

June 1-15 2020

Open Enrollment

www.tucsonaz.gov/insurance

What's Staying the Same

- Plan options
- Coinsurance, deductibles & copays
- Dental HMO & vision rates

What's New

- Total medical and dental PPO rates are increasing 7.6% & 3.5%, respectively
- City medical has a new diabetes prevention program (p. 3)

Who Must Enroll

- You must enroll if you want to change plans, or change the people you're covering.
- Current medical, dental, vision and retiree life beneficiary designations will continue automatically into FY21

Enroll Via any device

Click "enroll" at tucsonaz.gov/insurance

Follow login instructions to get started.

Web:
www.tucsonaz.gov/insurance
Email:
benefitquestions@tucsonaz.gov
Phone:
520-791-4597



this issue

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Self insurance update

We often get the question, "What does it mean that the City's health plan is now self insured?" The best way to understand this is to think of self insurance like a phone plan. Let's say that you have two choices: Pay a high monthly fee for an unlimited plan, or pay a much lower monthly fee, plus pay for calls and data that you actually use. In the insurance world, this is the difference between fully insured and self insured: We're paying lower monthly fees for Cigna to provide a network, administer claims, and offer programs that help you achieve better health. At the same time, we also pay for actual claims. If claims are lower than expected, we save money; if they're higher than expected, we don't. Over the long term, plans that self insure generally save money.

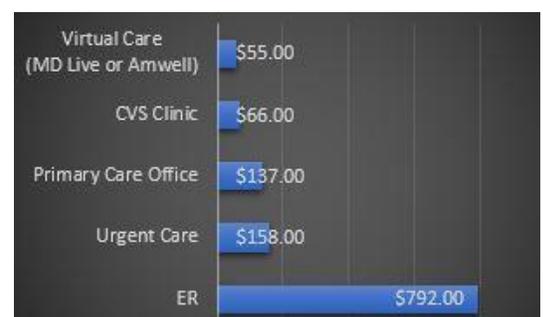
Through March 31, we were right on track.

Claims through March 31 ran as expected. We anticipate that COVID-19 may cause claims to be higher than projected, but we really don't know at this time because elective surgeries were canceled over the last few months, and those savings at least partially offset costs associated with COVID.

The City Manager stated in the April 15th Employee Town Hall that we will be taking a deep dive into ways the City can cut costs in upcoming years in order to keep the plan affordable for you and the City. As part of that process, we will be going out to bid for medical, dental, pharmacy, and EAP contracts for FY22. We will keep you updated as information becomes available.

How you can help

Continue getting the care you need and using the programs that the City offers to help you achieve your best health. At the same time, be smart about **WHERE** you go for care. Our claims show that sometimes we use the ER for non-emergency situations that could be treated in lower cost settings like virtual care or a clinic, which would help our plan remain affordable. Below are average costs for non-emergency visits. **Using the right place for the right care saves you and the City money:**



Dependents

Eligible dependents include:

- Your legal spouse
- Your biological, adopted, step-, or foster child under age 26
- A child for whom you are appointed as full, permanent, legal guardian
- Approved disabled children age 26+

See the Insurance Handbook, or contact your benefits team for details: www.tucsonaz.gov/insurance

Dependent Audit

If you're covering a dependent who hasn't been verified by HMS Employer Solutions, the outside audit firm that the City uses to verify dependent eligibility, HMS will mail you a letter by early July. Dependents who are not verified by July 25 will be removed from coverage retroactive to July 1, 2020. Claims paid for individuals who are removed from coverage will become your responsibility. Watch your mail closely!



Photo submitted by Pam Lyons, Information Technology



Frank Bencomo, George Dowling, Orlando Ramirez, Brian Morales, Gabriel Martinez, Angel Vega - Tucson Water

Upcoming Events

Ask a Vendor

Join us for live or on-demand presentations, followed by Q & A. Presenters include:

- Cigna (medical, dental, employee assistance program)
- Avesis (vision)

Live Webinars

Invest in your well-being. Join us for the following live events:

- Stealth Stressors: Life In The Digital Age
- Know Your Numbers featuring Omada*
- Make the Choice to Be Healthy
- Social Connections: Helping You Stay Healthier – Body & Mind
- Preventing Type 2 Diabetes featuring Omada*
- Resilience in Challenging Times

Visit www.tucsonaz.gov/insurance for dates, times, access links, and additional resources.

* Products and services in this presentation are available to City of Tucson medical plan participants. If you participate in a non-City medical plan, please check with your insurance to understand your benefits.

Medicare & COBRA

Make sure you understand the rules – mistakes can cost you

- In general, if you don't enroll in Medicare Part A or B when you are first eligible because you are still employed, you have an 8-month special enrollment period to sign up for Medicare Part A or B, beginning on the earlier of
 - The month after your employment ends; or
 - The month after group health plan coverage associated with your employment ends.
- If you qualify for Medicare but don't enroll and you elect COBRA continuation coverage instead, you may have to pay a Medicare Part B late enrollment penalty, and you may have a gap in coverage if you decide you want Part B later.
- If you elect COBRA continuation coverage and later enroll in Medicare Part A or B before the COBRA continuation coverage ends, the Plan may terminate your continuation coverage. However, if Medicare Part A or B is effective on or before the date of the COBRA election, COBRA coverage may not be discontinued on account of Medicare entitlement, even if you enroll in the other part of Medicare after the date of the election of COBRA coverage.

ID Cards

- ID cards will be mailed in late June for all medical plan participants and new medical, dental HMO, and vision participants.
 - The medical RxBIN number changed due to Cigna's merger with Express Scripts.
- Dental PPO does not require selection of a primary care provider; therefore, ID cards are not issued. Use your medical ID, or the mycigna app or website for dental PPO verification.



Photo submitted by Drew Warner, Public Defender's Office



Introducing Omada Diabetes Prevention Program

If you participate in the City's medical program, you may be eligible for a new diabetes prevention program called Omada.

Your professional Omada coach will guide you through interactive

weekly online lessons to inspire long term healthy habits, designed to help you lose weight and reduce your risk for certain serious, preventable health conditions, including diabetes.

Omada participants receive a wireless scale to monitor progress at no personal cost.

Request your invitation for a one-minute eligibility screener at www.omadahealth.com/cot.

Screenings will launch July 1.

Network (HMO) Plans Don't Cover Out-of-Network Costs

All plans are not created equal when you need to receive care.

The HRA plan has a national network, providing full coverage wherever you are in the U.S. The Network (HMO) coverage is limited to Arizona's network,

and coverage in smaller Arizona areas may not be available.

If you travel or have family members who stay outside the Arizona network, consider the HRA.

The Network plan covers only true emergency care outside the

network. Follow-up care must be received in-network.

The dental HMO provides no care outside the network.

If you have questions about your City medical or dental, Cigna is available 24/7/365: 800.244.6224.

Preventive Care is Covered 100%

Getting preventive care is an important step toward being your healthiest you

- Preventive care can help you identify issues earlier and get appropriate treatment sooner.
- Sometimes care is not considered preventive, though. If you have already been diagnosed with a condition or if you discuss a new one during your wellness exam, it is generally not considered a preventive exam.

Don't forget your teeth need care, too

Poor dental health is linked to a number of physical conditions. That's why City dental offers extra care if you are being treated by a doctor for conditions like:

- heart disease or diabetes
- stroke
- chronic kidney disease
- head/neck cancer radiation
- organ transplant

SSN Requirement It's the Law

The City must report enrollment information to the IRS. Not having correct names and SSNs for you and your covered dependents can lead to increases in the cost of your coverage if the IRS penalizes our plan for failure to comply. If you receive a request for information from the Benefits Office, please respond quickly, and always verify that you're speaking with a City of Tucson benefits team member before sharing sensitive information. To apply for a SSN, visit <http://www.socialsecurity.gov/online/ss-5.pdf>.

Medical Care Just Got Easier

Meet with a doctor via phone or video

Sometimes it's not so easy to get to an office. That's why City medical includes virtual medical and behavioral /mental care 24/7/365 – even on weekends and holidays.

Amwell – medical care only
855.667.9722

MDLIVE – medical and behavioral/mental health care

888.726.3171



Photo submitted by
Samantha Blake, Forensics

Getting Answers

Your City of Tucson insurance carriers are available to assist with questions about:

- What's covered
- Where to go for care
- Getting an ID card

Medical & Dental

Cigna

800.244.6224

www.mycigna.com

available 24/7/365

Vision

Avesis

833.282.2438

www.avesis.com



2020 - 2021

Monthly COBRA Rates

Medical (Cigna)

	HRA
Individual	\$513.65
Employee + Spouse	\$1,078.59
Employee + Child(ren)	\$966.43
Family	\$1,541.33

Network *formerly "HMO"*

Individual	\$684.39
Employee + Spouse	\$1,437.17
Employee + Child(ren)	\$1,288.09
Family	\$2,053.28

Dental (Cigna)

	DHMO	DPPO
Individual	\$8.68	\$38.93
Individual & 1	\$16.49	\$76.32
Individual & 2+	\$21.19	\$112.47

Vision (Avesis)

Individual	\$5.15
Individual & 1	\$9.05
Individual & 2+	\$13.31

Find a Plan That's Right for You at www.tucsonaz.gov/insurance

- **Learn about Plan details**, including medical Summaries of Benefits & Coverage
- **Find insurance carrier contact information** to assist if you have questions