

Presented By Human Resources Department



OE FAST FACTS

THIS IS AN ACTIVE ENROLLMENT YEAR — REVIEW AND CONFIRM ALL YOUR BENEFITS SELECTIONS

Online Access To Enroll via PeopleSoft Self-Service Starts October 14

Open Enrollment Deadline for <u>ALL</u> Plans is October 31, 11:59 pm

Changes Are Effective January 1, 2020



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 2020

United Healthcare Choice Network

2020 HEALTH PLAN HIGHLIGHTS YOU'RE COVERED!

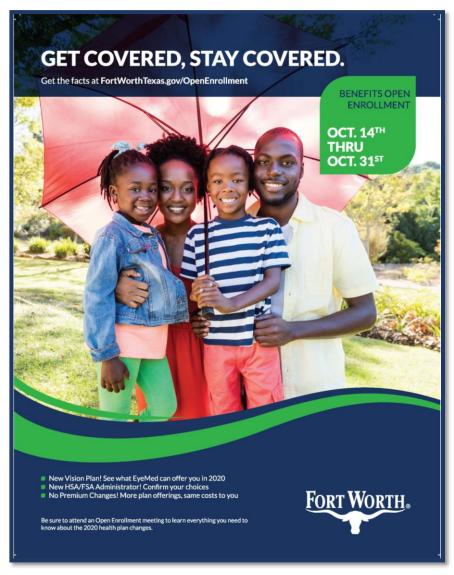
NEW Vision Plan will be offered

NEW HSA/FSA Vendor for 2020

Employee premiums will remain the same

Three dental plan options with increased coverage

Lower ER copay from \$500 to \$300





Same Two Plan Options For 2020

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

HSA accounts should be switched over to WageWorks

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 four 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 Providers

Downtown FW



Carla Podgurecki, M.D.



Stephen Bojan, R.N., A.G.P.C.N.P.-B.C.

Lakeworth



Juliette Fumtim, M.D.



Wondwessen Kebede, R.N., F.N.P.-B.C.

Huguley



David L Reeve M.D.



Sherrie Pierce, D.N.P., R.N., F.N.P.-C.

Satellite Centers

Cornerstone Family and Sports - Keller, Texas





- Roger L. Tolar, M.D.
- ➤ Mary P. Van Hal, M.D.

Family Medical Center Southwest - Fort Worth, Texas





- Patrick A. Conway, D.O
- > Alfred T. Hulse, D.O.







- ➤ John G. Hoffman, M.D
- Destiny F. Smith, R.N., F.N.P.-C.

Texas Health Family Care – Weatherford & Willow Park, Texas





- Marina da Silva Pinto Coulter, M.D.
- Fiona Atitso, M.D.



Tiered Physician Network



- ▶ Primary Care (Family Medicine, Internists, OB/Gyn, Pediatricians)
 - All Health Center services are FREE
 - Premium Care Designated Physicians includes = \$60 co-pay
 - Non Premium Care Designated Physicians = \$60 co-pay + deductible and co-insurance



- ➤ Specialists (All other physicians)
 - Premium Care Designated Physicians = \$75 co-pay
 - Non Premium Care Designated Physicians = \$100 co-pay + deductible and co-insurance



When selecting a doctor that is an in-network provider, look for the TWO BLUE hearts!

Please note: The list of premium care physicians is evaluated and updated every year in January.

Premium Care Physicians



Physician designations are displayed publically on UnitedHealthcare's physician directories found on www.myuhc.com[®] or employees and retirees can always call to confirm before their appointment that the specialist is a premium care physician.



Please note: Lists are updated every year in January.



Premium Care Physicians Specialist Categories

- ✓ Family Medicine
- ✓ Internal Medicine
- ✓ Obstetrics & Gynecology
- ✓ Pediatrics
- ✓ Allergy
- ✓ Cardiology
- **✓** ENT
- ✓ Endocrinology

- ✓ Gastroenterology
- ✓ General Surgery
- ✓ Neurology
- ✓ Neurosurgery, Orthopedics & Spine
- ✓ Nephrology
- ✓ Pulmonology
- ✓ Rheumatology
- ✓ Urology



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





✓ New cards will be issued by 1/1/20

- √\$500 carry over on FSA will transfer to WageWorks
- ✓ Short FSA blackout period at end of year more information forthcoming
- ✓ HSA account holders will need to approve and transfer their accounts to WageWorks

NEW FSA/HSA VENDOR



CONSUMER CHOICE PLAN DETAILS

(HSA Tax Savings Benefit)



Consumer Choice Plan



Physicians Network

- Full access to UHC Choice 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

- ✓ ALL PLAN MEMBERS MUST CONFIRM ELECTIONS, APPROVE AND TRANSFER FUNDS TO WAGEWORKS*
- ✓ Consumer Choice Plan High Deductible Health Plan
- ✓ Health Savings Account (HSA)
- ✓ City Contribution:
 - \$540 employee
 - \$1,000 family coverage



*Health Savings Account (HSA) with funds still with Discovery Benefits will be charged an administrative fee.



✓ Pre-tax dollars to pay for out-ofpocket 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)

Health Savings Accounts



Choosing a Premium Provider means a lower copay and out of pocket costs

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

2020 Summary of Medical Plan Benefits					
Plan Features	Health Center Plan	Consumer Choice Plan			
Annual Deductible					
· Individual	\$1,500 \$2,800				
· Family	\$3,000	\$5,400			
Total Out of Pocket Max – including deductibles, copays, coinsurance, prescription					
deductible, prescription copays					
· Individual	\$6,000	\$6,550			
· Family	\$12,000	\$13,000			
Physician Office Visit					
· PCP (At Health Center)	\$0 copay	\$60 per visit			
· OBGYN/Peds (Premium	\$60 copay	20% after deductible			
Provider)	200 сорау	20% after deductible			
· Specialist (Premium Provider)	\$75 copay 20% after dedu				
· PCP (Premium Provider)	\$60 copay	20% after deductible			
· PCP (Not Premium Provider)	\$60 copay plus 20% after deductible	20% after deductible			
· OBGYN/Peds (Not Premium Provider)	\$60 copay plus 20% after deductible	20% after deductible			
Specialist (Not Premium Provider)	\$100 copay plus 20% after deductible	20% after deductible			
Emergency Room visits – for true emergencies only	\$300 copay (waived if admitted)	20% after deductible			

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
Premium (Individual)	\$48.18	\$104.38	\$0	\$0	\$104.38
Premium (Emp +Spouse)	\$238.37	\$516.47	\$161.66	\$350.27	\$166.20
Premium (Emp +Child(ren))	\$177.91	\$385.34	\$115.77	\$250.83	\$134.51
Premium (Emp + Family)	\$333.47	\$722.51	\$242.50	\$525.41	\$197.10
Deductible	\$1,500 Individual \$3,000 Family		\$2,800 Individual \$5,400 Family		
City Contribution to Health Savings Account	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.

URGENT CARE VS. EMERGENCY





All stand alone
emergency rooms are
out of network
(any emergency room not
connected to an actual
hospital)

Emergency Room Use NEW LOWER COPAY TO \$300



Copay for emergency room visits (but will be waived if admitted to the hospital)



Copay + 50% coinsurance after deductible if the visit is a non-emergency issue



Common infections

Allergies, cold and flu

Urinary tract infections

Minor Fevers

Sore or strep throat

Nasal congestion

Earaches/Ear infections

Upset stomach

Pink eye

Sprains and strains

Examples include

In Person Urgent Care Options

Convenient access for minor, non-emergent health issues

- Urgent Care Clinics CareNow
- Convenience Care Clinic Minute Clinics





Alternatives to Emergency Rooms

for Non-Emergency Issues Virtual Visits are available 24/7

- FREE (Health Center Plan)
- \$49 (Consumer Choice Plan)















Getting the information you need is easy... on myuhc.com



Register and sign on to myuhc.com®

Call the number on the back of your health plan ID card

3 Use the Health4Me™ mobile app

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

NEW VISION PLAN!

EYEMED



> Exam \$10 copay NEW Vision Plan Highlights

- 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

NEW BRANDING SimplyWell to 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



- In addition to the three (3) baseline SimplyWell 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 SimplyWell website, you automatically get the points.

Healthy Challenge Payout

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

Ongoing Enrollment

No pre-registration necessary.

Just log-on, register online and get started!

Learn in a group setting online, with a coach once a week, about how to make grocery shopping quick and easy and how to tell the healthy foods from the not-so-healthy options.

Watch the Roundup for enrollment dates

Onsite group with a facilitator at the city.

This is the Freestyle program with an expanded list of zero points foods, giving more flexibility with every meal and less to track.



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)
 Go To www.fortworthtexas.gov/benefits/eap







- Fit Camp
- Full Body Fitness
- Yoga
- Zumba



Workshops

- UHC Diabetes
 Discussion Groups
 with Nurse Amy
- 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)

Surgery Plust What's New

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:

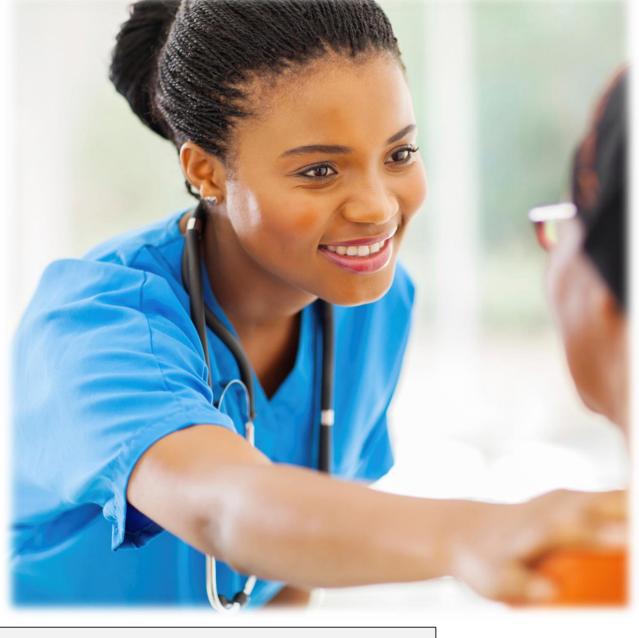
- Laminectomy / Laminotomy
- 360 Spinal Fusion
- Artificial Disk

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 www.MySurgeryPlus.com/CFW

DENTAL PLANS

Provider Delta Dental



Changing Dental Plans What's New for 2020!

DPPO High

- Increased annual maximum to \$2,000 (\$1500 before)
- Increased orthodontia benefit to \$1,500 (\$1000 before)
- 6.7% increase in premium b/c of increased benefit

DPPO Low

- New orthodontia benefit to \$1,000 max (none previously)
- 6.7% increase in premium b/c of increase benefit

DHMO

- No change to DHMO High option
- No rate increase on DHMO High
- Eliminate DHMO Low option because of minimal usage

DPPO Plan Similarities

- ✓ You can use any Dentist in the US
- ✓ 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	NOW COVERED, 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

IF YOU HAD THE DHMO LOW OPTION YOU MUST CHOOSE A NEW 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	



Dental Rates Semi – Monthly

Employee Only	DPPO High \$18.26	DPPO Low \$12.30	
Employee + Spouse	\$37.43	\$23.36	
Employee + Child(ren)	\$48.39	\$27.06	
Employee + Family	\$61.17	\$38.13	

	DHMO High	DHMO Low Plan Terminated
Employee Only	\$6.77	
Employee + Spouse	\$11.66	
Employee + Child(ren)	\$13.55	
Employee + Family	\$20.67	

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 2020)
 - 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





Better benefits at work.

Long Term Disability (LTD) - UNUM



- √ 40% and 60% plans offered with 90 or 180 day wait
- ✓ To calculate premiums: http://unuminfo.com/CityofFortWorthLTDCalc





457 Deferred Compensation Plan TIAA

- >Set aside pre-tax or post-tax (ROTH) money for retirement
- ➤ Minimum contribution \$10.00/pay period
- Enroll online anytime through TIAA's website www.tiaa.org/fortworth
- ➤ Investment in a variety of funds available
- ≥2020 catch-up contribution
 - \$6,000 over age 50
 - Special catch-up contribution within 3 years of retirement
 - Contact Benefits or TIAA
- > You can contribute a percentage of your salary for 2020





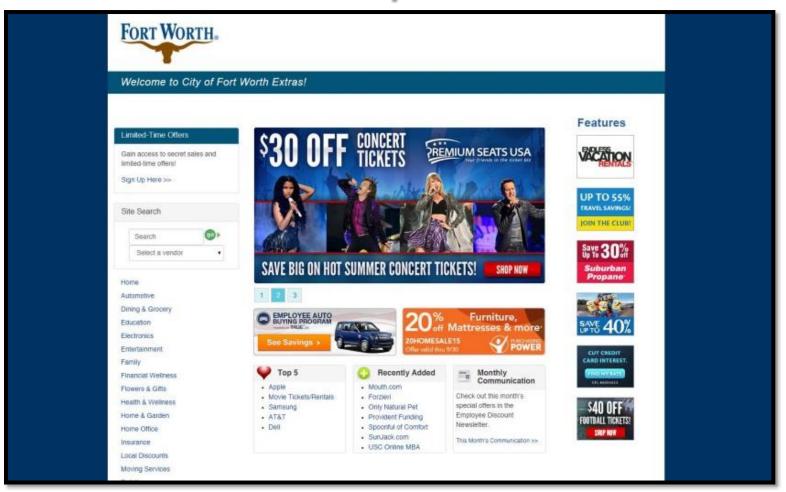
Discount Site:

Tickets
Car rental
Vacation
Big Ticket Items

Voluntary Benefits:

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

Beneplace



www.beneplace.com/cofw

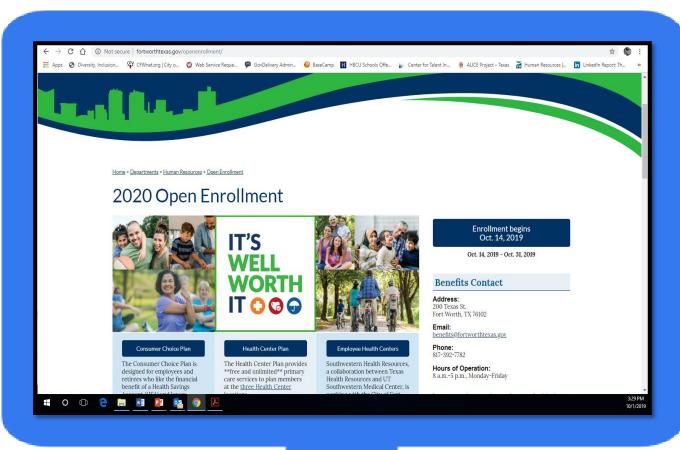
HELP/COMMUNICATIONS WHERE TO FIND MORE INFORMATION

Go online to the Open Enrollment page

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)







HEALTHCARE STARTS WITH COMPASS.



How Compass Takes Care of You



UNDERSTAND YOUR BENEFITS

Receive guidance in understanding your benefits throughout the year.



SAVE MONEY ON MEDICAL CARE

Get price comparisons before receiving care.

Depending on doctor, hospital or facility, costs can vary by hundreds or thousands of dollars—even in-network.



GET HELP WITH MEDICAL BILLS

Have your medical bills reviewed to make sure you are not overcharged.



FIND A GREAT DOCTOR

eye-care professionals in your area and network that meet your preferences & healthcare needs.



PAY LESS FOR PRESCRIPTIONS

Let Compass compare medication prices and explore lower cost options for you.









Healthcare Redefined.

BEATRIZ BYERS

HEALTH PRO CONSULTANT

CFW@compassphs.com 855-769-4377

Monday through Friday 8am – 6pm Central

Moved recently or looking for a new provider? We'll find great doctors, dentists and eye care professionals for you and your family.

2

Upcoming medical procedure? We'll estimate your out-of-pocket cost to ensure you pay a fair price.

Tired of overpaying for brand-name prescriptions?

Let Compass research the most cost-effective options for the prescriptions you're taking.

Wondering if a medical bill is correct? We'll make sure you're not overbilled.

HOW TO ENROLL ONLINE ALL EMPLOYEES MUST USE THE PEOPLESOFT SELF-SERVICE SYSTEM





Online Enrollment

✓ Enroll from any desktop or laptop:

my.fortworthtexas.gov

- ✓ 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)



THINGS TO REMEMBER

VISION PLAN NOW AVAILABLE

WAGEWORKS IS THE NEW HSA/FSA VENDOR

DENTAL PLAN HAS
ONLY THREE OPTIONS





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 benefits@fortworthtexas.gov

QUESTIONS

