

OPEN ENROLLMENT

Retirees
2015-2016

Open Enrollment is May 15-29, 2015

WHAT DO I NEED TO DO?

If you're not making any changes, you don't need to do anything.

We do encourage you to log into the online system (p. 2) to review your coverage and make sure it meets your needs. Decisions you make now will be in effect through June 30, 2016, and adding/changing plans or adding people to coverage generally isn't allowed outside of open enrollment. This is also a good opportunity for you to review and change 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, but not to dental or vision. Don't forget to add dental and vision during open enrollment. Retirees may add dental/vision for babies only during the first three open enrollments following the baby's date of birth. If coverage isn't requested by the third open enrollment following the baby's date of birth, the retiree dental/vision continuous coverage provisions will apply. (See p. 2, "Adding Dental/Vision".)

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.

Medicare = Change. Even if you or a dependent had City medical coverage while you were working, once you're retired, some of the City's plan rules change. For example...

- Retirees may not cover Medicare-eligible **dependents** on City medical, even if your dependent is under age 65.
- **Retirees** who qualify for Medicare before age 65 because of a disability are currently eligible for a reduced rate on the City medical plan. Cigna will pay claims based on the assumption that you're enrolled in Medicare—even if you haven't signed up for Medicare. You could end up with large bills if you don't enroll in Medicare Parts A & B. If you're not receiving the reduced Cigna premium, contact the Benefits Office to discuss your options.
- Medical coverage generally ends for retirees when you turn 65. If you want to continue coverage for a dependent, you'll pay 100% of the premium, and paperwork is required. If you'll be turning 65 soon, watch your mail carefully for additional information, and visit our Q&A for retirees turning 65 on the Retiree Information page at www.tucsonaz.gov/enroll.

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.

OPEN ENROLLMENT MEETINGS

May 20 and 22, 2015

8:30 AM—4:00 PM

**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)

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

City of Tucson Insurance Benefits Office

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

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

ADDING DENTAL OR VISION

Dental and vision require that you and your dependents maintain continuous coverage. If you'll be requesting to add dental or vision for yourself and/or your dependent(s) this open enrollment, it's a 2-step process:

1. Make your request for the coverage through the online enrollment system **AND**
2. Send proof to the Benefits Office showing continuous insurance elsewhere for the three years up through and including June 30, 2015.

In order to approve your request, the Benefits Office must receive acceptable proof no later than July 10, 2015.



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.

Dental: Dental costs are also on the rise. In accordance with City Procurement process, we went out to bid for dental, and Cigna was awarded the contract. Dental premiums are going up 2%. We also have a new version of the dental HMO 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 generally isn't available outside of Arizona.

ENROLLING & MAKING CHANGES

During Open Enrollment, access the online system link via www.tucsonaz.gov/enroll (**use Internet Explorer and a PC**)

User ID: Your 6-digit City of Tucson employee number (Add leading zeroes if your ID # 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.

IS YOUR BENEFICIARY CORRECT?

Now's a good time to check your \$7,500 retiree life beneficiary:

- Log into the online system
- Click "Confirmation Statements" (toward the bottom) > 2015
- If you need to make changes, return to "Your Benefits Home", then click on "Beneficiary Designation" (left side)

SOCIAL SECURITY NUMBERS ARE REQUIRED

When you did your taxes, you probably noticed the new checkbox 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 a SSN is free: www.socialsecurity.gov/online/ss-5.pdf.