

# PLAN YEAR 2011 WORKBOOK



The open enrollment period is a time when employees can make elections to their health plan coverage for the next year, enroll in the Flexible Spending Accounts and sign up for any of our supplemental plans. The following plans are available for Plan Year 2011. Look for further details on the Internet at [www.plano.gov/Departments/HR/OpenEnrollment2011](http://www.plano.gov/Departments/HR/OpenEnrollment2011) or on the City intranet at <http://planonet>.

Options	Quick Details																																				
UHC Core Plan	<table border="1"> <thead> <tr> <th colspan="2" data-bbox="418 598 1453 640">Core Plan</th> </tr> </thead> <tbody> <tr> <td data-bbox="418 640 938 693">In Network Deductible</td> <td data-bbox="938 640 1453 693">\$1000</td> </tr> <tr> <td data-bbox="418 693 938 745">In Network Out of Pocket Maximum</td> <td data-bbox="938 693 1453 745">\$3000</td> </tr> <tr> <td data-bbox="418 745 938 819">Office Visit Copay Primary Care or Specialist</td> <td data-bbox="938 745 1453 819">\$25</td> </tr> </tbody> </table>	Core Plan		In Network Deductible	\$1000	In Network Out of Pocket Maximum	\$3000	Office Visit Copay Primary Care or Specialist	\$25																												
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Caremark/CVS	<p data-bbox="495 835 1404 867">\$100 annual family deductible/\$2500 annual per person max out of pocket</p> <table border="1"> <thead> <tr> <th data-bbox="425 892 560 934"></th> <th data-bbox="560 892 776 934">Coinsurance</th> <th data-bbox="776 892 1015 934">Minimum</th> <th data-bbox="1015 892 1474 934">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="425 934 560 987"><b>Retail</b></td> <td data-bbox="560 934 776 987"><b>Tier 1</b></td> <td data-bbox="776 934 1015 987">15%</td> <td data-bbox="1015 934 1474 987">\$6</td> </tr> <tr> <td></td> <td data-bbox="560 987 776 1039"><b>Tier 2</b></td> <td data-bbox="776 987 1015 1039">25%</td> <td data-bbox="1015 987 1474 1039">\$30</td> </tr> <tr> <td></td> <td data-bbox="560 1039 776 1092"><b>Tier 3</b></td> <td data-bbox="776 1039 1015 1092">40%</td> <td data-bbox="1015 1039 1474 1092">\$45</td> </tr> <tr> <td data-bbox="425 1092 560 1144"><b>Mail</b></td> <td data-bbox="560 1092 776 1144"><b>Tier 1</b></td> <td data-bbox="776 1092 1015 1144">15%</td> <td data-bbox="1015 1092 1474 1144">\$12</td> </tr> <tr> <td data-bbox="425 1144 560 1197">(90 day</td> <td data-bbox="560 1144 776 1197"><b>Tier 2</b></td> <td data-bbox="776 1144 1015 1197">25%</td> <td data-bbox="1015 1144 1474 1197">\$60</td> </tr> <tr> <td data-bbox="425 1197 560 1249">supply)</td> <td data-bbox="560 1197 776 1249"><b>Tier 3</b></td> <td data-bbox="776 1197 1015 1249">40%</td> <td data-bbox="1015 1197 1474 1249">\$90</td> </tr> <tr> <td></td> <td></td> <td></td> <td data-bbox="1015 1249 1474 1291"><b>Copay</b></td> </tr> <tr> <td></td> <td data-bbox="560 1291 776 1354"><b>Specialty Drugs</b></td> <td data-bbox="776 1291 1015 1354"><b>30 day supply</b></td> <td data-bbox="1015 1291 1474 1354"><b>\$120</b></td> </tr> </tbody> </table> <p data-bbox="425 1369 1474 1507">All maintenance medications <b>MUST</b> be filled through the Caremark Mail Order Pharmacy or at a retail CVS pharmacy. Non-maintenance medications can be purchased at any retail location. Generic medications are mandatory and will be provided when available. Members can choose brand name instead and pay the appropriate copay plus the difference up to a maximum total copay of \$360 for a 90 day supply.</p>		Coinsurance	Minimum	Maximum	<b>Retail</b>	<b>Tier 1</b>	15%	\$6		<b>Tier 2</b>	25%	\$30		<b>Tier 3</b>	40%	\$45	<b>Mail</b>	<b>Tier 1</b>	15%	\$12	(90 day	<b>Tier 2</b>	25%	\$60	supply)	<b>Tier 3</b>	40%	\$90				<b>Copay</b>		<b>Specialty Drugs</b>	<b>30 day supply</b>	<b>\$120</b>
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UHC Dental	\$2000 annual maximum UHC network of dentists. Out of network claims are processed based on reasonable & customary (R&C).																																				
UHC Vision	Formerly known as Spectera.																																				
Hospital GAP 500/1000/1500	If you are newly enrolling or making a change, you are required to complete Hospital GAP's paper enrollment form. Enrollment forms <b>MUST</b> be returned to HR no later than Wed., October 20, 2010 or coverage will be dropped for Plan Year 2011. Age is determined by how old you were when you originally enrolled.																																				
Long Term Disability  Group Name: City of Plano  Policy #: 640747	<p data-bbox="597 1759 1299 1791"><b>50% Buy Up &amp; 60% Buy Up</b> (premium is based on salary)</p> <p data-bbox="425 1801 1474 1896">If you are increasing your current amount of coverage, you are required to complete Standard's Medical History Statement at <a href="http://www.standard.com/mybenefits/mhs_ho.html">www.standard.com/mybenefits/mhs_ho.html</a> no later than Wed., October 20, 2010 or coverage will be dropped for Plan Year 2011.</p>																																				
Flexible Spending Accounts	<p data-bbox="446 1923 1453 1986"><b>Medical Reimbursement Account</b> \$5000 annual maximum contribution <b>Dependent Care /Child Day Care Account</b> \$5000 annual maximum contribution</p>																																				

# PLAN YEAR 2011 WORKBOOK

Page 2

## Meeting Schedule

Monday	Tuesday	Wednesday	Thursday	Friday
				1 <b>Open Enrollment Begins</b>
4 Council Chamber 9am	5 Parkway Service Ctr 7am Council Chamber 2pm	6	7	8
11 Parkway Service Ctr 2pm	12	13	14 Council Chamber 9am	15
18	19	20 <b>Open Enrollment Ends</b>	21	22

All open enrollment information can be found at [www.plano.gov/Departments/HR/OpenEnrollment2011](http://www.plano.gov/Departments/HR/OpenEnrollment2011)

## Monthly Employee Rates

Plan	EE Only	EE & Spouse	EE & Children	Family
UHC Core Medical Plan	\$50	\$248	\$156	\$390
UHC Dental	\$13.44	\$33.60	\$44.52	\$71.16
UHC Vision	\$9.68	\$15.48	\$15.84	\$25.48
Hospital GAP 500 (age 18-54)	\$14	\$26	\$25	\$37
Hospital GP 500 (age 55-59)	\$20	\$37	\$31	\$48
Hospital GAP 500 (age 60-99)	\$31	\$56	\$42	\$67
Hospital GAP 1000 (age 18-54)	\$17	\$31	\$28	\$42
Hospital GAP 1000 (age 55-59)	\$24	\$43	\$35	\$54
Hospital GAP 1000 (age 60-99)	\$36	\$65	\$47	\$76
Hospital GAP 1500 (age 18-54)	\$20	\$37	\$32	\$49
Hospital GAP 1500 (age 55-59)	\$30	\$54	\$42	\$66
Hospital GAP 1500 (age 60-99)	\$46	\$83	\$58	\$95

# Health Care Reform

### Requirements already in place

- \* Emergency services covered without requiring pre-authorization
- \* 100% coverage of preventive services without co-payments or cost-sharing

### Changes effective 1-1-2011

- \* Lifetime limits prohibited
- \* Coverage of all adult children up to age 26 who do not have access to an employer-sponsored health plan other than through a parent regardless of: Status as tax dependent, Student or disability status, and Marital status.
- \* Pre-existing condition exclusion eliminated for children under age 19 (eliminated for all others in 2014)
- \* FSA will no longer apply to OTC items without a prescription
- \* W-2 reporting of medical plan benefit value for informational purposes only and NOT considered taxable income



### The Patient Protection and Affordable Care Act

Signed into law:  
March 23, 2010

## Employee Benefits Website



**Open enrollment ends 4pm on Wed., Oct. 20, 2010**

Are you recently married or divorced and need to update your beneficiary forms?

Did you know that throughout the year you can find information on ALL of your current health plans at [www.plano.gov/departments/hr/employeebenefits](http://www.plano.gov/departments/hr/employeebenefits).

The website includes items such as:

- \* Beneficiary Designation Forms
- \* Summary Plan Documents
- \* Rate sheets
- \* Claim forms and much, much, more.



### Check List

Did you complete your Plan Year 2011 election in People Soft?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Did you get an ALERT message during your enrollment stating we needed your dependent eligibility documentation (i.e. marriage license, birth certificate)? If yes, did you turn the required documents in?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Did you increase your Long Term Disability coverage for Plan Year 2011? If yes, did you complete the Medical History Statement required by Standard Insurance?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Did you newly enroll or make a change to your Hospital GAP plan? If yes, did you complete a new Hospital GAP enrollment form?	<input type="checkbox"/> YES	<input type="checkbox"/> NO

## Data entry can begin October 1, 2010

Online enrollment is mandatory for ALL full-time employees throughout the City of Plano. You will need to follow the steps outlined below to enter your elections within the People Soft online system. You can access People Soft via the internet at [www.plano.gov/Departments/HR/OpenEnrollment2011](http://www.plano.gov/Departments/HR/OpenEnrollment2011) or on the City of Plano intranet at <http://planonet>. Begin entering your elections by selecting E-Benefits to open the People Soft system.



You will enter your login and password which will be the same as last year unless you designated a unique login and password.

Your login may be the same as your login ID into the City network, but in ALL CAPS. Usually this is your first name and the first initial of your last name (i.e. RICKF) or your login may be your five-digit employee number. If your employee number is 1, then your login is 00001.

Your password is the first three letters of your last name in CAPS and the last four digits of your social security number (i.e. FIG9999). If your last name is only two letters, you will need to add a zero on the end (i.e. WU0). Should you experience problems logging into the system, please contact the help desk at (972) 941-5306.

Once logged in, please select:

- Employee Benefits
- Benefits
- Benefits Enrollment
- Click the **Select** box to begin entry.

Each panel has instructions to walk you through enrollment. Once you've made all your elections, you must select the "SUBMIT" button located at the bottom of the page. This will submit your enrollment to Human Resources. If you do not select this button, your enrollment will not be entered into the system.

*Plan Year 2011 elections must be made in the People Soft system no later than  
4pm on Wed., Oct. 20, 2010.*

## Confirmation Statements

**Confirmation Statements** will be sent to all departments in November. Please review your confirmation statement to ensure our records reflect your Plan Year 2011 elections. Please retain your Confirmation Statement for your records **UNLESS** corrections are needed. Corrections must be received in HR no later than 5pm, Wed., Nov 10, 2010.

