

OCTOBER 9 – October 27, 2023



OPEN ENROLLMENT FOR PLAN YEAR 2024

If you are making no changes for 2024,
you do not have to do anything.

Your coverage will automatically carry
over to 2024.


Members on both plans **WILL** receive a
new medical card for 2024.

OE FAST FACTS

Online Access To Enroll via our online system
cfwbenefits.com Starts October 9, 2023



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

5

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

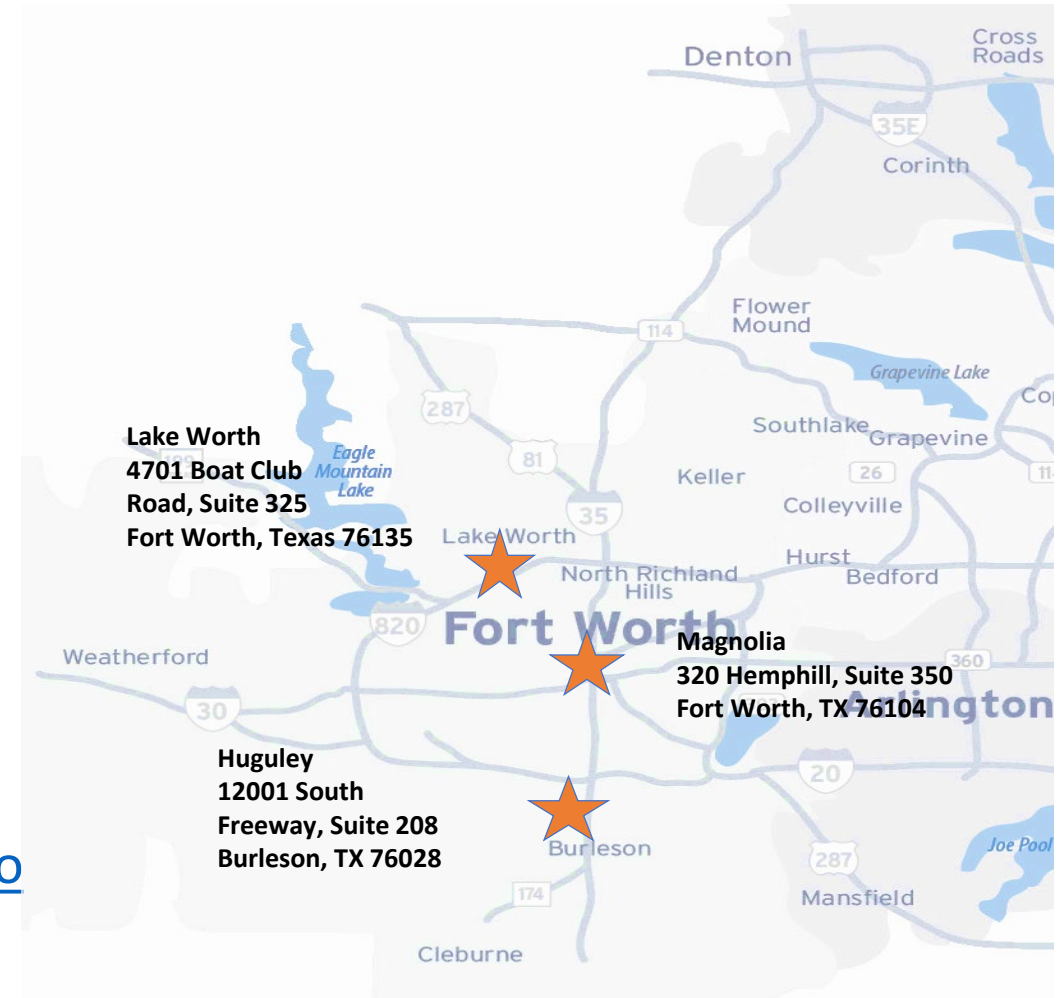
➤ No Coverage for Out-of-Network Providers

- Except emergencies and certain surgery situations



Primary City Health Centers

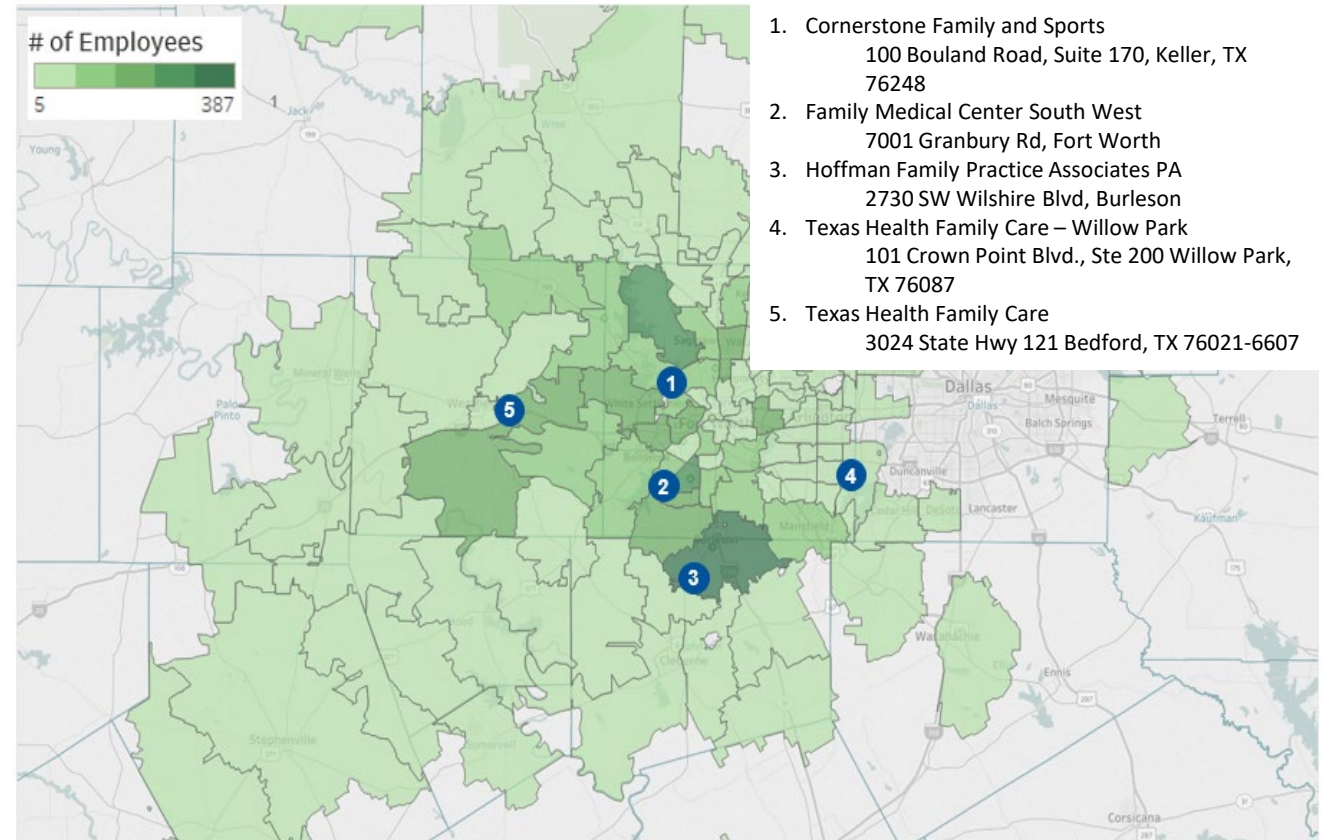
- Three (3) Dedicated Health Centers
 - Texas Health Resource Physicians at each location
 - Same or next day appointments for sick visits
 - Short wait times when patients make an appointment and arrive on time
 - Hours Monday – Friday
8:00 AM – 5:00 PM
 - Call Care Coordinators to set an appointment
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
- Premiums lower than Health Center Plan

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

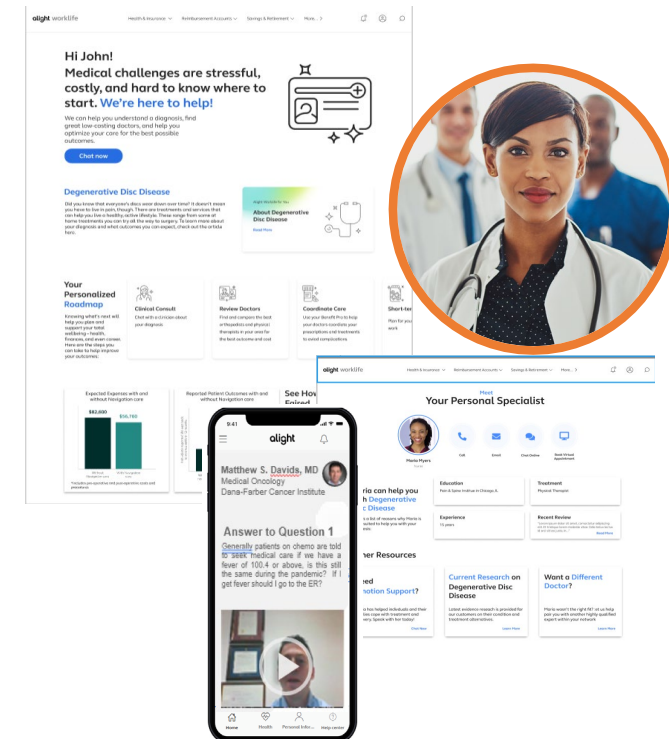
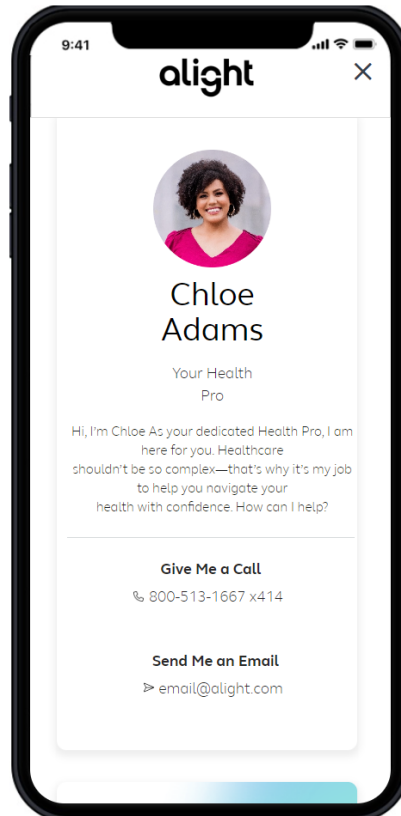
- -Support for any health condition and treatment options
- -Curated content
- -Comprehensive clinical intake
- -Physician conference calls
- -Pre-appointment prep
- -Emotional support for participants and caregivers

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



Hinge Health

Virtual Physical Therapy



Bundled billing for savings
nonemergency surgeries.



Musculoskeletal Rehabilitation-
relief in about 3 visits



Hello Heart

Total Heart Health- Blood
Pressure and Cholesterol
management program



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

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)



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



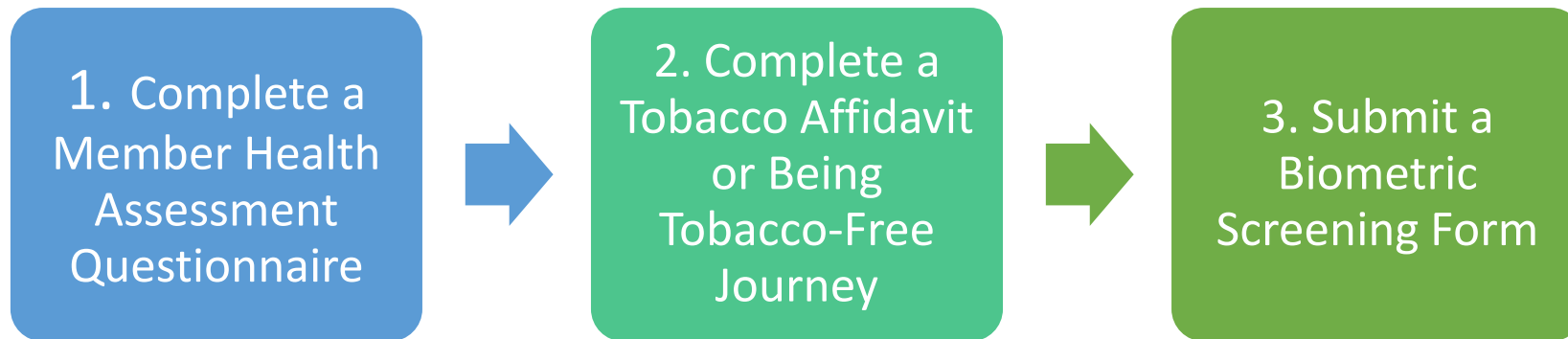
Purpose of Program

- 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



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.

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

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

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



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/>



Turning 65 in 2023?

1. If you are turning 65 and are eligible for Medicare (have earned your 40 credits), please call Social Security at 800-772-1213 or visit www.socialsecurity.gov three months prior to your birthday month to enroll in Part A & B. When you receive your card call 817-392-7782 or send a copy to benefits@fortworthtexas.gov to enroll in the City's Medicare Advantage Plan.
2. If you turn 65 and will never be eligible for Medicare, please call 817-392-7782 to schedule a session to discuss your options.

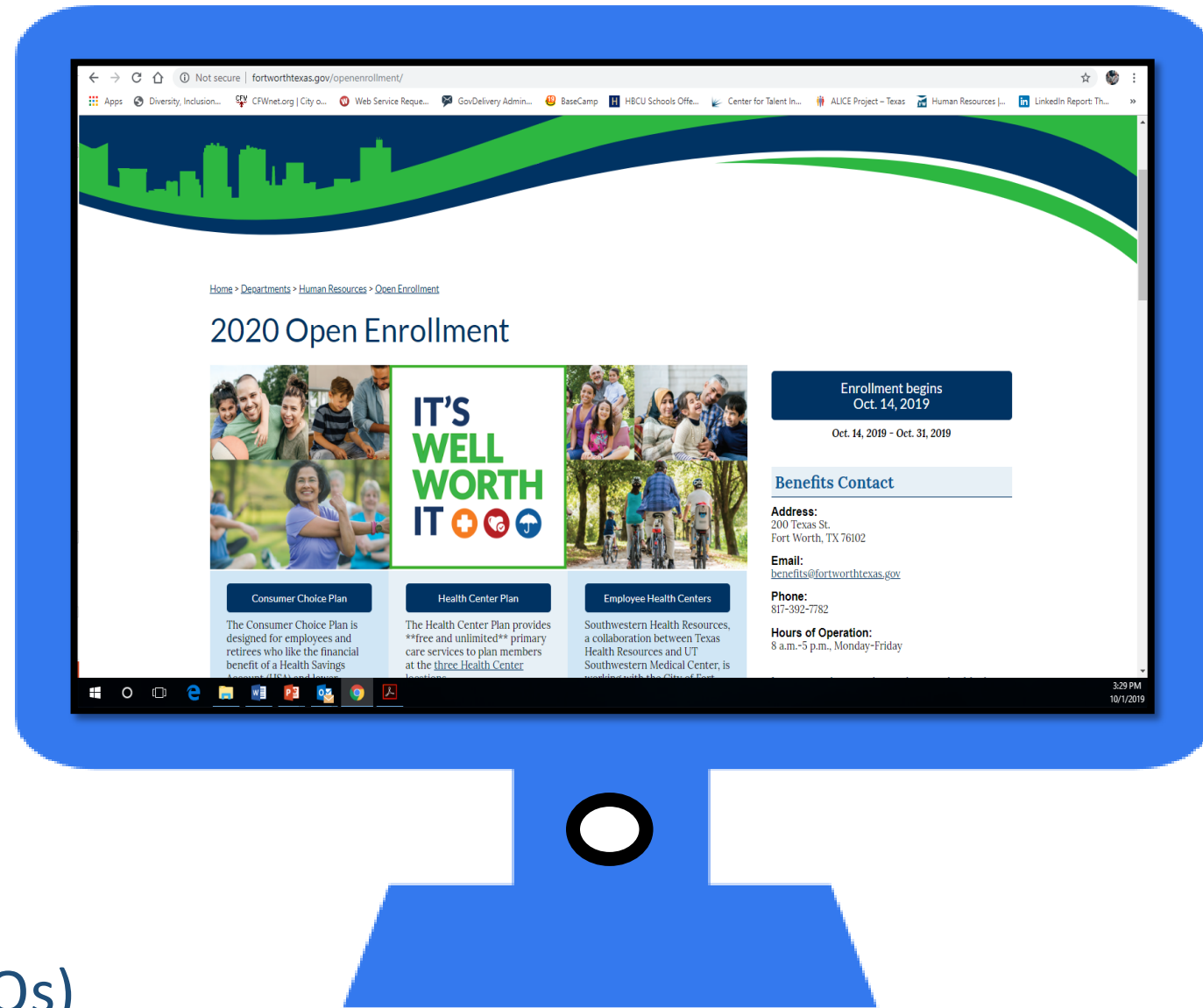
If you do not enroll into Part B when you reach age 65, you will be charged a 10% penalty by Social Security for every 12 month period you did not enroll and your enrollment will be delayed until July 1. In order to be on the City's Medicare Advantage Plan you must enroll in Medicare Part A and B

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

- ✓ 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)

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

