



## 2021 Pre-Enrollment Benefit Information Session Summary for Pre-65 Retirees

### 2021 ENROLLMENT

- Enrollment for 2021 benefits is **October 19 – November 1, 2020**.
- **This enrollment is ACTIVE:**
  - You must elect your health benefits by November 1. Otherwise, you will have no coverage in 2021.
  - Your current benefit elections will end on December 31, 2020.

### MEDICAL PLAN ENHANCEMENTS

- **BlueCrossBlueShield of Texas (BCBSTX)** will give us better in-network discounts, outstanding customer service, more network options, fast claims processing, and a variety of resources to help you and your family get (or stay) healthy and get the most from your plan.
- You will receive a new ID card in the mail if you enroll in medical coverage.

Feature	2021 Blue Choice Copay Plan	2021 Blue Essentials PCP Plan	2021 Blue Choice HSA Plan
Monthly premium	\$\$\$	\$\$	\$
Medical copays	✓	✓	X
Prescription copays	✓	✓	X
Deductible	\$\$	\$\$	\$\$\$
Primary Care Physician (PCP) necessary	X	✓	X
City HSA contribution	X	X	✓
Network	BCBSTX Blue Choice (Broad)	BCBSTX Blue Essentials (Narrow)	BCBSTX Blue Choice (Broad)
Telemedicine	✓	✓	✓

### CURRENT HRA PLAN PARTICIPANT UPDATES

- **The 2020 HRA Plan will end on December 31, 2020.**
- If you're enrolled, to get the most value out of the plan, you will need to use up any funds still in your Health Reimbursement Account by December 31. You can do so by completing any medical exams or appointments you postponed earlier in the year – or even by purchasing prescriptions and other eligible medical expenses that aren't covered by the plan by December 31, 2020.
- Any funds remaining in your HRA on December 31 will not carry over to 2021 – they will be forfeited. However, you will have until March 31, 2021, to submit claims for HRA expenses incurred during the 2020 plan year.

## NEW PRESCRIPTION DRUG PLAN CARRIER

- BCBSTX-Prime Therapeutics will replace CVS as our Prescription Drug plan carrier.
- Most retail pharmacy services will not be disrupted. Mail-order participants who have no refills left on current prescriptions will need a new 90-day prescription from your doctor in 2021.

## DELTA DENTAL REPLACES METLIFE

- With Delta Dental, the current Dental PPO and Dental HMO Plans will have the same benefit levels as they have now.
- You will use Delta Dental network dentists instead of MetLife dentists – and many of the MetLife network dentists are also in the Delta Dental network.
- The Dental PPO Plan provides more coverage than the Dental HMO Plan, so the Dental PPO costs more.
- Monthly premiums for both plans will increase slightly compared to 2020.
- You will receive a new ID card in the mail if you enroll in dental coverage.

## NEW VISION PLAN OPTIONS, SAME ADMINISTRATOR

- The City is offering two vision coverage options through Davis Vision, our current vision plan administrator.
- Both options offer a \$10 copay for eye exams and a \$39 copay for retinal imaging.
- With the **High Plan**, you pay a smaller copay for lenses, get a larger allowance for frames, and have more frequent coverage for eyeglass lenses, frames, and contact lens purchases. It has a *higher* monthly premium than the Low Plan.
- With the **Low Plan**, you pay a bigger copay for lenses, get a smaller allowance for frames, and have less frequent coverage for eyeglass lenses, frames, and contact lens purchases. It has a *lower* monthly premium than the High Plan.

## QUESTIONS?

- The full 2021 Benefits Enrollment Guide will be mailed to your home soon. The guide will also be available online at [www.cityofdallasbenefits.org](http://www.cityofdallasbenefits.org) starting October 19.
- For 2021 benefits and enrollment questions, please call **(855) 855-2871**.
- For other questions, please contact the Benefits Service Center at **214-671-6947 (option 1)** or [hrbenefits@dallascityhall.com](mailto:hrbenefits@dallascityhall.com).

