

OPEN ENROLLMENT

Employees
2015-2016

Open Enrollment is May 15-29, 2015

WHAT DO I NEED TO DO?

If you're not making changes, you don't need to do anything with one exception— If you're making a **personal contribution to your Health Savings Account** and you'd like to continue contributing, you **must re-enroll**.

We do encourage you to log into the online system (p. 3) to review your current coverage and make sure it meets your needs. Decisions you make now will be in effect through June 30, 2016, and changes generally aren't allowed outside of open enrollment. This is also a good opportunity for you to review and update your life insurance beneficiary, if needed.

THINK ABOUT THIS...

Newborns: At the time of birth, you were able to add your new baby to medical and dependent life, but not to dental or vision. Don't forget to add dental and vision as your child grows and has changing needs.

Did you marry your domestic partner? Make sure you notified us and sent us a copy of your marriage license. If your spouse is still listed as a domestic partner, you're paying more in taxes.

Are you retiring soon? Some of the retiree rules differ from employee rules, so plan ahead this open enrollment. For example...

- Retirees may not cover Medicare-eligible dependents on City medical, even if your dependent is under age 65.
- Retiree dental and vision require that participants maintain continuous coverage; make sure you and your family members are covered when you retire if you and they want dental and vision coverage later.
- You may continue existing plans when you retire, so make sure you're enrolled in the plans you want before you retire. (Retirees may change plans during open enrollment.) If you're in the HSA, the City stops putting money into your HSA bank account when you retire, but your deductible and other expenses don't change; you may want to consider switching to a non-HSA medical plan during open enrollment before you retire.
- Although you may continue your supplemental life insurance when you retire, it's expensive and the cost continues rising as you age. Your coverage amount reduces when you turn 65, and coverage ends completely when you turn 70 or if the City chooses another life insurance carrier in the future. You may want to shop around for different coverage if you're getting close to retirement. You're able to drop supplemental life insurance even when it's not open enrollment.

Are you related to another City employee/retiree? You can't be covered twice under the same type of plan. You may each enroll independently **or** together, and you must choose which one of you will cover each eligible child. Also, you may not cover another City of Tucson employee/retiree as your dependent for spouse or dependent life insurance because they have their own City-paid life insurance. *Be sure you're following the rules.* If you don't, you may pay \$\$\$ for coverage that won't pay out if you have a claim. Contact the Insurance Benefits Office to correct dual enrollment issues.

HMO = AZ

The HMO medical and dental plans are *network* plans, and the networks, for the most part, are in Arizona. If you have family members who live or attend school outside of AZ, be sure you understand what's covered, or it could **cost you \$\$\$\$**.

Generally, the **medical** HMO covers only true emergencies (excluding follow-up care) outside the network. The **dental** HMO doesn't cover care received outside the network, even if it's an emergency.

Call Cigna at 1-800-244-6224 to understand your coverage and your network. Ask if "guesting" is an option for anyone who's outside of AZ. Guesting isn't available in all zip codes or for dental.

Helpful Tip: If you have family members who live outside of AZ, consider the HRA/HSA medical plans and the dental PPO.

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HOW DO I KNOW WHICH MEDICAL PLAN IS RIGHT FOR ME?

Cigna has a website to help you decide: **mycignaplans.com**. It'll be available starting May 10th (ID: CityofTucson2015, Password: cigna)

- Input your expected or actual claim costs, and it'll tell you which plan would cost you the least overall (including premiums and out-of-pocket costs)

Need help? Call Cigna's pre-enrollment hotline at 1-800-401-4041

City of Tucson Insurance Benefits Office

Email: benefitquestions@tucsonaz.gov · Web: www.tucsonaz.gov/enroll

Phone: 520-791-4597 · Fax: 520-791-5942



INCREASING YOUR LIFE OR LONG TERM DISABILITY COVERAGE

Requesting an increase in coverage is a two-step process:

1. Make your request for increased coverage through the online enrollment system **AND**
2. Complete the insurance carrier's application.

If you complete Step 1, Dearborn National (Life) or MetLife (LTD) will mail you a letter a few weeks after open enrollment ends. The letter will provide you with

instructions for completing their application. You'll need to provide medical information and may be required to have lab tests and/or examinations. The insurance carrier will decide whether to accept or decline your request for the increase in coverage and will notify you directly about their decision.

Your coverage will stay at its current level and you won't pay additional premium until the insurance carrier approves your request for the additional coverage.

"If we don't have your family members' SSNs, you may be required to pay a penalty when you file your taxes for 2015 and future years."

SOCIAL SECURITY NUMBERS ARE REQUIRED

When you did your taxes, you probably noticed the new check-box asking if you had medical insurance. Beginning January, 2016, the City and Cigna must begin reporting enrollment information to the U.S. government—who was offered coverage and who actually enrolled. Reporting is tied to Social Security Numbers. If we don't have your family members' SSNs, you may be required to pay a penalty when you file your taxes for 2015 and future years.

We're required to make at least two attempts to gather missing SSNs each year. Contact the Benefits Office at 520-791-4597 to provide missing SSNs.

Applying for SSNs is free at <http://www.socialsecurity.gov/online/ss-5.pdf>.

WHAT'S CHANGING?

Medical: Medical costs continue to increase in the U.S., and the City's plan is no different. Plan rates went up 10.5% for the upcoming year. The City's medical and Rx claims are the main driver; additional factors include inflation (prices for medical goods and services continue to rise), required state and federal taxes, and the administrative cost of running our plan. The good news for employees? The City is paying the full cost of the increase; employee rates will stay at their current FY 2015 levels.

Dental: Dental costs are also on the rise. Because the City is paying the full cost of the medical increase, employees are being asked to pay a larger share of the dental PPO plan. You do have options. The City pays 100% of the dental HMO (DHMO) and is adopting a new version of the DHMO that covers more services (see enclosed flyer). Remember... the DHMO is a network plan. You must visit a Cigna DHMO dentist for services to be covered. The DHMO is generally not available outside of Arizona.

Long Term Disability: Starting July 1, 2015, MetLife is the City's new LTD carrier. If you already have a claim underway with The Hartford—of if you have an illness or injury that began prior to July 1, 2015—you will continue to work with The Hartford for LTD benefits. LTD rates are going down slightly this year.

Vision and Life: No changes this year, but remember... Supplemental employee life insurance rates increase every five years (example, at age 30, 35, 40, etc.), and reductions to coverage start at age 65.

Colonial: Colonial offers FREE Accidental Death and Dismemberment (AD&D) coverage and whole life policies without requiring you to pass medical tests (certain limits apply). To enroll in these or other Colonial plans— or to make changes to your Colonial policies— you'll need to meet in person with a Colonial representative during open enrollment season. Appointment information is available on Colonial's meeting schedule at www.tucsonaz.gov/enroll under "open enrollment".

FREE STUFF

Did you know that the City pays the full cost for the following employee benefits?

- Basic life insurance (equal to 1 x annual base salary up to \$50,000)
- Up to \$5,000 Dependent life (but only if you enroll your eligible dependents)
- Dental HMO
- Basic long term disability
- Employee Assistance Program



In addition, your City medical coverage offers free assistance with:

- Managing a chronic health condition
- Creating a personal care plan
- Understanding medications or your doctor's orders
- Making educated decisions about treatment options
- Improving your lifestyle by coping with stress, becoming tobacco-free, maintaining good eating habits, and managing or losing weight

Call 1-855-246-1873 to get live support from a health advocate, or self-serve at www.myCIGNA.com.

HOW DO I ENROLL OR MAKE CHANGES?

During Open Enrollment, 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 must 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.

HOW DO 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 will be available to help you with computer enrollment.

Dates: May 20 and 22, 2015

Time: 8:30 AM–4:00 PM

Place: Pima Community College, 1255 N. Stone Ave., Room AH 140 (use the sidewalk at the south end of campus at the NW corner of Stone & Speedway)

UNDERSTANDING HSA RESTRICTIONS

Enroll wisely! The Health Savings Account (HSA) has some important rules you should know in order to keep out of trouble:

- **Make sure you qualify!** If you have other individual/group insurance, Medicare, VA benefits for medical/Rx, Medicaid, AHCCCS or other state-assisted medical coverage, the IRS says you can't contribute to an HSA bank account, and it may cost you in tax penalties. You also don't qualify if:

⇒ You're a dependent on someone else's tax return

⇒ You or your spouse are enrolled in a general-use health care flexible spending account (like the City's)

- **If you have a domestic partner (DP)**, you aren't allowed to use HSA funds to pay for your DP's claims (unless you claim your DP as a dependent on your tax return); because of this, the City contributes to your HSA bank account at the Employee Only level
- **The HSA drug plan isn't considered Creditable Coverage for Medicare**, which may lead to you paying more money for a Medicare drug plan if you or a family member is eligible for Medicare
- You must file Form 8879 with your personal tax return

See Coverage Information > Medical at www.tucsonaz.gov/enroll for full HSA Terms and Conditions.

PREVENTIVE CARE

Getting preventive care is an important step you can take toward managing your health. Preventive visits can help you identify issues earlier and get appropriate treatment sooner.

City medical plans cover preventive care 100%. Sometimes care isn't considered preventive, though. Even if you're at your annual wellness visit, care isn't considered preventive if you also need treatment or if the care relates to a condition you already have.

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

CIGNA IS THERE TO HELP... 24/7/365

When you think “**Employee Assistance Program**”, you probably think, “counseling”. Did you know that CIGNA’s EAP also 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 many issues—from finding child care to elder care, and even pet care. Help is just a phone call away ~ every hour of every day: **1-877-622-4327**. You’re not alone. Visit www.tucsonaz.gov/enroll for details.

HELP IS JUST A CALL OR CLICK AWAY...

Need to order an ID card? Check on a claim? Talk with a nurse or a health coach? Cigna is available anytime, day or night—live—in over 150 languages:

1-800-244-6224

Have you been at the doctor’s office, but you can’t find your ID card? Or do you need to find a doctor, verify details about your coverage, or compare how much different providers will charge for medical care or prescriptions? Information is at your fingertips: **www.myCigna.com**.

*Are you expecting a baby? Complete Cigna’s Healthy Pregnancy, Healthy Baby Program, and you can **get up to \$150!**
Call 1-800-615-2906 to sign up.*

ID CARDS

Unless you’re changing plans, you generally won’t receive a new ID card each year. If you need a new ID card, contact the carriers after June 15th to request one:

- Cigna (medical/dental):
www.myCigna.com or
1-800-244-6224
- Avesis (vision):
1-800-828-9341



SAVE MONEY!

The choices you make can affect how much we all pay for medical, dental, vision, life and disability insurance.

Good health starts with eating healthy, exercising, not smoking, limiting alcohol, maintaining a healthy Body Mass Index (BMI), controlling cholesterol, lowering stress, getting sleep, and getting preventive medical and dental care. Did you know that taking these actions can also help you and your peers pay less for your City insurance?

We’re in this... together.

Here are some additional ways to save:

Instead of...

Going to Urgent Care or ER

Having lab work at a hospital or outpatient facility

Going to the pharmacy

Try...

Visiting a CVS or Walgreens clinic (*open evenings & weekends*)

Going to LabCorp or SonoraQuest

Getting your Rx by Mail (1-800-285-4812)