



2016 Retiree Benefits

ANNUAL ENROLLMENT

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Human Resources Manager Employee Services
City of Arlington Human Resources

ANNUAL ENROLLMENT



START

- Monday, November 2, 8 a.m.

STOP

- Friday, November 20, 5 p.m.

2016 ENROLLMENT PROCESS



- **Under Age 65 Retirees** must sign and return their Personalized Annual Enrollment letter in order to continue their current **Medical, Dental & Vision** plans in 2016.
- If you wish to make a change to one or more of your current plans, you must complete the 2016 Retiree Enrollment/Change Form and return to the Human Resources Department.

2016 ENROLLMENT PROCESS



- **Age 65 & Over Retirees** must sign and return the Personalized Annual Enrollment letter in order to continue their current **Dental** and **Vision** plans.
 - If you're currently enrolled in a Medicare plan through the UHC Medicare Solutions Connector Model, the plan will automatically continue for 2016.
 - If you wish to drop or make a change to your dental or vision plans, you must complete the 2016 Retiree Enrollment/Change Form and return to the Human Resources Department.

2016 GENERAL INFORMATION



Benefit plan elections become effective
January 1, 2016.

You may not enroll yourself and/or your dependents in medical, dental, or vision coverage if you were not enrolled during the 2015 plan year unless you experience a loss of coverage or a family status change.

INSURANCE ELIGIBILITY



- Retiree must waive the City's medical plan if eligible for employer-based coverage due to full time employment with that employer.
- The Retiree (and eligible dependents) may re-elect coverage with the City upon loss of coverage.
- Required forms and documents must be received in Human Resources within 30 days of loss of coverage to re-enroll.
- If coverage waived for any other reason, it will be a permanent waiver.

DEPENDENT ELIGIBILITY



- Legal Spouse
- Natural or adopted children, step children, legal guardianship and disabled child.
- Coverage for medical, dental and vision plans end the last day of the month for a child age 26.
- **Disabled child(ren) must be enrolled in a City medical plan at the time they apply for continuation of coverage. Application/approval process should be submitted to UHC three (3) months prior to the disabled child's 26th birthday.

QUALIFIED LIFE EVENTS



Mid-Year Plan Changes



- Will allow mid-year changes to insurance due to adoption, birth, divorce, marriage, death or changes in employment which results in a loss or gain of group coverage.
- Complete change on retiree enrollment form, and provide supporting documentation to HR within 30 days of event.

See page 4 of the 2016 Retiree Benefit Guide (Family Status Change-Life Events) for due dates and documentation required.

2016 MEDICAL RATE CHANGES



Plan	FULL Monthly RATE		
	2015	2016	Difference
HDHP			
Retiree	\$495.32	\$535.85	\$40.53
Retiree + Spouse	\$1,047.61	\$1,111.85	\$64.24
EPO			
Retiree	\$551.06	\$593.13	\$42.07
Retiree + Spouse	\$1,165.49	\$1,236.95	\$71.46

2016 MEDICAL RATE CHANGES



- HDHP Example of Retiree Only retired before 1/1/2008
 - 30 years of service (2015 Rate \$0, 2016 Rate \$0)
 - 23 years of service (2015 Rate \$0, 2016 Rate \$35.84)
- HDHP Example of Retiree + Spouse retired before 1/1/2008
 - 30 years of service (2015 Rate \$147.61, 2016 Rate \$211.85)
 - 23 years of service (2015 Rate \$297.61, 2016 Rate \$361.85)

2016 MEDICAL RATE CHANGES



- EPO Example of Retiree Only retired after 1/1/2008
 - 30 years of service (2015 Rate \$0, 2016 Rate \$0)
 - 23 years of service (2015 Rate \$51.06, 2016 Rate \$93.13)
- EPO Example of Retiree + Spouse retired after 1/1/2008
 - 30 years of service (2015 Rate \$565.49, 2016 Rate \$636.95)
 - 23 years of service (2015 Rate \$665.49, 2016 Rate \$736.95)



**HEALTHCARE STARTS
WITH COMPASS.**

COMPASS HEALTH PRO™ CONSULTANTS

Your Champion for Simpler, Smarter Healthcare



Healthcare Support for You and Your Family.

HOW COMPASS TAKES CARE OF YOU.



UNDERSTAND YOUR BENEFITS

Receive guidance in understanding your benefits throughout the year.



FIND A GREAT DOCTOR

Find the best doctors, dentists & eye-care professionals in your area and network that meet your preferences & healthcare needs.



SAVE MONEY ON MEDICAL CARE

Get price comparisons before receiving care. Depending on doctor, hospital or facility, costs can vary by hundreds or thousands of dollars—even in-network.



PAY LESS FOR PRESCRIPTIONS

Let Compass compare medication prices and explore lower cost options for you.



GET HELP WITH MEDICAL BILLS

Have your medical bills reviewed to make sure you are not overcharged.

DOCTOR RECOMMENDATIONS

We'll Find the Best Doctors for You

Board
Certified

State
Licensed

Network
Status



High
Quality

Appointment
Availability

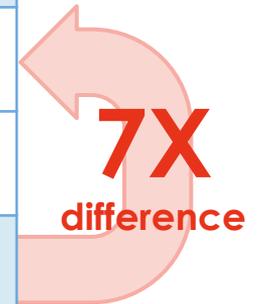
Fit to Your
Personal Preferences



DON'T BE OVERCHARGED FOR MEDICAL PROCEDURES

MRI of Knee at Local Facilities

Location	In-Network Allowed Amount
Hospital A	\$3,300
Hospital B	\$2,300
Diagnostic Imaging Center	\$450



Doctors and hospitals have **different fees** for the same medical services.

Disclaimer: This example is for illustrative purposes. Your final price can vary from these quoted amounts because of changes/additions to billing codes, complexity at the time of the procedure, or administrative errors.



PAY LESS FOR PRESCRIPTIONS

Current Medication	Generic Equivalent	Clinical Alternatives	Monthly Savings
Crestor \$140	None	Lovastatin \$4 Generic	\$136
Effexor XR \$105	Venlafaxine \$36	Fluoxetine \$4 Generic Citalopram \$4 Generic	Generic Equivalent \$69 Clinical Alternative \$101



GET HELP WITH MEDICAL BILLS

Straight Answers, Smart Advice

Get **unbiased** advice
& **expert** guidance

- Understand Coverage
- Resolve Disputes
- Appeal Charges
- Coordinate Refunds

COMPASS DOES NOT...

- Share any employee's personal health information with your employer.
- Provide medical advice or replace your doctor.
- Provide assistance for medical emergencies.
- Receive money for recommending one doctor or hospital over another.

FREQUENTLY ASKED QUESTIONS

Q: Can Compass assist with issues related to dental and vision benefits?

A: YES

Q: Can Compass review old bills?

A: YES

Q: Can Compass assist members of my household who are on a different insurance plan?

A: YES

Q: How long will it take Compass to respond to my request with an answer?

A: Most requests are answered by the next business day – bill reviews and appeals often take longer

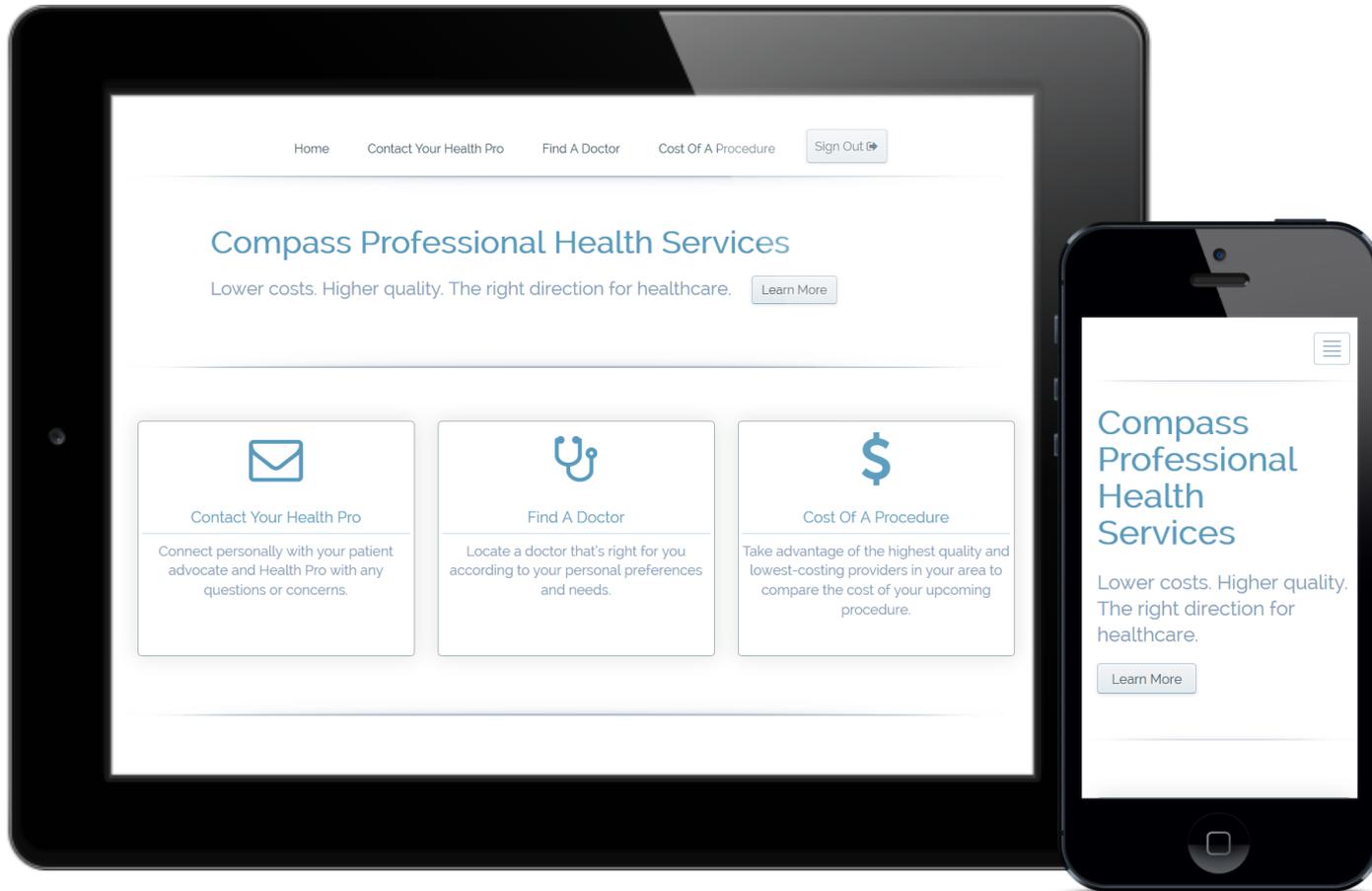
Q: Does Compass need permission to speak with my doctor or insurance company?

A: YES, you will need to fill out an authorization form giving Compass permission to advocate for you on your behalf

Q: Can I access Compass services online?

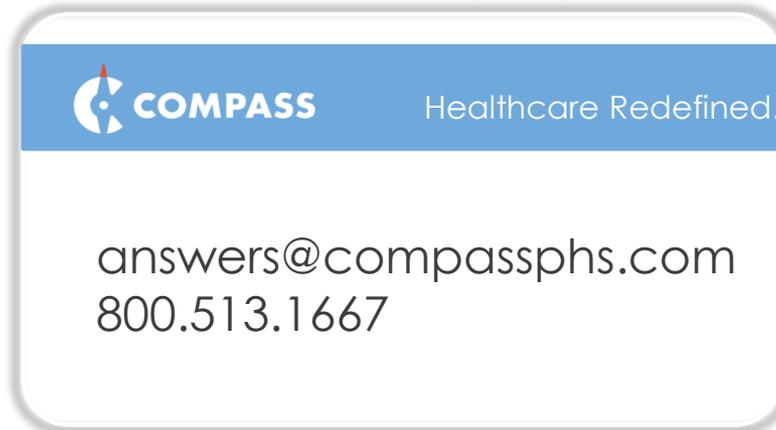
A: YES, once you REGISTER at member.compassphs.com.

COMPASS IS ONLINE, TOO!



Connect at member.compassphs.com

CONTACT COMPASS STARTING 12/1/2015!



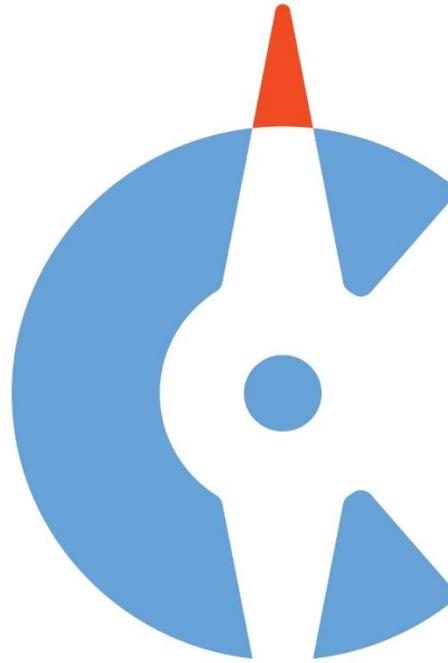
Monday through Friday 8AM – 6PM Central

1 Moved recently or looking for a new provider? We'll find great doctors, dentists and eye care professionals for you and your family.

2 Upcoming medical procedure? We'll estimate your out-of-pocket cost to ensure you pay a fair price.

3 Tired of overpaying for brand-name prescriptions? Let Compass research the most cost-effective options for the prescriptions you're taking.

4 Wondering if a medical bill is correct? We'll make sure you're not overbilled.



COMPASS

Healthcare Redefined.

2016 MEDICAL PLAN CHANGES



- **High Deductible Health Plan (HDHP) Out-of-Pocket Limit**
 - Retiree plus One or More Family Member: There is an individual OOP max of \$6,850.
- **Specialty Medications**
 - Requirements to fill all specialty prescriptions through UnitedHealthcare's in-network specialty pharmacy provider-Optum Rx.
- **Formulary Updates**
 - Movement of certain prescription drugs into different tiers
 - Additions of new medications, and removal of medications
 - Adjustments are based on research/studies of patient outcomes.



2016 MEDICAL PLAN CHANGES



- **Virtual Visits (lower cost alternative)**
 - Beginning in 2016 members will have access to care online at any time 24/7.
 - Members will see and talk to a doctor from the comfort of your home.





- View claim details and explanation of benefits
- Review HSA account balances
- Search for In-Network doctors and facilities
- Search for low-cost prescriptions
OptumRx
- Compare cost of treatments and procedures
- Chat live with a nurse



HEALTH4ME MOBILE APPLICATION



- Easy access to personal health plan information
- View and share your health plan ID card
- Check the balance of your FSA and HSA accounts
- Easy Connect feature allows you to tell us when it's convenient to give you a call back
- Connect 24/7 Nurse Line



2016 EAP CHANGE



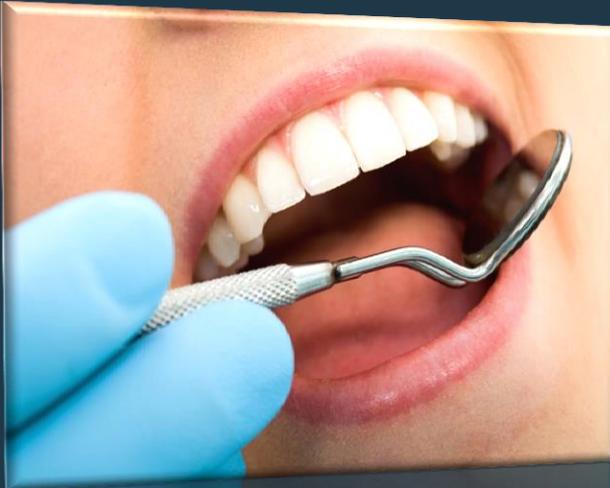
- **Optum Employee Assistance Plan (EAP)**
 - UnitedHealth Care's Care-24 program will transition to Optum EAP.
 - The City has increased the number of free visits from 3 to 5 beginning January 1, 2016.
 - New contact # (866-248-4094), and no change to website.





 **DELTA DENTAL**

We keep you smiling®



No Change in Dental Rates

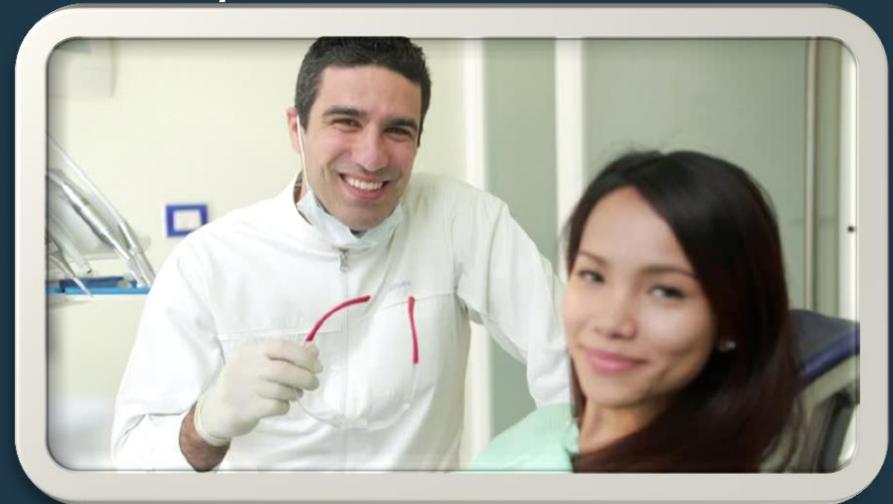
Refer to 2016 Retiree Benefit
Guide

Page 11 (2016 Rates)

DELTA DENTAL



- DentalCare[®] USA Prepaid (DHMO)
 - If you select this plan you must select a provider or Delta will auto enroll you with a provider
 - Providers located exclusively in Texas
 - 800-422-4234
- PPO High Plan
- PPO Low Plan
 - 800-521-2651



Additional information on page 16 of the **2016 Retiree Benefit Guide**.

SUPERIOR VISION



No Change in Vision Rates

Refer to 2016 Retiree Benefit Guide

Page 11 (2016 Rates)

SUPERIOR VISION



- **Importance of a Routine Eye Exam**
 - **Education to improve daily living**
 - Computer Vision Syndrome, UV protection, ADD and ADHD misdiagnoses
 - **Alert for Eye Diseases**
 - Cataracts, Glaucoma, Macular Degeneration
 - **Alert for Systemic Diseases**
 - Cancer, Diabetes, High Blood Pressure, High Cholesterol
 - **Improve Visual Acuity**
 - Increase productivity and well-being



Additional information on page 15 of the **2016 Retiree Benefit Guide**.

CITY OF ARLINGTON RETIREE SECTION

WWW.ARLINGTONTX.GOV



The 2016 Retiree Benefit Guide, as well as other resources, are available on the City website www.arlingtontx.gov. Select Human Resources from the Departments tab, scroll to the Retirees section, and then click on City Benefits.

The screenshot shows the City of Arlington website's Human Resources section. The top navigation bar includes links for HOME, RESIDENTS, BUSINESS, VISITORS, GOVERNMENT, DEPARTMENTS, and NEWS. There are also buttons for TRANSLATE, PAY ONLINE, and a SEARCH function. Below the navigation bar is a banner with the Arlington logo and a photo of four diverse people. The main heading is "HUMAN RESOURCES" with the tagline "Optimizing organizational effectiveness by attracting, developing, engaging and retaining a talented and diverse workforce supporting the City's mission and vision." A left sidebar lists various HR topics, with "Retirees" highlighted. The main content area is titled "Retirees : City Benefits" and lists several resources under "2016 Retiree Benefit Information":

- 2016 Retiree Benefit Guide
- 2016 Retiree Annual Enrollment Meeting Schedule
- 2016 EPO Medical Plan Summary of Benefits
- 2016 HDHP Medical Retiree Only Summary of Benefits
- 2016 HDHP Medical Retiree Plus Family Summary of Benefits
- 2016 Retiree Enrollment Form
- 2016 Retiree Under 65 Rate Chart

ENROLLMENT ASSISTANCE



- The retiree benefits Q&A mailbox is available for Annual Enrollment questions through November 20th (response within 24 hrs.)

RetireeBenefitsQ&A@arlingtontx.gov

THE FUTURE OF HEALTH INSURANCE



- Future modifications of City contributions and benefit design will be determined annually as part of the budget process.
- Continue to evaluate program design and eligibility.
- No benefit is guaranteed to stay the same indefinitely. Changes will occur.

ANNUAL RETIREE ENROLLMENT 2016



Starts Monday, November 2, 2015 @ 8:00 a.m.

Ends Friday, November 20, 2015 @ 5:00 p.m.