

OCTOBER 9 – OCTOBER 27, 2023




OPEN ENROLLMENT FOR PLAN YEAR 2024

OE FAST FACTS

Online Access To Enroll via our online system cfwbenefits.com Starts October 9th



Open Enrollment Deadline for ALL Plans is October 27, 2023, 11:59 pm



Changes Are Effective January 1, 2024

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.

Two Medical Plan Options

Health Center Plan

- Free primary physician (PCP) care at City Designated health centers
- Copays for specialists, Non-Health Center PCPs, OBGYN, Pediatricians and prescriptions
- Lower deductibles and out of pocket costs
- Deductible & Coinsurance for complex imaging, surgery

Consumer Choice Plan

- High-deductible
- Health Savings Account (HSA)
- Members will be able to use the health centers at a discounted rate
- **ALL** Services apply to deductible except preventive care

4

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

Meritain/Aetna Physician Network



Primary Care

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

- All Health Center services are FREE
- All other Primary Care Providers = \$30 co-pay

➤ Specialists (All other physicians) = \$50 co-pay

➤ Find a provider = www.aetna.com

- Aetna Choice Point of Service II Open Access Network

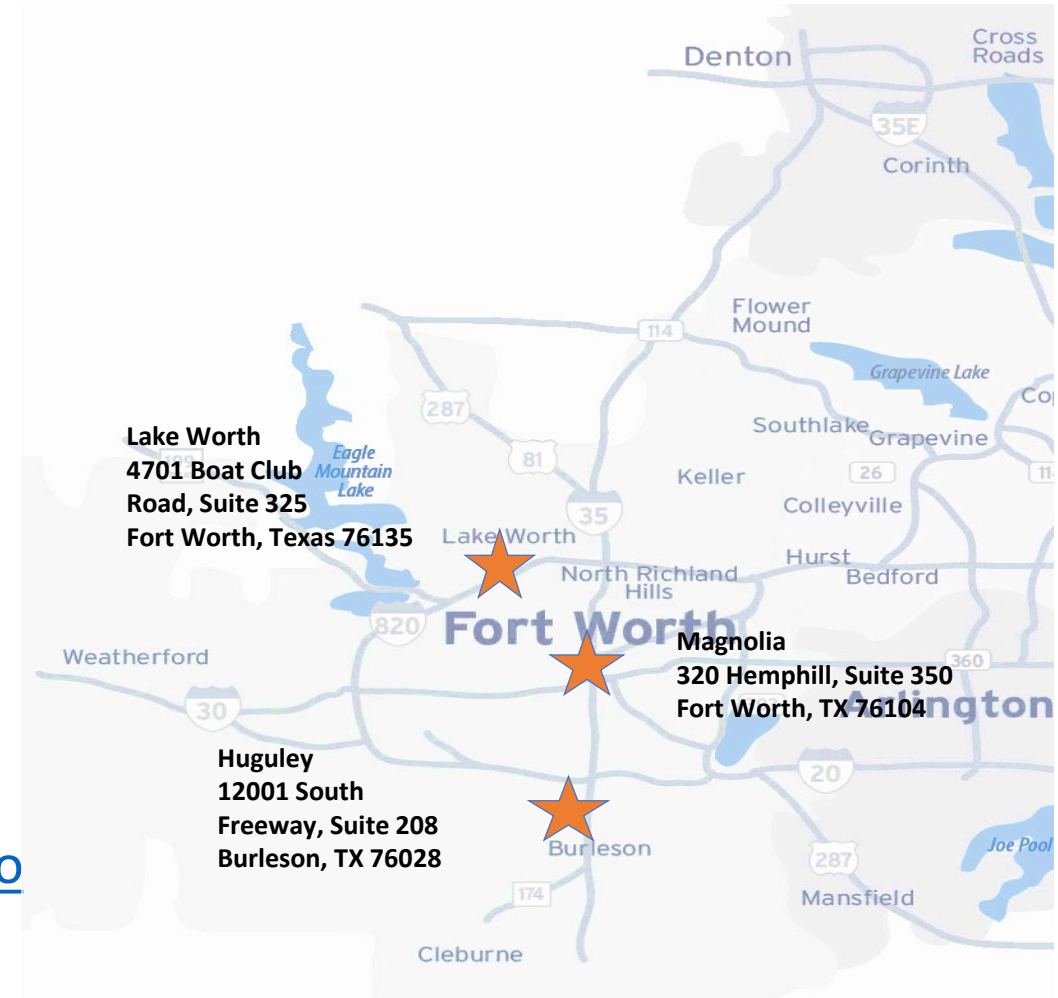
➤ No Coverage for Out-of-Network Providers

- Except emergencies and certain surgery situations



Primary City Health Centers

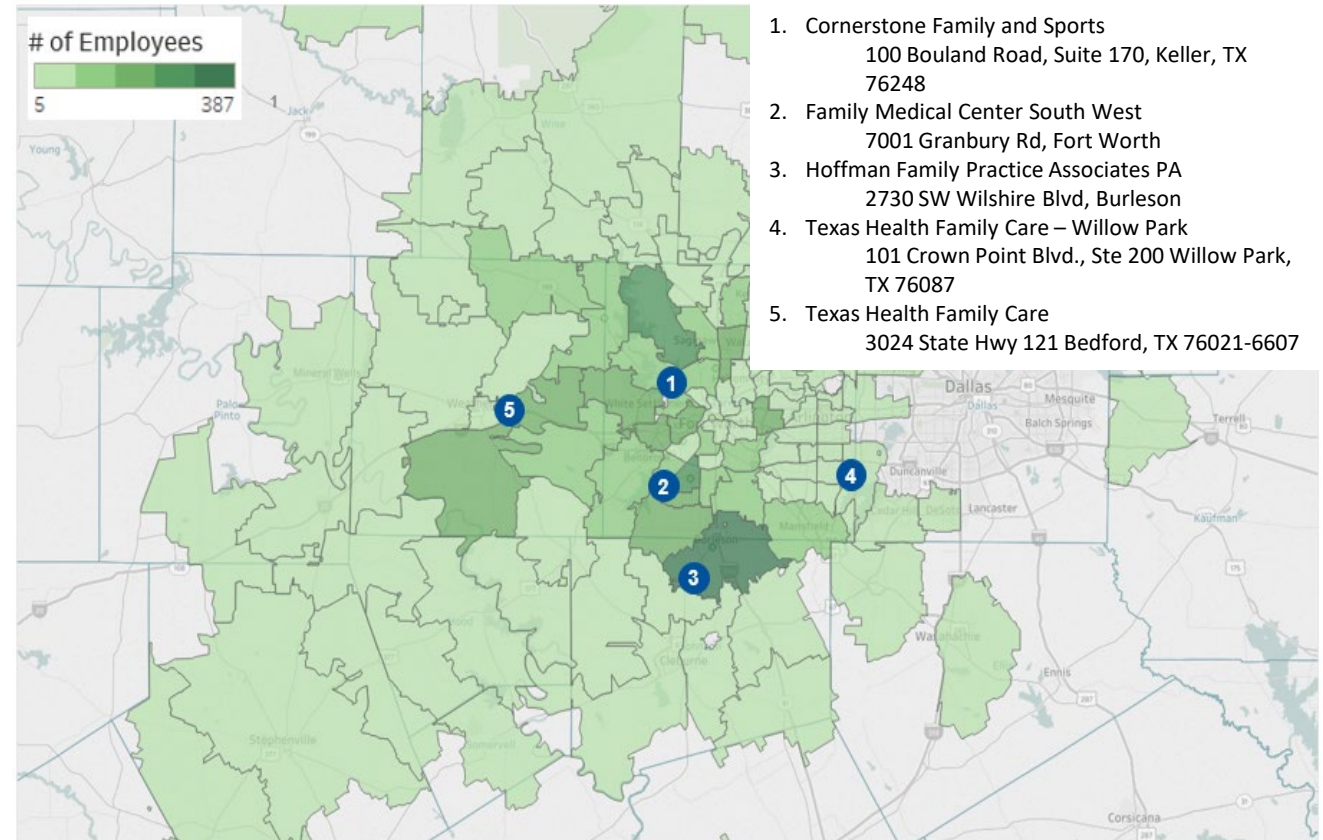
- Three (3) Dedicated Health Centers
 - Texas Health Resource Physicians at each location
 - Same or next day appointments for sick visits
 - Short wait times when patients make an appointment and arrive on time
 - Hours Monday – Friday
8:00 AM – 5:00 PM
 - Call Care Coordinators to set an appointment
800-574-0606
 - Unlimited Visits
 - Health Center Plan \$0 Copay
 - www.FortWorthEmployeeHealthCenter.com



Satellite Locations

➤ 5 Satellite Locations

- Located around Fort Worth
- May not have same or next-day appointments
- Visit will still be 100% covered with no co-pay required for those on the Health Center plan.



New Providers & Health Centers!

- Hughley Health Center
 - Patricia Benavidez-Kneip
- Magnolia
 - Dr. Courtney Campbell
 - 1320 Hemphill St. Ste 350
- Riverside (Opening November 2023)
 - Dr. Mario Mejia
 - Police Officer's Association Building:
 - 100 N. Forest Park Blvd, Ste 120



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 \$3,200 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 \$4,150 for an individual or \$8,300 for family coverage

A connected experience – right time, right resource

Diagnosis

Doctor

Treatment

Facility

Coping

Comprehensive Benefits Navigation

- --General benefits questions
- --Provider recommendations
- -Procedure cost estimates
- -Program referrals
- -Coordination of care
- -Prescription reviews
- -Bill reviews

Clinical Decision Support

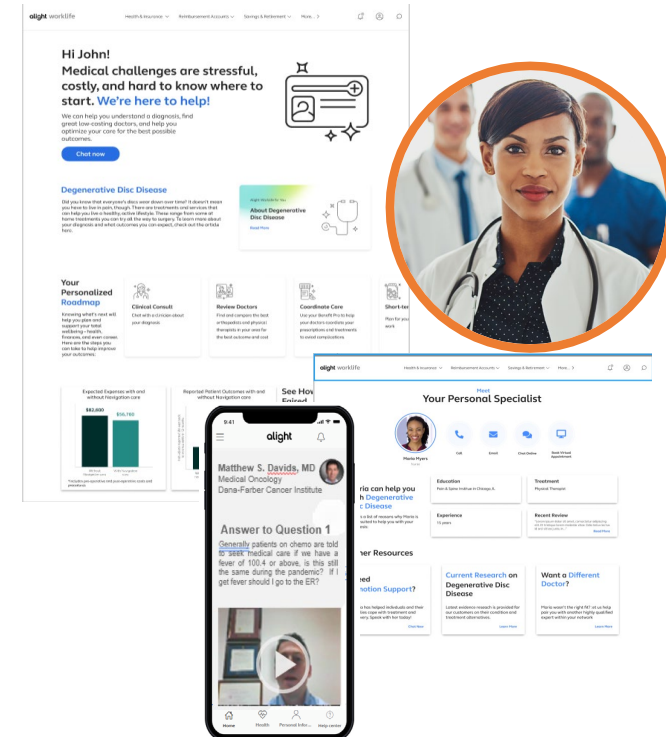
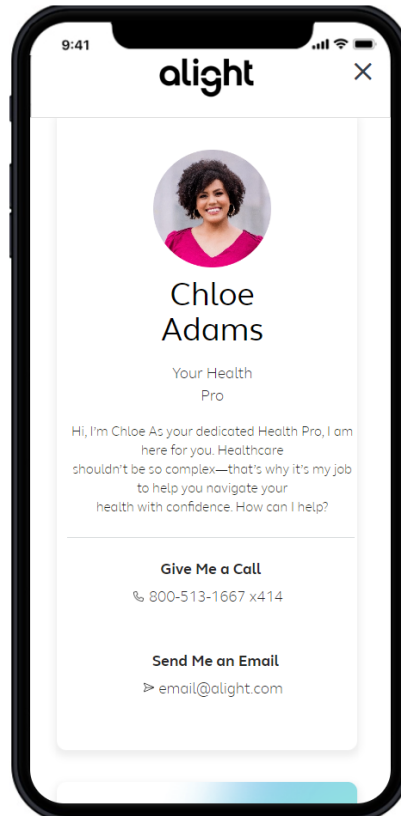
- -Support for any health condition and treatment options
- -Curated content
- -Comprehensive clinical intake
- -Physician conference calls
- -Pre-appointment prep
- -Emotional support for participants and caregivers

Expert Medical Opinions (EMO)

- -Virtual second opinions with leading experts
- -Confirm a diagnosis and treatment options
- -Multi-disciplinary consults for complex cases
- -Referrals to high-quality physicians for in-person care

Surgery Decision Support

- -Understand the risks and benefits of any surgery
- -Alternative treatment options
- -Pain management techniques
- -Incentives tied to elective surgeries for lower back, hip or knee replacement, weight loss, or hysterectomy



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

Medical Rates

	Health Center Plan		Consumer Choice Plan	
	Per Paycheck	Month	Per Paycheck	Month
Employee Only	\$51.11	\$110.74	\$0	\$0
Employee + Spouse	\$252.89	\$547.92	\$171.51	\$371.60
Employee + Child(ren)	\$188.68	\$408.81	\$122.82	\$266.10
Employee + Family	\$353.78	\$766.52	\$257.27	\$557.41

**Participants in the Consumer Choice Plan could contribute that premium difference in their Health Savings Account pre-tax to save for future medical expenses.
Assumes all three wellness requirements have been met*

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 \$3,050
 - ✓ Dependent Care FSA – Maximum Family Contribution \$5,000
- ✓ Rollover
 - ✓ \$570 Medical FSA rolls over
 - ✓ Dependent Care does not roll over



You do not have to be enrolled in a Medical plan to benefit from electing an FSA

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)
- Consumer Choice Plan Members **ONLY**



Dental Plan Comparison

	Delta Care DHMO Option	DPPO Low Option	DPPO High Option
Deductible	None	\$50 per person \$150 per family	\$50 per person \$150 per family
Annual Maximum	None	\$1,000 per person	\$2,000 per person
Provider	Must use in-network provider ONLY	Unlimited PPO Network	Unlimited PPO Network
Preventive & Diagnostic Care	Fixed schedule of copays	100% Deductible Waived (4 Cleanings per year)	100% Deductible Waived (4 Cleanings per year)
Basic Restorative Care	Fixed schedule of copays Specialist referral is REQUIRED	Plan pays 50% After Deductible	Plan pays 80% After Deductible
Major Restorative Care	Fixed schedule of copays Specialist referral is REQUIRED	Plan pays 50% After Deductible	Plan pays 50% After deductible
Orthodontia	Fixed schedule of copays Specialist referral is REQUIRED	Plan pays 50% Lifetime Maximum \$1,000	Plan pays 50% Lifetime Maximum \$1,500
Implants	Not Covered	Plan pays 50% After Deductible	Plan Pays 50% After Deductible

Dental Rates – Per Paycheck

	DPPO High	DPPO Low
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

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

Vision Plan Highlights

	Low Option		High Option	
	Regular In-Network Provider	PLUS Provider	Regular In-Network Provider	PLUS Provider
Exam (once every calendar year)	\$10 copay	\$0 copay	\$10 copay	\$0 copay
Contact Lens Fit & Follow UP	\$10 copay	\$10 copay	\$10 copay	\$10 copay
Contact Lenses	\$0 copay; \$125 max	\$0 copay; \$125 max	\$0 copay; \$150 max	\$0 copay; \$150 max
Frames	\$0 copay; 20% off balance over \$130	\$0 copay; 20% off balance over \$150	\$0 copay; 20% off balance over \$150	\$0 copay; 20% off balance over \$200
Lenses – Single, Bifocal, Trifocal	\$20 copay	\$20 copay	\$10 copay	\$10 copay
Lenses – Progressive I, II, III, IV	\$105, \$115, \$130, \$195 copay	\$105, \$115, \$130, \$195 copay	\$30, \$40, \$55, \$185 copay	\$30, \$40, \$55, \$185 copay

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 2024)
 - Can increase or enroll for the first time for up to one (1) time your base salary without Evidence of Insurability (EOI)
 - Can decrease coverage online without EOI
- Employee maximum eight (8) times salary, max of **\$600,000**
- Spousal life up to \$150,000 in \$25,000 increments
- Dependent child life \$20,000



Disability Insurance

- Income replacement if you can't work due to your own illness or injury
- Evidence of Insurability Required if enrolling for the first time or increasing coverage

	Short Term Disability		Long Term Disability*	
	Low Option	High Option	Low Option	High Option
Elimination Period	30 Days	14 Days	90 or 180 Days	90 or 180 Days
Maximum Benefit Period	9 or 22 Weeks	11 or 24 Weeks	Until able to work again or age 65	Until able to work again or age 65
Income Replacement	40%	60%	40%	60%

* Long Term Disability has a 6/12 Pre-existing Condition Limitation

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
- Investment in a variety of funds available
- 2023 catch-up contribution
 - \$6,500 over age 50
 - Special catch-up contribution within 3 years of retirement
 - Contact Benefits or TIAA
- 2023 contribution limit is \$22,500



Beneplace

Discount Site:

Tickets
Car rental
Vacation
Big Ticket Items

Voluntary Benefits:

Legal Protection
Home, Auto and Pet Insurance

The screenshot displays the Beneplace website for Fort Worth. At the top, the Fort Worth logo is visible, followed by the text "Welcome to City of Fort Worth Extras!". The main content area features a large banner for "\$30 OFF CONCERT TICKETS" with a "SHOP NOW" button. Below this, there are several smaller promotional tiles: "EMPLOYEE AUTO BUYING PROGRAM", "20% off Furniture, Mattresses & more", and "CUT CREDIT CARD INTEREST". On the left side, there is a "Limited-Time Offers" section with a "Sign Up Here >>" link, and a "Site Search" section with a search bar and a "Select a vendor" dropdown. A vertical navigation menu on the left lists various categories: Home, Automotive, Dining & Grocery, Education, Electronics, Entertainment, Family, Financial Wellness, Flowers & Gifts, Health & Wellness, Home & Garden, Home Office, Insurance, Local Discounts, and Moving Services. On the right side, there is a "Features" section with links to "UP TO 55% TRAVEL SAVINGS", "JOIN THE CLUB!", "Save Up To 30% off Suburban Propane", "SAVE UP TO 40%", and "\$40 OFF FOOTBALL TICKETS!".

www.beneplace.com/cofw

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

Enrollment made easier! Now available online at cfwbenefits.com

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

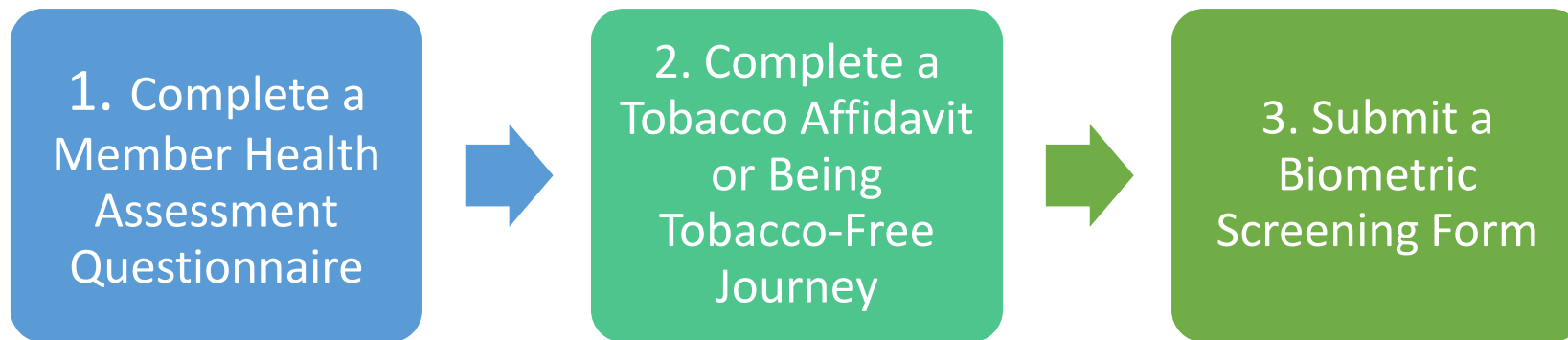


Purpose of Program

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

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

Premium Incentive* Requirements



Program deadline: **August 31st, 2024**

*If you think you might be unable to meet a standard for a reward under this wellness program, or if you have a disability that prevents you from doing so, you might qualify for an opportunity to earn the same reward by different means. For more information, contact 1-888-671-9395.

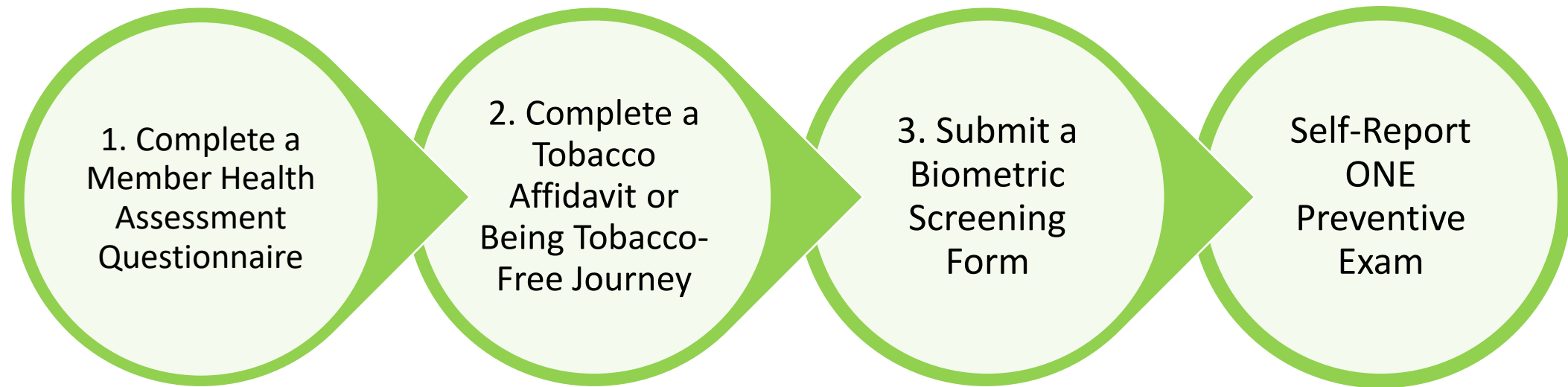
Premium Incentive* – Continued

Additional Health Plan Cost Per Pay Period (Regardless of Plan)

Completed No Requirements	Completed <ul style="list-style-type: none">• Health Assessment• Tobacco Affidavit/Journey	Completed <ul style="list-style-type: none">• Health Assessment• Biometric Screening Form	Completed <ul style="list-style-type: none">• Health Assessment• Tobacco Affidavit/Journey• Biometric Screening Form
\$46.16	\$23.08	\$23.08	\$0.00

*If you think you might be unable to meet a standard for a reward under this wellness program, or if you have a disability that prevents you from doing so, you might qualify for an opportunity to earn the same reward by different means. For more information, contact 1-888-671-9395.

Cash Payout Incentive* Eligibility Requirements



Requirement deadline: **August 31st, 2023**

Points deadline: **December 15th, 2023**

*If you think you might be unable to meet a standard for a reward under this wellness program, or if you have a disability that prevents you from doing so, you might qualify for an opportunity to earn the same reward by different means. For more information, contact 1-888-671-9395.

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 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

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



Aetna Resources for Living

Daily Life Assistance

- Childcare/ Elder and Adult Services: daycare centers, summer camps, home health
- Convenience Services: pet care, realtors
- Emergency Services: temporary housing, food programs, utility assistance

Legal Services – Free 30 minute consultation!

- Domestic/Family issues
- Civil and criminal issues
- Estate planning and probate
- Online tools: Will, Power of Attorney, Divorce Forms, Sale of Goods

Financial Services – Free 30 minute consultation!

- Budgeting and debt
- Retirement
- College funding
- Tax questions/IRS matters



Classes

- Fit Camp
- Yoga
- Zumba



Workshops

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



Seminars/Webinars

- Airrosti – Lunch & Learns – Tech Neck
- THR Seminars with Physicians
- Wise Wealth Financial Seminars
- Tarrant County Public Health
- Blue Zones Purpose Workshops



Special Challenges & Events

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

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

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 18

9:00 AM – 2:00 PM

Will Rogers, 3401 W. Lancaster

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

Flu 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 27th****
FSA elections will not roll over to next year you must re-elect

Member Portal Welcome Page



Welcome to Your City of Fort Worth Health and Benefits Portal

This easy-to-use application places the power to manage your benefits at your fingertips. Here you'll find detailed information and helpful guidance regarding all of the benefits available to you. Browse your coverage options, select the plan that's right for you and your family, and enroll in your benefits with just a few clicks. Come back to review your selections and update your information at any time.

This portal is available 24/7, providing convenient access to your personal information, election history, beneficiary designations, and more.

Already registered? Enter your User ID and Password below to login.

First time visiting? If you do not have a User ID or Password, please click Register to create one.


You have successfully logged out.

User ID

[Did you forget your User ID?](#)

Password

[Did you forget your Password?](#)

LOG IN 

REGISTER

English 

Preferred browsers for accessing this site are Chrome, Edge, Firefox, and Safari.

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

