

# 2015 Benefits Open Enrollment October 20 – November 7 Active Employees

Presented by:

Jennifer Stroh, SPHR – Benefits & Wellness Supervisor

Myra Romero, Benefits Analyst

# Agenda



What's New



Actions for Open Enrollment



Benefit Program Summaries



Health Care Reform Update



Retirement



Questions

# What's New

FSA/HRA  
Vendor

Debit  
Cards

TelaDoc

Rx  
Changes

Medical  
Changes

Dental  
Changes

Vision  
Changes

Short Term  
Disability

Life  
Insurance

# Actions for Open Enrollment?



Review your coverage needs



Review your current elections in ESS



Make changes as needed

- *REMEMBER – you must re-enroll in Flex Accounts and Vacation Buy every year!*

# ASIFlex –New FSA & HRA Vendor

Daily  
Reimbursements

New Website &  
Mobile App

Debit Cards  
(optional)

2015

- Submit all claims to ASIFlex starting 1/1/2015, including 2014 reimbursement requests

ASIFlex

- Phone: 1-800-659-3035
- Fax: 1-877-879-9038
- Website: [www.asiflex.com](http://www.asiflex.com)

# Debit Card– How Does it Work?

## Optional

ASIFlex will mail  
welcome packet

Submit form  
back to ASI to  
elect Debit Card

Receive 2 cards

\$5 fee for lost or  
additional cards

Keep!! Don't  
throw away at  
end of year!

Substantiation:

May need to  
provide  
documentation

If not provided,  
card could be  
turned off

# Prescription Changes

<b>City Employee Pharmacy</b>	<b>2015</b>	
<b>Generic co-pay</b>	\$6	30 Day
	\$15	90 Day
<b>Preferred Brand co-pay</b>	\$35	30 Day
	\$70	90 Day
<b>Non-Preferred Brand co-pay</b>	\$60	30 Day
	\$120	90 Day
<b>Maxor Retail Pharmacy</b>	<b>2015</b>	
<b>Generic co-pay</b>	\$25	30 Day
<b>Preferred Brand co-pay</b>	\$55	30 Day

# New: Chronic Care Management Program

Waived Generic Medications (only at City Employee Pharmacy) if engaged or graduate from Ameriben Disease Management Program for the following chronic conditions:

Asthma

Coronary  
Artery Disease

COPD  
Chronic Obstructive  
Pulmonary Disease

Diabetes

GERD  
Gastroesophageal  
Reflux Disease

Hypertension

***NOTE: Diabetes Ten City Challenge program – No changes to waived medications & supplies for participation***

# Teladoc: 1-800-teladoc

## www.teladoc.com



Available on both Advantage & Premier Plans  
24/7/365



\$40 co-pay  
-Set up account prior to service



Telephone or video consultation  
-Can fax prescription to pharmacy of choice



Type of illnesses:  
Colds, flu, allergies, respiratory infections & more

# Medical Plan Changes

## Plan Design Changes:

Premier Plan		
In Network	Individual	Family
Deductible	\$500	\$1250
Out of Pocket Maximum	\$2,500*	\$7,500*

Advantage Plan		
In Network	Individual	Family
Deductible	No Change	No Change
Out of Pocket Maximum	\$3,500*	\$8,000*

*\*Includes prescription & City Employee Medical Clinic co-pays*

# Reminder: Tools



Plan Cost Comparison Tool



Quality & Cost Comparison Tools



[www.anthem.com](http://www.anthem.com)

[www.myameriben.com](http://www.myameriben.com)

[www.fairhealthconsumer.com](http://www.fairhealthconsumer.com)

[www.healthgrades.com](http://www.healthgrades.com)

[www.healthcarebluebook.com](http://www.healthcarebluebook.com)

[www.leapfroggroup.org](http://www.leapfroggroup.org)

# How Does an HRA Work?

Access to HRA while enrolled in Advantage Plan

Reimburse for eligible medical, dental & vision expenses

\$500 Annual –  
Employee Only

\$750 Annual –  
All other tiers

Rollover up to  
\$8000

(Family Out Of Pocket  
Max)

ASIFlex

[www.asiflex.com](http://www.asiflex.com)

Mobile App

Website

Fax

# How Does an HRA work?

(no debit card)

Account Credited January 1<sup>st</sup> by City  
(or 1<sup>st</sup> of month in which enrolled )



Member incurs eligible expense



Submit claim to ASIFlex  
[www.asiflex.com](http://www.asiflex.com)



Daily Reimbursements  
(direct deposit or check)

# How Does an HRA work? (with debit card)

Account Credited January 1<sup>st</sup> by City  
(or 1<sup>st</sup> of month in which enrolled )



Member incurs eligible expense



Member uses debit card at place of  
service



If a co-pay, no further information  
needed



If not a co-pay, must provide  
substantiation

# Medical Plan Choice Options

Advantage Plan has lower premiums and HRA

Preventive  
Care 100%

Access to  
City EE  
Medical  
Clinic &  
TelaDoc

Same  
Network &  
Services  
Same Rx

The differences are premiums and how you pay for the service

# 2015 Medical Plan Rates

Premier Plan Monthly Rates			
Level of Coverage	Total Plan Cost	ER Share	EE Share
EE Only	\$539	\$408	\$131
EE/Sp	\$1071	\$724	\$347
EE/Ch	\$1006	\$699	\$307
EE/Family	\$1522	\$1058	\$464

Advantage Plan Monthly Rates			
Level of Coverage	Total Plan Cost	ER Share	EE Share
EE Only	\$438	\$408	\$30
EE/Sp	\$888	\$724	\$164
EE/Ch	\$844	\$699	\$145
EE/Family	\$1280	\$1058	\$222

*Rates for Civil Unions are the same as those listed above but are taxed differently per tax code.*

# City Employee Medical Clinic

Mon-Fri  
7:30am - 4:30pm

Phone: 385-5841  
Validate Parking

\$15 co-pay Office Visit  
\$0 co-pay Wellness  
\$15 co-pay - Lab

*Added Nurse  
Practitioners - More  
appt times available*



*On-site  
phlebotomist*

# City Employee Pharmacy



Mon-Fri  
8:30am - 5:30pm

Phone: 385-2261

Validate Parking

Interoffice delivery  
available

# Total Health Management Programs

Ameriben  
Disease  
Management  
Program

Sleep Care  
Management  
Program

Depression Care  
Management  
Program

Diabetes Ten City  
Challenge

Employee  
Assistance  
Program  
(EAP)

Reach Your Peak  
Wellness Program

# Reach Your Peak – Year 11

## Nov 1 – Oct 31

### Step 1

- Biometric Screening
- **New: Earn points based on results – 14 pts max**

### Step 2

- On-line Personal Health Assessment
- Health Coaching available!

### Step 3

- Earn HIP credits
- **New: 20 Total Points needed**

**New: Raffle drawings for Fitbits**



**\$300 Incentive**

**[www.healthyroads.com](http://www.healthyroads.com)**

# 2015 Dental Plan – Several Changes

Coverage	PPO Plus Premier (Hi)		PPO (Standard)	
	PPO	Premier/ Non-Par	PPO	Premier/ Non-Par
<b>Network</b>				
<b>Deductible</b>	\$50/\$150		\$50/\$150	
<b>Annual Max</b>	\$2,000	\$1,500	\$1,500	
<b>D &amp; P</b>	100%	80%	100%	80%
<b>Basic</b>	90%	50%	80%	50%
<b>Major</b>	60%	50%	50%	50%
<b>Ortho</b>	60%	50%	not covered	
<b>Ortho Lifetime Max</b>	\$2,000		not covered	
<b>Implant Coverage</b>	All steps included		not covered	
<b>Prevention First</b>	Included		Included	
<b>Pre-Molar Sealants</b>	Included		Included	

# 2015 Dental Plan Rates - no changes

<b>Delta Hi-Option PPO Dental Plan Rates - Monthly</b>			
<b>Level of Coverage</b>	<b>Total Plan Cost</b>	<b>ER Share</b>	<b>EE Share</b>
<b>EE Only</b>	\$42	\$30	\$12
<b>EE/Sp</b>	\$95	\$35	\$60
<b>EE/Ch</b>	\$76	\$35	\$41
<b>EE/Family</b>	\$118	\$35	\$83

<b>Delta Standard Option PPO Dental Rates - Monthly</b>			
<b>Level of Coverage</b>	<b>Total Plan Cost</b>	<b>ER Share</b>	<b>EE Share</b>
<b>EE Only</b>	\$30	\$30	\$0
<b>EE/Sp</b>	\$69	\$35	\$34
<b>EE/Ch</b>	\$55	\$35	\$20
<b>EE/Family</b>	\$86	\$35	\$51

*Rates for Civil Unions are the same as those listed above but are taxed differently per tax code.*

# Vision Plan



NEW: Exam co-pay \$20



Contacts or Frames Allowance – up to \$175  
Available 1x/year



[www.vsp.com](http://www.vsp.com)

Providers & Discounts

# 2015 Vision Plan Rates – no changes

<b>Vision Service Plan Rates - Monthly</b>			
<b>Level of Coverage</b>	<b>Total Plan Cost</b>	<b>Employer Share</b>	<b>Employee Share</b>
<b>EE Only</b>	\$7.58	\$0	\$7.58
<b>EE/Sp</b>	\$15.16	\$0	\$15.16
<b>EE/Ch</b>	\$16.23	\$0	\$16.23
<b>EE/Family</b>	\$25.93	\$0	\$25.93

*Rates for Civil Unions are the same as those listed above but are taxed differently per tax code.*

# Life Insurance



New  
Voluntary Life  
Coverage Option

- Cross coverage if both spouses work for City

Reminder

- You may enroll or increase coverage
- *Must submit Evidence Of Insurability to Benefits & Wellness*  
*NLT 11/7/14*

# Supplemental Plans



Short Term Disability– Increase to weekly benefit maximum: Was \$750 Now \$1250



Long Term Disability – No changes



Long Term Care – No changes



**REMEMBER:** Submit Evidence Of Insurability form to Benefits & Wellness no later than 11/7/2014

# Flexible Spending & Vacation Buy

## Flex Spending

- Must re-enroll each year
- Up to \$500 available in rollover for Health Care account only

## Vacation Buy

- Must re-enroll each year
- Check out video explaining program on Benefits & Wellness website

Vacation Buy  
Video

# Health Care Reform Update



Additional Rx covered as preventive care

All Rx & Medical included in Out Of Pocket Max

New Reporting Requirements – issued in 2016 for 2015 coverage

Benefit eligibility for employees who work at least 30 hours per week\*

*\*Some exceptions*

# Retirement Plans



Have you looked at your retirement programs lately?



ICMA Options

• 457 Or Roth IRA



ICMA Representative: Donal Eschbach

Phone: 1-866-749-5174

Email: [deschbach@icmarc.org](mailto:deschbach@icmarc.org)



Review your FPPA and PERA accounts too!

# Insurance Cards

New Medical  
Cards

New Rx  
Cards

***Contact Ameriben or Maxor if you do not receive  
your new cards by the end of December***

No Dental or  
Vision Cards

# Questions?

Contact your Benefits & Wellness Team  
at

Benefits line: 385-5125

Benefits email:  
[citybenefitshelp@springsgov.com](mailto:citybenefitshelp@springsgov.com)

Benefits & Wellness website on  
[www.springsgov.com](http://www.springsgov.com)