

**Plan Year  
2007**

# City of Plano Full-Time Employees Open Enrollment Workbook



## Annual Open Enrollment Underway

Enclosed is your open enrollment packet for Plan Year 2007. 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, sign up for any of our supplemental plans and enroll in the Catastrophic Illness/Extended Sick Leave Bank.

The following plans are available again for Plan Year 2007. Look for further details on plan specifics and premiums on the Internet at [www.plano.gov/hr/openenrollment2007](http://www.plano.gov/hr/openenrollment2007) or on the City Intranet at <http://planonet/sites/HR>.

Options	Quick Details
<b>Medical</b>	<p><b>United Healthcare Option 1</b> - \$1,000 deductible and \$100 family prescription (Caremark Rx) deductible.</p> <p><b>United Healthcare Option 2</b> - \$500 deductible and no family prescription (Caremark Rx) deductible.</p>
<b>Dental</b>	<p><b>United Healthcare Dental</b> - \$2,000 annual maximum benefit. UHC network of dentists. Out of network claims are processed based on in-network discounted rates.</p> <p><b>Cigna Dental HMO</b> - In network benefits only.</p> <p><b>Cigna Dental PPO</b> - \$1,000 annual maximum benefit. No primary dentist is required. Out of network claims are processed based on reasonable and customary.</p>
<b>Vision</b>	<b>Spectera Vision</b>
<b>Supplemental Plans</b>	<p><b>Prepaid Legal</b></p> <p><b>Basic Cancer Plan</b></p> <p><b>Enhanced Cancer Plan</b> - Additional benefits paid.</p> <p><b>Hospital GAP Plans</b> - 500 / 1000 / 1500 Age is determined by how old you were when you originally enrolled.</p>
<b>Long Term Disability</b>	<p><b>50% Buy Up</b> - Premium based on salary.</p> <p><b>60% Buy Up</b> - Premium based on salary.</p>
<b>Flexible Spending Accounts</b>	<p><b>Medical Reimbursement</b> - \$5,000 maximum contribution.</p> <p><b>Dependent Care /Child Day Care Account</b> - \$5,000 maximum contribution.</p>

### INSIDE:

- ★ PHARMACY BENEFIT MANAGER CHANGE
- ★ SCHEDULE OF MEETINGS
- ★ CONTEMPLATING RETIREMENT?
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- ★ OPEN ENROLLMENT INSTRUCTIONS

Your elections  
for Plan Year 2007  
must be entered  
into the PeopleSoft system  
no later than 5 p.m.,  
Wednesday,  
Oct. 25, 2006.



**new Pharmacy Benefits Manager Change**

The City of Plano's Pharmacy Benefits Manager will change for Plan Year 2007. Effective Jan. 1, 2007, **Caremark Rx** will be administering both our retail and mail-order prescriptions. Further details will be outlined in your enrollment packets.

## Contemplating Retirement?

Option 1 offers a reduction in premiums for those who are Medicare eligible. Enrollment into both Medicare Part A and Part B is required for reduction in premiums. You must be enrolled in Option 1 at the time of retirement.

The following plans are available to retirees:

- ▣ United Healthcare Option 1 Medical Plan
- ▣ United Healthcare Option 2 Medical Plan
- ▣ United Healthcare Dental Plan
- ▣ Cigna HMO Dental Plan
- ▣ Cigna PPO Dental Plan
- ▣ Spectera Vision Plan
- ▣ Hospital GAP Plan (*GAP is not available if you are on Medicare.*)

## Open Enrollment Meeting Schedule

Human Resources (HR) will conduct a series of Open Enrollment meetings at Plano Municipal Center (City Hall) and Parkway Service Center during October. You are encouraged to attend one of these meetings to better understand your health benefit elections for 2007.

Monday	Tuesday	Wednesday	Thursday	Friday
<b>2</b> <i>Open Enrollment Begins</i>	<b>3</b>	<b>4</b> Council Chamber 8:30 a.m. - 10:30 a.m. 2 p.m. - 4 p.m.	<b>5</b>	<b>6</b>
<b>9</b>	<b>10</b> Parkway Service Center 7 a.m. - 9 a.m.	<b>11</b> Council Chamber 2 p.m. - 4 p.m.	<b>12</b> Parkway Service Center 3 p.m. - 5 p.m.	<b>13</b>
<b>16</b>	<b>17</b> Council Chamber 8:30am-10:30am	<b>18</b>	<b>19</b>	<b>20</b> <b>Retiree Meeting</b> Training Room A 2 p.m. - 4 p.m.
<b>23</b>	<b>24</b>	<b>25</b> <i>Open Enrollment Ends</i>	<b>26</b>	<b>27</b>

## Only Online Open Enrollment Accepted

Online enrollment is mandatory for all employees throughout the City of Plano. If your elections for calendar year 2007 are not entered into PeopleSoft by 5 p.m., Wednesday, Oct. 25, 2006, coverage for you and your dependent(s) will terminate effective midnight Dec. 31, 2006.

Paper enrollment forms for Hospital GAP and Allstate Cancer are required if newly enrolling or making a change. Forms are due in HR no later than 5 p.m., Wednesday, Oct. 25, 2006.

Confirmation statements will be sent to all departments in November. Included with your confirmation statement will be any additional information needed to process your enrollment. If this requested information is not returned by Nov. 15, 2006, coverage for that plan will be terminated. Please review your confirmation statement to make sure no additional information is needed and to check for accuracy to ensure our records reflect your plan year 2007 elections.

## Catastrophic Illness/ Extended Sick Leave Bank

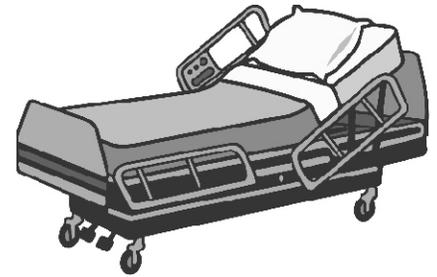
The Catastrophic Illness/Extended Sick Leave Bank drive is open Oct. 2 to Oct. 25, 2006. To become a member, you must be a regular full-time or a regular part-time employee and have completed your initial probationary period.

Full-time employees must have a minimum balance of 60 hours of accrued sick leave (90 hours for fire department civil service) as of the last day of the announced Open Enrollment period. Part-time employees must have a minimum of 30 hours of accrued vacation leave as of the last day of the announced enrollment period.



Full-time regular employees applying for membership must transfer a minimum of 10 hours of accrued sick leave (five hours of accrued vacation leave if a part-time employee) to the Bank. Transferred hours will be reflected on your Nov. 16, 2006 paycheck. **If you are currently a member, you do not have to re-enroll.**

The Bank was established to assist employees who must take leave without pay due to using all their accrued leave time for long-term catastrophic illnesses or extreme injuries.



Membership in the Bank is voluntary. Members of the Bank may borrow time for their own illness/injury or for the care of an eligible family member.

Completed applications (Appendix A **AND** Appendix B) must be received in the Human Resources Department no later than 5 p.m. on Wednesday, Oct. 25, 2006.

Detailed information regarding the Catastrophic Illness/Extended Sick Leave Bank, as well as forms, can be found in the Human Resources Policy and Procedures Manual, section #211.

## 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, 2006.

**Must I attend an Open Enrollment meeting?** You are encouraged to attend one of the Open Enrollment meetings to better understand your health benefits.

**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, such as marriage, birth, loss of job, etc. A change form adding dependents must be completed and submitted to HR within 31 days of the qualifying event.

**Would a cortisone shot in the knee be considered surgery in the doctor's office?** Yes, procedures considered invasive are surgery under the American Medical Association Guidelines. This would include

procedures, such as wart or mole removal, stitches, colonoscopies, vasectomies, etc. Your doctor can do a predetermination before the procedure is done to determine your claims expense.

**Am I required to pre-certify my inpatient hospital stay?** You are required to pre-certify if you are using an out of network facility. If you are using an in network facility, you are not required to pre-certify.



*Your elections for Plan Year 2007 must be entered into the PeopleSoft system no later than 5 p.m. on Wednesday, Oct. 25, 2006.*

# Online Enrollment Via PeopleSoft E-Benefits

Entry can begin Monday, Oct. 2, 2006

Online enrollment will be  
**MANDATORY** for **ALL**  
**EMPLOYEES** throughout the  
**City of Plano.**

You will need to follow the steps outlined below to enter your elections within the PeopleSoft online system. You can access PeopleSoft via the City of Plano intranet at <http://planonet/sites/HR> or Internet at [www.plano.gov/hr/openenrollment2007](http://www.plano.gov/hr/openenrollment2007). For assistance, you can take a quick-guided tour of the online enrollment entry by selecting the link to the Online Simulation Guide. Otherwise begin entering your elections by selecting E-Benefits to open the PeopleSoft 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 (found on your enrollment form). 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. WU08888). Should you experience problems logging into the system, please contact the help desk at (972) 941-5306.

Once logged in, please select:

- 1) Employee Self-Service
- 2) Benefits
- 3) Benefits Enrollment
- 4) Click 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.

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**ALERT**