

OPEN ENROLLMENT

2013-2014
Retirees

Open Enrollment is **May 16 – 31, 2013**. Most elections take effect July 1, 2013. **Enroll wisely!** This is the one time during the year you may choose insurance that meets your needs. No changes are allowed outside Open Enrollment unless you have a qualifying life event and follow the procedures and deadlines outlined in the Insurance Handbook posted at www.tucsonaz.gov/enroll.

Do I Need to Do Anything?

Even if you are not making changes, we encourage you to log into the online enrollment system to review your coverage with your eligible family members. Remember – decisions you make now will generally be in effect for an entire year. This is also a good opportunity to review your life insurance beneficiary and to make any needed changes.

Instructions for logging into the system are at the end of this newsletter. Once you are at your Benefits Home Page, scroll down and click on “Confirmation Statements” to review coverage that will take effect July 1st. If you need to make changes, click on the “Annual Enrollment” link and follow the prompts until you reach a “Thank You” screen. Once you are done, review your Confirmation Statement again to make sure it reflects the plans and options that meet your needs.

Here are some important reminders:

- **Continuous Coverage is Required for Retiree Dental and Vision.** Retirees must maintain continuous dental / vision insurance coverage in order to be eligible for City dental and vision plans. To add coverage for yourself or your eligible dependents for the upcoming plan year, you must log your request in the online enrollment system, **AND** the City Benefits Office must receive your proof of continuous insurance coverage through another dental or vision insurance plan for the immediately preceding 36 months (i.e., through June 30, 2013) for you and any dependents you request to cover. Proof of coverage must be received no later than July 15, 2013.
- **Only half of all eligible retirees have entered life insurance beneficiary information** into the online enrollment system for the \$7,500 City-paid Retiree Life Insurance. Please take a few minutes to update your record to ensure that this benefit is paid in accordance with your wishes. Login information is on the next page. You will need each beneficiary's legal name, and we request that you also provide date of birth, address and phone number. (Social Security Numbers are not required.) The more information you provide, the easier it will be for us to contact the person when the time comes. **If you need help on the computer**, please visit us at one of our Open Enrollment fairs. (See next page.)

DUAL COVERAGE IS NOT ALLOWED!

If you are married to/in a domestic partnership with – or the child/parent of – another City of Tucson employee or retiree, dual coverage is not allowed. You may each enroll independently or together (not both), and you must choose who covers each eligible child.

It is your responsibility to comply with the rules. Failure to do so may result in you paying premium for benefits which are not payable at the time of a claim. Contact the Benefits Office to correct any dual enrollment situations.

See the Insurance Handbook at www.tucsonaz.gov/enroll for more details.

HMO REMINDER

You and your covered dependents **must live inside the HMO service area (generally in Arizona) in order to have coverage** under the City of Tucson medical and dental HMO plans. If you have a covered family member who lives outside of AZ, please contact the City's dedicated CIGNA representative at 520-837-4180 to understand if full coverage for that family member will be available under the HMO plans. Be sure to ask about “Guesting”, a CIGNA program which may provide full medical coverage during temporary absences. Guesting is not available in all areas, or for the dental HMO plan.

If you have a dependent who lives outside of AZ, you may need to enroll in the non-HMO plans in order to have full coverage.

- **You Will Be Required to Have Medical Insurance in 2014!** As you may know, part of the Health Reform law requires that individuals have medical insurance coverage or pay a tax penalty starting in 2014. Regulations include the creation of an Exchange or *Health Insurance Marketplace* where individuals and small employers can go to compare medical insurance plans and then purchase health insurance coverage if desired. The *Health Insurance Marketplace* is currently scheduled to be available in January, 2014. Please understand that the current Open Enrollment period is your **only opportunity to elect coverage for the entire 2013-2014 plan year**. You are not able to join City insurance in the middle of the plan year in order to fulfill your requirement for having health insurance. For a list of events that would allow you to add coverage in the middle of the plan year, please visit the Insurance Handbook at www.tucsonaz.gov/enroll.

Enhanced On-Site CIGNA Support

The City has a dedicated CIGNA representative – your go-to person for medical and dental claims and coverage questions. We encourage you to reach out to our dedicated CIGNA representative for any CIGNA support you may need: 520-837-4180 or cigna@tucsonaz.gov.

Medical Survey

Last fall, we launched an online survey asking City of Tucson medical participants what matters most. Nearly 1000 people responded. An overwhelming 71% chose, "Maintain Coverage - Don't cut anything that's covered, and don't increase what I have to pay at the doctor's office, clinic, pharmacy or hospital." 15% replied, "Contain Costs - Take as little money out of my paycheck as possible."

NO NEW ID CARDS!
You will receive new cards only if you are changing plans. Please continue using your current cards.

This year, through a successful bid and negotiation process, the City is able to offer both: Participants will pay less for medical premiums, **and** the same CIGNA plans currently offered will remain in place with a few new extras added in to comply with health care reform laws, including 100% coverage of female contraceptives and sterilization, and breast-feeding support and supplies.

As required by new federal law, if you are eligible for medical insurance coverage, we have enclosed a **Summary of Benefits and Coverage (SBC)** for each medical option. This will allow you to compare plans in a standard format. Each SBC contains concise medical plan information, in plain language, about benefits and coverage, including what is covered, what you need to pay for various benefits, what is not covered and where to go for more information or to get answers to questions. You are also able to view the medical SBCs plus additional plan information (including information about your non-medical insurance options) at www.tucsonaz.gov/enroll. SBCs are available free of charge by contacting the Benefits Office at 520-791-4597.

If You Are Under 65 and Qualify for Medicare

Disabled retirees under 65 who qualify for Medicare are currently eligible for a reduced rate for group medical. In accordance with the City's current medical contract, if you are eligible to enroll in Medicare, CIGNA will pay secondary, even if you choose not to enroll in Medicare Part A and/or B, and you will be liable for any non-covered claims. We strongly suggest you understand your options and enroll in Parts A **and** B in order to ensure maximum claim payment. Please contact the Benefits Office for information.

If You Have a Medicare-Eligible Dependent...

All retirees sign paperwork upon retirement agreeing to remove Medicare-eligible dependents from City medical. If you have an under-65 Medicare-eligible dependent enrolled in City medical, contact the Benefits Office immediately for guidance about how to correct the situation.

Medical Preventive Reminder

When you see the doctor for your annual wellness visit, if you also need treatment for a health condition, the provider may bill your visit as **diagnostic** and **not preventive**, and you will be responsible for the office visit charges.

For a **list of covered preventive services**, visit the Medical page at www.tucsonaz.gov/enroll.

How Can I Help Lower Costs?

The choices you make can also affect what we all pay for medical, dental, and vision premiums:

- If you eat healthy foods, exercise, don't smoke, limit alcohol use, maintain a healthy Body Mass Index (BMI), control your cholesterol, lower your stress, get enough sleep, and practice **preventive** measures (such as getting your annual checkup, recommended screenings and teeth cleaned twice each year), you and your peers will generally pay less for your City insurance.

How Do I Enroll or Make Changes?

Your password has been reset to your 8-character date of birth. For security purposes, you are required to change it when you log in.

- Access the online system link via www.tucsonaz.gov/enroll (you must use Internet Explorer and a PC)
 - **User ID:** City of Tucson employee number
Widows and COBRA participants – see login screen for instructions
 - **Password:** Date of Birth (mmddyyyy – no dashes, slashes or spaces between numbers)

How Can I Learn More or Get Help Enrolling?

Visit www.tucsonaz.gov/enroll, or come to an **Open Enrollment fair** (spouses welcome). Vendors will be available on-site to answer your questions, and staff and computers will be available to help you enroll.

Dates: Tuesday, May 21, 2013 and
Wednesday, May 29, 2013

Time: 8:30 AM – 4:00 PM

Place: Pima Community College Downtown

Address: 1255 North Stone Ave. Tucson, AZ 85709

Directions: East of I-10 on North Stone Avenue between Drachman and Speedway (NW corner of Stone and Speedway)

Room: AH140

City of Tucson Benefits Office, 255 W. Alameda, 5th Floor, P.O. Box 27210, Tucson, AZ 85726-7210
520-791-4597 · benefitquestions@tucsonaz.gov

If you would like to visit us in person, please make an appointment.