

Dear City of Fort Worth Retiree,

The Human Resources Department recently provided proposed health plan recommendations for the 2021 plan year that were voted on and accepted by the City Council on June 23.

### **Health Plan 2021 Highlights:**

- Changes made to plans over the last four years continue to work.
- Focus is on improvements to plan benefits.
- Retiree premiums will increase in 2021 (Consumer Choice Plan retiree-only coverage will continue at \$0 cost).
- New health administration platform to improve sustainability of plan.

Retirees can go online to watch Human Resources Director, Brian Dickerson, present these recommendations during the June 23 Council Work Session which is posted on FWTV as part of the on demand video offerings on [www.FortWorthTexas.gov](http://www.FortWorthTexas.gov).

### **Two main changes to plan insurance: Accolade and Meritain**

Overall, there will be two main changes for the 2021 health plan year with regard to insurance. First, the city is transitioning to a centralized benefits customer service provider that will give employees and retirees one place to go for help with any and all health care questions or concerns. Through an RFP process, the HR Benefits team has selected Accolade to provide 24/7 customer care support to employees and retirees. Visit [www.Accolade.com](http://www.Accolade.com) to view the information about Total Health & Benefits on their website.

Second, the city will switch from United Healthcare (UHC) to Meritain, an Aetna company. However, the impact of this insurance carrier switch will be minimal due to 97% of doctors and other health providers still being covered under Aetna. More information their insurance benefits can be found on [www.Meritain.com](http://www.Meritain.com).

These two insurance changes are a response to employees and retirees needing a simpler health care plan that is focused on the patient's needs. For 2021, the City of Fort Worth will have a single point of contact, in a one-stop-shop healthcare concierge service that is focused on the needs of employees, retirees and their families, not on facilities and providers.

## Premium increases for retirees in 2021

For the 2021 health plan year retirees will see an increase in premiums for each plan option. The individual Health Center plan option will increase from \$50 to \$100 per month. Other plan options for retiree plus spouse and retiree plus family will have the same \$50 per month increase and see an additional 3% increase. The only exception will be the individual Consumer Choice plan option which will remain the same and be offered to retirees at \$0 per month. The need for increases in premiums can be attributed to the utilization of the plan as well as quality of care selections made by members, according to the health plan data research for 2019 and 2020. A full 2021 rate sheet will be shared during open enrollment communications.

## New Cards

Retirees can expect to get new insurance cards in late December through the mail with updated information and all the contact details for Accolade to reach out anytime for customer care needs. If you need to update any contact information, including your mailing address, phone number or email address, please contact the HR Benefits office by sending an email to [benefits@fortworthtexas.gov](mailto:benefits@fortworthtexas.gov) or call 817-392-7782.

## Questions?

If you have questions, the HR Benefits team wants to provide answers! Please send any questions about the 2021 health plan changes to [benefits@fortworthtexas.gov](mailto:benefits@fortworthtexas.gov) or call 817-392-7782 and the HR team will answer them as soon as possible.

