



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

2021 ENROLLMENT

- Enrollment for 2021 benefits is **October 19 – November 1, 2020**.
- **This enrollment is ACTIVE:**
 - Your current medical, prescription drug, dental, and vision coverage with the City of Dallas will end on December 31, 2020.
 - During Open Enrollment, you **MUST** elect new plan options for 2021 if you want your benefits coverage to continue to be deducted from your pension check.
 - If you take no action, you will not be eligible to enroll in the City of Dallas plans at a later date and will lose any applicable subsidy.
 - You will be automatically disenrolled from your current UnitedHealthcare Medicare Advantage PPO plan coverage effective December 31, 2020.

NEW MEDICAL PLAN OFFERINGS

- Two new plans from Blue Cross and Blue Shield of Texas (BCBSTX) – the Blue Cross Group Medicare Advantage Open Access (PPO)SM High and Low plans – will replace our current UnitedHealthcare offerings.
 - Covered benefits will stay the same.
 - Premiums will be lower than if we had stayed with the previous plans.
 - Out-of-pocket costs will be less or stay the same.
 - Access to any provider in the nation that accepts Medicare – most doctors and hospitals across the United States do.
 - Include all the benefits of Original Medicare (Parts A and B) and prescription drug coverage (Part D)
 - These plans are not supplement plans and do not pay secondary to Medicare.
 - All claims are submitted directly to BCBSTX for payment, not Medicare.

COMPREHENSIVE PRESCRIPTION DRUG PLAN COVERAGE

- Prescription drug coverage is included in the City-sponsored Blue Cross Group Medicare Advantage Open Access (PPO) plans.
 - No deductibles or out-of-pocket maximums.
 - National Pharmacy Network includes more than 61,000 convenient locations. Preferred pharmacies, such as Walgreens, offer you savings when filling prescriptions.
 - No need to worry about the coverage gap or “doughnut hole” – you are fully covered.

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 starting October 19.
- For questions about your 2021 benefits, please call 1-888-984-4103 (TTY 711), 8:00 a.m. – 9:00 p.m. CT, 7 days a week.
- For other questions, please contact the Benefits Service Center at **214-671-6947 (option 1)** or hrbenefits@dallascityhall.com.

