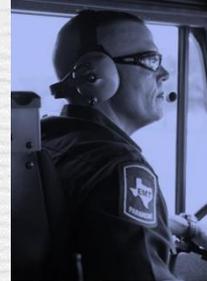
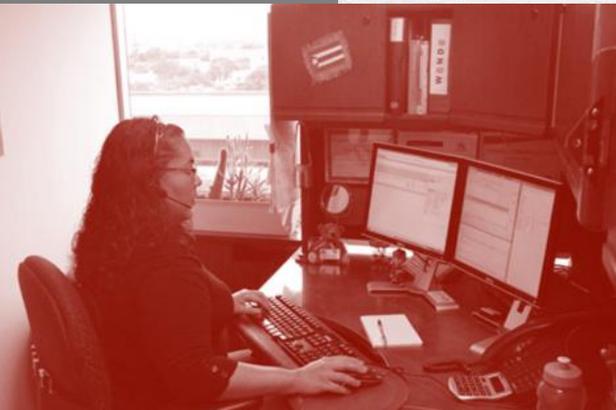




CITY OF ARLINGTON



2017

Retiree Benefits Annual Enrollment

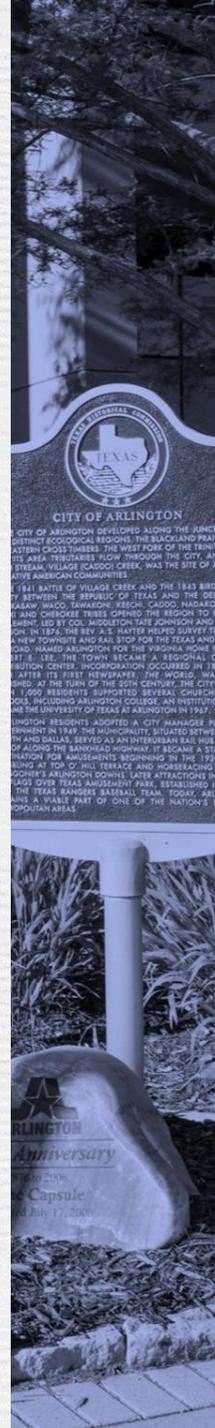
RETIREE ANNUAL ENROLLMENT

START

➤ Tuesday, November 1, 8:00 a.m.

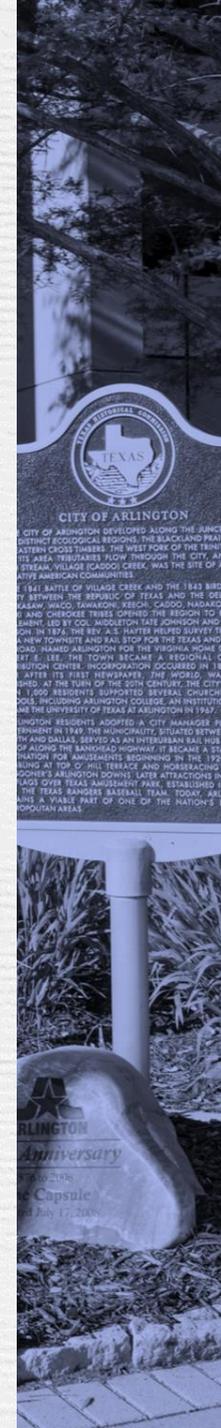
STOP

➤ Friday, November 18, 5:00 p.m.



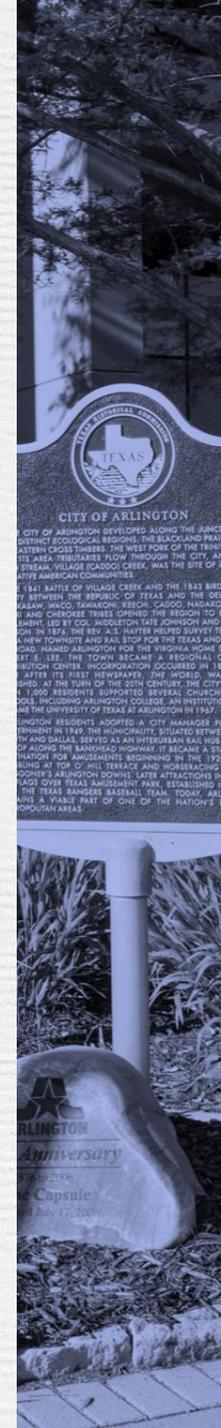
2017 ENROLLMENT PROCESS

- Under Age 65 Retirees must sign and return their *Personalized Annual Enrollment* letter in order to continue their current **Medical, Dental & Vision** plans in 2017.
- If you wish to make a change to one or more of your current plans, you must complete the **2017 Retiree Enrollment/Change Form** and return to the Human Resources Department.



2017 ENROLLMENT PROCESS

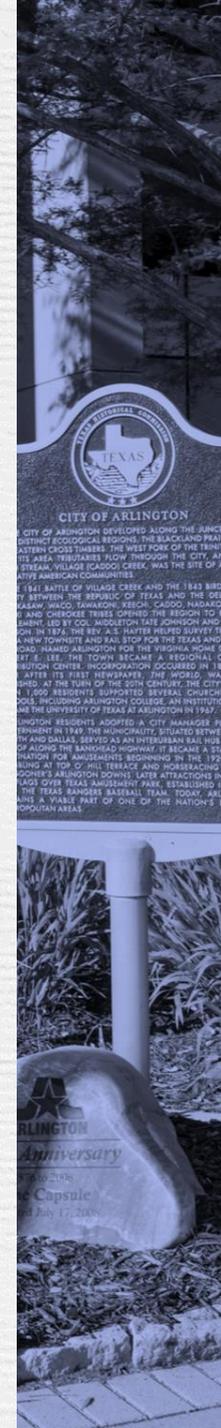
- Age 65 & Over Retirees must sign and return the Personalized Annual Enrollment letter in order to continue their current **Dental** and **Vision** plans.
- If you're currently enrolled in a Medicare plan through the UHC Medicare Solutions Connector Model, the plan will automatically continue for 2017.
- If you wish to drop or make a change to your dental or vision plans, you must complete the 2017 Retiree Enrollment/Change Form and return to the Human Resources Department.



2017 GENERAL INFORMATION

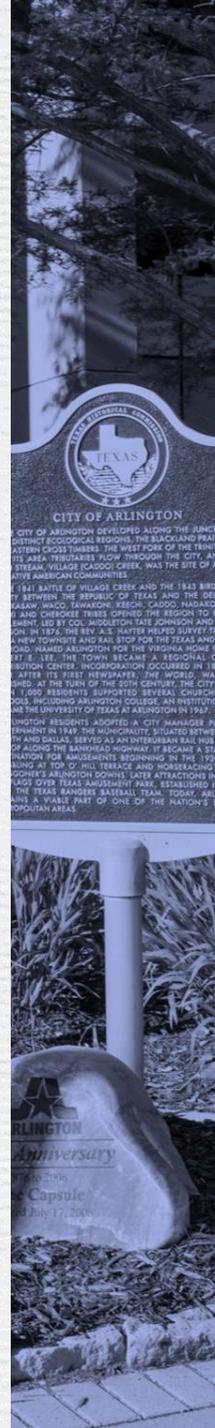
Benefit plan elections become effective
January 1, 2017.

You may not enroll yourself and/or your dependents in medical, dental, or vision coverage if you were not enrolled during the 2016 plan year unless you experience a loss of coverage or a family status change.



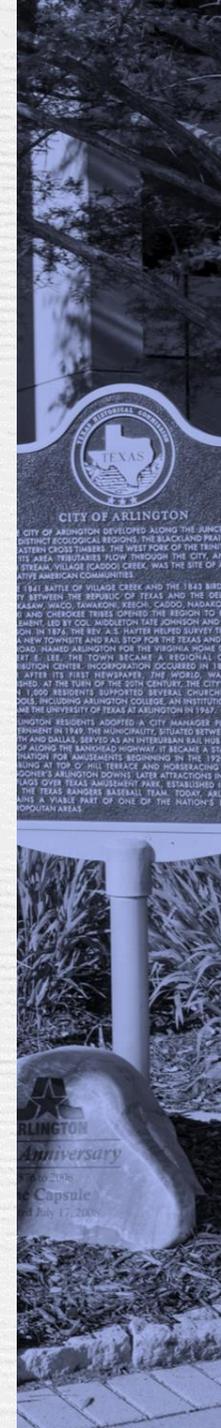
INSURANCE ELIGIBILITY

- 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.**



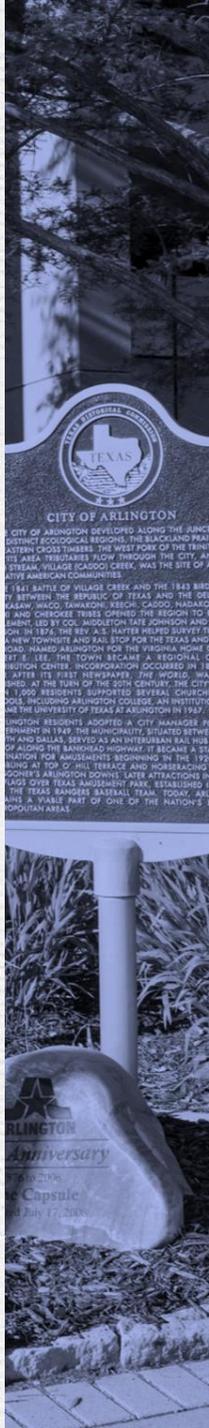
QUALIFIED LIFE EVENTS



➤ Mid-Year Plan Changes

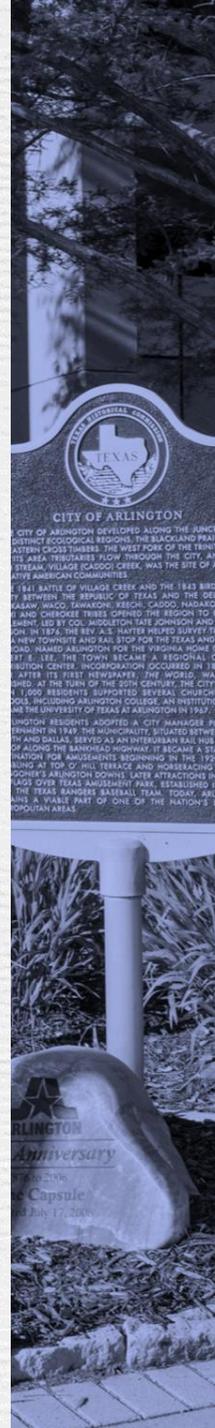
- Will allow mid-year changes to insurance due to adoption, birth, divorce, marriage, death or changes in spouse employment which results in a loss or gain of coverage.
- Complete change on Retiree Enrollment Change Form and provide required documentation to Human Resources **within 30 days of the event.**

Refer to the 2017 Retiree Benefit Guide (Family Status Change-Life Events) for due dates/required documentation.



2017 MEDICAL RATE CHANGES

Plan	FULL Monthly RATE		
	2016	2017	Difference
HDHP			
Retiree	\$535.84	\$565.85	\$30.01
Retiree + Spouse	\$1,111.85	\$1,174.11	\$64.26
EPO			
Retiree	\$593.13	\$626.35	\$33.22
Retiree + Spouse	\$1,236.95	\$1,306.22	\$69.27



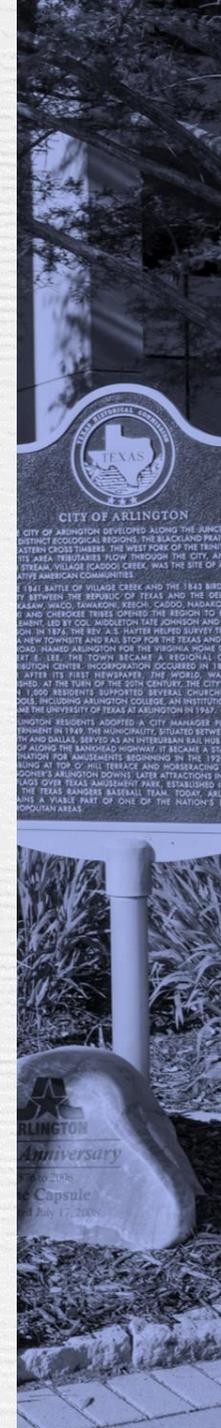
2017 MEDICAL RATE CHANGES

➤ HDHP Example of Retiree Only retired before 1/1/2008

- 30 years of service (2016 Rate \$0, 2017 Rate \$0)
- 23 years of service (2016 Rate \$35.84, 2017 Rate \$65.85)

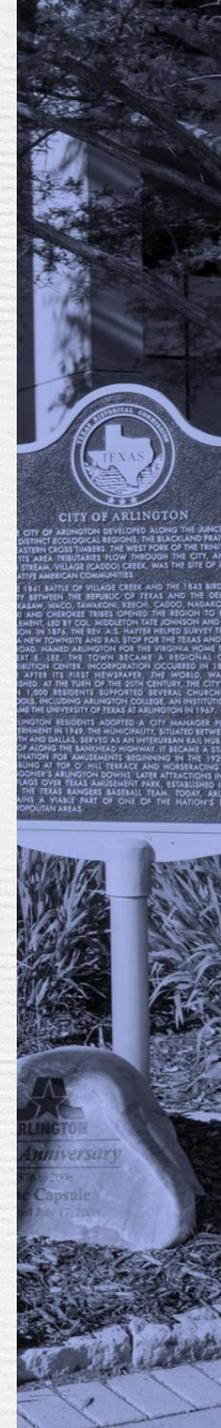
➤ HDHP Example of Retiree + Spouse retired before 1/1/2008

- 30 years of service (2016 Rate \$211.85, 2017 Rate \$274.11)
- 23 years of service (2016 Rate \$361.85, 2017 Rate \$424.11)



2017 MEDICAL RATE CHANGES

- EPO Example of Retiree Only retired after 1/1/2008
 - 30 years of service (2016 Rate \$0, 2017 Rate \$26.35)
 - 23 years of service (2016 Rate \$93.13, 2017 Rate \$126.35)
- EPO Example of Retiree + Spouse retired after 1/1/2008
 - 30 years of service (2016 Rate \$636.95, 2017 Rate \$706.22)
 - 23 years of service (2016 Rate \$736.95, 2017 Rate \$806.22)



HOW TO SELECT THE RIGHT PLANS

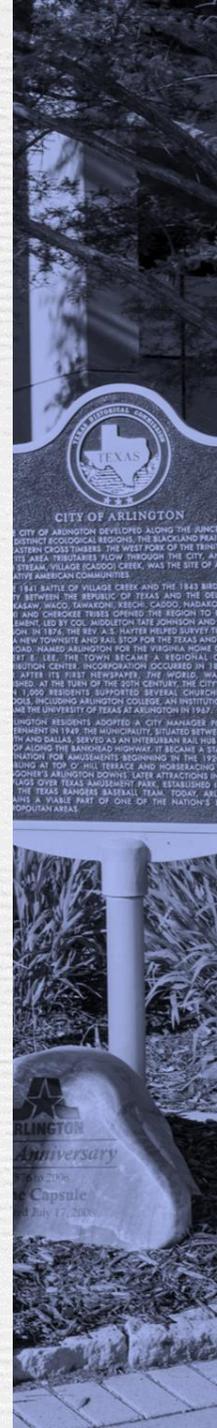
➤ **What does the plan cover?**

➤ **How much does the plan cost?**



➤ **Premium, Deductible, Co-Insurance, Co-Pay, Out-of-Pocket Limit**

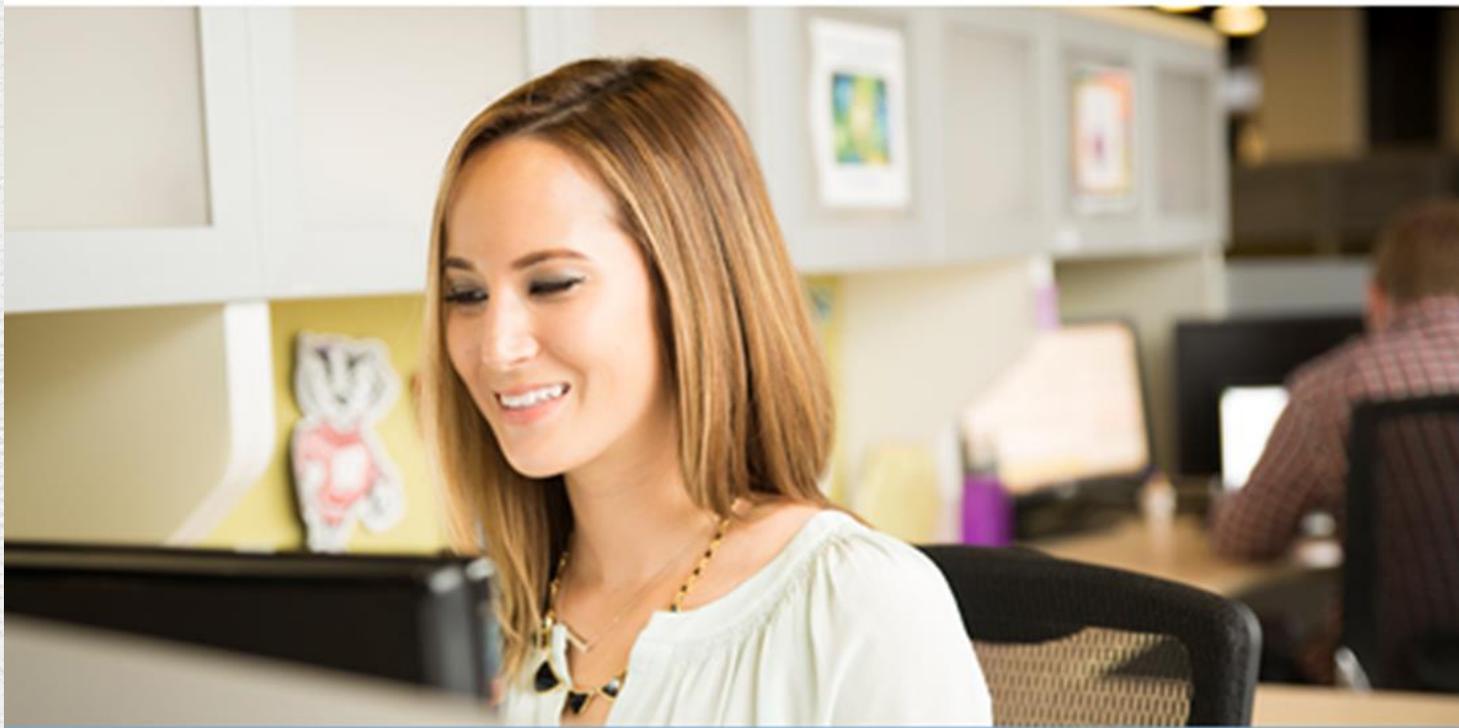
➤ **Is your doctor or dentist in the network?**



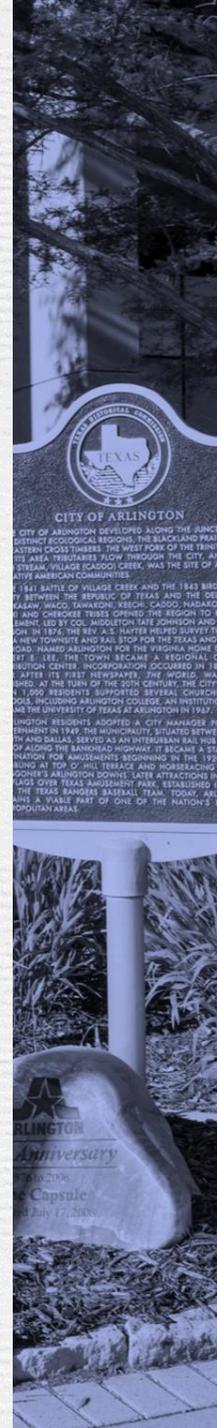
COMPASS CAN HELP!

COMPASS HEALTH PRO™ CONSULTANTS

Your Champion for Simpler, Smarter Healthcare



Healthcare Support for You and Your Family.



COMPASS CAN HELP!



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.



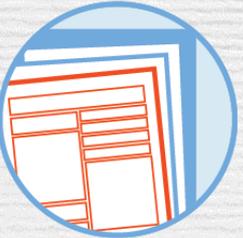
SAVE MONEY ON MEDICAL CARE

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.



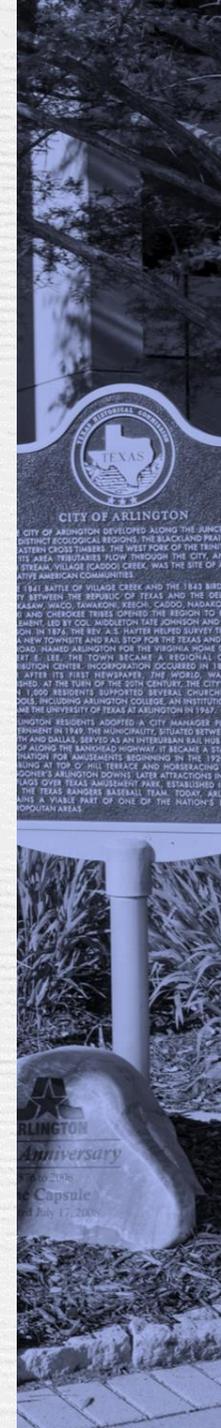
GET HELP WITH MEDICAL BILLS

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

2017 MEDICAL PLAN CHANGES

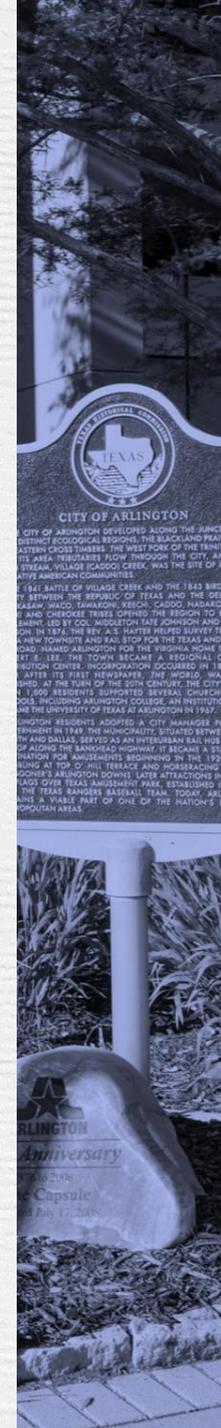


- **Medical and Pharmacy Plan**
 - **High Deductible Health (HDHP) and Exclusive Provider Organization (EPO) Plans:** There are no changes to deductible, co-insurance, co-pay or the out-of-pocket limit in 2017.
 - **UHC Formulary Update:** UnitedHealthcare updates their formulary medication listing twice a year. This includes movement of medications into different tiers, the addition of new medications as well as removal of medications.
 - **Retail go** – Provides members with an alternative to mail order. Available at Walgreens pharmacies, physician must write the prescription for a go-day fill and the member would be responsible for three retail coinsurance amounts.

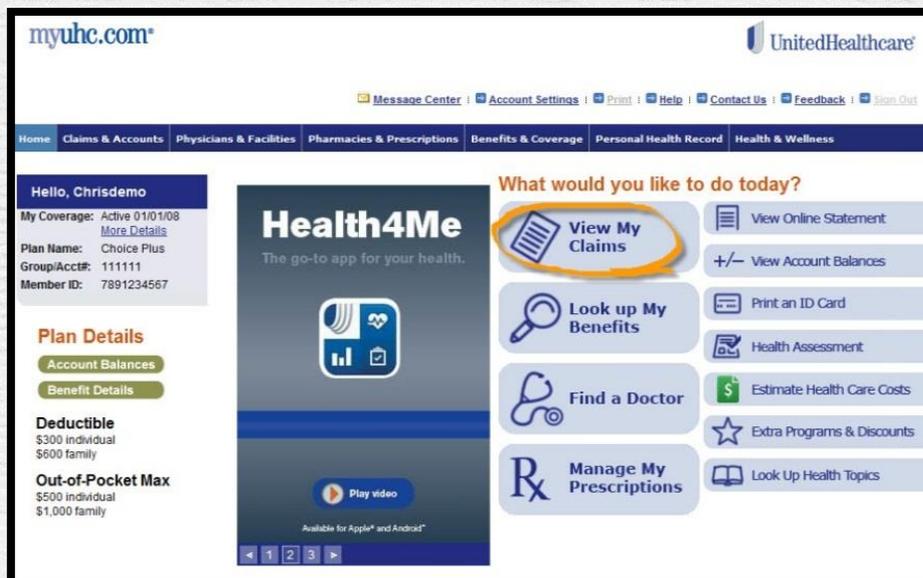


2017 MEDICAL PLAN CHANGES

- **Value RX Network** - Provides members with an alternative to mail order. Removes CVS and Target retail pharmacies, removes some smaller retail pharmacies, provides better financial value to the City, and Value Network comprised of approximately 35,000 pharmacies nationally.
- **Medical Necessity (RX)** - Requires physicians to provide additional prescribing information to verify pharmacy benefit coverage. This ensures the doctor is prescribing medications for the condition they are approved for by the FDA. This also promotes safety and may help reduce costs. Medications requiring medical necessity review are indicated on the Prescription Drug List (PDL). Current members taking medications included on the PDL will be grandfathered. Example: medication approved for cancer with a prescription for another diagnosis.



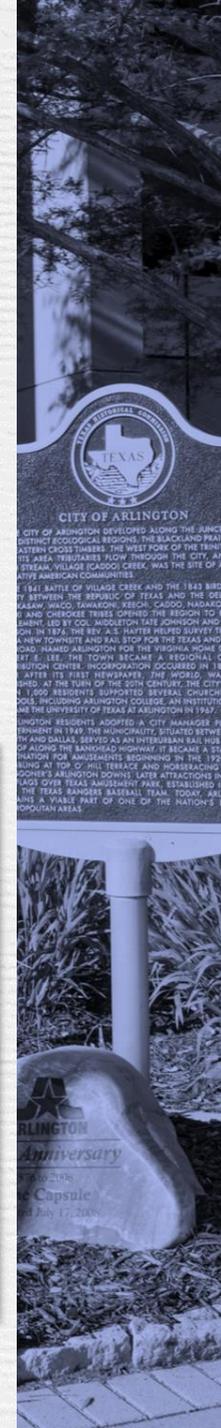
- View claim details and explanation of benefits
- Review HSA account balances
- Search for In-Network doctors and facilities
- Search for low-cost prescriptions OptumRx
- Compare cost of treatments and procedures
- Chat live with a nurse



The screenshot shows the myuhc.com website interface. At the top, there are navigation links for Message Center, Account Settings, Print, Help, Contact Us, Feedback, and Sign Out. Below this is a main navigation bar with categories: Home, Claims & Accounts, Physicians & Facilities, Pharmacies & Prescriptions, Benefits & Coverage, Personal Health Record, and Health & Wellness.

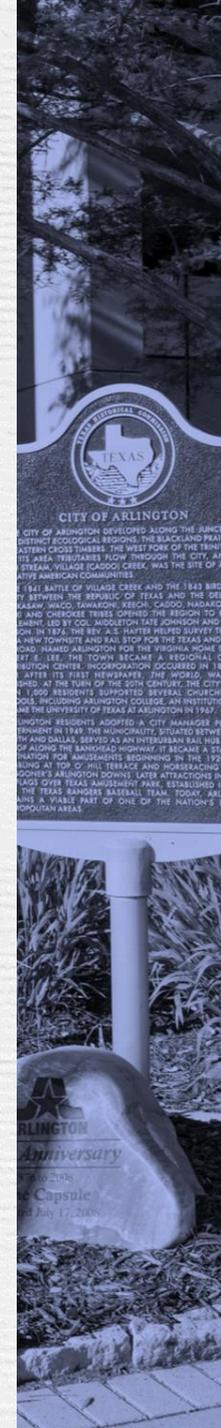
The main content area is divided into several sections:

- Hello, Chrisdemo:** My Coverage: Active 01/01/08 (with a link to More Details), Plan Name: Choice Plus, Group/Account: 111111, Member ID: 7891234567.
- Plan Details:** Account Balances and Benefit Details (both with expandable icons).
- Deductible:** \$300 individual, \$600 family.
- Out-of-Pocket Max:** \$500 individual, \$1,000 family.
- Health4Me:** The go-to app for your health. Includes a Play video button and a note: Available for Apple® and Android®.
- What would you like to do today?:** A list of actions:
 - View My Claims:** This button is highlighted with a yellow circle.
 - View Online Statement
 - View Account Balances
 - Print an ID Card
 - Health Assessment
 - Estimate Health Care Costs
 - Extra Programs & Discounts
 - Look Up Health Topics
 - Look up My Benefits
 - Find a Doctor
 - Manage My Prescriptions



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





OPTUM EAP

HEALTHIER ISN'T JUST A FEELING
FOR US, IT'S A MISSION

Employee Assistance Program (EAP)

- 24/7/365 access to specialist @ 866-248-4094
- Unlimited telephonic solution-focused
- Consultation, support and education resources
- Personalized referrals to network clinicians with EAP specialization for up to 5 face-to-face visits
- Referrals to community resources
- Legal, mediation and financial services
- Critical incident response services





2017 DENTAL RATES – Delta Dental

2017 Retiree Monthly Dental Rates

	DMHO (no change)	Low PPO +6%	High PPO +6%
Retiree Only	\$10.92	\$14.70	\$35.48
Retiree + 1 Dependent	\$22.03	\$29.14	\$70.24
Retiree + 2 or more Dependents	\$33.06	\$51.29	\$123.61

➤ DentalCare® USA Prepaid (DHMO)

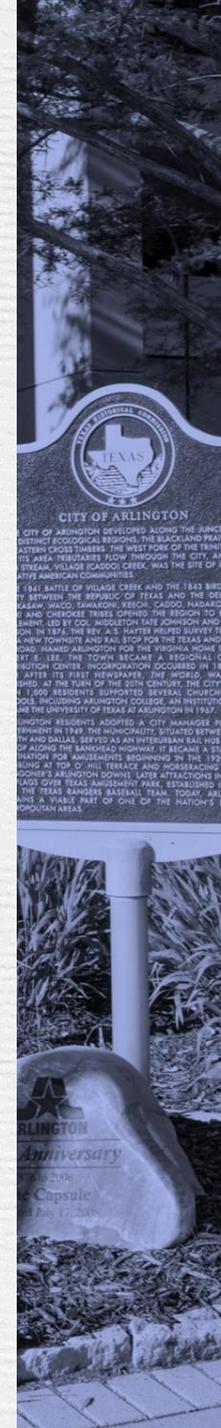
- The plan requires that you select a provider or Delta will auto enroll you with a provider.
- Providers located exclusively in Texas
- **800-422-4234**

➤ PPO High Plan

➤ PPO Low Plan

➤ **800-521-2651**

Please refer to the **2017 Retiree Benefit Guide** for additional information.





SUPERIOR VISION

SUPERIOR VISION



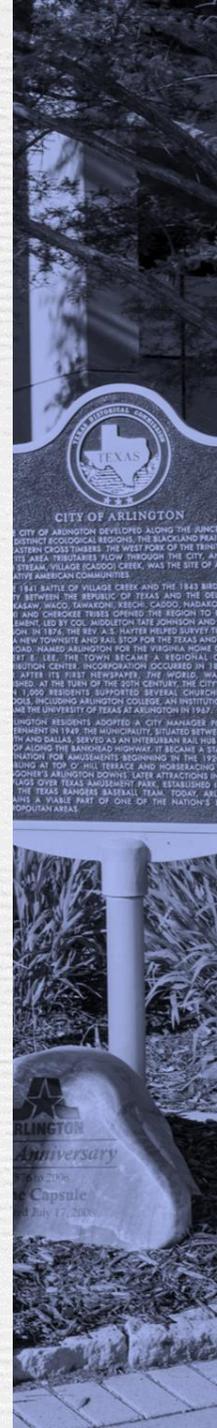
See yourself healthy.

See the benefits of your vision



No Change in Vision Rates

Refer to **2017 Retiree Benefit Guide**
for **2017** 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

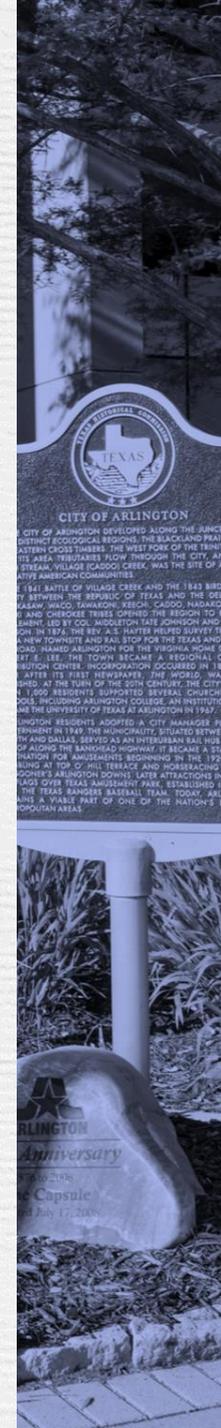
- Cataracts, Glaucoma, Macular Degeneration

➤ Alert for Systemic Diseases

- Cancer, Diabetes, High Blood Pressure
High Cholesterol

➤ Improve Visual Acuity

- Increase productivity and well-being





CITY OF ARLINGTON RETIREE SECTION

www.arlingtontx.gov

The 2017 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 navigation bar with links for HOME, RESIDENTS, BUSINESS VISITORS, GOVERNMENT, DEPARTMENTS, NEWS, TRANSLATE, PAY ONLINE, and SEARCH. Below the navigation bar is a banner with the Arlington logo and a group of diverse people. The main content area is titled "HUMAN RESOURCES" and includes a description: "Optimizing organizational effectiveness by attracting, developing, engaging and retaining a talented and diverse workforce supporting the City's mission and vision." The "Retirees : City Benefits" section is highlighted, showing "2016 Retiree Benefit Information" with a list of links: 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, and 2016 Retiree Under 65 Rate Chart. A sidebar on the left lists various HR topics, with "Retirees" marked with a star.

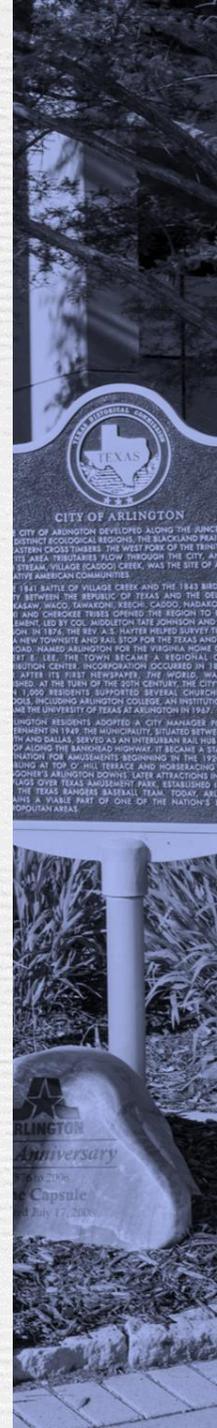




ENROLLMENT ASSISTANCE

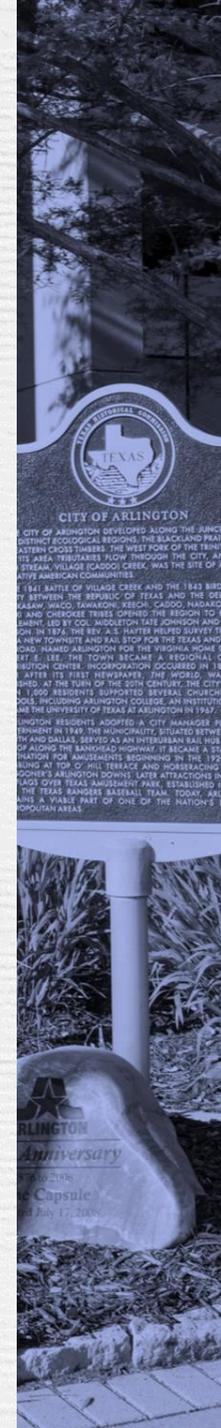
- The **Retiree Benefits Q&A** mailbox is available for Annual Enrollment questions through November 18th (response within 24 hrs.)

RetireeBenefitsQ@A@arlingtontx.gov



THE FUTURE OF HEALTH INSURANCE

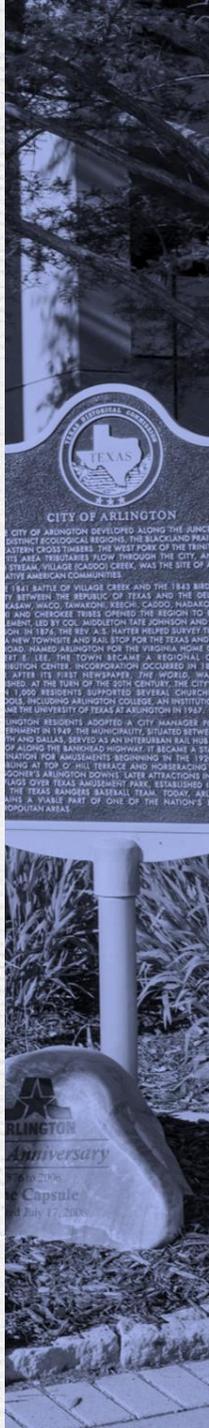
- Future modifications of City contributions and benefit design will be determined annually as part of the budget process.
- Continue to evaluate program design and eligibility.
- No benefit is guaranteed to stay the same indefinitely. **Changes will occur.**





ANNUAL RETIREE ENROLLMENT 2017

- Starts Tuesday, November 1, 2016 @ 8:00 a.m.
- Ends Friday, November 18, 2016 @ 5:00 p.m.





Questions?

