

## Medical Benefits at a Glance (Your costs)

Medicare Advantage with Prescription Drug Plan (MAPD)	Medicare 100 ESA PPO In Network and Out of Network
Annual Deductible Individual/Family	None
Annual Out-of-Pocket-maximum (Excluding Deductible) Individual	\$1,000 5% coinsurance
Physician Services PCP Office Visits Specialist Office Visits Independent Diagnostic Lab & X-Ray Services	5% coinsurance 5% coinsurance 5% coinsurance
Annual Preventive Office Visits OB/GYN, mammogram, PSA	\$0
Colonoscopy - Initial Screening 1 screening every 12 months for individuals age 50 & over	\$0
Hospital Services Inpatient Hospitalization Outpatient Facility	\$250 copay 5% coinsurance
Emergency Services Emergency Room Urgent Care	\$50 copay \$35 copay
Mental Health Inpatient Hospitalization Outpatient Facility (per visit)	\$250 copay 5% coinsurance
Durable Medical Equipment (DME)	5% coinsurance
Prescriptions Annual Deductible Individual/Family	\$100 per person
Generic/Preferred/ Nonpreferred Retail (30-day supply)	\$10/\$30/\$50
Mail Order (90-day supply)	\$25/\$75/\$125
Specialty Pharmacy	20% to max \$200

**NO COVERAGE**  
If you choose to drop your medical coverage, you cannot re-enroll in medical through the City again.

**Only three dental plans offered in 2022:**

- DHMO
- DPPO Low
- DPPO High

No action required for health plan if already on the Medicare Advantage Plan. Dental benefit options are staying the same for 2022.

Open Enrollment happens  
**OCT. 11<sup>th</sup> - OCT. 29<sup>th</sup>**



**GET COVERED  
STAY COVERED**

Get the facts at

**FortWorthTexas.gov/OpenEnrollment**

There are no changes to the Medicare Advantage dental, or vision plan. If you are not making any changes, you do not need to attend a meeting.



CITY OF FORT WORTH HUMAN RESOURCES  
HEALTH & BENEFITS DIVISION  
200 TEXAS STREET, FORT WORTH, TX 76102  
HR BENEFITS TEAM CAN BE CONTACTED AT  
817-392-8644, FAX: 817-392-2624  
or EMAIL [benefits@fortworthtexas.gov](mailto:benefits@fortworthtexas.gov)



## Dental Benefits at a Glance

	DeltaCare (DHMO)	Dental PPO (DPPO)	
	DHMO Option	DPPO - Low Option	DPPO - High Option
<b>Deductible</b>	None	\$50 per person \$150 per family	\$50 per person \$150 per family
<b>Annual Maximum</b>	None	\$1,000 per person	\$2,000 per person
<b>Provider</b>	Member must use participating provider.	Unlimited PPO Network available	Unlimited PPO Network available
<b>Preventive &amp; Diagnostic Care</b>	You pay fixed copayments according to the plan's schedule of benefits.	Plan pays 100% with no deductible	Plan pays 100% with no deductible
<b>Basic Restorative Care</b>	You pay fixed copayments according to the plan's schedule of benefits. <b>Specialist referral is required under this plan.</b>	Plan pays 50%	Plan pays 80%
<b>Major Restorative Care</b>	You pay fixed copayments according to the plan's schedule of benefits. <b>Specialist referral is required under this plan.</b>	Plan pays 50%	Plan pays 50%
<b>Orthodontia</b>	You pay fixed copayments according to the plan's schedule of benefits.	Plan pays 50%	Plan pays 50%
<b>Lifetime Maximum</b>	None	\$1,000 Dependent Children to age 26 and Adults	\$1,500 Dependent Children to age 26 and Adults
<b>Implants</b>	Not Covered	Plan pays 50%	Plan pays 50%

### Dependent Eligibility

Retiree's spouse, common-law spouse, natural child, foster child, stepchild, grandchild, legally adopted child or child under the retiree's legal guardianship or custodianship.

### Dependent Certification

In order to add any dependents to the dental plan, you need to supply the Health & Benefits Office with the required proof-of-relationship status forms. For children, this is typically their birth certificates. For spouse, this would be a marriage certificate and last year's tax return. For additional acceptable documentation, please go to <https://www.fortworthtexas.gov/departments/hr/employees/openenrollment>.

## RETIREE HEALTH CARE PLAN HIGHLIGHTS FOR 2022

The City of Fort Worth is proud to continue offering the Medicare Advantage plan to all retirees 65 years or older for the 2022 plan year. The city will also continue to offer the Medicare Advantage plan with no monthly premium to retirees hired prior to 1988 or retirees with 25 years or more of service. The plan offers medical and prescription benefits, as well as the following:

- **Vision plan offered in 2022 through EyeMed**
- \$200 reimbursement for eyewear every 24 months. Call Vision Discount Program at 800-793-8616.
- \$2,000 Hearing Aid reimbursement once every 36 months. Call 888-432-7464 for assistance.
- Centers for Medicare and Medicaid Services (CMS) requires Aetna to send communications to Medicare Advantage with Prescription Drug Plan (MAPD) members; however, a large portion of those communications only apply to individual plan coverage – not to your group-plan coverage. For example, only the totals shown for the amount of your prescription cost that would make you eligible for the “donut hole” are listed here; ignore any reference to you paying an amount other than the copay when you do enter the “donut hole”.
- 95% medical benefit coverage
- \$100 deductible for pharmacy

The Health & Benefits Office encourages you to review your benefit options carefully. Open enrollment is in place if you are making plan changes. If you do not have computer access, you will need to submit an enrollment form. Enrollment forms mailed in must be POSTMARKED by October 29, 2021. This includes any dental or vision plan changes, or adding a spouse or dependent to your plan.

### About This Document

This document describes the benefit plans available to you as a retiree of the City of Fort Worth. The details of these plans are contained in the official plan documents, including some insurance contracts. This guide is meant only to cover the major points of each plan. It does not contain all of the details that are included in your Summary Plan Description (SPD).

If there is ever a question about one of the plans, or if there is a conflict between the information in this guide and the formal language of the plan documents, the formal wording in the plan document will govern. Please note that the benefits described in this guide may be changed at any time and do not represent a contractual obligation on the part of the City of Fort Worth.



## CONTACTS

**City of Fort Worth  
Health & Benefits Office**  
**Phone:** 817-392-8644  
**Fax:** 817-392-2624  
**Email:** [benefits@fortworthtexas.gov](mailto:benefits@fortworthtexas.gov)

**Aetna**  
**Aetna Medicare Member Services:**  
 888-267-2637  
**Vision Discount Program:**  
 800-793-8616  
**HearPO:** 888-432-7464  
**GlobalFit:** 800-298-7800

**457 Plan TIAA  
Deferred Compensation:**  
 800-842-2252  
[www.tiaa.org/fortworth](http://www.tiaa.org/fortworth)

**Retirement Fund**  
 Fort Worth Employees  
 Retirement Fund  
 817-632-8900  
[www.fwretirement.org](http://www.fwretirement.org)

**Aetna Website**  
[www.aetna.com](http://www.aetna.com)

- Check claims
- Find doctors
- Access your health records
- Cost calculator
- Discount programs

**Aetna Mobile**  
 With Aetna Mobile, you can download an application to your smartphone that allows you to:

- Pull up your medical ID card information
- Get estimated costs of prescriptions
- Locate doctors and specialists in your area
- Search claims
- Check benefits and coverage information

## CITYWIDE RETIREE OPEN ENROLLMENT MEETINGS

Meeting Dates	Groups	Meeting Time	Meeting Location
October 21, 2021	Medicare Retirees	11:00 am – 12:00 pm	Will Rogers Round Up Room - In Person
October 22, 2021	Medicare Retirees	3:00 pm – 4:00 pm	Will Rogers Round Up Room - In Person

**Note:** Practicing social distancing and masks are encouraged when attending these in-person events