

OPEN ENROLLMENT

2014-2015
Active Employees

Open Enrollment is **May 15 – 30, 2014**. Most elections take effect July 1, 2014.

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 your selected plans and options meet your needs.

Here are some important reminders:

- **Remember to add your child to dental and/or vision** during Open Enrollment! When a baby is born, you may choose to add him or her only to medical and dependent life insurance. If you want to cover your child for dental or vision, you must add the coverage during Open Enrollment.
- **Retirement Reminders:**
 - In general, **retirees may not add dental or vision insurance for themselves or dependents**, so you will need to make sure you have the coverage in place at your time of retirement.
 - **You may not change insurance plans when you retire**, unless you experience a qualifying life event (like moving out of the HMO service area or getting married); retirement itself does not qualify you to switch plans in the middle of the Plan Year. Retirees may change plans during Open Enrollment each year, with changes taking effect July 1.
 - **If you are enrolled in the HSA Medical Plan, the City stops contributing money to your HSA fund upon retirement.** The deductible and other cost-sharing under the HSA medical plan remain unchanged, but the City will no longer provide you with money toward out-of-pocket costs. You might want to consider switching to the HRA or HMO plan this Open Enrollment if you plan to retire before June 30, 2015.
 - **The HSA medical plan is not considered Creditable Coverage for Medicare drug plans.** When choosing your medical plan, keep in mind that City medical and prescription drug coverage ends for retirees age 65+ and for Medicare-eligible dependents of retirees of any age. You may pay a higher cost for Medicare drug coverage if you don't have Creditable Coverage. Questions? Call Medicare at 1-800-MEDICARE (1-800-633-4227) or see the Non-Creditable Coverage Notice at www.tucsonaz.gov/enroll.
- **HSA:** If you are making a personal contribution to your HSA (Health Savings Account), you **MUST RE-ENROLL** to continue contributing.
- **NEW!** **Colonial:** Colonial is now offering **FREE** Accidental Death and Dismemberment (AD&D) coverage for any employee who meets with the City's Colonial representatives during Open Enrollment. Purchase of other coverage is not required for this offer. Additionally, Colonial's whole life policies are now guaranteed issue (meaning you do not have to pass medical tests to qualify; however, certain limits apply). If you would like to enroll or make changes to your Colonial voluntary insurance or take advantage of the **FREE** AD&D coverage, you must meet with a Colonial representative in person. Meeting dates and times will be posted on the Open Enrollment page at www.tucsonaz.gov/enroll.
- **Life & Long Term Disability (LTD) Coverage Changes:** To request an increase from the LTD Basic to Buy-Up coverage or to add/increase life insurance coverage, you must:
 1. Make your request for increased coverage through the online enrollment system **AND**
 2. Complete the insurance carrier's application: The insurance carrier will send you instructions a few weeks after Open Enrollment ends. You will need to provide medical information and may be required to have lab tests or examinations. The carrier will notify you of their decision. Any increase to coverage and premium will take effect once the insurance carrier approves your request for the increased coverage.

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, contact CIGNA's Customer Service (1-800-244-6224) to understand if full coverage for that family member will be available under the City's HMO plans, or if the plan will cover only emergencies (generally excluding follow-up care). 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.

How Do I Know Which Medical Plan is Right for Me?

Starting May 1, compare plan options and costs at www.myCIGNAplans.com
Username: CityofTucson2014
Password: cigna

- Input information about your medical expenses and compare costs (Rates displayed are ACTIVE EMPLOYEE rates and do not apply to retirees or COBRA participants.)
- Alternatively, call the pre-enrollment hotline at 1-800-401-4041

What's Changing?

- The medical HMO specialist copay is increasing from \$40 to \$45.
- In accordance with Affordable Care Act requirements, the medical HMO out-of-pocket maximum is reducing from unlimited to \$6,350 for individual, \$12,700 for family. Check with CIGNA at 1-800-244-6224 to learn what charges apply to the maximum.
- Medical, dental and long term disability (LTD) premiums* are increasing to keep pace with City participants' claims.
- Life and LTD rates* increase each half-decade (example, at age 30, 35, 40, etc.).
- Coverage levels decrease starting at age 65 for Supplemental life and at age 70 for Basic life. Review the coverage booklets on our Life page at www.tucsonaz.gov/enroll for details.

* Check your Confirmation Statement via the link at www.tucsonaz.gov/enroll for the cost of your selected coverage.

Know Your Numbers

Last fall, the City launched a Know Your Numbers campaign. *THANK YOU* to the thousands of City employees who participated! Many reported that what they learned from the process helped them better understand their health status; a few stated that what they learned saved their lives.

During the campaign, numerous employees voiced requests for LA Fitness Discounts. Your voice has been heard! In March, the City partnered with LA Fitness for discounted rates. Visit www.tucsonaz.gov/wellness for details.

Employee Assistance Program (EAP)

When you think "EAP", you probably think, "counseling". But did you know that...

- CIGNA's EAP provides you and your household members with a free 30-minute consultation with an attorney, qualified debt counselor or retirement specialist, and a free 60-minute consultation with a fraud resolution specialist if you're a victim of identity theft?
- The EAP can assist you with finding child care, elder care and even pet care?

Help is just a phone call away ~ every hour of every day: 1-877-622-4327. You are not alone. Visit www.tucsonaz.gov/enroll for details.

Summary of Benefits and Coverage (SBC)

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, allowing 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.

CAUTION: If You Decline Medical Plan Coverage Offered Through City of Tucson

If choose not to be covered by one of the City's medical plan options, remember that you must maintain medical plan coverage elsewhere or you can purchase health insurance through a Marketplace (www.healthcare.gov). Americans without medical plan coverage could have to pay a penalty when they file their personal income taxes. Visit the Healthcare Marketplace at <https://www.healthcare.gov/what-if-someone-doesnt-have-health-coverage-in-2014/> for detailed information on individual shared responsibility payment penalty. If you choose not to be covered by a medical plan sponsored by the City of Tucson at this time, your next opportunity to enroll for the City-sponsored medical plan coverage is during the next spring annual open enrollment, unless you have a qualifying life event that allows you to add coverage in the middle of the City's medical plan year. Even if you enroll in coverage through the Health Insurance Marketplace, you may not drop City coverage in the middle of the plan year. Likewise, 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 make a change in the middle of the plan year, please visit the Insurance Handbook at www.tucsonaz.gov/enroll.

Medical Preventive Reminder

When you see the doctor for your annual wellness visit, if you also need treatment for a health condition, the provider has the right to 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.

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. Also, you may not cover another City of Tucson employee/retiree for spouse or dependent life insurance.

It is your responsibility to comply with these 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 details.

Important Reminder to Provide the Plan with the Social Security Number (SSN) of Each Enrollee in a Health Plan

Employers are required by law to collect the Social Security Number (SSN) of each medical plan participant and provide that SSN on future reports that will be provided to you and also to the IRS each year. Employers are required to make at least two consecutive attempts each year to gather missing SSNs. If a dependent does not yet have a Social Security Number, you can go to this website to complete a form to request a SSN: <http://www.socialsecurity.gov/online/ss-5.pdf>. Applying for a Social Security card is free. If you have not yet provided the Social Security Number for each of your dependents that you have enrolled in the health plan, please contact the City's Insurance Benefits Office at 520-791-4597.

How Do I Enroll or Make Changes?

Access the online system link via www.tucsonaz.gov/enroll (you must use Internet Explorer and a PC)

- **User ID:** Your 6-digit City of Tucson employee number (Add leading zeroes if your ID number is fewer than 6 digits)
- **Password *:** Your month and day of Birth Date entered mmdd (no dashes, slashes or spaces) plus the last four digits of your SSN

Example: 08138687 (DOB=August 13, 1969; SSN=562518687)

For security purposes, you are required to change your password when you log in.

* If your password isn't working, use the **"Reset My Password"** button to reset your password to the format listed above.

NO NEW ID CARDS!

You will receive new cards only if you are changing plans. Please continue using your current cards.

How Can I Learn More or Get Help Enrolling?

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

Dates: Wednesday, May 21, 2014 and Tuesday, May 27, 2014

Time: 8:30 AM – 4:00 PM

Place: Pima Community College Downtown

Address: 1255 North Stone Ave., Tucson, AZ 85709

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

Room: AH140 (Use the sidewalk at the South end of campus.)

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.

Free Stuff!

As a CIGNA member, you can receive a lot of services for **FREE**:

- Lose weight
- Manage stress
- Stop smoking
- Take control of your health!
- Earn \$150 if you're expecting a baby
- Have a medical question?

Call the 24-hour CIGNA Nurse Line at 1-800-244-6224

Save Money!

- Visit CVS and Walgreens medical clinics instead of urgent care or the ER
- Order prescription drugs by mail and get three months for the price of two
- Get discounts on eyeglasses, hearing aids, acupuncture, massage therapy and more!

Visit the Medical page at www.tucsonaz.gov/enroll to learn more.

City of Tucson Benefits Office, 255 W. Alameda, 3rd 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.