

OPEN ENROLLMENT

2014-2015
Retirees

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:

- **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 during Open Enrollment, **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, 2014) for you and any dependents you request to cover. Proof of coverage must be received no later than July 15, 2014.
- Kudos to the hundreds of retirees who have updated their **beneficiary information** in the past two years for the **\$7,500 City-paid Retiree Life Insurance**. If you haven't done so, 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, date of birth, gender and relationship to you. Social Security Numbers are not required. **If you need help on the computer**, please visit us at one of our Open Enrollment meetings. (See next page.)
- **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.
- **Your dependents who qualify for Medicare are NOT eligible for City medical coverage, even if they are under age 65.** 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.
- **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 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 an SSN, you can go to this website to complete a form to request one: <http://www.socialsecurity.gov/online/ss-5.pdf>. Applying for an SSN is free. If you have not yet provided the SSN 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.

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 CIGNA at 800-244-6224 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.

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 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.

➤ **If You Decline Medical Plan Coverage** offered through City of Tucson – or if you are not eligible for the City’s medical plan coverage – 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. Current policy states that eligible retirees who choose not to be covered by a City medical plan may enroll only during the spring annual open enrollment, unless the retiree has a qualifying life event that allows addition of coverage in the middle of the City’s medical plan year. Although eligible retirees are able to drop medical plan coverage any month, they are not able to join City insurance during the plan year in order to fulfill their requirement for having health insurance. For a list of events that would allow you to make a mid-year change, 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 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.

What’s Changing?

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

NO NEW ID CARDS!

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

Summary of Benefits and Coverage (SBC)

As required by 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.

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?

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

User ID: Your former 6-digit City of Tucson employee number
(Add leading zeroes if your ID number is fewer than 6 digits)

Widows and COBRA participants – see login screen for instructions

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)

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

For security purposes, you must change your password when you log in.

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: **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: 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.)