

OPEN ENROLLMENT

Retirees
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 2 & 3 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 the HRA would be a better fit than the HMO. Maybe you need to update your life insurance beneficiary. Log into the online system (*see p. 3*), and review your 2016 Plan Year Confirmation Statement. Do you need to make any changes? **Hint:** If you're considering the HRA, come to one of our HRA Workshops. *See page 3 for dates and times.*

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?
- Do you or your dependent qualify for Medicare?
- 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. *Deadlines exist! See the Insurance Handbook at www.tucsonaz.gov/insurance for details.*

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 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.

Medicare: For retirees, Medicare means change.

- Retirees may not cover Medicare-eligible dependents under the City's medical plans, even if the dependent is under age 65.
- Retirees who qualify for Medicare before age 65 because of a disability may stay on the City's Cigna medical plan but **MUST** enroll in ... *Continued on page 2*

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 medical plan 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



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 3.)

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.

RATE CHANGES

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.

Dental: Through successful negotiations, premiums for dental are under a rate guarantee, which means no premium increase.

CHANGES YOU MAY NEED TO MAKE

Continued from page 1

...Medicare Parts A & B to maximize benefits and reduce expenses. Cigna will pay second to Medicare *as if* you're enrolled in both Medicare A & B even **if you don't enroll in Part B, which could mean large medical bills for you**. The good news? You may be eligible for a lower premium from Cigna, so contact the Benefits Office if you (1) are under 65, (2) qualify for Medicare, (3) are enrolled in the City's medical plan, and (4) you don't currently pay a reduced premium.

- In general, retirees age 65+ may not be covered under City medical. If you want to continue coverage for a qualifying dependent when you turn age 65, you'll pay 100% of the premium, and paperwork is required. *Deadlines exist*. Visit our Q&A for retirees turning 65 on the Retiree Information page at www.tucsonaz.gov/insurance.

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. *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 on a prospective basis.

ADDING DENTAL OR VISION

Dental and vision require that you and your dependents have had continuous dental insurance. If you're not currently enrolled in the City's dental or vision insurance, requesting coverage is a two-step process:

1. Make your request for coverage through the online enrollment system during Open Enrollment

AND

2. Send proof to the Benefits Office showing continuous dental/vision insurance from July 1, 2013—June 30, 2016.

To approve your request, the Benefits Office must receive acceptable proof no later than July 10, 2016 (FAX: 520-791-5942).



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 event (spouses welcome).



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.)

- ✓ Vendors will be on-site to answer your questions.
- ✓ Staff will be available to help you with computer enrollment.
- ✓ **FREE** classes are on a first-come, first-served basis:

9—9:30 am	HSA Workshop	1—1:30 pm	Financial Wellness by ICMA
9:30—10 am	HRA Workshop	1:40—2:10 pm	HSA Workshop
10—10:30 am	myCIGNA Tools Tutorial	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

WHO QUALIFIES AS A DEPENDENT?

- **Your spouse** (unless divorced or legally separated)
- **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.

Your Medicare-eligible dependents may **not** enroll in City medical insurance.

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

GET THE MOST FROM YOUR COVERAGE

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.

Need an ID card? Contact the insurance carriers after June 15th to request one:



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

Avesis (vision): 1-800-828-9341

HELP IS JUST A CALL OR CLICK AWAY... 24/7/365

Order an ID card, check a claim, talk with a nurse, find a doctor, learn about your coverage, compare costs

1-800-244-6224

www.myCigna.com

SAVE MONEY!

The choices you make can affect how much we all pay for 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

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

Having lab work at a hospital or outpatient facility

⇒ Going to LabCorp or SonoraQuest

Going to the pharmacy

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



SOCIAL SECURITY NUMBERS ARE 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 <https://www.socialsecurity.gov/online/ss-5.pdf>.

CITY MEDICAL PLANS COVER PREVENTIVE CARE 100%

Sometimes care isn't considered preventive, though, even if you're at your annual wellness exam—for example, if you also need treatment for a condition, or if the care relates to a condition you already have.

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

