

OCTOBER 10 – October 28, 2022



OPEN ENROLLMENT FOR PLAN YEAR 2023

If you are making no changes for 2023,  
you do not have to do anything.

Your coverage will automatically carry  
over to 2023.

Members on the Consumer Choice Plan  
**WILL** receive a new Medical card for 2023.

## OE FAST FACTS

No changes or premium increases!

Online Access To Enroll via our online system  
[cfwbenefits.com](http://cfwbenefits.com) Starts October 10, 2022

Open Enrollment Deadline for ALL Plans is  
October 28, 2022, 11:59 pm

Changes Are Effective January 1, 2022

## 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 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® by Accolade
3. And, the Meritain Health claim submission information

**Claims Submission**

Mail ALL Claims & Correspondence to:  
Meritain Health  
PO Box 853921  
Richardson TX 75085-3921  
EDI: WebMD/Emdeon 41124 or  
McKesson/Relay Health 1761

NY Electing

**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 Services and Eligibility Questions**  
Call XXX.XXX.XXXX  
[member.accolade.com](http://member.accolade.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

Insert Medical Copays Here

**Pharmacy Plan**

RXBIN: 004336  
RXPCN: ADV  
RXGRP: TBD

Insert Pharmacy Copays Here

Printed:

INDEX #: 009

## 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



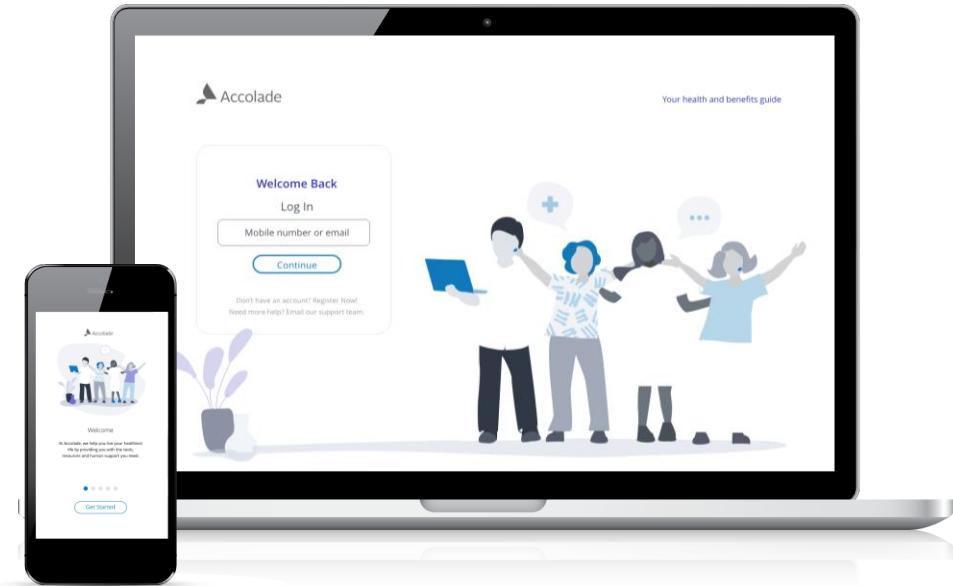
[member.accolade.com](https://member.accolade.com)

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 2023

### 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

## 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

# 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



## 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 **\$3,000** 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)



## 2022 Summary of Medical Plan Benefits

Plan Features	Health Center Plan	Consumer Choice Plan
<b>Annual Deductible</b>		
· Individual	\$1,500	<b>\$3,000</b>
· 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

# Special Programs

included with enrollment in either medical plan option



Telemedicine (Virtual Visits)  
Mental Health Services available



Virtual Physical Therapy



Bundled billing for savings  
nonemergency surgeries.



Musculoskeletal Rehabilitation-  
relief in about 3 visits



Total Heart Health- Blood  
Pressure and Cholesterol  
management program



Expert Medical Consultation and  
Navigation Service



Type 2 diabetes  
management program



# 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



# 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:

Retirees can only enroll in one of the weight loss programs at a time



## **Specific enrollment periods**

**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 reimagined**

**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

## 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%

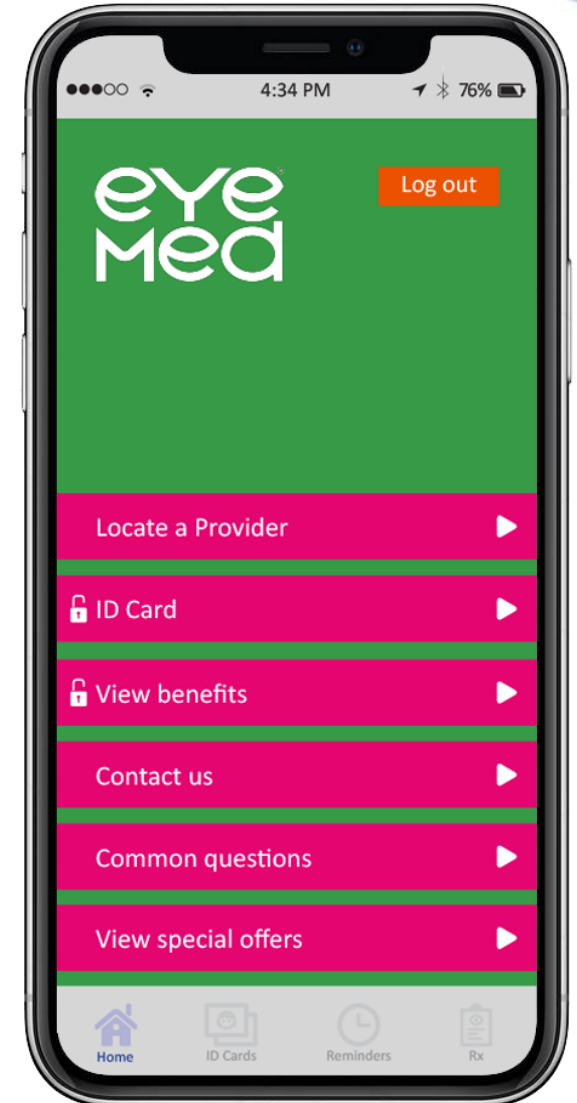
\*You may be balance billed for going to a non-Delta Dental PPO network dentist. You will be billed the difference between the PPO fee and the Delta Dental Premier dentist fee or the Out-of-Network dentist fee.

## 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

## 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**



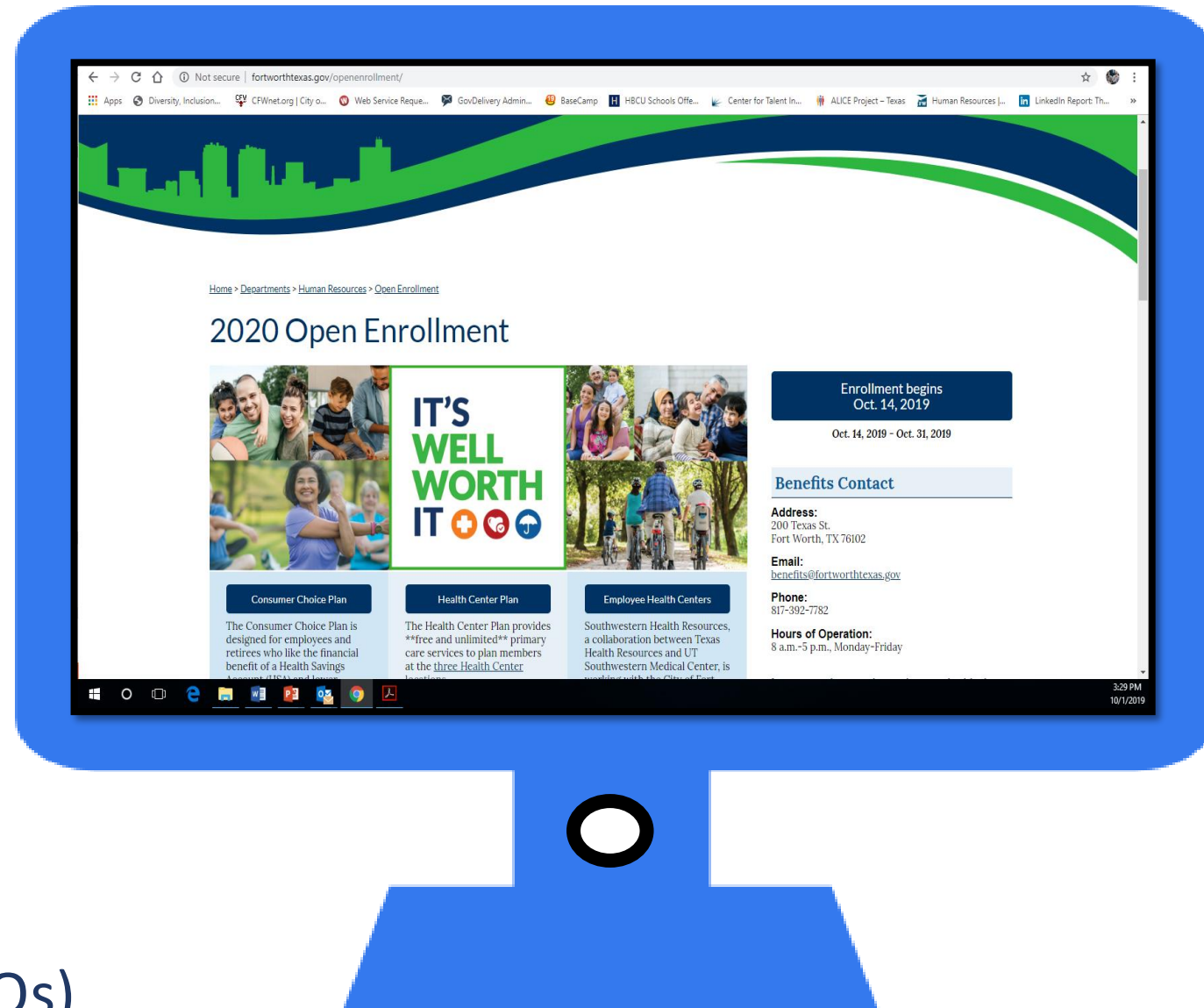


# Go online to the Open Enrollment page

<https://www.fortworthtexas.gov/departments/hr/employees/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)



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

817-392-7782 phone

817-392-2624 fax

Accolade at 833-909-2353

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

# QUESTIONS

