June 1-15 2020

Open Enrollment

www.tucsonaz.gov/insurance

Employee Appreciation Event, 2019
https://www.flickr.com/photos/tucsonpics/albums

this issue

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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%, respecitvely
- 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

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.

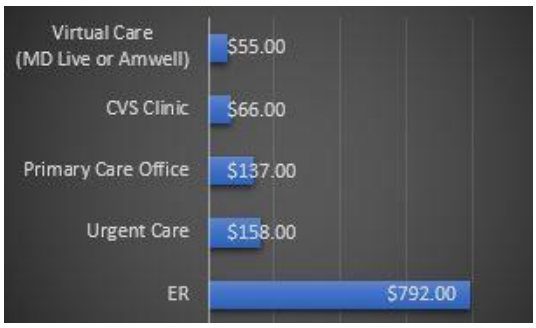
Through March 31, we were right on track.

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

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.

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 & City Medical

- Disabled Medicare eligible retirees under age 65 may qualify for a reduced City medical premium
- Medicare eligible retirees age 65+ and Medicare eliglble dependents of retirees generally are not eligible for City medical
- Contact your City Benefits team with questions

Beneficiary Designations

Make sure your **beneficiary designations** are current:

Life: https://www.tucsonaz.gov/insurance/life-insurance

Deferred comp:
Empower (starting June 16): www.RetireTucsonAZ.com
833-822-0005
Nationwide (Fire only): Email krautek@nationwide.com

Free Will Preparation

Keeping beneficiary designations current and having a will helps ensure that your intentions will be honored after you pass away. Wills don't change beneficiary designations, so doing both is important.

Wills outline who inherits property, manages your estate, and acts as guardian for children. Without a will, others make these decisions, and their decisions may not match your preferences.

Hartford's free online will tool makes creating a simple will from any device easy. Visit https://www.tucsonaz.gov/insurance/life-insurance to get started.

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

Adding Dental or Vision

A 2-step process

If you are not enrolled in City dental or vision and would like to be considered for coverage, you must submit proof that you have had similar coverage from July 1, 2017 through June 30, 2020.

This applies to retirees and eligible dependents.

1. Request the coverage via the City's enrollment system between June 1 and June 15 (See "Enroll" on page 1)
2. Upload proof of similar coverage to the City's enrollment system by July 10

You must complete both steps to be considered. Coverage begins after approval is granted. Approved retirees pay vision premium directly to Avesis, the vision insurance carrier.

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

Retirees with 75% medical subsidy *

Medical (monthly)

Cigna HRA	Retiree *	City	Total
Retiree Only	**$125.90**	$377.68	**$503.58**
Retiree + Spouse	**$264.36**	$793.08	**$1,057.44**
Retiree + 1 Child	**$236.87**	$710.61	**$947.48**
Retiree + More than 1 Child	**$236.87**	$710.61	**$947.48**
Full family	**$377.78**	$1,133.33	**$1,511.11**

Cigna Network Plan *(formerly "HMO")*	Retiree *	City	Total
Retiree Only	**$167.74**	$503.23	**$670.97**
Retiree + Spouse	**$352.25**	$1,056.74	**$1,408.99**
Retiree + 1 Child	**$315.71**	$947.12	**$1,262.83**
Retiree + More than 1 Child	**$315.71**	$947.12	**$1,262.83**
Full family	**$503.26**	$1,509.76	**$2,013.02**

Dental (monthly)

- Retiree pays 100%

Vision (*quarterly*)

- Retiree pays 100%
- Retiree pays Avesis directly

	Dental HMO (DHMO) Retiree	Dental PPO (DPPO) Retiree	Avesis Vision Retiree
Retiree Only	**$8.51**	**$38.17**	**$15.15** per quarter
Retiree + 1	**$16.17**	**$74.82**	**$26.61** per quarter
Retiree + 2 or more	**$20.77**	**$110.26**	**$39.15** per quarter

* 75% subsidy applies to retirees who retired prior to January 1, 2011

- Survivors of retirees and 5-year plan retirees who have used all 5 years pay the "Total" medical amount, not the amount listed under "Retiree
- See Administrative Directive 3.04-6 at www.tucsonaz.gov/insurance for details

PSPRS Retirees: Your state subsidy will reduce the amount(s) listed as your responsibility for medical and dental.

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