




OE FAST FACTS

Online Access To Enroll via our online system cfwbenefits.com Starts October 10th



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



Changes Are Effective January 1, 2023

What's Changing?

Medical

- Slight increase to premiums for all plans EXCEPT Consumer Choice Employee Only
- Increase in individual deductible on Consumer Choice to \$3,000

Health Savings Account

- Increase individual contribution limit to \$3,850
- Increase family contribution limit to \$7,750
- City will still contribute \$540 individual & \$1,000 for family

Healthcare Flexible Spending Account

- Increase contribution limit to \$2,850
- Increase carryover limit to \$570
- FSA enrollment does **NOT** carry over from year to year

Supplemental Life

- Can elect up to 8x annual salary
- Can elect up to 2x annual salary without Evidence of Insurability- this includes first time enrollees

What's Staying the Same?

Medical

- Same 2 Medical Plan options

Dental

- Same 3 plan options
 - DPPO High & Low
 - DHMO

Additional benefits

- Vision
- HSA/FSA
- Life and Disability

Plan Rates

- No premium increases for dental, vision, life, STD & LTD*

*Unless you received a pay increase or had a birthday that resulted in your age moving to one that ends with a 5 or a 0 prior to 9/1/2022

PLAN OVERVIEW

Medical Insurance Provider & Personalized Health & Benefits Support



Insurance Provider

- An Aetna Company
- Processes claims
- Provides network



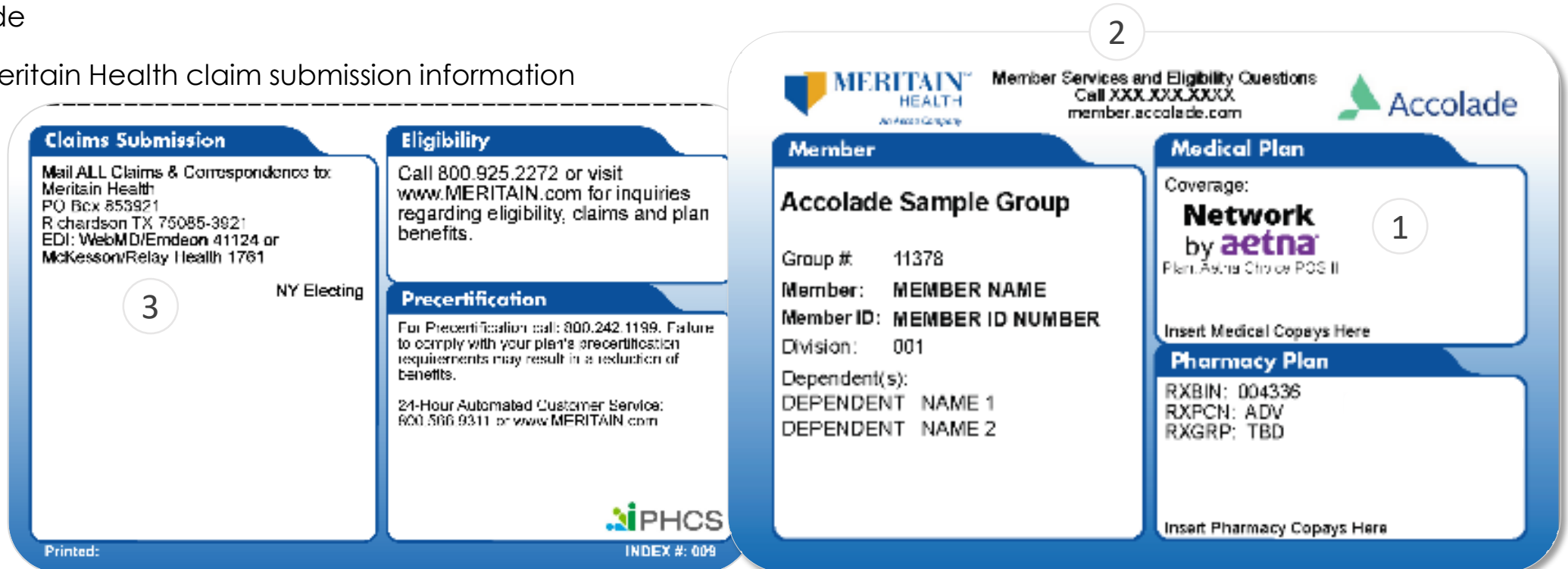
Health & Benefits Support Team

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

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



3 NY Electing

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

Eligibility
 Call 800.925.2272 or visit
www.MERITAIN.com for inquiries
 regarding eligibility, claims and plan
 benefits.

Precertification
 For Precertification call: 800.242.1199. Failure
 to comply with your plan's precertification
 requirements may result in a reduction of
 benefits.
 24-Hour Automated Customer Service:
 800.566.9311 or 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
 Insert Medical Copays Here

Pharmacy Plan
 RXBIN: 004336
 RXPCN: ADV
 RXGRP: TBD
 Insert Pharmacy Copays Here

Member Services and Eligibility Questions:
 Call XXX.XXX.XXXX
member.accolade.com

Accolade

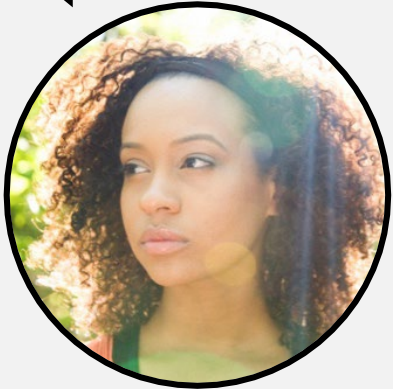
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What can Accolade help with?

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?

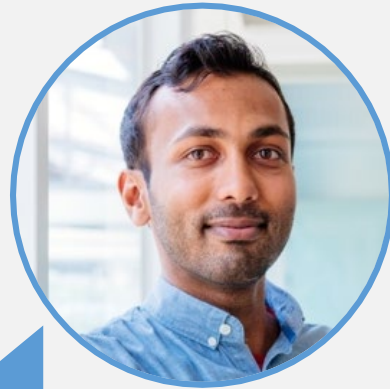


Eligibility Questions

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

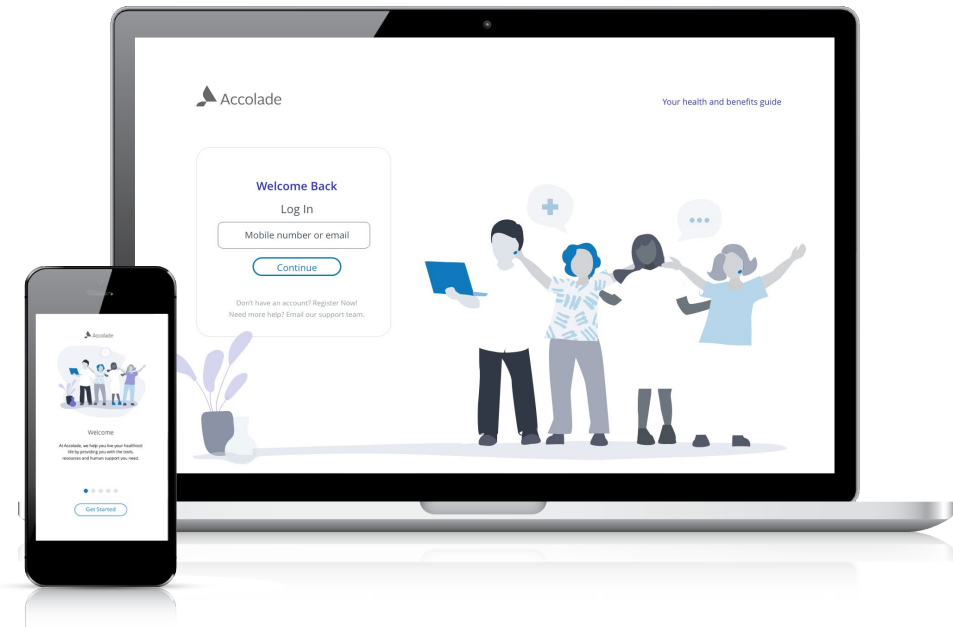
Send a secure message to
your Accolade Health Assistant or nurse



Accolade mobile app

Download on the App Store
or Google Play

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



2023 Summary of Medical Plan Benefits

Plan Features	Health Center Plan	Consumer Choice Plan
Annual Deductible		
· Individual	\$1,500	\$3,000
· 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
· PCP	\$60 copay	20% after deductible
· OBGYN/Peds	\$60 copay	20% after deductible
· Specialist	\$75 copay	20% after deductible
Emergency Room visits – for true emergencies only	\$300 copay (waived if admitted)	20% after deductible
Surgeries through Surgery +	Covered 100%	Covered 100% after deductible

Urgent Care:

Health Center Plan = \$75

Consumer Choice Plan = 20% after deductible

Convenience Care Clinics:

Health Center Plan \$30

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

Compare Costs

	Health Center Plan		Consumer Choice Plan		Premium Difference*
	Per Paycheck	Month	Per Paycheck	Month	Month
Premium (Individual)	\$49.62	\$107.51	\$0	\$0	\$107.51
Premium (Emp +Spouse)	\$245.52	\$531.96	\$166.51	\$360.78	\$171.18
Premium (Emp +Child(ren))	\$183.18	\$396.90	\$119.24	\$258.35	\$138.55
Premium (Emp + Family)	\$343.47	\$744.19	\$249.77	\$541.17	\$203.02
Deductible	\$1,500 Individual \$3,000 Family		\$3,000 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.

BENEFIT PROGRAMS

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

Voluntary Benefits

MetLife

Critical Illness Plan

- Two benefit tiers \$15,000 or \$30,000
- Initial benefit pays when diagnosed with a critical illness such as
 - Cancer
 - Heart Attack
 - Stroke
- Health Screening Benefit \$100
- Pre-existing condition limits

Accident Plan

- Two tiers – Low and High Option
- Pays when an injury/accident occurs including accidental death and dismemberment
- Flat amount for various medical situations such as:
 - Fracture/dislocations
 - Burns
 - Concussions
 - ER Visit

Hospital Indemnity Plan

- Two tiers – Low and High Option
- Pays flat dollar amount if admitted to the hospital
- Additional benefit if admitted to the Intensive Care Unit
- Initial hospitalization limit to 1x per year
- Confinement benefit limited to 31 days per year

Enrollment made easier! Now available online at cfwbenefits.com

Legal Plans

MetLife Legal

- Access to an attorney for frequently used legal matters
 - Estate planning
 - Identity theft
 - Family and personal issues
 - Traffic
 - Civil lawsuits

Allstate Identity Protection

- Check Identity Health Status
- Monitor TransUnion Credit Score for fraud
- Receive alerts for withdrawals, balance transfers and large purchases
- Reimbursement in the event of fraud

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Where can you find more information?

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>

Health, Safety & Benefits Fair

Wednesday October 19

9:00 AM – 2:00 PM

Will Rogers, 3401 W. Lancaster

Representatives from safety, health, local non-profits
will be in attendance

Flu Shots and COVID Shots available

Door prizes

Earn points towards Healthy Challenge Cash Payout

Online Enrollment Support





At home

Online Enrollment

✓ Enroll from any desktop or laptop:

www.cfwbenefits.com

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

✓ Online enrollment help available:

- HR Benefits Office: M-F 8:00 AM – 5:00 PM
- See your Human Resources Coordinator (HRC)



Or at work

****ALL elections MUST be completed & submitted online by October 28th****
FSA elections will not roll over to next year you must re-elect

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