



2020

# Benefits Enrollment

October 21 – November 1, 5:00 p.m.





# MEETING AGENDA

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Health Clinic / Center

Health Review and Future Changes

Wellness Program

Benefits Review

Timeline

Actions

Questions





# Health Clinic / Center

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- Clinic committee - purchasing, HR, finance, FD, PD, PW, CMO, and consultants
- RFP closed Feb 5, 2019
- Finalist Presentations April-May
- Reference calls in July
- Site Visits in August





## Health Clinic / Center (cont.)

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- Review best and final for the top vendors
- Select Clinic Partner November
- Seek Council & CMO approval November
- **IF APPROVED** - Implementation timeline and buildout
  - Anticipate soft opening June – July 2020





# HealthCare Review

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- Medical and pharmacy costs continue to rise
- Health of our population continues to move to higher risk (less healthy)
- Emergency room utilization continues to increase
- Drug costs especially specialty drugs continue to increase





# Possible (2021) Changes

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- Promote the use of the clinic and for employees to identify a primary care home
  - Health Clinic / center – zero cost
  - Emergency room copay increase
  - Urgent care copay increase
  - Primary & Specialist care copay increase
  - Pharmacy brand and specialty drugs move from a copay to coinsurance with maximums





# Wellness Program

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- Wellness program is provided by

## **Asset Health**

- Track your incentive status
- Schedule biometric screening (non Uniformed)
- Access to resources and tools promoting healthy behaviors



# Wellness Program

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- Why does the City have an outcomes based wellness program?
  - Outcome programs mean a program designed to obtain a specific outcome i.e. not smoking
  - Incentivize to motivate employees to take action
  - A healthy population benefits everyone





# Wellness Program (cont.)

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## **Program year**

**November 1 through October 31**

- ✓ Incentives earned during the program year are for the following calendar year
- ✓ Must be enrolled in one of the City's medical plans to participate





# Wellness Program (cont.)

## 2020 Incentives – deadline Oct. 31, 2019

Incentive	2020	2021
Tobacco-Free Premium	\$25	\$25
Healthy Measures Premium	\$20	\$20
Health Reimbursement Account (HRA)	\$500	\$800

Healthy Measures Maximum Incentive - \$100 for each measure up to \$500

Additional activities offered up to a maximum of \$300

**Total 2021 HRA maximum is \$800**





# Wellness Program (NEW)

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- Cotinine (Tobacco) test for Wellness Program year that begins 11/1/2019
  - Cotinine test will be performed as part of the Uniformed employees annual physical
  - Onsite biometric screening will include a cotinine test
  - The free LabCorp screening will also include Cotinine
  - New hires are tested during pre-employment screening

*If you see your physician you will need to go to Freedom Total Wellness for a separate Cotinine Test*





# Reasonable Alternative Standard (RAS)

Alternative options for employees who are tobacco users or miss earning the healthy measures premium incentive.

When you complete the RAS requirements you can still earn the Wellness Incentives.

*Find information about the RAS at Asset Health*





# Medical

**You have the choice of two plans**

**Below are the differences**

Plan	Low Deductible Plan	High Deductible Plan
	(You Pay)	
	<b>Annual Deductible</b>	
Individual	\$1,000	\$2,000
Family	\$2,000	\$4,000
	<b>Out of Pocket Maximum</b>	
Individual	\$3,000	\$4,000
Family	\$6,000	\$8,000
	<b>Annual Premiums with Wellness Incentives</b>	
Employee Only	\$420.00	\$180.00
Employee Plus Spouse	\$4,368.00	\$1,836.00
Employee Plus Children	\$4,260.00	\$1,776.00
Employee Plus Family	\$7,200.00	\$4,200.00



# 2020 Bi-weekly Medical Rates

Per Pay Check (24 pay periods)		
Tier	High Deductible Plan	Low Deductible Plan
Employee	\$52.50	\$62.50
Employee + Spouse	\$121.50	\$227.00
Employee + Children	\$119.00	\$222.50
Employee + Family	\$220.00	\$345.00

Wellness Incentives	
Healthy Measures Premium	-\$20.00
Tobacco Free Premium	-\$25.00
Achieve Both	-\$45.00

Medical rate less Wellness Incentive earned =  
per pay period amount

When you enroll your incentive that you earned will be displayed -  
based on report dated 10/11



# Medical

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- Must use Cigna Network Providers
  - **Open Access Plus, OA Plus, Choice Fund OA Plus**”
- Preventive Services covered at 100%
  - See preventive guide on the Benefits Internet
- Diagnostic, Lab, X-ray, MRI covered at 100% unless service performed at a Hospital
- Outpatient surgeries, In-patient Hospital require prior authorizations





PROGRESS IN MOTION

# 100% Coverage for Lab, X-ray, MRI

Preferred Imaging	Blue Star Imaging	North Star Diagnostic Imaging	Center for Diagnostic Imaging	Touchstone Imaging Plano
\$528	\$1,510	\$528	\$700	\$1,451

*Performed at a hospital deductible and coinsurance apply*







## Medical (cont.)

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- Medical & Pharmacy ID Card (ONE card)
  - 2019 Enrolled members DO NOT receive a new card
  - 2019 Enrolled members who CHANGE medical plans WILL receive a new ID card
  - 2020 Newly covered members WILL receive ID card

Cards for 2020 enrollments arrive around the  
middle of December

# Telehealth

## Two options for Telehealth

- American Well or Amwell

[www.amwellforcigna.com](http://www.amwellforcigna.com)

- MD Live

[www.mdliveforcigna.com](http://www.mdliveforcigna.com)

**\$10  
Copay**

**e-prescriptions  
available**

### Symptoms or Conditions

- Allergies
- Ear Problems
- Pink Eye
- Sore throat
- Urinary problems
- Insect bites
- Cough
- Constipation



# Pharmacy

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- Pharmacy benefit provided by Cigna
- Cigna 90 Now Program
  - Fill 90-day maintenance medications at a retail pharmacy
  - Retail 90 Now (Not all pharmacies are included)
- Separate pharmacy deductible
  - \$50 individual / \$100 Family
  - Deductible **ONLY** applies to Brand prescriptions



alight.

# Compass Now Alight

## Take the hassle out of healthcare

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Compass is your free resource to help you navigate the healthcare system.

- Locate providers based on specific location, specialty, or other criteria
- Help you understand your healthcare benefits
- Help you with costs and coverage questions
- Help you with a difficult bill
- Help you find a lower cost drug



# Dental – PPO Plan

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- No Change in to employee rates
- Provided by Cigna
  - Preventive Service Incentive – Annual maximum increases
  - To earn the preventive incentive you must have at least one preventive service during the year

Year 1	\$1,500
Year 2	\$1,750
Year 3	\$2,000

- Network and Out of Network benefits
- NO ID card





# Dental – DHMO Plan

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- **In-network** services only plan
- Ensure your provider is in the DHMO Network  
**Cigna Dental Care Access network**
- New members will receive a new ID Card with a **default** provider
- **MUST** make a Dental Provider selection consistent with the dental provider you see
- Copay schedule posted on the Benefits Internet





# Vision

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- Provided by Superior Vision
- No change in employee rates
- Access to the expanded national network
- No change in plan design
- No ID card with enrollment
- Additional vision discounts with enrollment
- Mobile app





Health Reimbursement Account (HRA)  
and  
Flexible Spending Accounts (FSA)  
*Administered by CIGNA*







# Health Reimbursement Account (HRA)

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- Must be enrolled in a medical plan to be eligible
- Dependents must be enrolled in the medical plan to use the card for dependent eligible expenses
- Used for eligible medical, RX, dental, and vision expense
- Earn the HRA incentive by participating in the Wellness Program
- Remaining balance rolls over to next year
- Funds do not expire



## Health Reimbursement Account (HRA)

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- Funded by the City - up to a maximum of \$800 for 2021
- HRA uses the same card as the FSA if you enroll in the FSA Health Care Spending account
- HRA pays 2<sup>nd</sup> to the FSA Health Care Spending Account
- File receipts you may be asked for supporting documentation
- Check HRA balances 24/7 at [mycigna.com](http://mycigna.com)
- 2019 HRA dollars deposit on January 1, 2020
- When you leave the City the any balance remaining returns to the City.



## Flexible Spending Accounts (FSA's)

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- FSA accounts are funded by YOU through payroll deductions
- Estimate your annual expenses conservatively
- Check your balances 24/7 at [mycigna.com](http://mycigna.com)
- FSA Debit card feature
  - Use debit card for eligible expenses not covered by insurance
  - FSA health spending pays FIRST even when HRA has a balance
  - Roll over up to \$500 to the next year (FSA Healthcare account ONLY) – rollover amount does not impact next year maximum



# Flexible Spending Accounts (FSA's)

## How FSA accounts **SAVE** you money.

The amount you elect is deducted (before tax) in equal amounts for the year (24 periods)

NO FSA account		With FSA account	
Gross annual pay	\$55,000	Gross annual pay	\$55,000
<b>Tax rate (27%)</b>	<b>\$14,850</b>	Annual FSA eligible expenses	\$5,000
Net annual pay	\$40,150	Adjusted gross pay	\$50,000
Annual FSA eligible expenses	\$5,000	<b>Tax rate (27%)</b>	<b>\$13,500</b>
Final take home pay	\$35,150	Final take home pay	\$36,500
<b>FSA account annual savings (\$36,500-\$35,150)</b>		<b>\$1,350</b>	



# Flexible Spending Accounts (FSA's)

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## **DEPENDENT CARE ACCOUNT**

- For child or elder care
  - Child age 13 or younger
  - Your spouse, adult relative or adult child who is physically or mentally incapable of self-care (Very specific IRS rules)
- Types of eligible expenses
  - Preschool
  - Summer day camp
  - Before or after school programs
  - Child or adult daycare

# Flexible Spending Accounts (FSA's)

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## Health Care Flexible Spending Account

- For a wide variety of healthcare expenses
  - You, your spouse, and your eligible dependents
  - Do not have to be enrolled in a medical plan
- Types of eligible expenses
  - Copays & Coinsurance not covered by the insurance (Medical, Pharmacy, Dental & Vision)
  - Breast Pumps & Accessories, Eye glasses, contacts
  - Some over-the-counter items (Antacid, Aspirin or other pain reliever)





# Flexible Spending Accounts (cont.)

Description	Dependent Care Account	Health Care Account
Minimum per check contribution	\$5.00	\$5.00
Maximum per check contribution	\$208.33	\$112.50
Calendar Year Maximum	\$5,000.00	\$2,700.00
Uses	Eligible Dependent Care	Eligible medical, dental, and vision expenses not covered by insurance
Incurred period	January 1, 2020 - December 31, 2020	January 1, 2020 - December 31, 2020
Rollover feature	Does not apply	Up to \$500 remaining at the end of the year will roll to next year.*

New employees - you may elect the maximum amount per pay period, however your annual election amount will not exceed the maximum per check contribution multiplied by the number of pay periods remaining in the year.

**USE IT OR LOSE IT**



# Flexible Spending Accounts (FSA's)

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## **IRS rules and eligible expenses**

- The use of the card **MUST** be for IRS eligible expenses
- Must be used for eligible dependents – your father is **NOT** an eligible dependent
- Keep Receipts – Cigna may ask you for supporting documents
- Failure to provide supporting documents may result in your card being deactivated.







## Additional Help From Cigna

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**[Mycignahelper@cigna.com](mailto:Mycignahelper@cigna.com)**

- Need help with FSA documentation
- Need help with getting preauthorization
- Need help with a pharmacy issue
- Don't understand a letter you received from Cigna





# Flexible Spending Accounts (FSA's)

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## 2019 FSA Accounts **(Important)**

- Incur expenses through December 31, 2019
- Claim submission deadline January 31, 2020
- FSA **Healthcare** account balance up to \$500 automatically rolls over for use on 2020 expenses
  - Rollover does not impact 2020 annual maximum
- Access your account at [mycigna.com](https://mycigna.com)
- Use the Cigna mobile app to check balances





# Cigna EAP Program

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- Employee Assistance Program provided by Cigna
- Provides assistance on a variety of items. All employees and their families have access to the EAP program
  - 6 face-to-face counseling sessions at no cost to you
  - Resources and referrals for child, senior and pet care
  - Includes consultation for financial and identity theft





# Life, Disability and Leave

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## Provided by the Hartford

- No Change to the Short Term Disability plan
  - Provided by the City for all benefit eligible employees automatically
  - Coverage begins after 14 days of disability
  - 40% of your earnings, including OT and other pay, \$1500 weekly maximum

### **Important to maintain sufficient sick time**

- No Change to the Long Term Disability plan
  - Provided by the City for all benefit eligible employees automatically
  - Coverage begins after 180 days
  - 60% of your earnings, including OT and other pay, \$5,500 monthly maximum

**Request leave with The Hartford either by phone or online**



# Protection Benefits (Basic Life)

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- Basic Life Insurance
  - Basic Life & AD&D at \$50,000 for non-uniformed (no change for most employees)
  - Basic Life & AD&D at \$150,000 for uniformed Fire and Police personnel and includes line of duty benefit
  - One times your salary through TMRS
  - Effective on date of hire

**City provides at no cost to you and enrollment is automatic for benefit eligible employees**



# Protection Benefits (Voluntary Life)

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- No Change in the Rates
- If you wish to change or enroll in Voluntary Life you must go to The Hartford enrollment site
- If you do not want to make a change, your current coverage continues to 2020
- You can see your current coverage & rates on ESS
- If you move to a new age bracket your cost will increase based on your new age bracket



# Benefit Resources

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- Benefits Internet available 24/7 at home or at work [www.friscotexas.gov/benefits](http://www.friscotexas.gov/benefits)
- Cigna – mycigna.com
- Cigna – mobile app
- Dedicated Cigna help  
Email: mycignahelper@cigna.com
- Compass – Katy Murray



# How to Enroll

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## **Complete enrollment through employee self service (ESS)**

- Your user id is your first initial plus last name plus your employee id number ex. champton9999
- If you need your password reset call HR
- Enrollment is not complete until you hit the submit button on the last page.
- To change your voluntary life insurance you must go to The Hartford – link and credential information is on the Benefits Internet [www.friscotexas.gov](http://www.friscotexas.gov)





# Actions Required

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- Complete a biometric screening before Oct 31, 2019
- Make sure you complete the Tobacco affidavit on Asset Health employee portal by Oct 31, 2019
- New Wellness Program Year begins on 11/1/2019.



# Actions Required

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- Complete **Open Enrollment** by November 1<sup>nd</sup> 5:00 p.m. (If you do not enroll your current benefits continue to 2020)

## **EXCEPTION (FSA ENROLLMENT)**

IF YOU DO NOT COMPLETE ENROLLMENT YOU WILL NOT BE ENROLLED IN THE FSA ACCOUNT

- ID cards for new enrollees arrive at the end of December