

**OCTOBER 19 – November 6**



**NON-MEDICARE RETIREES  
OPEN ENROLLMENT FOR PLAN YEAR 2021**

## OE FAST FACTS


New Medical Insurance Provider and Personalized Health & Benefits Support Team



Online Access To Enroll via our NEW online system [cfwbenefits.com](http://cfwbenefits.com) Starts October 19



Open Enrollment Deadline for ALL Plans is November 6, 2020, 11:59 pm



Changes Are Effective January 1, 2021

## Copayment

A payment made by a beneficiary (especially for health services) in addition to that made by an insurer.

## Deductible

A specified amount of money that the insured must pay before an insurance company will pay a claim.

# INSURANCE TERMS

## Coinsurance

A type of insurance in which the insured pays a share of the payment made against a claim.

## Total Out of Pocket Maximum

The most you have to pay for covered services in a plan year. After you spend this amount on deductibles, copayments, and coinsurance, your health plan pays 100% of the costs of covered benefits.

# MEDICAL PLAN OPTIONS FOR 2021

Meritain Aetna –  
Choice Point of Service II  
Open Access Network

# NEW! Medical Insurance Provider & Personalized Health & Benefits Support



Insurance Provider

- An Aetna Company
- Processes claims
- Provides network
- Aetna Choice Point Of Service II Open Access Network (POS II)



Health & Benefits Support Team

- Enrollment support
- Find a provider
- Claims Questions
- Pharmacy Questions
- Logistics
- Care coordination

# Meritain Health an Aetna Company



When asked “who is your health insurance carrier?” you reply:

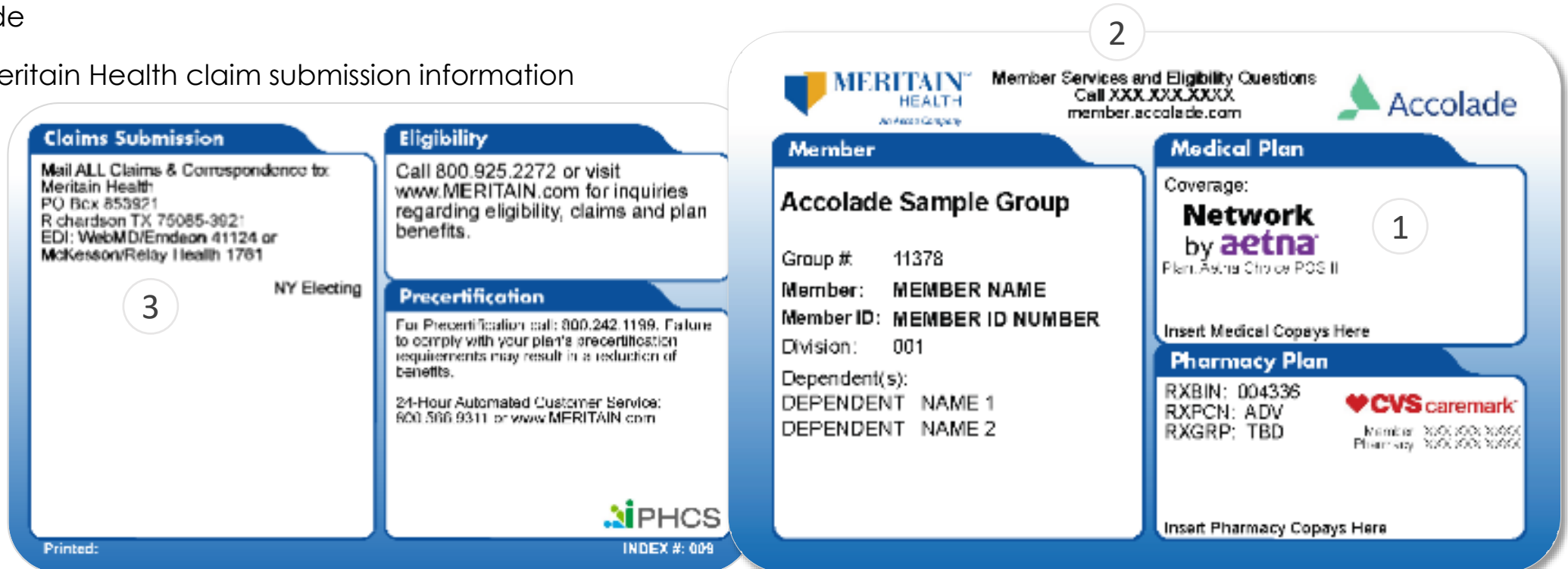
1. My coverage is through Meritain Health with Aetna managing my provider network.
2. Accolade is there to help you navigate the health care system and answer any questions along your journey.

*Here is how we partner for you...*

# Your Healthcare Journey

**Begins when you receive your ID card in the mail it will include:**

1. The Aetna logo—Aetna manages your provider network
2. Your company's unique phone number and website for your Accolade Health Assistant<sup>®</sup> by Accolade
3. And, the Meritain Health claim submission information



**Claims Submission**  
 Mail ALL Claims & Correspondence to:  
 Meritain Health  
 PO Box 859821  
 Richardson TX 75085-3021  
 EDI: WebMD/Emdeon 41124 or  
 McKesson/Relay Health 1761

**Eligibility**  
 Call 800.925.2272 or visit  
[www.MERITAIN.com](http://www.MERITAIN.com) for inquiries  
 regarding eligibility, claims and plan  
 benefits.

**Pre-certification**  
 For Pre-certification call: 800.242.1199. Failure  
 to comply with your plan's pre-certification  
 requirements may result in a reduction of  
 benefits.  
 24-Hour Automated Customer Service:  
 800.566.9311 or [www.MERITAIN.com](http://www.MERITAIN.com)

**Member**  
**Accolade Sample Group**  
 Group #: 11378  
 Member: MEMBER NAME  
 Member ID: MEMBER ID NUMBER  
 Division: 001  
 Dependent(s):  
 DEPENDENT NAME 1  
 DEPENDENT NAME 2

**Medical Plan**  
 Coverage:  
**Network**  
 by **aetna**  
 Plan: Aetna Choice POS II

**Pharmacy Plan**  
 RXBIN: 004336  
 RXPCN: ADV  
 RXGRP: TBD

Member: 10010010000  
 Pharmacy: 10010010000

Printed: INDEX #: 009



## Accolade

Our mission is to empower people through expertise, empathy, and technology to make the best decisions for their health and well-being.

[Member.accolade.com](http://Member.accolade.com)





Ericka  
Accolade Health Assistant

# Meet the Accolade Health Assistant

- + We work for City of Fort Worth employees and their family members — not the health plan
- + Personalized experience: Your own professional Health Assistant
- + Identifying and removing barriers to care
- + Total assistance at no additional cost
- + Completely confidential — information is not shared with the city.
- + Just one number to call for health and health benefits questions

Claims & Billing Questions

I thought this visit was covered?



Provider Option & Network Status

I'm not sure I like my doctor, can you help me find one who understands me?



Eligibility Questions

Can I add my 24 year old daughter to my insurance plan?



Is there a better way to manage my stress?



Health & Wellness Programs

Can you help me understand what plan is best for me to enroll in?



Benefits Questions

# Connecting with Your Accolade Health Assistant is easy



833-909-2353

Call toll-free Monday through Friday,  
8:00 AM – 11:00 PM EST  
Nurses also available after hours



[member.accolade.com](https://member.accolade.com)

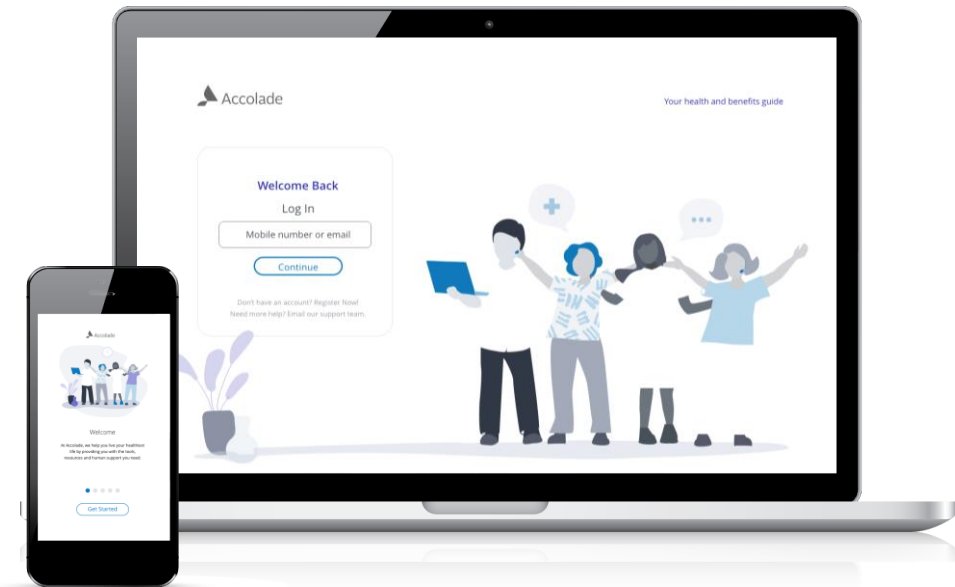
Send a secure message to  
your Accolade Health Assistant or nurse



Accolade mobile app

Download on the App Store  
or Google Play

Text PMC7 to 67793 to download the Accolade mobile app now!\*



## Same Two Plan Options For 2021

### Health Center Plan

- Free primary physician care
- Provides copays for specialists and prescription drugs
- Maintains lower deductibles and out of pocket costs
- Pediatrics, obstetrics and mental health services continue with network physicians outside of health centers

### Consumer Choice Plan

- High-deductible
- Health Savings Account (HSA) available to allow people to save for health costs on a pre-tax basis
- Members will be able to use the health centers at a discounted rate

All **preventive** care, including mammograms and colonoscopies, are free to members on both the Health Center Plan and the Consumer Choice Plan

# HEALTH CENTER PLAN DETAILS

(Free Primary Care)

## Advantages of Using the Health Centers

EMPLOYEE HEALTH CENTERS established through Texas Health Resources (THR)

All services at the health centers and satellite locations are FREE

Control quality of care

Sick visits available children ages 2 yrs old and up

Services open to all covered family members

Unlimited Health Center office visits

### Health Center Plan:

- ✓ Three health centers supported by five satellite locations in the North Texas area
- ✓ All members seen same or next day for sick appointments in Health Centers locations only
- ✓ Staffed with quality doctors, physician assistants and nurse practitioners
- ✓ No mandatory referrals required
- ✓ Appointments are scheduled, walk-ins or no shows are not acceptable

## Health Center Enhancements

### Diabetes Educator

Help manage diabetes by focusing on 7 self care behaviors:

1. Healthy eating
2. Being active
3. Monitoring
4. Taking medication
5. Problem solving
6. Healthy coping
7. Reducing risks

### Hormone Therapy

Offered for both male and female hormones

### Stem Cell Therapy (Orthobiologics)

For musculoskeletal conditions:  
Platelet-rich plasma and bone marrow aspirate concentrate injections

Effective treatment for those who suffer from chronic pain due to arthritis and musculoskeletal disorders.

# Physician Network



Primary Care

➤ Primary Care (Family Medicine, Internists, OB/Gyn, Pediatricians)

- All Health Center services are FREE
- All other Primary Care Providers = \$60 co-pay

➤ Specialists (All other physicians) = \$75 co-pay

➤ Find a provider = [www.aetna.com](http://www.aetna.com)

- Aetna Choice Point of Service II Open Access Network





# CONSUMER CHOICE PLAN DETAILS

(HSA Tax Savings Benefit)

## Consumer Choice Plan



### Physicians Network

- Full access to Aetna Choice Point of Service II Open Access Network
- No referrals needed for specialists
- Can still use the Health Center at a reduced cost



### Co-pay/Co-insurance

- Deductible increased to \$2,800 individual/\$5,400 family
- Out of pocket maximums remains at \$6,550 individual/\$13,000 family
- Pharmacy – deductible, then 20% co-insurance up to Out-of-Pocket maximum



### Contributions

- City contributes \$540/\$1,000
- Premiums lower than Health Center Plan

# Health Savings Accounts

- ✓ Pre-tax dollars to pay for out-of-pocket health care expenses
  - You own the account
  - No documentation needed
  - Grow your account through investments
- ✓ Funds rollover from year to year
- ✓ Doubles as a retirement account
  - Withdrawal funds without a penalty at age 65 for non-medical expenses (taxes apply)



## 2020 Summary of Medical Plan Benefits

Plan Features	Health Center Plan	Consumer Choice Plan
<b>Annual Deductible</b>		
· Individual	\$1,500	\$2,800
· Family	\$3,000	\$5,400
<b>Total Out of Pocket Max</b> – including deductibles, copays, coinsurance, prescription deductible, prescription copays		
· Individual	\$6,000	\$6,550
· Family	\$12,000	\$13,000
<b>Physician Office Visit</b>		
· PCP (At Health Center)	\$0 copay	\$60 per visit
· PCP	\$60 copay	20% after deductible
· OBGYN/Peds	\$60 copay	20% after deductible
· Specialist	\$75 copay	20% after deductible
<b>Emergency Room visits – for true emergencies only</b>	\$300 copay (waived if admitted)	20% after deductible
<b>Surgeries through Surgery +</b>	Covered 100%	Covered 100% after deductible

Convenient Care Clinic:

Health Center Plan = \$30

Consumer Choice Plan =  
20% after deductible

Urgent Care:

Health Center Plan = \$75

Consumer Choice Plan = 20%  
after deductible

**Non-emergency** use of  
emergency rooms will be:

Health Center Plan =  
\$300 then 50% after deductible

Consumer Choice Plan =  
50% after deductible

Virtual Visits are free on the  
Health Center Plan and low cost  
on the Consumer Choice Plan

# PHARMACY PLAN

Same Provider OptumRx



# Pharmacy Benefits - OptumRx

## Health Center Plan

- \$100 Deductible, then Coinsurance
- Maintenance Medications through Walgreens (retail) or
- Select90 Program for Maintenance Medications



## Consumer Choice Plan

- **Deductible, then Coinsurance**
- Medications through Walgreens (retail)
- Select90 Program for Maintenance Medications

## Mail Order

- OptumRx Mail Order
- 90 day supply

# Health Center Pharmacy Plan

	Retail	Mail Order/Select 90
Generic	20% coinsurance, \$10 min/\$20 max	20% coinsurance, \$25 min/\$50 max
Brand Formulary	20% coinsurance, \$30 min/\$50 max	20% coinsurance, \$75 min/\$125 max
Brand Non-Formulary	20% coinsurance, \$50 min/\$70 max	20% coinsurance, \$125 min/\$175 max
Specialty	20% coinsurance, \$200 max	20% coinsurance, \$200 max

- \$100 deductible
- Maintenance medications still obtained through mail order or Walgreens

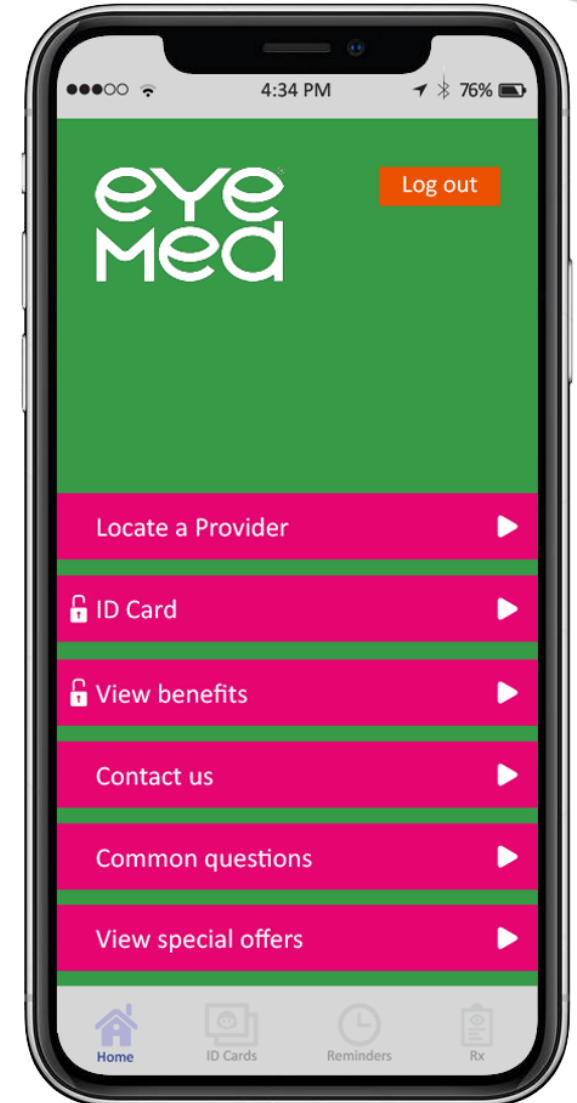
VISION PLAN

EYEMED



## Vision Plan Highlights

- **Exam \$10 copay**
- **Frames \$130 frame allowance + 20% discount over \$130 every 24 months**
- **Lenses – \$20 copay for single, bifocal, trifocal and lenticular**
  - Various copays for progressive tiers
  - Various copays for reflective coating
  - Every 12 months
- **Contacts \$125 allowance + 15% discount over \$125**
  - Every 12 months
- **Rates range from \$3.00 per check for individual to \$8.82 per check for family**



# WELLNESS PROGRAM

Virgin Pulse

# Wellness Program



## Main Program – Premium Incentive

- Complete a Member Health Assessment (MHA) questionnaire
- Complete the Tobacco Affidavit or Alternative (TOB)
- Obtain Annual Physical, and submit the Physician Screening Form (PSF)
- \$0-\$100/Month on Premium



## Purpose of Program

- Know your numbers
- Have a relationship with a health care provider who knows you
- Better insure gaps in care are addressed

Go to [www.fortworthtexas.gov/wellness](http://www.fortworthtexas.gov/wellness)

# Weight Loss Management Programs

Please Note:  
Employees can only enroll in one of the weight loss programs at a time



**Watch the Roundup for enrollment dates**  
**Enroll online**  
Learn how to lose weight and improve your health while eating the foods you love. You don't have to starve yourself or count calories to lose weight and keep it off forever.



**Weightwatchers reimaged**  
Enroll online anytime  
Easy online app allows you to track food, activity and weight anytime.  
Database of online recipes  
Weight Watchers coach available 24/7  
Online community to provide support

# SURGERYPLUS

(Option for Non-Emergent Surgeries)



# Most Common Procedures

Over Hundreds of Non-Emergent Procedures are Covered

## Knee:

- Knee Replacement
- Knee Replacement Revision
- Knee Arthroscopy
- ACL/MCL/PCL Repair

## Hip:

- Hip Replacement
- Hip Replacement Revision
- Hip Arthroscopy

## Shoulder:

- Shoulder Replacement
- Shoulder Arthroscopy
- Rotator Cuff Repair
- Bicep Tendon Repair

Others  
Bariatric  
Hernia  
Hysterectomy

## Spine:

- Laminectomy / Laminotomy
- 360 Spinal Fusion
- Artificial Disk

## Wrist & Elbow:

- Elbow Replacement
- Elbow Fusion
- Wrist Fusion
- Wrist Replacement
- Carpal Tunnel Release

## Foot & Ankle:

- Bunionectomy
- Hammer Toe Repair
- Ankle Arthroscopy
- Ankle Replacement



To learn more, call the City of Fort Worth's dedicated line at  
**1-855-200-9508** or visit [cfw.surgeryplus.com](http://cfw.surgeryplus.com)

# DENTAL PLANS

Provider Delta Dental

# DPPO Plan Similarities



- ✓ You can use any Dentist in the US
- ✓ \$50 deductible per person
- ✓ No referrals needed for specialty care
- ✓ Balance bill exposure for services by out of network providers





# Delta Dental Benefits – DPPO

	Dental PPO (DPPO)	
	DDPO - Low Option*	DPPO - High Option
Deductible	\$50 per person/ \$150 per family	\$50 per person/\$150 per family
Annual Maximum	\$1,000 per person	\$2,000 per person
Provider	Unlimited - PPO Network available	Unlimited - PPO Network available
Preventive & Diagnostic Care	Plan pays 100% with no deductible	Plan pays 100% with no deductible
Basic Restorative Care	Plan pays 50%	Plan pays 80%
Major Restorative Care	Plan pays 50%	Plan pays 50%
Orthodontia	Plan pays 50%	Plan pays 50%

\*You may be balance billed for going to a non-Delta Dental PPO network dentist. You will be billed the difference between the PPO fee and the Delta Dental Premier dentist fee or the Out-of-Network dentist fee.

## DHMO PLAN

- ✓ No deductibles or calendar-year maximums
- ✓ Must use contracted Dentists & choose a PCD
- ✓ Pediatric dentist for children up to age 8
- ✓ Orthodontic coverage is included for adults & children



## Delta Dental Benefits - DHMO

	DeltaCare Prepaid (DHMO)
Deductible	None
Annual Maximum	None
Provider	Member must use participating provider
Preventive & Diagnostic Care	You pay fixed copayments according to the plan's schedule of benefits
Basic Restorative Care	You pay fixed copayments according to the plan's schedule of benefits- Specialist referral is required under this plan.
Major Restorative Care	You pay fixed copayments according to the plan's schedule of benefits- Specialist referral is required under this plan.
Orthodontia	You pay fixed copayments according to the plan's schedule of benefits

# HELP/COMMUNICATIONS

## WHERE TO FIND MORE INFORMATION

# Go online to the Open Enrollment page

[FORTWORTHTEXAS.GOV/OPENENROLLMENT](https://FORTWORTHTEXAS.GOV/OPENENROLLMENT)

On the city's webpage you can learn more about:

- ✓ Plan Comparisons
- ✓ Plan Design
- ✓ Open Enrollment Meeting Dates
- ✓ Healthcare Vendors
- ✓ Frequently Asked Questions (FAQs)



**HOW TO ENROLL ONLINE**  
ALL EMPLOYEES MUST USE OUR NEW  
ONLINE ENROLLMENT TOOL  
[CFWBENEFITS.COM](http://CFWBENEFITS.COM)



At home

Or at work



# Online Enrollment

✓ Enroll from any desktop or laptop:

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

✓ Upload proof documents online – birth certificates, marriage license, etc.

✓ Online enrollment help available:

- Kiosk in HR Benefits Office: Monday -Friday  
8:00 AM – 5:00 PM
- See your Human Resources Coordinator (HRC)

## City of Fort Worth HR Benefits Office

200 Texas Street, Fort Worth, TX 76102

City Hall, Lower Level

817-392-8644 phone

817-392-2624 fax

Accolade at 833-909-2353

[benefits@fortworthtexas.gov](mailto:benefits@fortworthtexas.gov)



# QUESTIONS

