CITY OF PLANO

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** or on the City intranet at **http://planonet.**

Options	Quick Details
UHC Core Plan	

	Core Plan
In Network Deductible	$1000
In Network Out of Pocket Maximum	$3000
Office Visit Copay Primary Care or Specialist	$25

Caremark/CVS

$100 annual family deductible/$2500 annual per person max out of pocket

		Coinsurance	Minimum	Maximum
Retail	**Tier 1**	**15%**	**$6**	**$15**
	Tier 2	**25%**	**$30**	**$45**
	Tier 3	**40%**	**$45**	**$60**
Mail	**Tier 1**	**15%**	**$12**	**$30**
	Tier 2	**25%**	**$60**	**$90**
	Tier 3	**40%**	**$90**	**$120**
			Copay	
	Specialty Drugs	**30 day supply**	**$120**	

All maintenance medications **MUST** 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.

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 MUST 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	**50% Buy Up** & **60% Buy Up** (premium is based on salary) If you are increasing your current amount of coverage, you are required to complete Standard's Medical History Statement at www.standard.com/mybenefits/mhs_ho.html no later than Wed., October 20, 2010 or coverage will be dropped for Plan Year 2011.
Flexible Spending Accounts	**Medical Reimbursement Account** $5000 annual maximum contribution **Dependent Care /Child Day Care Account** $5000 annual maximum contribution

Meeting Schedule

Monday	Tuesday	Wednesday	Thursday	Friday
				1 **Open Enrollment Begins**
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 **Open Enrollment Ends**	21	22

All open enrollment information can be found at 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

The Patient Protection and Affordable Care Act

Signed into law:

March 23, 2010

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

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.

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?	☐ YES ☐ 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?	☐ YES ☐ NO ☐ YES ☐ 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?	☐ YES ☐ NO ☐ YES ☐ 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?	☐ YES ☐ NO ☐ YES ☐ 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 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. <u>If you do not select this button, your enrollment will not be entered into the system.</u>

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. <u>Corrections must be received in HR no later than 5pm, Wed., Nov 10, 2010.</u>