choices include several plans available through the Minnesota Public Employees Insurance Program (PEIP) as well as City of Minneapolis sponsored Medica plans.

The City has contracted with Innovo Benefits Administration (Innovo) to perform certain services for the plans that supplement your Medicare benefits. Innovo representatives are available to answer your questions and assist you with transitioning to a Medicare plan suitable for you.

Enclosed is a 2019 Medicare Open Enrollment FAQ sheet that contains information about the enrollment process. Contact Innovo to request an enrollment kit, plan information and plan comparisons or visit their website at www.innovomn.com. Then return your enrollment request directly to Innovo. To make certain that you are covered by a plan that best meets your needs, we ask that you review this information carefully.

Medicare always starts on the first of the month and there are no exceptions. If you miss that deadline and are not enrolled, you will need to wait until the following month. Please plan for at least 6 weeks to make sure everything is set up and ready to go on the day your Medicare plan should begin. After your enrollment is complete, you will pay premiums directly to the insurance company you have chosen.

Innovo representatives are available from 6:30 am to 4:30 pm (Monday – Friday) at 952-746-3101 or 1-800-829-5601 to answer your questions about plan benefits, provider networks and the enrollment process.

Contact Information

Innovo Benefits
7085 Telegraph Road, Suite #110
Bloomington, MN 55438

952-746-3101 or 1-800-829-5601

www.innovomn.com

IMPORTANT NOTE FOR POLICE & FIRE: For questions about premium deductions form your PERA Police and Fire, Police Relief or Fire Relief Plan, call PERA at 651-355-0020. (Renee retired 12/31/18.)