

OCTOBER 11 – OCTOBER 29



OPEN ENROLLMENT FOR PLAN YEAR 2022

## OE FAST FACTS

NEW Short Term Disability Plan Offered

Online Access To Enroll via our online system  
[cfwbenefits.com](http://cfwbenefits.com) Starts October 9

Open Enrollment Deadline for ALL Plans is  
October 29, 2021, 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 PLAN OPTIONS FOR 2022

Meritain Aetna –  
Choice Point of Service II  
Open Access Network

# 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:

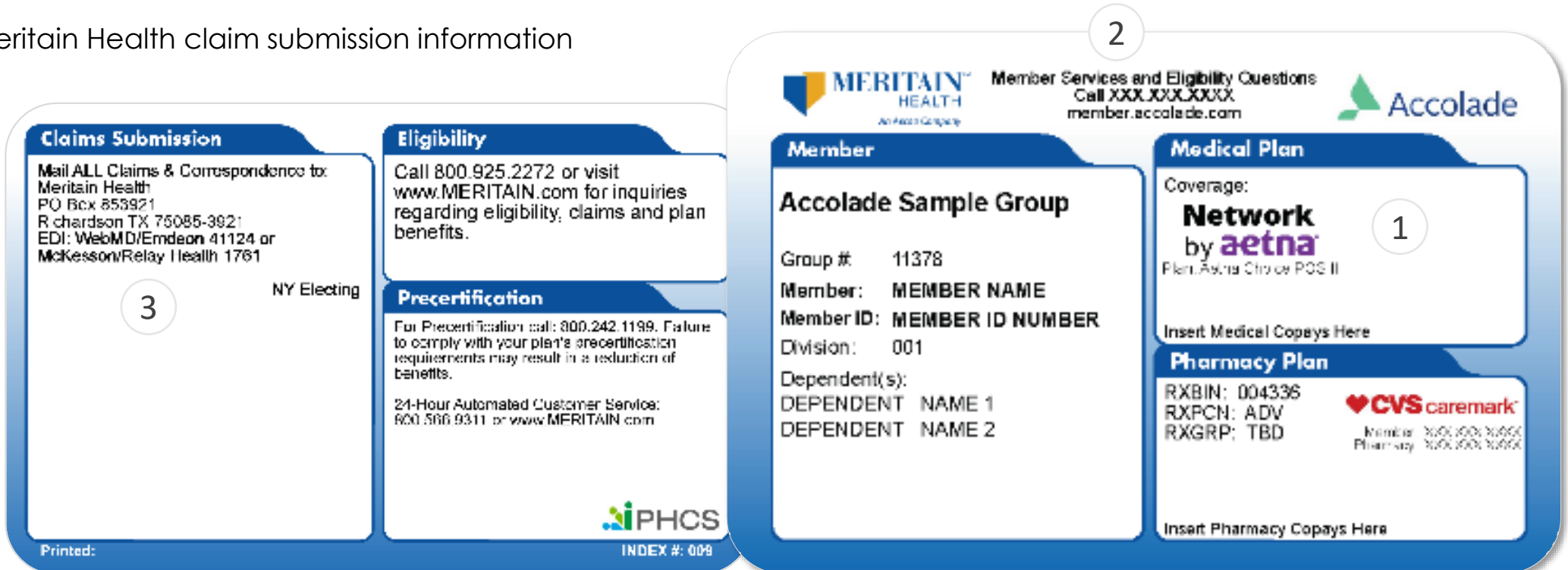
1. My coverage is through Meritain Health with Aetna managing my provider network.
2. Accolade is there to help you navigate the health care system and answer any questions along your journey.

*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 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 XXXX.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

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

**CVS caremark**  
 Member: XXXXXX-XXXX  
 Pharmacy: XXXXXX-XXXX

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)

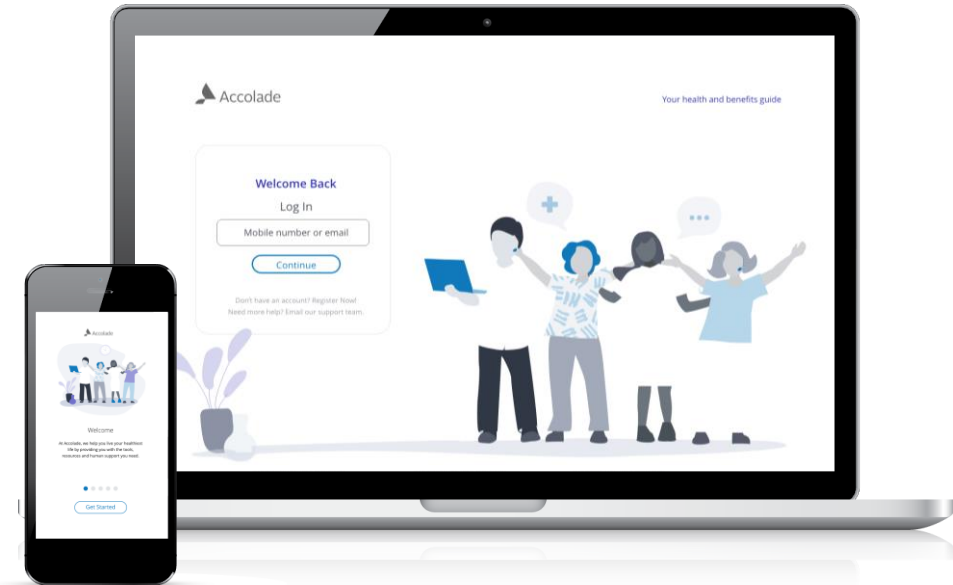
Send a secure message to  
your Accolade Health Assistant or nurse



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 2022

### 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**

Sick visits available children ages 2 yrs old and up

Services open to all covered family members

Control quality of care

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



# Flexible Spending Accounts

- ✓ **REMEMBER TO MAKE AN ELECTION – ENROLLMENT DOES NOT ROLLOVER**
- ✓ Contribute funds tax free
- ✓ Not paired with insurance
- ✓ Pay for out-of-pocket expenses
  - ✓ Medical FSA – Maximum Contribution \$2,700
  - ✓ Dependent Care FSA – Maximum Family Contribution \$5000
- ✓ Rollover
  - ✓ \$500 Medical FSA rolls over
  - ✓ Dependent Care does not roll over

**FSA & HSA  
ELIGIBLE EXPENSES**

**COPAYS OR DEDUCTIBLES**

**QUALIFYING PRESCRIPTIONS  
(INCLUDING INSULIN)**

**CERTAIN MEDICAL EQUIPMENT**

The infographic features a blue header with the title 'FSA & HSA ELIGIBLE EXPENSES'. Below the header are three orange circular icons. The first icon shows a blue credit card, a white receipt with a dollar sign and a checkmark, and a blue pen. The second icon shows a blue pill bottle and a blue and yellow pill. The third icon shows a blue stethoscope. Each icon is positioned above its corresponding text label.



# 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
- Maximum contribution is \$3,110 for an individual or \$6,300 for family coverage

# 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	\$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

**NEW PROGRAMS!**

# New Programs



## Hello Heart

- Track your blood pressure
- Connects to an app to provide your doctor your numbers



## 2<sup>nd</sup> MD

- Second Opinion Service when diagnosed with a difficult medical condition
- Virtual appointments with top of the line specialists nationwide
- Covered 100% for both the Health Center and Consumer Choice Plans.



Hinge Health

## Hinge Health

- Virtual Physical Therapy
- Connect with a provider via an app
- Covered 100% for both Health Center and Consumer Choice Plans

# PLAN RATES

(Premium Paid Per Paycheck)

# Compare Costs

## NO INCREASES!

	Health Center Plan		Consumer Choice Plan		Premium Difference*
	Per Paycheck	Month	Per Paycheck	Month	Month
<b>Premium (Individual)</b>	\$48.18	\$104.38	\$0	\$0	\$104.38
<b>Premium (Emp +Spouse)</b>	\$238.37	\$516.47	\$161.66	\$350.27	\$166.20
<b>Premium (Emp +Child(ren))</b>	\$177.91	\$385.34	\$115.77	\$250.83	\$134.51
<b>Premium (Emp + Family)</b>	\$333.47	\$722.51	\$242.50	\$525.41	\$197.10
<b>Deductible</b>	\$1,500 Individual \$3,000 Family		\$2,800 Individual \$5,400 Family		
<b>City Contribution to Health Savings Account</b>	N/A		\$540 Individual \$1,000 Family		

*\*Participants in the Consumer Choice Plan could contribute that premium difference in their Health Savings Account pre-tax to save for future medical expenses.*



# 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

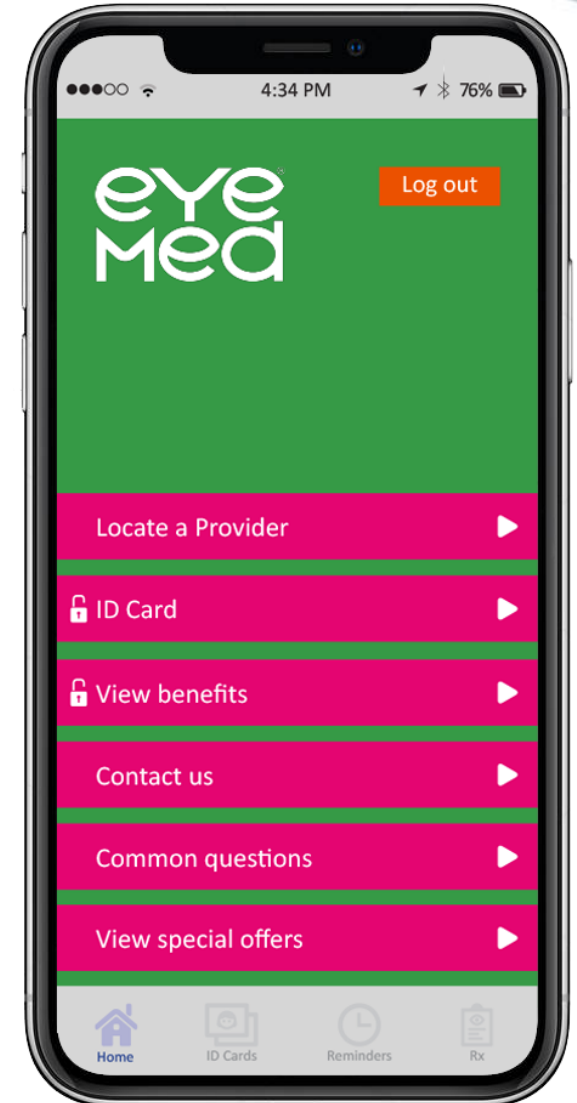
- \$100 deductible
- Maintenance medications still obtained through mail order or Walgreens

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 <https://www.fortworthtexas.gov/departments/hr/employees/wellness>

# Healthy Challenge Payout

- In addition to the three (3) baseline VirginPulse requirements (MHA, TOB, PSF), **you must also complete at least one (1) Preventive Screening.**
- Don't worry...this is not as difficult as you may think. In fact, you probably already do one or more of these preventive screenings now. And when you complete your MHA, and log the date(s) of these on the VirginPulse website, you automatically get the points.

PREVENTIVE CARE COMPLIANCE GENDER-SPECIFIC RECOMMENDATIONS	
<b>MALES</b>  <b>(Must complete any 1 of the following)</b>	Dental Exam
	Prostate Exam
	Influenza Vaccine ("Flu Shot")
	Skin Cancer Screening
	Eye Exam
	Pneumonia Vaccine ("Pneumococcal Vaccine")
	Shingles Vaccine ("Herpes Zoster")
	Fecal Occult Blood Test ("Stool Test")
	Colonoscopy
	Osteoporosis Screen ("Bone Density Test")
<b>FEMALES</b>  <b>(Must complete any 1 of the following)</b>	Dental Exam
	Well Woman Exam
	Influenza Vaccine ("Flu Shot")
	Pap Test
	Eye Exam
	Skin Cancer Screening
	Pneumonia Vaccine ("Pneumococcal Vaccine")
	Shingles Vaccine ("Herpes Zoster")
	Mammogram
	Fecal Occult Blood Test ("Stool Test")
Colonoscopy	
Osteoporosis Screen ("Bone Density Test")	



# 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

# Resources for Living

## EAP Counseling & Relationship Support Program

Contact dedicated staff **24 hours a day at 1-866-611-2826** to talk to licensed behavioral health professionals for emotional support. **Up to six counseling sessions are provided per issue at no cost to participants (no copays or deductibles to worry about).** Counselors can help with anxiety and depression, family and relationship issues, caregiving, time management, establishing a work-life balance, and more.

Sessions are available:

- Face to face
- On the phone
- Online through video, from the comfort of your own home (A webcam and internet access are required)

**[www.fortworthtexas.gov/benefits/eap](http://www.fortworthtexas.gov/benefits/eap)**





### Classes

- Fit Camp
- Full Body Fitness
- Yoga
- Zumba



### Workshops

- Healthy Cooking Demonstrations
- Financial Wellness Workshop
- TIAA – Managing Income and Debt



### Seminars/Webinars

- Natural Grocers- “Make Your Next Plate Great”
- Airrosti – Lunch & Learns – Tech Neck
- Right Step – Opioids in the Workplace
- THR Seminars with Physicians



### Special Challenges & Events

- Blood Drives
- Health, Safety & Benefits (HSBF)
- Walk Across Texas (WAT)
- Heart Walk

<http://roundup.fortworthtexas.gov/wellness/>

# 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

# 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



## Dental Rates – Per Paycheck

	<b>DPPO High</b>	<b>DPPO Low</b>
Employee Only	\$16.86	\$11.35
Employee + Spouse	\$34.55	\$21.56
Employee + Child(ren)	\$44.67	\$24.97
Employee + Family	\$56.46	\$35.19

	<b>DHMO</b>
Employee Only	\$6.25
Employee + Spouse	\$10.76
Employee + Child(ren)	\$12.51
Employee + Family	\$19.08

# OTHER BENEFITS

Life Insurance, Long Term Disability  
and more...

## Life and AD&D Insurance - Securian

- The City of Fort Worth provides one time your base salary for Life and Accidental Death and Dismemberment (AD&D)
- Open Enrollment (Plan Year 2021)
  - Can increase up to one (1) time your base salary without Evidence of Insurability (EOI)
  - Can decrease coverage online without EOI
- Employee maximum five (5) times salary
- Spousal life flat \$50,000
- Dependent child life \$10,000



**NEW!**

## Short Term Disability (STD) - UNUM

- ✓ Open Enrollment (Plan Year 2022)
- ✓ 14 Day Elimination Period with 11 week or 24 week max
- ✓ 30 day Elimination Period with 9 week or 22 week max
- ✓ Guaranteed acceptance for 2022



1 IN 4 PEOPLE

WILL BECOME DISABLED DURING THEIR WORKING CAREER

Short- & Long-Term Disability Insurance

unum<sup>SM</sup>

The infographic features four stylized human figures in a row. The first three are blue, and the fourth is yellow. The text '1 IN 4 PEOPLE' is positioned above the figures, and 'WILL BECOME DISABLED DURING THEIR WORKING CAREER' is below them. To the right, the text 'Short- & Long-Term Disability Insurance' is displayed in a large, bold font, with the 'unum' logo below it.

# Long Term Disability (LTD)



Better benefits at work.

- ✓ Open Enrollment (Plan Year 2022)
- ✓ 40% and 60% plans offered with 90 or 180 day wait
- ✓ Guaranteed acceptance for 2022

Unless you have been previously denied additional long term disability

## 457 Deferred Compensation Plan TIAA

- Set aside pre-tax or post-tax (ROTH) money for retirement
- Minimum contribution \$10.00/pay period or 1% of salary
- Enroll online anytime through TIAA's website [www.tiaa.org/fortworth](http://www.tiaa.org/fortworth)
- Investment in a variety of funds available
- 2022 catch-up contribution
  - \$6,500 over age 50
  - Special catch-up contribution within 3 years of retirement
  - Contact Benefits or TIAA
- 2022 contribution limit is \$20,500



# Beneplace

## Discount Site:

- Tickets
- Car rental
- Vacation
- Big Ticket Items

## Voluntary Benefits:

- MetLife – accident, hospital and critical illness coverage
- Legal Protection
- Home, Auto and Pet Insurance

The screenshot shows the Beneplace website for Fort Worth. At the top left is the Fort Worth logo. Below it is a teal banner with the text "Welcome to City of Fort Worth Extras!". The main content area features a large banner for "\$30 OFF CONCERT TICKETS" with "PREMIUM SEATS USA" and "Your friends on the ticket list". Below this banner are three smaller promotional boxes: "EMPLOYEE AUTO BUYING PROGRAM" with a car image, "20% off Furniture, Mattresses & more" with a "20HOMESALES" logo, and "CUT CREDIT CARD INTEREST" with a "FIND MY RATE" button. On the right side, there is a "Features" section with several smaller promotional boxes: "ENDLESS VACATION RENTALS", "UP TO 55% TRAVEL SAVINGS JOIN THE CLUB!", "Save Up To 30% off Suburban Propane", "SAVE UP TO 40% on VACATIONS", and "\$40 OFF FOOTBALL TICKETS!". On the left side, there is a "Limited-Time Offers" section, a "Site Search" box, and a vertical navigation menu with categories like Home, Automotive, Dining & Grocery, Education, Electronics, Entertainment, Family, Financial Wellness, Flowers & Gifts, Health & Wellness, Home & Garden, Home Office, Insurance, Local Discounts, and Moving Services.

# HELP/COMMUNICATIONS

## WHERE TO FIND MORE INFORMATION



# Go online to the Open Enrollment page

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

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



<https://www.fortworthtexas.gov/departments/hr/employees/openenrollment>

# HOW TO ENROLL ONLINE

## 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

817-392-7782 phone

817-392-2624 fax

Accolade at 833-909-2353

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

# QUESTIONS

