

OPEN ENROLLMENT

Employees
2016-2017

Open Enrollment is May 16-31, 2016

WHAT DO YOU NEED TO DO?

- 1. Make sure you're covering only eligible dependents.** We've hired HMS Employer Solutions to audit all dependents enrolled in the City's insurance plans to make sure that they meet the City's requirements for having coverage. Open Enrollment is your opportunity to remove anyone from coverage who doesn't qualify. *See pages 4 & 5 for details.*
- 2. Review available plans and costs, and make sure you have coverage that best meets your needs.** This year may be the year that you want to explore new options. Maybe one of the high deductible plans with HRA or HSA would be a better fit. Maybe you're missing coverage such as dental or vision for a child. Log into the online system (see p. 3), and review your 2016 Plan Year Confirmation Statement. Do you need to make any changes? Is your life insurance beneficiary information up-to-date?
- 3. Make a personal contribution to your Health Savings Account (HSA).** The City's medical plan with HSA is increasing in popularity. If you participate in this plan, you may make personal pre-tax contributions to your account to save for planned or unexpected health costs for now and the future. The account is yours, even after you leave City employment. **If you currently contribute to your HSA, remember to re-enroll**—existing personal contribution elections end June 30th.

Changes generally are allowed only during open enrollment. Elections made during open enrollment take effect July 1st. For additional information, visit the Insurance Handbook at www.tucsonaz.gov/insurance.

CHANGES YOU MAY NEED TO MAKE...

- Did you have a baby?
- Are you covering a domestic partner or former spouse?
- Are you retiring soon?
- Are you related to another City of Tucson employee or retiree?

If you answered "yes" to any of these questions, you may need to make changes to your insurance.

Newborns: At the time of birth, you were able to add your child to medical and dependent life. Don't forget to add dental and vision during open enrollment as your child grows and has changing needs.

Domestic partners and ex-spouses: If you're covering a domestic partner or ex-spouse—or children of either who aren't your own children—be sure to make...

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HMO = AZ

HMO medical and dental plans are *network* plans, and the networks are mainly 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 any care 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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City of Tucson Insurance Benefits Office

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

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

NEW MEDICAL OPT OUT INCENTIVE PAPERWORK IS REQUIRED THIS YEAR

If you are receiving the medical opt out incentive, **NEW DOCUMENTATION IS REQUIRED** this year. Fax your Medical Opt Out incentive form (available on the Forms page at www.tucsonaz.gov/insurance) and recent proof of non-City medical insurance to 520-791-5942 by the end of Open Enrollment. Your proof must include your name and must clearly demonstrate *current* medical insurance with a validation date within the past 180 days.

SOCIAL SECURITY NUMBERS REQUIRED

When you did your taxes, you probably noticed the checkbox asking if you had medical insurance. Beginning March, 2016, the City and Cigna were required to report 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.

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>.

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.

*Enjoy discounted Parks & Recreation passes.
Details at www.tucsonaz.gov/wellness.*



NO RATE INCREASES FOR EMPLOYEES

Medical: Medical costs continue to increase in the U.S., and the City's plan is no different. Plan rates went up 1.9% 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 compliance, 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 2016 levels. Please keep in mind that if you had a pay increase that moved you into a new salary band for insurance premiums, the deduction on your paycheck will reflect that change.

Dental, Vision, Long Term Disability & Supplemental Life

Through successful negotiations, premiums for dental, vision, supplemental life and long term disability coverage are under rate guarantees, which means no premium increases. Please keep in mind, however, that the premium for supplemental employee life and long term disability depend upon your salary, as well as your age. If you had a pay increase, your premiums will be higher; also, rates increase every five years (example, at age 30, 35, 40, etc.), and reductions to coverage or benefit limitation starts at age 65. Information is posted at www.tucsonaz.gov/insurance.

See page 8 for rates.

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: 01011234 (Birth Date = January 1st; SSN=xxx-xx-1234)

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/insurance, or come to an Open Enrollment meeting (spouses welcome).

- ✓ Vendors will be available on-site to answer your questions.
- ✓ Staff will be available to help you with computer enrollment.

Dates: May 18 and 19, 2016

Time: 8:30 AM—4:00 PM

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

See page 5 for a calendar of Open Enrollment events!

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: CityofTucson2016, 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.

HSA RESTRICTIONS

Enroll wisely! The Health Savings Account (HSA) has some important rules you should know:

- **Make sure you qualify!** If you have other individual/group insurance, Tricare, VA benefits for medical/Rx, Medicare, 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 children who aren't your tax dependents, you may not use your HSA funds to pay for their claims.** Please check with your tax consultant for guidance.
- **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 8889 with your personal tax return

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



URGENT



DEPENDENT AUDIT

If you're in an urgent situation, the last thing you would want is to learn that a claim is being denied because a person you've enrolled as your dependent doesn't qualify to be on the plan.

To ensure that all enrolled dependents are eligible, we've hired HMS Employer Solutions to conduct an audit of plan participants. Please take the opportunity during open enrollment to remove anyone from the plan who doesn't qualify. (See page 5.)

Watch your mail!

If you're covering dependents, you'll receive instructions from HMS Employer Solutions, an audit firm. They will tell you what documents you need to submit to continue the coverage such as marriage license, birth certificates, and copies of tax documents.

Don't ignore the request! To ensure continued coverage, HMS must receive the requested documentation by the deadline outlined in the communication they send.

CHANGES YOU MAY NEED TO MAKE

Continued from page 1

arrangements for their insurance. Beginning July 1, 2016, domestic partners and former spouses (and their children) will no longer be eligible as dependents for City insurance.

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

- Retirees may not cover Medicare-eligible dependents on City medical, even if the dependent is under age 65.
- In general, retirees age 65+ may not be covered under City medical.
- Retiree dental and vision require that participants maintain continuous coverage; make sure you and your family members are covered when you retire to be eligible for coverage after you retire.
- 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 EMPLOYEE OR RETIREE?

If you're related to another City of Tucson employee or 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.



OPEN ENROLLMENT EVENTS

Join us at the downtown Pima Community College campus, room AH 140 on May 18-19 for the following events:

9—9:30 am	HSA Workshop	1—1:30 pm	Financial Wellness by ICMA
9:30—10 am	HRA Workshop		
10—10:30 am	myCIGNA Tools Tutorial	1:40—2:10 pm	HSA Workshop
		2:10—2:40 pm	HRA Workshop
10:30—11 am	myCignaPlans Demonstration	2:40—3:10 pm	myCIGNA Tools Tutorial
11:10—11:40 am	Financial Wellness by ICMA	3:10—3:40 pm	myCignaPlans Demonstration
11:50—12:20	Under Pressure: Managing Workplace Stress		
12:25—12:55 pm	10 Commandments: Financial Wellness		



Free blood pressure screenings!
9 am—4 pm

COLONIAL COVERAGE

This year, Colonial is offering the following coverage on a **GUARANTEED issue** basis—no health questions as long as you’re actively at work.

Short Term Disability—Provides income replacement for short absences due to a covered accident or sickness. Up to 60% of income with a maximum monthly benefit of \$4,000. Both on- and off- job coverage is available. *Pre-existing condition exclusions apply.*

Accident Insurance—Helps you pay unexpected medical expenses, such as emergency room and ambulance fees, deductibles and co-pays that result from a fracture, dislocation or other covered accidental injury.

Critical Illness Insurance—Supplements your medical insurance by paying a lump-sum benefit if you’re diagnosed with a covered illness, such as heart attack, stroke, major organ failure or end-stage renal failure. Up to \$10,000 coverage is guaranteed. *Pre-existing condition exclusions apply.*

Whole Life Insurance—Tailor coverage to meet your needs. Coverage up to \$18/week to maximum face amount of \$75,000 is guaranteed. Options for spouse and children are also available for those who meet medical requirements.

Accidental Death and Dismemberment (AD&D)—\$5,000 of coverage to the beneficiary of your choosing.

To enroll in these or other Colonial plans— or to make changes to your existing Colonial policies— meet in person with a Colonial representative during Open Enrollment. Appointment information is available on Colonial’s meeting schedule at www.tucsonaz.gov/insurance under “open enrollment”.

WHO QUALIFIES AS A DEPENDENT?

- **Your spouse** (unless legally separated or divorced)
- **Children under age 26:** Your biological, adopted, stepchild or foster child, or child named as an “alternate recipient” under a Qualified Medical Child Support Order (QMSCO).
- **Child for whom you have full, permanent, legal guardianship.** Be careful! Most guardianships end at age 18, so if you had a guardianship which ended, the child no longer qualifies.
- Disabled children age 26+ who live with you, provide less than half of their own support and maintenance, are incapable of self-sustaining employment due to a mental or physical disability, and who have been insured continuously on the City’s insurance plans since they were less than age 26. Certification for this category of dependent requires insurance carrier application and approval. Contact the Benefits Office for information.

See the Insurance Handbook at www.tucsonaz.gov/insurance for additional details.

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.

Visit the Medical page under Coverage information at www.tucsonaz.gov/insurance for lists of covered preventive services.

CIGNA IS THERE TO ASSIST... 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/insurance 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!***

ID CARDS

New ID cards are generally issued only if you change plans.

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

GET \$25 FOR KNOWING YOUR NUMBERS!

If you’re enrolled in City medical insurance as a primary subscriber (i.e., not as the dependent of another City employee or retiree), you can get a \$25 gift card this fall for Knowing Your Numbers. See the enclosed flyer for details and requirements.

CONGRATULATIONS TO OUR WELLNESS PROGRAM WINNERS!

Resolution Revolution. FIT (Fit In Tucson). City-County Wellness Fair. See our growing list of wellness winners.

The next winner could be you!

Visit www.tucsonaz.gov/wellness for details.

MAKE THE MOST OF YOUR **FREE** BENEFITS!

Are you getting all you can from the City's rich insurance benefits? These are offered to you **at no cost**:

- 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—Check your Confirmation Statement!)
- Dental HMO
- Basic long term disability
- Employee Assistance Program



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 using tobacco, 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)

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 CAN I HELP KEEP OUR PREMIUMS LOW?

You play a vital part in determining our insurance rates.

$$\text{Claims + Inflation + Administration Costs} = \text{Premiums}$$

A few more factors go into the premiums, but the above equation accounts for most of the cost we pay. So how can you help?

Just as you can lower what you pay for car insurance by making certain lifestyle choices, the decisions you make can also affect what we pay for insurance:

- √ If you drive the speed limit, follow traffic rules, drive sober and practice **preventive** measures (such as wearing a seatbelt and driving safely and defensively), you generally pay less for car insurance.
- √ If you eat and drink healthy, exercise, don't use tobacco, 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 check-up, recommended screenings and teeth cleanings), you and your peers will generally pay less for your City insurance.



