

OPEN ENROLLMENT

PLAN YEAR 2013

HR PERSONNEL

- HIPAA (protects your private health information)

- Sydney Covey – ext. 7437
- Melissa Spence – ext. 7296
 - Benefit Explanations
 - Claim Questions
 - Family Status Changes
- Katherine McGuire – ext. 5019
 - Retirement Questions
 - Retirement Planning
 - Retiree Benefits
 - Retirement Processing

HEALTH CARE REFORM

- March 23, 2010, President Obama signed into law the Patient Protection and Affordable Care Act
- March 30, 2010, President Obama signed into law the Health Care and Education Reconciliation Act
- These two Acts will require sweeping health care reform which will impact :
 - Insurance Companies
 - Health care providers
 - Employers (City of Plano)
 - Individuals (You)

HEALTH CARE REFORM

- Changes are coming
- Final Federal Regulations (Rulings) have not been released
 - Between 2012 and 2018
 - **Changes in plan offerings and cost**
 - Changes in options for **where** you may obtain coverage – State Exchanges
 - Mandate for individual coverage – or YOU pay penalty; begins 2014.
 - Cost to provide benefits
 - Increase Cost to the City through benefit mandates and taxes/fees/additional reporting requirements
 - Employers NOT required to provide coverage, but may be taxed if they do not
 - Increase Cost to You through increasing medical costs, premiums and taxes

HEALTH CARE REFORM

- City of Plano will continue to provide you information
 - Health Care Reform will change both the Cost and the Plan Offerings
 - How it impacts the City future decisions
 - How it impacts you individually
 - What are your options and responsibilities
 - How it will impact you financially
 - So you can make an informed decision that best fits your family's needs

Health Care Reform – 2013 Changes

- New 6 page [Summary of Benefits and Coverage](#) (SBC) will be placed on Benefits Website
- New fee on health plan coverage for outcome-based research (\$2/yr./participant; \$1 fee in first year). Fee will adjust thru 2019 based on average U.S. health care expenditures
- W-2 reporting (on statement January 2013)
 - Medical plan benefit cost (for informational purposes only and NOT considered taxable income)

Health Care Reform-2013 Changes (cont.)

- Medical Flexible Spending Account (FSA) limit reduced to \$2500. (Dependent Care FSA no change – still \$5,000)

Medical Plan

- No Plan Design Changes
- CURRENT PLAN COVERAGE (IN-NETWORK)
 - Annual Wellness Physical – covered at 100% (NO \$25 Office Visit co-pay)
 - Labs – 100%
 - Mammograms – 100%
 - Vaccinations – 100%
 - Wellness Colonoscopy – 100% unless removal of polyps, then deductible and co-insurance apply

Medical Rates 2013

➤ No Increase in Premium

MONTHLY	EMPLOYEE	CITY
Employee only	\$50	\$448
Employee + Spouse	\$248	\$1040
Employee + Children	\$156	\$765
Family	\$390	\$1466

Network Matters

➤ Stay In Network

- What do you need to do?
 - Check myuhc.com to verify In-Network
 - Call UHC – Customer Service number on the back of your card
 - Be a Good Consumer of your medical benefit to keep costs down now and in the future

Employee Assistance Program (EAP)

- Expert Counseling – professional counselors, over the phone or face to face
 - Job Stress
 - Marital or relationship problems
 - Depression
 - Parenting issues
- Legal Assistance – free 30 minute over the phone or in person. 25% discount with network attorneys and mediators
 - Legal disputes
 - Drafting a will
 - Mediation services

Employee Assistance Program (EAP)

- Financial Services – free, unlimited phone consultation with credentialed financial counselors for
 - Budgeting
 - Debt management
 - Retirement planning
 - Referrals to financial professional and planning resources for complex financial matters

Pharmacy – CVS / Caremark

- **NO CHANGES TO PHARMACY BENEFIT**
- **NO CHANGES IN YOUR COPAYS OR LIMITS**
 - Mandatory Mail Order for Maintenance Drugs – Maintenance Choice (CVS Retail at Mail Order prices)
 - Tier 4 for Specialty Drugs - \$120 Co-pay with limit of 30 days
 - Specialty Drug Program implemented Specialty Guideline Management
 - \$100 Family Deductible
 - Maximum Out of Pocket \$2500 per person
 - Mandatory Generics – Copay plus the difference between the brand and generic alternative up to a maximum total copay of \$360 for a 90 day supply

Expiring Drug Patents

- The next 3 years will bring GENERIC versions of the world's best-selling drugs
- Opportunity to save money – Switch to Generic

Q4, 2012 Rank	Drug Name	COP # in Cost
1	Singularir	#4
2	Lexapro	#12
3	Plavix	#20
4	Tricor	#22
5	Actos	#23

2013 Rank	Drug Name	COP # in cost
1	Cymbalta	#11
2	Niaspan	
3	Actoplus Met	
4	Oxycontin	
5	Lamictal XR	

2014 Rank	Drug Name	COP # in Cost
1	Nexium	#3
2	Copaxone	#2
3	Loestrin 24FE	
4	Celebrex	
5	Novolog	#10

Pharmacy – CVS /Caremark

Family Deductible - \$100

\$2500 Max. OOP/Person

<u>Retail (30 Day Supply)</u>	<u>Coinsurance</u>	<u>Minimum</u>	<u>Maximum</u>
Tier 1 - Generic	15%	\$6	\$15
Tier 2 - Brand Preferred	25%	\$30	\$45
Tier 3 - Brand Non Preferred	40%	\$45	\$60
Tier 4 - Specialty	NA	\$120	\$120
<u>Mail (90 Day Supply)</u>			
Tier 1 - Generic	15%	\$12	\$30
Tier 2 - Brand Preferred	25%	\$60	\$90
Tier 3 - Brand Non Preferred	40%	\$90	\$120
Tier 4 - Specialty	NA	NA	NA

Dental – Rates 2013

- No increases in Dental premium
- No changes to Dental benefit
- Coverage for Children to age 26

Monthly	Employee	City
Employee only	\$13.44	\$20.16
Employee + Spouse	\$33.60	\$33.60
Employee + Children	\$44.52	\$40.32
Family	\$71.16	\$57.80

Vision – UHC Rates 2013

- No increase in Vision premium
- No changes in Vision benefit

Monthly	
Employee	\$9.68
Employee + Spouse	\$15.48
Employee + Children	\$15.84
Family	\$25.48

Flexible Spending Accounts

- You can help offset increases in your cost by participating in FSA
- You can set aside money in Pre-Tax Dollars for:
 - Health Care Premiums – automatic
 - Health Care Reimbursement Plan
 - Eligible health care expenses
 - Dependent Care Reimbursement Plan (day care)
 - Eligible dependent day care expenses
 - Administered by United Healthcare

FSA – Health Care Reimbursement

- Set aside up to **\$2,500** Pre-Tax Dollars
- Minimum \$12.50 per pay period, before taxes from your salary per year in an account to reimburse for eligible health care expenses that the medical, dental, vision or Rx plan doesn't cover:
 - Deductibles
 - Coinsurance
 - Copays
 - Over the counter medications **with prescriptions only**
- More information on the Planonet under Benefit Information/FSA
- **24 Pay Periods**

FSA – Dependent Care

- Contribute up to **\$5,000** per year (\$2,500 if married and filing separately)
- Obtain reimbursement for eligible dependent day care expenses
- Proof of expense and Tax ID of care provider required on claim form
- Eligible care includes expenses subject to taxation for:
 - Day care for children or adults
 - Care in or out of your home
 - **24 Pay Periods**

FSA – Dependent Care Reimbursement

- Expenses to allow both spouses to work
- Eligible dependents include
 - Children under age 13
 - Spouse, parent or child over age 13 who live with you and cannot care for self
- Reimbursement Claim forms can be found at www.myuhc.com or on Planonet

Long Term Disability – Buy Up

- City provides LTD up to 40% of pre-disability income
- Buy Up – additional 10% or 20% of pre-disability income
- Plan premiums are based on salary so you will see an increase in premiums due to recent increases
- If you are increasing the amount of coverage, you are required to complete the Standard's Medical History Statement at:

www.standard.com/mybenefits/mhs_ho.html

– *Group Name: City of Plano*

– *Policy # 640747*

✓ **By 4:00 p.m. on Wednesday, October 17, 2012**

Hospital Gap

- **No increase in Gap premium**
- **No changes in Gap benefit**
 - Reimburses:
 - 5 office visit co-pays (\$125) per family per year
 - \$200 for outpatient treatment
 - Inpatient hospital stay up to the plan level enrolled in (\$500, \$1000, \$1500)
- See premiums listed in Open Enrollment Workbook

Hospital Gap – Paper Enrollment Form

- Requires Paper Enrollment Form in addition to On-Line Enrollment
 - If **NEW** enrollment
 - If making a **CHANGE** to current coverage
 - Form Located on Open Enrollment website
- ✓ **Not making a change? NO FORM NEEDED**
- **COMPLETED FORMS DUE IN HR NO LATER THAN 4:00 PM, WEDNESDAY, OCTOBER 17, 2012**

On-Line Enrollment

For your convenience your current 2012 elections have been “Pre-Entered” as your new 2013 elections for all plans except the Flexible Spending Accounts.

Enrollment Summary

Medical

Before Tax After Tax

Edit

2012: United Healthcare Core:Emp +Child

2013: United Healthcare Core:Emp +Child

78.00

Please select Edit to review each plan option to ensure **CORRECT** dependents are enrolled and no changes are needed.

No Input is required if no changes are needed

On-Line Enrollment

- Your current year elections (except FSA) will automatically carry forward if you do not participate in Open Enrollment
- If you are making ANY changes to your benefit elections, you **MUST** make changes online through PeopleSoft.

Dependent Eligibility Documentation

➤ On-Line **ALERT** Message

- Appears only if documentation has not been received
- Adding new dependent
- During the Enrollment process in PeopleSoft:

➤ **ALERT**: Human Resources Department still needs documentation from you concerning this dependent. Dependent eligibility documentation for the dependent (i.e. Marriage license, birth certificate, etc.) must be submitted to the Human Resources Department no later than October 17, 2012. Failure to provide the requested information by the deadline will result in **NO COVERAGE** for this dependent for the Plan Year 2013.

Dependent Eligibility Documentation

- Refer to page 87 in your Summary Plan Document: Definition of Dependent
- Typical Documents:
 - Marriage license
 - Birth certificate
 - Court Order

Beneficiary Update

- Update your Beneficiaries when event occurs:
 - Marriage ■ Divorce ■ Death
- Data not maintained in PeopleSoft
- Forms on Planonet at the HR homepage or on Employee Benefits Website

Confirmation Statements

- Confirmation Statements will be sent out the end of October
- **CHANGES Only – send to HR by November 7**
- Check on-line through PeopleSoft at Employee Self Service to review your elections/benefits at any time

Important Dates

- Open Enrollment begins October 1, 2012
- Open Enrollment ends October 17, 2012
 - ✓ **Elections must be entered by 4:00 p.m.**
- Coverage begins January 1, 2013
- Payroll deductions begin December 6, 2012



Websites

- Open Enrollment Website

www.plano.gov/departments/hr/openenrollment2013

- Employee Benefits Website – available to you 24/7 from home or work location

www.plano.gov/departments/hr/employeebenefits