



Full-Time Employees Plan Year 2010 Open Enrollment 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 2010. Look for further details on the Internet at www.plano.gov/Departments/HR/OpenEnrollment2010 or on the City intranet at <http://planonet>.

Options	Quick Details																																									
United Healthcare Medical Core Plan	Core Plan																																									
	In-Network Deductible \$1,000																																									
	In-Network Out-of-Pocket Maximum \$3,000																																									
	Office Visit Copay Primary Care or Specialist \$25																																									
CVS/Caremark Rx	<p>Effective Jan. 1, 2010, a \$100 annual family deductible and \$2,500 annual per person maximum out of pocket will apply.</p> <table border="1"> <thead> <tr> <th></th> <th></th> <th>Coinsurance</th> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Retail</td> <td>Tier 1</td> <td>15%</td> <td>\$6</td> <td>\$15</td> </tr> <tr> <td>Tier 2</td> <td>25%</td> <td>\$30</td> <td>\$45</td> </tr> <tr> <td>Tier 3</td> <td>40%</td> <td>\$45</td> <td>\$60</td> </tr> <tr> <td rowspan="3">Mail (90-day supply)</td> <td>Tier 1</td> <td>15%</td> <td>\$12</td> <td>\$30</td> </tr> <tr> <td>Tier 2</td> <td>25%</td> <td>\$60</td> <td>\$90</td> </tr> <tr> <td>Tier 3</td> <td>40%</td> <td>\$90</td> <td>\$120</td> </tr> <tr> <td></td> <td></td> <td colspan="2" style="text-align: center;">Copay</td> <td></td> </tr> <tr> <td></td> <td>Specialty Drugs</td> <td>30-day supply</td> <td>\$120</td> <td></td> </tr> </tbody> </table> <p>All maintenance medications MUST be filled through the Caremark Mail Order Pharmacy or a retail CVS pharmacy. All other non-maintenance medications can be purchased at any retail location.</p>			Coinsurance	Minimum	Maximum	Retail	Tier 1	15%	\$6	\$15	Tier 2	25%	\$30	\$45	Tier 3	40%	\$45	\$60	Mail (90-day supply)	Tier 1	15%	\$12	\$30	Tier 2	25%	\$60	\$90	Tier 3	40%	\$90	\$120			Copay				Specialty Drugs	30-day supply	\$120	
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United Healthcare Dental	\$2,000 annual maximum UHC network of dentists. Out-of-network claims are processed based on reasonable & customary (R&C).																																									
United Healthcare Vision	Effective Jan. 1, 2010, current plan design now includes polycarbonate lens coverage.																																									
Hospital Gap Plans 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 Wednesday, Oct. 21, 2009 or coverage will be dropped for Plan Year 2010. Age is determined by how old you were when you originally enrolled.																																									
Long Term Disability Group Name: City of Plano Policy Number: 640747-I	<p>50% Buy Up (premium is based on salary) 60% Buy Up (premium is based on salary)</p> <p>If you are increasing the amount of coverage, you are required to complete Standard's Medical History Statement at www.standard.com/mybenefits/mhs_ho.html no later than Wednesday, Oct. 21, 2009 or coverage will be dropped for Plan Year 2010.</p>																																									
Flexible Spending Accounts	<p>Medical Reimbursement Account \$5,000 maximum contribution</p> <p>Dependent Care /Child Day Care Account \$5,000 maximum contribution</p>																																									

Open Enrollment Schedule

The following open enrollment (OE) meetings are available. Additional meetings will be coordinated with your regular departmental meetings. Please contact your department head for your scheduled

meeting times. Information on retiree open enrollment meetings can be found at www.plano.gov/hr/retirees.

Monday	Tuesday	Wednesday	Thursday	Friday
			1 – <i>Open Enrollment Begins</i>	2
5	6	7	8	9
12	13	14 – OE Meeting Training Room A 2-4 p.m.	15	16
19 – OE Meeting Training Room A 8:30-10:30 a.m.	20	21 – <i>Open Enrollment Ends</i>	22	23

Data entry can begin Thursday, Oct. 1, 2009

Online enrollment is **MANDATORY** for **ALL** 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/OpenEnrollment2010 or 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 Self-Service
- Benefits
- Benefits Enrollment
- Click the yellow **Select** button 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.***

If your elections for Plan Year 2010 are not entered into People Soft by 5 p.m., Wednesday, Oct. 21, 2009, coverage for you and your dependent(s) will terminate effective midnight Dec. 31, 2009.

Monthly Employee Rates

Plan	EE only	EE & Spouse	EE & Children	Family
UHC Core Medical Plan	\$38	\$189	\$119	\$297
UHC Dental	\$13.44	\$33.60	\$43.68	\$69.88
UHC Vision	\$9.68	\$15.48	\$15.84	\$25.48
Hospital GAP 500 (age 18-54)	\$14	\$26	\$25	\$37
Hospital GAP 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

EE = City employee

Take Advantage of Programs Available through United Healthcare



Get personalized help through pregnancy and delivery with the **Healthy Pregnancy Program** (800) 411-7984

Enroll for these benefits:

- 24 hour toll-free access to experienced nurses.
- Identification of your risks and special needs.
- Pregnancy and childbirth educational material and resources.
- Free gifts and savings for you and your baby.

You can enroll up through week 33 of your pregnancy.

If you or a loved one is diagnosed with cancer, you may have questions and can be faced with making some difficult and important decisions.

Cancer Resource Services (CRS)
(866) 936-6002

You may have questions such as:

- Where should I go for the treatment of my particular type of cancer?
- Can I get the care I need in my local community?
- Should I get a second opinion before I make a decision about my treatment?



Through this program, experienced cancer nurses can provide information and help answer your questions. They can also arrange for your access to cancer treatment services or second opinions at a cancer center within the CRS Centers of Excellence network.

Flexible Spending Accounts

Do you want to:

- ★ Put more money in your pocket?
- ★ Reduce your income tax liability?
- ★ Budget for non-covered medical expenses?
- ★ Set aside money for day care and other dependent care costs?



When you enroll in a Flexible Spending Account, you decide how much you want to set aside from each paycheck before taxes

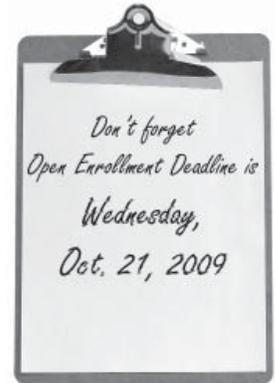
are deducted. This lowers your taxable income and reduces the

amount of tax you pay for the year. The money you set aside is there for you to use all year long to pay for eligible health and dependent care expenses.

Further details can be found on the Internet at www.plano.gov/Departments/HR/OpenEnrollment2010 or on the City intranet, <http://planonet>.

Check List

Did you complete your Plan Year 2010 elections 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 <input type="checkbox"/> YES <input type="checkbox"/> NO
Did you increase your Long Term Disability coverage for Plan Year 2010? If yes, did you complete the Medical History Statement required by Standard Insurance?	<input type="checkbox"/> YES <input type="checkbox"/> NO <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 Hospital GAP enrollment form?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO



Confirmation statements will be sent to all departments in November. Please review your confirmation statement to ensure our records reflect your Plan Year 2010 elections. Please retain your confirmation statement for your records unless corrections are needed. Corrections must be received in HR no later than 5 p.m., Wednesday, Nov. 11, 2009.

Frequently Asked Questions

What will happen if I do not complete and submit my elections by the deadline?

Coverage for you and your dependent(s) will terminate effective midnight Dec. 31, 2009.

What happens if I received an ALERT message when making my elections through People Soft, but did not submit proof of dependent eligibility (i.e. marriage license, birth certificate)?

Failure to provide the required documentation by Oct. 21, 2009 will result in NO COVERAGE for that dependent for Plan Year 2010.

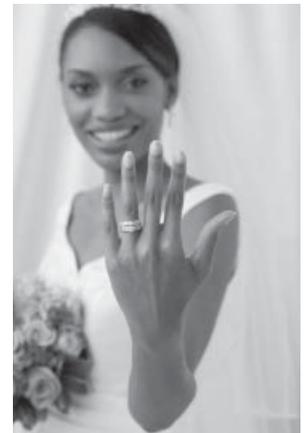
If I do not add my dependents during open enrollment, when can they be added?

Other than during open enrollment, you can only add dependents when there has been a qualifying

event, i.e. marriage, birth, loss of job, etc. A benefits change form must be completed and submitted to HR within 31 days of the qualifying event regardless if supporting documents, such as birth certificate or marriage license have been received or not.

Where can I obtain benefits information throughout the year?

All plan information and claim forms are available at www.plano.gov/departments/hr/employeebenefits.



If your elections for Plan Year 2010 are not entered into People Soft by 5 p.m., Wednesday, Oct. 21, 2009, coverage for you and your dependent(s) will terminate effective midnight Dec. 31, 2009.