



EMPLOYEE BENEFITS


Pre-65 Retiree Open Enrollment: 10/7/2024 through
10/18/2024



City of Dallas

Agenda



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 - **What Do I Need to Enroll?**
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 - Health Savings Accounts (HSA)
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Open Enrollment Overview



Open Enrollment Overview

Open Enrollment for Retirees is October 7-18, 2024.

ACTIVE Enrollment

This year, Open Enrollment is **ACTIVE**. You **MUST** complete the enrollment process by October 18 to ensure you have the opportunity to review and make any decisions regarding coverage. **If no action is taken, you will not have the opportunity to make any changes to your benefits coverage for the 2025 plan year.**

- If you want to change your current elections, add or drop dependents, or contribute to a Health Savings Account, you **MUST complete** the enrollment process by **October 18**.
- Benefit elections will take effect January 1, 2025.

How to Enroll

Connect by phone with a Benefit Specialist

Call (855) 855-2871 Monday-Friday, 8:15 a.m. – 5:15 p.m.

What Do I Need to Enroll or Make Changes?

Supporting documentation required

If you add an eligible dependent who is not currently enrolled, you must provide supporting documentation (marriage license, birth certificate, etc.)

- Send it from your Smartphone with the My Selerix app
- Email it to youenrollment@ebcoh.com
- Fax it to (513) 371-5559

Questions about or assistance with enrollment?

Call (855) 855-2871 Monday-Friday, 8:15 a.m. – 5:15 p.m.

Medical & Pharmacy Coverage

Blue Cross Blue Shield of Texas (BCBSTX)



Medical Coverage

The City of Dallas' health benefits are “self-insured,” which means claims are paid with premiums paid by you and the City of Dallas.

Healthcare costs continue to rise — both within the City of Dallas and across the country — due to a variety of factors like increased utilization, medical inflation, and rising provider costs. Despite our best efforts to contain these increases, we need to make adjustments for 2025 to offset these costly trends and ensure our medical plans remain sustainable and affordable for years to come.

- For 2025, there will be a 5% increase to medical premium costs for all plans.

We are all in this together!

2025 Medical Plan Comparison

Network	<u>Blue Essentials PCP Plan</u> Blue Essentials	<u>Blue Choice Copay Plan</u> Blue Choice	<u>Blue Choice HSA Plan</u> Blue Choice
In-Network Only Benefits			
Annual Deductible			
Individual	\$1,500	\$1,500	\$3,300
Family	\$3,000	\$3,000	\$6,600
Annual Out of Pocket Max			
Individual	\$6,350	\$6,350	\$6,350
Family	\$12,700	\$12,700	\$12,700
Benefit Features Summary			
Preventive Care	No Charge	No Charge	No Charge
Primary Care Physician	\$25 copay	\$25 copay	20% after deductible
Specialist	\$50 copay	\$50 copay	20% after deductible
X-Ray & Lab Work*	20% after deductible*	20% after deductible*	20% after deductible
Urgent Care	\$40 copay	\$40 copay	20% after deductible
Emergency Room	\$300 + 20% after deductible	\$300 + 20% after deductible	20% after deductible
Inpatient Hospital Care	20% after deductible	20% after deductible	20% after deductible
Outpatient Surgery	20% after deductible	20% after deductible	20% after deductible
	<u>Blue Essentials PCP Plan</u>	<u>Blue Choice Copay Plan</u>	<u>Blue Choice HSA Plan</u>
Important Medical Plan Considerations	No out-of-network benefits available unless you have a true emergency.		
	*For these services to be covered under your office visit copay, the lab or X-ray must be performed in and billed by your physician's office.	*For these services to be covered under your office visit copay, the lab or X-ray must be performed in and billed by your physician's office.	Ability to open a Health Savings Account (HSA)
	PCP must be selected to access benefits	Enhanced Network Option	City HSA Contribution (\$700 for individuals, \$1,700 for families)
Must reside in a Texas Blue Essentials network area.	You pay all costs for care until deductible is met		

Network Options

Blue Choice Copay and HSA plans include the enhanced benefit tier option

- Regular BCBS in-network facility: Plan pays **80%** of your facility charges (after deductible).
- Enhanced benefit facility: Plan pays **90%** of your facility charges at Baylor or Methodist Health Systems (after deductible).

Network	Blue Essentials	Blue Choice
Network Description	Blue Essentials is a targeted, narrow network , with an emphasis on the most high-quality and cost-effective physicians. Out-of-network services are not covered.	Blue Choice provides a broad network of providers and covers 80% of your eligible expenses after you have met the deductible. Out-of-network services are not covered.
Medical Plan	PCP Plan	Copay & HSA Plan

Is your Doctor in the BCBS Network?

1. Go to www.bcbstx.com and click on the blue *Find a Doctor* box.
2. Click on the *Search as Guest* box.
3. Click on *Search In-Network Providers* and answer the on-screen questions.

Medical Coverage: Pre-65 Retiree Contributions

For 2025, there's a 5% increase to medical premium costs for all plans.

	Retiree Monthly Rate			Retiree Hired After 1/1/2010 Monthly Rate		
	PCP Plan	Copay Plan	HSA Plan	PCP Plan	Copay Plan	HSA Plan
Retiree Only	\$749.74	\$725.62	\$701.69	\$1,499.49	\$1,451.23	\$1,403.38
Retiree + Spouse	\$2,249.24	\$2,176.85	\$2,105.07	\$2,998.99	\$2,902.46	\$2,806.76
Retiree + Child(ren)	\$1,499.49	\$1,451.24	\$1,403.38	\$2,249.24	\$2,176.85	\$2,105.07
Retiree + Family	\$2,998.99	\$2,902.47	\$2,806.76	\$3,748.74	\$3,628.08	\$3,508.45
Spouse Only	\$1,049.64	\$1,015.86	\$982.36	\$1,499.49	\$1,451.23	\$1,403.38
Spouse + Child(ren)	\$1,799.39	\$1,741.48	\$1,684.05	\$2,249.24	\$2,176.85	\$2,105.07
Child Only	\$749.75	\$725.62	\$701.69	\$749.75	\$725.62	\$701.69

Pharmacy Coverage

There are no changes to the pharmacy plan design.

30-Day Retail	Blue Essentials PCP Plan	Blue Choice Copay Plan	Blue Choice HSA Plan
Generic Medications	\$15 copay	\$15 copay	You pay 20% after medical deductible is met
Preferred Brand-Name Medications	\$40 copay	\$40 copay	You pay 20% after medical deductible is met
Non-Preferred Brand-Name Medications (Includes Specialty Drug Formulary)	\$75 copay	\$75 copay	You pay 20% after medical deductible is met

Additional Pharmacy Discounts

- Free diabetes and hypertension medications for certain drug classes.
 - Available to Blue Essentials PCP and Blue Choice Copay plan members.
- Preventive Therapy Drug List (PTDL) also available for Blue Choice HSA plan members.
- The Mail Service Pharmacy can help you save on the cost of long-term (maintenance) medications (up to a 90-day supply) through Express Scripts.
- Additional Mail-Order pharmacy option through Cost Plus Drugs for generic medications.

Contact Cost Plus Drugs directly via the online support form at:

www.costplusdrugs.com/contact/support.

- For more detailed information on the Cost Plus Drugs program, refer to page 18 in the Pre65 Benefits Guide.

MDLive

Through MDLive, you can connect with a board-certified doctor 24/7, 365 days a year. MDLive is a convenient option for quality care when needed, whether at home, work, vacation, or traveling domestically or internationally.

MDLive physicians can write prescriptions and treat common medical conditions, including:

- Colds and flu (not COVID-19)
- Fever
- Headaches
- Sore throats
- Stomach aches
- Urinary tract infections (UTI)
- And more



Benefit Value Advisor

BVAs can help you save money on health procedures and tests. They can also help you understand and use your benefits more wisely.

When you need help navigating your health care benefits, call a BVA. They can help you:

- Maximize your benefits to get better value
- Get cost estimates for various providers and procedures
- Schedule appointments
- Find a doctor or facility
- Set up preauthorization



Want to know more? Watch a video.

You may text¹ keyword **MYBVA** to **33633** on your mobile phone to get more information and watch a video.

1 Message and data rates may apply. Terms, conditions and privacy policy at bcbstx.com/mobile/text-messaging.

One call can help you get the most from your benefits.

Call the number on the back of your member ID card before your next procedure.

BCBS Rewards & Discount Programs

Member Rewards Program*

Member Rewards is a program administered by Sapphire digital that offers cash rewards when a lower-cost, quality provider is selected for care.

How does it work?

- When a doctor recommends treatment, call a Benefits Value Advisor at the number on the back of your member ID card, or log into Blue Access for Members (BAM) at www.bcbstx.com/member and click the *Doctors and Hospitals* tab – then on *Find a Doctor or Hospital*.
- Choose a Member Rewards-eligible location and you may earn a cash reward.
- Complete your procedure and once verified, you will receive a check within 4 to 6 weeks.
- Questions? Call the number on the back of your member ID card.

**Note: If you exceed \$599 in Member Rewards or BluePoints redemption, you will be sent a 1099 form that will need to be filed with your annual tax return.*

Blue365 Discount Program

Blue365 offers discounts on a variety of premier health and wellness products and services from top retailers not covered by insurance, such as:

- Apparel & Footwear
- Fitness
- Hearing & Vision
- Home & Family
- Nutrition
- Personal Care
- And more

To sign up, visit

<https://www.blue365deals.com/BCBSTX/>

Health Savings Account

(HSA)



Health Savings Account (HSA) – Blue Choice HSA Plan Only

- The Health Savings Account (HSA) maximum annual contribution amounts will increase to \$4,300 for individual coverage and \$8,550 for family coverage. The City’s HSA is administered by HSA Bank.
- If you would like to participate in the HSA in 2025, you **MUST** actively enroll during Open Enrollment. Otherwise, your current HSA elections will end on December 31, 2024.
 - You do not have to contribute to your HSA to receive the City’s contribution.
 - You can change your contribution amount at any time.

Coverage Level	Annual IRS Contribution Maximum	City Annual Contribution	Retiree Contribution Maximum
Retiree Only	\$4,300	\$700	\$3,600
Retiree + Dependents	\$8,550	\$1,700	\$6,850
Catch-Up (age 55+)	\$1,000	--	\$1,000

To be eligible for an HSA:

You must be enrolled in the Blue Choice HSA plan. You are **not** eligible to contribute if:

- You are enrolled in Medicare.
- You are covered by another Medical plan (such as your spouse’s plan) that does not qualify as a high-deductible health plan.
- You are claimed as a dependent on another individual’s tax return.
- You or your spouse participates in a Health Care Flexible Spending Account (FSA) at the City or at your spouse’s employer.

Funds are fully vested. Penalties apply if used for non-qualified expenses.

Dental Coverage

Delta Dental



Dental Coverage

In-Network Benefits	Dental PPO (DPPO)	Dental HMO (DHMO)
Network	Plus Premier	DHMO Managed Care
Calendar Year Maximum (Does not apply to Diagnostic & Preventive Services)	\$1,750	Unlimited
Deductible (Applies to Basic and Major Services Only)	\$50 per person; \$150 per family	None
Preventive Services (Cleanings, Exams, Flouride, X-Rays)	100%	\$5 exam copay
Basic Services (Filling, Extractions, Anesthesia, Non-Surgical Periodontics)	80% after deductible	Per copay schedule
Major Services (Crowns, Dentures, Bridges, Endodontics, Surgical Periodontics)	50% after deductible	Per copay schedule
Orthodontia (Adult & Child)	50%	Per copay schedule
Orthodontia Maximum (Adult & Child)	\$1,750	\$1,750

DPPO Plan Highlights

- If you use an out-of-network dentist, you are responsible for 100% of the amount the dentist charges that exceeds Delta Dental's network-negotiated fee.

DHMO Plan Highlights

- You **MUST** select a primary dental office to begin using your benefits.

Locate a Provider

- <https://www1.deltadentalins.com/individuals/find-a-dentist.html>

Dental Coverage

There are no changes to current plan designs or coverage costs for 2025!

Dental Plan Monthly Rates		
	Dental PPO	Dental HMO
Retiree Only	\$44.53	\$12.33
Retiree + Spouse	\$81.93	\$22.70
Retiree + Child(ren)	\$82.99	\$22.82
Retiree + Family	\$115.77	\$32.09

Vision Coverage

Davis Vision by MetLife



Vision Coverage

Plan Feature	High Plan (2-Pair Benefit)	Low Plan
Benefits	2 pairs mix or match	Glasses or Contacts
Eye Exam Imaging Retinal Imaging	\$10 copay \$39 copay	\$10 copay \$39 copay
Frame Allowance OR Davis Vision Collection Frames	\$150 allowance plus 20% off balance OR covered-in-full frames at Visionworks locations	\$140 allowance plus 20% off balance OR covered-in-full frames at Visionworks locations
Lens Benefit		
Single Vision	Covered in full after \$10 copay	Covered in full after \$20 copay
Bifocal	Covered in full after \$10 copay	Covered in full after \$20 copay
Trifocal Lenticular	Covered in full after \$10 copay	Covered in full after \$20 copay
Contact Allowance		
Davis Vision Collection	\$10 copay, 15% discount after \$60 allowance	\$10 copay, 15% discount after \$60 allowance
Retail	\$10 copay, 15% discount after \$60 allowance	\$10 copay, 15% discount after \$60 allowance
Frequency Guidelines		
Exams	Once every January 1	Once every January 1
Frames	Once every January 1	Once every other January 1
Contacts or Lenses	Once every January 1	Once every January 1

Vision Coverage

There are no changes to plan designs or coverage costs for 2025!

Vision Plan Monthly Rates		
	High Plan	Low Plan
Retiree Only	\$9.79	\$5.56
Retiree + Spouse	\$17.91	\$10.16
Retiree + Child(ren)	\$18.78	\$10.66
Retiree + Family	\$28.85	\$16.37

Plan Highlights

- FREE frames at all Visionworks stores (excludes Maui Jim).
- In-network benefits online at glasses.com, 1-800-Contacts, and Befitting.
- Go to www.mybenefits.metlife.com to find providers in your network.

Value Added Benefits

No Cost to You



Wellness Portal

Navigate is the City's total well-being portal and dedicated resource hub for all City of Dallas Wellness information.

Create your log-in on the Navigate portal and have access to:

- Online learning tools and videos
- Well-being assessments
- Group and personal activity challenges
- Tracking your completion status on earning your wellness incentive (for those enrolled in one of the City's medical plans).

To register or get started, visit wellbeingfirstabalancedyou.com, or email the Wellness team at citywellnesscenters@dallas.gov.



EAP - ComPsych

Benefits Available through your EAP with ComPsych:

- 100% fully confidential service.
- You will continue to have access to licensed mental health care professionals and up to 5 free therapy sessions per instance.
- 24/7 access to online tools and resources.
- If you complete your 5 EAP sessions, ComPsych will refer you to an in-network BCBSTX provider so there will be no disruption in your care.
- Access to referrals for childcare services, legal services, financial services and more!

COMPSYCH
GuidanceResources® Worldwide

844-213-8968
guidanceresources.com
App: GuidanceNow
Web ID: BCBSTXEAP

Mental Health Support Services

If you are enrolled on one of the City's medical plans, you have access to Headway. Headway helps get you matched with the right provider for your mental health care needs.

Benefits of Using Headway:

- Headway offers same-day matching with providers who have openings within 48 hours.
- You can schedule in-person or virtual appointments.
- Headway offers a diverse network of over 4,000 providers in Texas, with over 1,200 that specialize in child and adolescent care.

Find matching support at headway.co/m/cityofdallas.

Kannact Diabetes Management

Diabetes management supplies and support program

ALSO SUPPORTS HYPERTENSION AND CARDIOVASCULAR RISK

You receive:

- Free glucometer and testing supplies delivered to your doorstep
 - Option for a traditional glucometer or a smartphone-based glucometer
- Dedicated, certified diabetes coach to help you self-manage your condition
- Personalized action plan
- Free blood pressure cuff (hypertension support)

Talk to a Kannact representative today or sign up at: 855-722-5513,
support@kannact.com, or www.kannact.com/cityofdallas

Wondr Health & Airrosti:

Wondr Health Overview:

- If you're enrolled in one of the City of Dallas' medical plans through BCBSTX, you have access to the Wondr Health weight loss program at no cost to you!
- Wondr is a digital weight-loss program that is clinically proven to help you lose weight, sleep better, stress less.
- Designed to teach you simple skills that are based on behavioral science, so you can enjoy your favorite foods and feel better than ever.
- Wondr is a digital platform offering intriguing, on-demand master classes as well as nonstop support in the Wondr app and community.
- How to sign up:
 - Complete the application process online by visiting: wondrhealth.com/CityofDallas
 - Wait until you receive confirmation of acceptance (you will be notified via email).
 - You will receive a welcome kit with information on what to expect for the program & resources to get motivated before you start.
 - Start the program!

Airrosti Overview:

Airrosti is an in-network healthcare provider under the City's BCBSTX medical plans that provides rapid recovery treatment for soft tissue injuries. The goal with a treatment plan through Airrosti is to fix pain fast (within 3-4 visits) based on patient-reported outcomes. Airrosti providers help diagnose and treat most common musculoskeletal and joint conditions, including pain in the neck, back, shoulders, hips, elbows, knees, and feet.

You have the ability to choose from two care options – you can make an appointment in person or connect with an Airrosti provider virtually.

For all City of Dallas health plan members:
EPO/Copay Plan - \$50 Copay
HMO Plan - \$50 Copay
HDHP/HSA Plan - Deductible/Coinsurance

Pre-Retiree Concierge Service

The City of Dallas has partnered with Health Advocate to help make navigating your healthcare easier whether you're considering retirement, a current pre-65 or post-65 retiree, or transitioning to post-65.

Health Advocate Can:

- Answer questions about the benefits provided by the City of Dallas.
- Explain your Medicare and City of Dallas health plan options and help choose the best plan for you by comparing coverage costs and features.
- Review the many plans and parts of Medicare, what each covers, and what they cost.
- Discuss the City of Dallas' Comeback Provision for retirees.
- Inform you about enrollment deadlines and when to sign up to avoid paying late Medicare enrollment penalties.

To get started, simply e-mail answers@HealthAdvocate.com or call (866) 799-2731. Or visit HealthAdvocate.com/cityofdallas to send a message or chat live with a representative.

Comeback Option



Comeback Option

You generally do not need to enroll in the Pre-65 plans in order to be eligible for the Post-65 Medicare Advantage plans.

If you retire from the City and opt out of the City's Pre-65 benefit offerings at any time before age 65 and elect coverage that meets your needs and budget elsewhere, then you will be eligible to "come back" and enroll in the City's Post-65 Medicare Advantage plans when you reach age 65 (provided you meet all required eligibility criteria).

If I Do This For Pre-65 Benefits...	Can I Still Enroll in The City's Post-65 Benefits?
Enroll in the City's Pre-65 plans at the time of retirement until age 65	Yes
Enroll in the City's Pre-65 plans at the time of retirement, then opt-out and find coverage elsewhere until age 65	Yes
Opt out of the City's Pre-65 plans at the time of retirement and find coverage elsewhere until age 65	Yes

Comeback Option

Additional Details:

- Upon initial eligibility for the City's Pre-65 health benefits, you must either enroll or actively waive/opt out of coverage; **if you do nothing, you will not be eligible for the Comeback provision when you reach age 65.**
- If you enroll in the City's Pre-65 health benefits, you may opt out of this coverage at any time. However, **once you opt out of your Pre-65 benefits, you may not re-enroll in a City of Dallas Pre-65 plan at any point in the future.** You must wait until you reach age 65 and are eligible for the City-sponsored Post-65 Medicare Advantage plans.
- **You must show proof of three years of continuous health coverage immediately preceding turning 65.** This continuous coverage could be through your spouse's employer, the Health Insurance Marketplace (Exchange), or another qualified group health plan
- Enrollment in the City-sponsored Post-65 plans must be requested within 31 days of the loss of your other coverage and within 90 days of initial Medicare eligibility (at age 65).
- You may only use the Comeback provision once.

Next Steps



What Do I Need to Do for 2025 Enrollment?

Active Enrollment

This is an **ACTIVE** open enrollment. You **MUST** complete the enrollment process by **October 18** to ensure that you have the opportunity to review and make any decisions regarding coverage.

- If no action is taken, you will not have the opportunity to make any changes to your benefits coverage for the 2025 plan year.
- Please take the time to review your Life Insurance Beneficiary(s) and your Payroll Beneficiary Designation Form during Open Enrollment.

Enrollment Reminder/Questions

To enroll or ask questions, contact the Enrollment Center

- Call (855) 855-2871; **Monday-Friday, 8:15 a.m. – 5:15 p.m.**
- E-mail yourenrollment@ebcoh.com

View our Benefit Materials and FAQ documents

- www.cityofdallasbenefits.org

**Open Enrollment for Pre-65 Retirees:
October 7 – 18, 2024**