

# 2018 Active COBRA Guide



*Medical Vision Dental FLEXTRA*

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# Contact Information

## City of Austin Human Resources Department Employee Benefits Division

Benefits staff are available to answer any questions you have about your benefits.

Phone Number: 512-974-3284  
Email: [HRD.Benefits@austintexas.gov](mailto:HRD.Benefits@austintexas.gov) Fax  
Number: 512-974-3420

Please make an appointment before visiting our office.  
Office Hours: 7:30 a.m. to 5:00 p.m.  
Office Location: 505 Barton Springs Road, Suite 600

### Online Resources

To access benefits information, go to [austintexas.gov/benefits](http://austintexas.gov/benefits). You can also view eligibility requirements and plan choices.

## CompuSys/Erisa Group Inc. (Erisa)

### Dental Assistance Plan FLEXTRA Health Care Account COBRA Administration

These programs are managed by the City's third party administrator, Erisa.

Phone Number: 512-250-9397  
Toll-Free Number: 800-933-7472  
Fax Number: 512-250-2937

Mailing Address: 13706 Research Blvd., Ste. 308  
Austin, TX 78750

### City of Austin Dental Plan

To view claim activity, go to [coadentalplan.com](http://coadentalplan.com). To register, follow these steps:

1. Click the **Sign In** button.
2. Enter your insured ID number from your ID card.
3. Leave the password blank.
4. Follow the instructions to register.

## UnitedHealthcare Medical Plans

CDHP/PPO Phone Number: 888-331-3408  
HMO Phone Number: 888-383-0132  
NurseLine Services, 24/7: 877-365-7949  
Vision Phone Number: 800-638-3120  
Vision Providers: [myuhcvision.com](http://myuhcvision.com)  
Mental Health Providers: [liveandworkwell.com](http://liveandworkwell.com)  
Prescription Information: [myuhc.com](http://myuhc.com)

To find a medical provider, go to [myuhc.com](http://myuhc.com).

1. Click the **Find Physician, Laboratory, or Facility** link.
2. Select **All UnitedHealthcare Plans**.
3. Select **NexusACO OAP** for the CDHP and PPO. Select **NexusACO R** for the HMO.

To view the prescription formulary, Explanation of Benefits, and print a temporary ID card, go to [myuhc.com](http://myuhc.com). To register, follow these steps:

1. Click the **Register Now** button.
2. Enter information from your ID card. If you don't have your ID card, you can enter your Social Security Number and date of birth.
3. Click the **Next Step** button.
4. Enter email address or sign up for a free email account.
5. Create a username and password, answer security questions and agree to website policies.
6. Click the **Submit** button.

## Davis Vision Vision Plan

Toll-Free Number: 888-445-2290

To view benefits, locate a provider, and check claim status, go to [davisvision.com](http://davisvision.com). To register, follow these steps:

1. Click the **Members** link.
2. Click the **Register** link.
3. Enter information from your ID card.
4. Create a username, password, and security question.
5. Click the **Register** button.

For non-members click on the **Members** link and enter **2481** for Client Code.

*Contact each benefit vendor directly for identification cards, claims, benefits, and coverage information.*

# COBRA Guide Information

City of Austin benefits are approved by the City Council each year as part of the budget process. The benefits and services offered by the City may be changed or terminated at any time.

This Guide is designed to help you understand your benefits. Some information in this *Guide* comes from the *2018 Employee Benefits Guide* and may pertain only to active City employees. Review this material carefully before making your enrollment decisions. Your rights are governed by each plan instrument (which may be a plan document, summary plan description, evidence of coverage, certificate of coverage, or contract), and not by the information in this Guide. If there is a conflict between the provisions of the plan you selected and this Guide, the terms of the plan govern.

For detailed information about the plans, refer to each plan instrument, contact Erisa, the vendor, or the Employee Benefits Division of the Human Resources Department.

## COBRA Continuation of Coverage

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), as amended, is a Federal law that requires employers to offer Qualified Beneficiaries the opportunity to continue medical, dental, and vision at their own cost in the case of certain Qualifying Events. If you have money remaining in your FLEXTRA Health Care Account, you may continue your participation through COBRA for the remainder of the calendar year.

Continuation of your life insurance, short term disability, long term disability, FLEXTRA Dependent Care Account, and group legal plan is not available under COBRA.

### Qualified Beneficiary

A Qualified Beneficiary is you or your family member who was covered under a City-sponsored medical plan, dental plan, vision plan, or the FLEXTRA Health Care Account on the day before a Qualifying Event. If more than one family member is eligible, each person may elect continued coverage separately. A child who is born to or placed for adoption with a Qualified Beneficiary during the period of COBRA continuation coverage is himself or herself, a Qualified Beneficiary.

### Qualifying Events for COBRA Continuation of Coverage

As determined by Federal law, Qualifying Events include:

- Termination of employment (including retirement) for any reason except gross misconduct.
- Divorce or legal separation from employee.
- Death of employee.
- Entitlement to Medicare
- The loss of eligibility for coverage due to a change in work status.
- Dependent child's loss of eligibility because he or she no longer meets the definition of an eligible dependent under the plan.

### Notice Requirements

Each employee or Qualified Beneficiary is required to notify the Employee Benefits Division of the Human Resources Department within 60 days of a divorce, legal separation, a child no longer meeting the definition of dependent, or entitlement to Medicare benefits. Erisa, the City's COBRA administrator, will then notify all Qualified Beneficiaries of their rights to enroll in COBRA coverage. Notice to a Qualified Beneficiary who is the spouse or former spouse of the covered employee is considered proper notification to all other Qualified Beneficiaries residing with the spouse or former spouse at the time the notification is made.

## Initial Enrollment

### How to Enroll for Coverage

You have 60 days in which to complete a COBRA enrollment form electing coverage from the later of:

- The date coverage ends.
- The date you are notified of your rights under COBRA.

### Payment Due Dates

You have 45 days from the date you elect COBRA coverage to pay the amount owed to Erisa. Your payment must be received in Erisa's office by the 45th day. If you make your election and pay on time, coverage under COBRA will begin the day after your group benefits otherwise would have ended. Your first payment must cover the cost of continuation coverage from the time your coverage under the Plan would have otherwise terminated up to the time you make the first payment. You are responsible for making sure that the amount of your first payment is enough to cover this entire period. Contact Erisa to confirm the correct amount of your first payment. After the initial payment, payments for COBRA coverage must be made on a monthly basis and are due on the first day of the month of coverage. Payments must be received within 30 days of the due date or coverage will be cancelled.

### Your Cost for Coverage

If you choose to continue medical, vision, and/or dental coverage under COBRA, you will be responsible for paying the total premium, plus a 2% administrative fee. The total premium includes the amount you contributed as an active employee plus the amount the City contributed toward the cost of your coverage. If you qualify for 29 months of COBRA coverage due to social security approved disability, your cost will equal 102% of the total premium for the first 18 months and 150% for the 19th through the 29th months of COBRA coverage.

If premiums for City employees change, the new premiums also apply to COBRA participants who have elected coverage under COBRA. You will be notified of new rates prior to the effective date.

If you have money remaining in your FLEXTRA Health Care Account, you may continue your participation through COBRA, however you will pay 102% of the monthly contribution you designated for remainder of the calendar year.

If you elect COBRA coverage, your contributions must be mailed directly to Erisa. If you elect the Consumer Driven Health Plan coverage you have the option to open a Health Savings Account. Member contributions are made directly to Optum Bank.

### How Long Coverage Continues

Depending on the Qualifying Event, medical, vision, or dental coverage may be continued under COBRA either 18, 29, or 36 months past the Qualifying Event.

You and covered family members may elect to continue coverage for up to 18 months if coverage ends due to:

- Your termination of employment (including retirement) for any reason except gross misconduct.
- The loss of eligibility for coverage due to a change in your work status.
- Enrollment in the Affordable Care Act Marketplace.

If a participant is determined to be disabled under the Social Security Act either at the time of a Qualifying Event, or at any time during the first 60 days of COBRA coverage, the disabled individual and all covered family members may be eligible for up to 29 months of COBRA coverage, rather than 18 months. In order for the disabled individual and any qualified family members to be eligible for the 29 months of COBRA coverage, the disabled family member must meet the requirements listed below before the first 18 months expires.

The individual must:

- Be determined to be disabled by the Social Security Administration.
- Notify Erisa within 60 days of the Social Security Administration's determination of disability.

A Qualified Beneficiary may elect to continue coverage for up to 36 months if coverage ends due to:

- Divorce or legal separation from an employee or former employee.
- Death of employee or former employee.
- Entitlement to Medicare of former employee.
- Dependent child's loss of eligibility because he or she no longer meets the definition of an eligible dependent under the plan.

It is possible that a Qualified Beneficiary may experience a second Qualifying Event while enrolled in COBRA coverage. In that case, the maximum period of COBRA coverage will be the longest period for which the Qualified Beneficiary is eligible.

COBRA coverage under the FLEXTRA Health Care Account may be continued through the end of the calendar year in which you originally elected FLEXTRA coverage.

### **When Coverage Ends**

Your continued coverage under COBRA generally ends after the expiration of the period described above in "How Long Coverage Continues". However, under certain circumstances, COBRA coverage may end before the full period of eligibility. Coverage will end on the earliest of the following dates, if any of these dates occur before the end of the applicable COBRA period:

- Any required premium is not paid in full on time.
- The date you become covered under another group health plan or entitled to Medicare.
- The date the City ceases to offer medical, dental, vision or FLEXTRA Health Care Account to employees.
- The end of the calendar year in which you originally elected FLEXTRA Health Care.

If you or a covered dependent becomes covered under another group benefit plan, you normally are not eligible to continue coverage under COBRA. However, if the new coverage has a pre-existing condition exclusion or limitation that limits your coverage under the new plan, you may keep your COBRA coverage for the remainder of the time you are eligible, or until the pre-existing condition limitation expires, whichever comes first.

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) restricts the extent to which group health plans may impose pre-existing condition limitations. If the other group medical plan's pre-existing condition rule does not apply to you, your COBRA coverage through the City may be terminated.

## **Dependent Eligibility**

COBRA participants may add or maintain coverage for eligible dependents according to the same provisions as active employees. If you have questions about COBRA and dependents contact Erisa or the City.

### **Eligible Dependents**

Your dependents who meet the descriptions listed below can be enrolled for benefits.

- **Spouse:** Your legally married spouse.
- **Children:** Your biological children, stepchildren, legally adopted children, children for whom you have obtained court-ordered guardianship or conservatorship, qualified children placed pending adoption. Your children must be under 26 years of age.
- **Dependent Grandchildren:** Your unmarried grandchild must meet the requirements listed above, and must also qualify as a dependent (as defined by the Internal Revenue Service) on your or your spouse's federal income tax return.

# Persons Not Eligible

## **Dependents do not include:**

- Individuals on active duty in any branch of military service (except to the extent and for the period required by law).
- Permanent residents of a country other than the United States.
- Domestic Partners, Parents, grandparents, or other ancestors.
- Grandchildren who do not meet the definition of dependent grandchildren and who are not claimed on your or your spouse's Federal tax return.

## **An individual is not eligible to be covered:**

- As both a City employee and a COBRA participant, for the same benefit.
- As both a COBRA participant and as a dependent of a COBRA participant, for the same benefit.
- As a dependent of a City employee or a COBRA participant, for the same benefit.

# Dependent Documentation

To provide coverage for a dependent under any of the City's benefits programs, you must provide documentation that supports your relationship to the dependent. Social Security Numbers must be provided for all eligible dependents.

Acceptable documents are listed below for the following dependents:

- **Spouse:** A marriage certificate or declaration of informal (common-law) marriage, which has been recorded as provided by law.
- **Child:** A certified birth certificate, complimentary hospital birth certificate, Verification of Birth Facts issued by the hospital or court order establishing legal adoption, guardianship, or conservatorship, or qualified medical child support order, or be the subject of an Administrative Writ.
- **Stepchild:** The documentation listed above must also be provided, and a marriage certificate or declaration of informal marriage indicating the marriage of the child's parent and stepparent.
- **Dependent Grandchild:** The documentation listed above must also be provided, and a marriage certificate or declaration of informal marriage that supports the relationship between you and your grandchild.
- **Qualified Child Pending Adoption:** For children already placed in your home, an agreement executed between you and a licensed child-placing agency or TDFPS, which meets the requirements listed in Dependent Eligibility.



# Coverage Information

## Changing Coverage

### Open Enrollment

During Open Enrollment, you may make changes to your coverage. Allowable changes include:

- Adding or dropping a dependent.
- Changing from one medical plan to another.
- Cancelling coverage.

### Changes During the Year

- You may change coverage as long as you submit an enrollment form within 31 days of the qualifying life event to Erisa. The change will be effective the first day of the month after your enrollment form is submitted.
- In the case of a newborn dependent, medical coverage is temporarily effective on the date of birth for any eligible child born while you are a covered participant. Coverage continues for the child for 31 days. Coverage extends beyond that date only if you submit an enrollment form within 31 days of the child's birth.
- To drop coverage for a dependent, you must submit a corrected COBRA enrollment form to Erisa. If applicable Erisa will send you a new coupon book with adjusted premium payments. The City will not refund premiums paid for dependents that should have been dropped because they were no longer eligible for coverage.
- Coverage may be cancelled at any time on any individual. You must submit a corrected COBRA enrollment form to Erisa.
- At times other than Open Enrollment, you are not permitted to add dependents not previously covered, except in the case of a newly acquired dependent or a loss of coverage.
- To drop coverage due to a change in other coverage attributable to employment, you must submit a corrected COBRA enrollment form to Erisa.
- You cannot change between the CDHP, PPO, and HMO during the year, unless you move outside the HMO service area or as allowed by HIPAA Special Enrollment.

## Premium Errors

### COBRA Enrollment Form Error

It is your responsibility to ensure that information on the COBRA enrollment form is correct. If a premium error occurs, you must notify Erisa *immediately*. If an overpayment occurs due to an error you made when completing the COBRA enrollment form, up to a one-month credit may be given for future premiums. If underpayment occurs due to an error you made on the COBRA enrollment form, the City has the right to collect any additional premiums owed.

### Data Entry Error/Delay

If a data entry error occurs or if data entry is delayed, it will not invalidate the coverage on your COBRA enrollment form. Upon discovery, an adjustment will be made to reflect the correct premium. If underpayment of premium occurs, the City has the right to collect any additional premium owed by you. If overpayment occurs, up to a one-month credit may be given for future premiums.



As a COBRA participant, you may choose the medical plan that best meets your needs. Provider and prescription information, along with a Cost Estimator tool, is available online at [myuhc.com](http://myuhc.com). Select **NexusACO OAP** for the CDHP and PPO. Select **NexusACO R** for the HMO.

Things to consider when choosing a medical plan:

- Premium costs for dependent coverage
- Amount of copays
- Amount of out-of-pocket expenses
- Future expenses and the predictability of inpatient hospital expenses
- Freedom to not designate a Primary Care Physician.
- Freedom to seek services from a Specialist without a referral.

**NurseLine Services** – Coping with health concerns on your own can be tough. With so many choices, it can be hard to know whom to trust for information and support. NurseLine services were designed specifically to help you get more involved in your own health care, and to make your health decisions simple and convenient.

We'll provide you with:

- Immediate answers to your health questions anytime, anywhere – 24 hours a day, 7 days a week.
- Access to experience registered nurses.
- Trusted, physician-approved information to guide your health care decisions.

When you call, a registered nurse can help you:

- Discuss your options for the right medical care.
- Find a doctor or hospital.
- Understand treatment options.
- Develop a healthy lifestyle.
- Ask medication questions.

Call NurseLine services any time for health information and support – at no additional cost to you as part of your benefit plan. Registered nurses are available any time, day or night. Call NurseLine services at **877-365-7949, TTY 711**.

## Medical Rates - Monthly

The monthly COBRA medical rates are listed below. The term “Insured” refers to a COBRA Qualified Beneficiary who has elected coverage for himself or herself and/or his or her eligible dependents.

	CDHP	PPO	HMO
Insured Only	\$ 536.72	\$ 693.66	\$ 832.87
Insured & Spouse	\$ 1,204.01	\$ 1,556.52	\$ 1,901.99
Insured & Child or Children	\$ 1,027.10	\$ 1,329.33	\$ 1,624.00
Insured & Family	\$ 1,657.09	\$ 2,142.27	\$ 2,617.38
Child or Children Only	\$ 536.72	\$ 693.66	\$ 832.87

# CDHP

## **The Consumer Driven Health Plan may be the right medical plan if:**

- You want to pay lower medical premiums for your dependents.
- You and your family rarely visit a doctor.
- You and your family are currently not on high-cost maintenance medication.

## **How the CDHP Works:**

1. Preventive Service – Covered at 100 percent.
2. Injury or Illness at Tier 1 or Network Provider – the amount you pay will be determined after UHC-discounted rates.
3. Calendar Year Deductible –after you meet the deductible, the plan will pay 80 percent of covered services for Tier 1 and 70 percent for Network providers. .
4. Out-of-Pocket Maximum –after you meet the out-of-pocket maximum, the plan pays 100 percent for all eligible covered medical and pharmacy expenses.

## **How prescriptions work with the CDHP:**

1. If your prescription is on the Affordable Care Act mandated prescription list, you will pay nothing out of pocket. The prescription is covered at 100 percent, no deductible. To view the list, go to [austintexas.gov/benefits](http://austintexas.gov/benefits).
2. If your prescription is on the Expanded Preventive Drug List, you will pay 20 percent of the cost, no deductible.
3. If your prescription is on the 2018 Prescription Drug List, you will pay 100 percent of the cost. Once you meet your calendar year deductible, you will pay 20 percent.

## **CDHP Health Savings Account (HSA):**

An employee enrolling in COBRA CDHP mid-year will have access to the balance in the HSA until all funds have been exhausted.

The City does not contribute funds into the HSA for cobra participants.

# CDHP Schedule of Benefits

Medical Benefits	CDHP – NexusACO OAP		Out-of-Network
	Tier 1 Providers	Network	
Deductible	\$1,500 - Insured Only \$3,000 - Insured & Dependents		\$3,000 - Insured Only \$6,000 - Insured & Dependents
Preventive Services	Plan pays 100%.		Plan pays 60% after deductible.
Eligible Covered Services & Facilities	Plan pays 80% after deductible.	Plan pays 70% after deductible.	Plan pays 60% after deductible.
Out-of-Pocket Calendar Year Maximum	\$5,000 - Insured Only \$6,850 - Insured & Dependents		\$10,000 - Insured Only \$20,000 - Insured & Dependents

Vision Benefits	CDHP – NexusACO OAP	Out-of-Network
Routine Vision Exam Copay	Plan pays 80% after deductible.	Plan pays 60% after deductible.
Contact Lens Fitting Fee	Plan pays 80% after deductible.	Plan pays 60% after deductible.
Frames, Standard Lenses, and Contact Lenses	Preferred Pricing or discounts at participating private practices and retail chain providers.	Retail chain providers may offer a discount.

Prescription Benefits	Coverage
Affordable Care Act Mandated Prescriptions – found at <a href="http://austintexas.gov/benefits">austintexas.gov/benefits</a> .	No deductible. Plan pays 100%.
Expanded Preventive Drug List – found at <a href="http://austintexas.gov/benefits">austintexas.gov/benefits</a> .	No deductible. Plan pays 80%.
2018 Prescription Drug List – found at <a href="http://austintexas.gov/benefits">austintexas.gov/benefits</a> .	Plan pays 80% after deductible.

## NexusACO:

Primary Care Doctor (PCP): PCP selection preferred. If a PCP is not selected, one will be assigned and this PCP assigned will be printed on your ID card; however, you will not be required to seek services from the assigned PCP.

Referrals Required: No. A referral is not required to seek services from a Specialist.

# PPO & HMO Schedule of Benefits

	PPO – NexusACO OAP		HMO – NexusACO R	
	Tier 1 Providers	Network Providers	Tier 1 Providers	Network Providers
Individual Deductible	\$500 per covered person.		None.	
Out-of- pocket Maximum	\$4,000 per covered person.		\$4,500 per covered person.	
Provider Selection	Members <b>may</b> select Tier 1, Network, or Out-of-Network Providers.		Members <b>must</b> select Tier 1 or Network Providers. Referrals are required to receive services from a Specialist. No benefits coverage without a referral.	
Primary Care Physician (PCP)	PCP selection preferred. If a PCP is not selected, one will be assigned and this PCP will be printed on your ID card; however, you <b>will not</b> be required to seek services from the assigned PCP.		PCP selection is required. If a PCP is not selected, one will be assigned. You <b>will be</b> required to seek services from the assigned PCP. You may change your PCP on a monthly basis.	
Referrals Required	No. A referral is not required to seek services from a Specialist.		Yes. A referral is required to seek services from a Specialist. No benefits coverage without a referral.	
Residency Requirements	None.		<b>Must</b> receive services in Bastrop, Blanco, Burnet, Caldwell, Hays, Travis, or Williamson counties. No benefits coverage outside of this area.	
Out-of-Network Benefits	\$1,500 deductible per covered person. Plan pays 60%, up to maximum allowable charge. Out-of-network benefits are subject to network benefit plan limits, pre-approval, and pre-notification requirements.  Outpatient Surgery and Inpatient Admission are subject to a \$250 per day facility fee.		None, except in case of a medical emergency.	

# PPO & HMO Schedule of Benefits

	PPO – NexusACO OAP		HMO – NexusACO R	
	Tier 1 Providers	Network	Tier 1 Providers	Network
Preventive Exams	Plan pays 100%.		Plan pays 100%.	
Virtual Visit Copay	\$10		\$10	
Office Visit Copay Primary Care Specialist	\$10 \$25	\$25 \$45	\$10 \$35	\$25 \$55
Convenience Care Clinics Copay	\$25		\$25	
Urgent Care Copay	\$35		\$45	
Emergency Room Copay	\$200		\$250	
Ambulance Services	Plan pays 80% after deductible.		\$200 copay	
Outpatient Surgery	Plan pays 80% after deductible.	Plan pays 70% after deductible.	\$750 copay	\$1,000 copay
Inpatient Admission	Plan pays 80% after deductible.	Plan pays 70% after deductible and \$250 copay.	\$1,500 copay	\$2,500 copay
Allergy Services Immunizations	Plan pays 100%. Plan pays 100%. Office visit copays may apply.		Plan pays 50%. Plan pays 100%. Office visit copays may apply.	
Physical, Speech and Occupational Therapy Registered Dietitian Chiropractic Care Copay (20 visit limit)	\$35		\$45	
Acupuncture Copay (12 visit limit)	\$35		Not covered.	
CT, MRI, PET Scans Copay	\$100		\$150	
Mental Health Care Outpatient Copay	\$10		\$10	
Durable Medical Equipment	Plan pays 80% after deductible.		Plan pays 100%.	
Disposable Medical Supplies Prosthetic-Orthotic Devices Insulin pumps and related supplies	Plan pays 80% after deductible.		Plan pays 80%.	
Other Covered Medical Expenses	Refer to your Medical Plan Document or contact UnitedHealthcare.			

## PPO & HMO Vision Benefits

	Routine Vision Network	HMO/PPO In-Network
Routine Vision Exam Copay	\$25 for routine exam including contact lens fitting.	\$45/\$35
Contact Lens Fitting Fee	Amount charged is due at time of service. Submit a vision claim form for 100% reimbursement.	Included in annual routine vision exam copay.
Frames, Standard Lenses, and Contact Lenses	Preferred Pricing or discounts at participating private practices and retail chain providers.	Retail chain providers may offer a discount.

## PPO & HMO Pharmacy Benefits

	PPO		HMO	
	Retail (31-day supply)	Mail Order (90-day supply)	Retail (31-day supply)	Mail Order (90-day supply)
Tier 1	\$10	\$20	\$10	\$30
Tier 2	\$30 or 20% of cost, \$60 maximum.	\$60 or 20% of cost, \$120 maximum.	\$35 or 20% of cost, \$70 maximum.	\$105 or 20% of cost, \$210 maximum.
Tier 3	\$50 or 20% of cost, \$100 maximum.	\$100 or 20% of cost, \$200 maximum.	\$55 or 20% of cost, \$110 maximum.	\$165 or 20% of cost, \$330 maximum.
A \$50 deductible will apply for Tier 2 & Tier 3 prescription drugs per covered person.				

## CDHP, HMO, and PPO

Diabetic Supplies (see also Diabetic Equipment)	
Retail	Supplies are covered at a participating pharmacy.
Mail Order	Copays for insulin needles/syringes and/or diabetic supplies are waived when dispensed on the same day as your insulin (Byetta, Victoza, Symlin, or Oral Agent), but only when the insulin or oral agent is dispensed first.

# Medical Programs

**Cancer Support Program** – Specialized cancer nurses offer needed support to participants throughout cancer treatment, recovery and at end of life to assist with treatment decisions and improve a participant's health care experience. Experienced, caring cancer nurses from the cancer support program are available to support participants in several ways. They can:

- Find the right doctor for you.
- Explore your treatment options.
- Help you manage symptoms and side effects.
- Explain your medications.
- Work with your doctors to make sure all your questions are answered.
- Talk to your spouse, family, children and employer.
- Keep your doctors informed about how you're feeling.

**Comprehensive Kidney Program** – Specialized nurses offer education, motivation and reinforcement to ensure integration with other programs. UnitedHealthcare offers access to the top-performing centers through their network of preferred dialysis centers. You'll also receive ongoing clinical expertise and help from specialized nurses who can help you:

- Understand your treatment options.
- Manage your symptoms and side effects.
- Work with your doctor and ask the right questions.
- With other health concerns, such as high blood pressure, anemia or nutrition.

**Maternity Program** – Provides 100 percent outreach for every pregnancy, offering guidance on preventive care, early risk detection and education. Personalized support is offered for each participant's unique experience. If you're thinking about having a baby, or you already have one on the way, the Maternity Support Program can help. Enroll and get access to an experienced maternity nurse who can:

- Answer your questions on everything from pre-conception health to newborn care.
- Offer support throughout pregnancy and after birth.
- Provide specialized resources if your pregnancy is considered high-risk to help you stay healthy and prevent premature birth.



## How To Use Mail Order

The pharmacy benefit offers home delivery through mail order. In some instances, mail order can save you money. Generally, these programs are designed to cover drugs used to treat chronic conditions or medications taken for more than 31 days.

To begin using mail order:

- Have your doctor write a prescription for a 90-day supply of your medication (ask for three refills).
- Complete the mail order form and attach your prescription.
- Provide a check or credit card information.
- Mail this information to the medical plan's mail order pharmacy.

Within seven to 14 days, your prescription will be delivered to you, postage paid.

- **CDHP** participants will pay 20 percent of the cost once the in-network deductible is met. If you have not met your in-network deductible, you will pay 100 percent of the cost. If the prescription is for a preventive care medication listed on the Expanded Preventive Drug List, no deductible is required and you will only pay 20 percent of the cost.
- **PPO** participants receive 90 days of medication for *two* copays/coinsurance.
- **HMO** participants receive 90 days of medication for *three* copays/coinsurance.

If your doctor allows you to take a generic drug, this should be indicated on the prescription. Three weeks before your mail order supply runs out, you will need to request a refill.

For additional information, go to [myuhc.com](http://myuhc.com) or call UnitedHealthcare. CDHP and PPO members call [888-331-3608](tel:888-331-3608). HMO members call [888-383-0132](tel:888-383-0132).

## Diabetic Bundling – What Your Medical Plan Does for You

A participant's insulin/non-insulin medication and related diabetic supplies can be purchased through mail order for the cost of the insulin/non-insulin if prescriptions for the insulin/non-insulin and supplies are submitted at the same time.

- **CDHP** participants will pay 20 percent of the cost once the in-network deductible is met. If you have not met your in-network deductible, you will pay 100 percent of the cost.
- **PPO** participants will pay *two* copays/coinsurance for a 90-day prescription.
- **HMO** participants will pay *three* copays/coinsurance for a 90-day prescription.

The copay incurred is for the insulin/non-insulin prescription only; the other supplies (lancets and test strips) are included at no cost to you.

# Vision Plan

# DAVIS VISION

EYECARE REFRAMED

Healthy eyes and clear vision are an important part of your overall health and quality of life. Davis Vision will help you care for your sight while saving you money.

To view benefits and locate a provider, go to [davisvision.com](http://davisvision.com) or call 888-445-2290.

For non-members, click on **Member** and enter **2481** for client code.

Plan Coverage			
Covered Service – In-network benefits (limited out-of-network benefits are available).			
Comprehensive Eye Exam – \$10 copay, one exam per calendar year.			
<b>Frames</b> – Once per calendar year in lieu of contact lenses.  Up to \$125 retail allowance toward provider-supplied frame plus 20% off cost exceeding the allowance.* Up to \$175 retail allowance if purchased at Vision Works. <b>OR</b> Any Fashion or Designer frame from Davis Vision’s Collection (with retail values up to \$195), <b>covered in full</b> . <b>OR</b> Any Premier frame from Davis Vision’s Collection (with retail values up to \$225), <b>covered in full</b> after an additional \$25 copay.  One year eyeglass breakage warranty included at no additional cost.		<b>Contacts</b> – Once per calendar year in lieu of frames.  Up to \$120 allowance toward provider-supplied contacts plus 15% off cost exceeding the allowance.* Standard Contacts – Evaluation, fitting fees, and follow-up care; \$25 copay applies. Specialty Contacts – Evaluation, fitting fees, and follow-up care, up to a \$60 allowance plus 15% off cost exceeding allowance.* \$25 copay applies. <b>OR</b> Davis Vision Collection contact lenses, evaluation, fitting fees, and follow-up care, <b>covered in full</b> after \$25 copay. (Up to 4 boxes of disposable lenses). <b>OR</b> Medically necessary with prior approval, <b>covered in full</b> .	
Standard Eyeglass Lenses – Single, bifocals, trifocals, lenticular, and standard scratch coating. \$25 copay, once per calendar year. Polycarbonate lenses for children are covered in full up to age 19.			
<b>Lens Options</b>	<b>Copay</b>	<b>Lens Options</b>	<b>Copay</b>
Standard progressive addition lenses	\$50	Premium AR coating	\$48
Premium progressives (i.e. Varilux etc.)	\$90	Ultra AR coating	\$60
Intermediate-vision lenses	\$30	High-index lenses	\$55
Blended-segment lenses	\$20	Polarized lenses	\$75
Ultraviolet coating	\$12	Glass photochromic lenses	\$20
Standard anti-reflective (AR) coating	\$35	Plastic photosensitive lenses	\$65
* <b>Additional Discounts</b> – Not available at Wal-Mart or Sam's Club.			

## Davis Vision Rates – Per Month

Insured Only	\$ 4.57
Insured & Spouse	\$ 9.06
Insured & Child or Children	\$ 8.89
Insured & Family	\$ 13.55
Child or Children Only	\$ 4.57

# Dental Assistance Plan

This plan allows you to choose your own dentist. Covered benefits are indicated by dental codes. A fixed fee schedule indicates the maximum amount paid per code. For detailed information, refer to the Employee Dental Assistance Plan Document online at [austintexas.gov/benefits](http://austintexas.gov/benefits) or call Erisa at 512-250-9397. To view claims activity, go to [coadentalplan.com](http://coadentalplan.com).

Plan Coverage	
Preventive Care	No Deductible
Calendar Year Deductible	\$50 per covered person
Basic Care	Deductible applies
Major Care	Deductible applies
Calendar Year Maximum <i>Includes Orthodontia expenses</i>	\$2,000 per covered person
Lifetime Orthodontia Maximum Orthodontia Treatment	\$2,000 per covered person at 50% of Maximum Allowable Charge. Deductible applies
Night guards, splints, implants, and over dentures	Not Covered

## Orthodontia Treatment

Orthodontia work in progress would not be covered (including banding).

Expenses are paid only as the work progresses. Receipts should be submitted for reimbursement after each visit. Orthodontia benefits paid by the plan are applied toward the calendar year maximum.

The amounts reimbursable for orthodontia expenses are determined as claims are incurred throughout the course of treatment. This amount may not match the payment plan you have set up with your dentist.

## Dental Rates – Per Month

Insured Only	\$ 45.43
Insured & Spouse	\$ 127.30
Insured & Child or Children	\$ 127.30
Insured & Family	\$ 127.30
Child Only	\$ 45.43
Children Only	\$ 127.30

# **Important Benefits Information**

- . Summary of Benefits and Coverage and Uniform Glossary of Terms
- . ADA Compliance
- . Governing Plan
- . HIPAA
- . The Women's Health & Cancer Rights Act
- . Patient Protection and Affordable Care Act
- . Your Prescription Drug Coverage and Medicare

## Summary of Benefits and Coverage (SBC) and Uniform Glossary of Terms

Under the law, insurance companies and group health plans must provide consumers with a concise document detailing, in plain language, simple and consistent information about health plan benefits and coverage. This summary will help consumers better understand the coverage they have and, for the first time, allow them to easily compare different coverage options. It summarizes the key features of the plan and coverage limitations and exceptions. For a copy of the SBC of the City's medical plans go to [austintexas.gov/benefits](http://austintexas.gov/benefits) or call 512-974-3284.

Under the Patient Protection and Affordable Care Act (Health Reform), consumers will also have a new resource to help them understand some of the most common but confusing jargon used in health insurance. For a copy of the Uniform Glossary of Terms online at [austintexas.gov/benefits](http://austintexas.gov/benefits) or call 512-974-3284 for a copy.

## ADA Compliance

The City is committed to complying with the Americans with Disabilities Act (ADA). Reasonable accommodation, including equal access to communications, will be provided upon request. For more information, call the Human Resources Department at 512-974-3284 or use the Relay Texas TTY number 800-735-2989 for assistance. For more information, visit the website at [austintexas.gov/ada](http://austintexas.gov/ada).

## Governing Plan

Your rights are governed by each plan instrument (which may be a plan document, evidence of coverage, certificate of coverage, or contract), and not by the information in this Guide. If there is a conflict between the provisions of the plan you selected and this Guide, the terms of the plan govern. City of Austin benefits are approved by the City Council each year as part of the budget process. The benefits and services offered by the City may be changed or terminated at any time.

## The Health Insurance Portability & Accountability Act of 1996 (HIPAA)

This act imposes the following restrictions on group health plans:

***Limitations on pre-existing exclusion periods.*** Pre-existing conditions can only apply to conditions for which medical advice, diagnosis, care, or treatment was recommended or received during a period beginning six months prior to an individual's enrollment date, and any pre-existing condition exclusion is not permitted to extend for more than 12 months after the enrollment date. Further, a pre-existing condition exclusion period may be reduced by any creditable previous coverage the individual may have had.

***Special enrollment.*** Group health plans must allow certain individuals to enroll upon the occurrence of certain events, including new dependents and loss of other coverage. Loss of coverage includes:

- Termination of employer contributions toward other coverage.
- Moving out of an HMO service area.
- Ceasing to be a "dependent," as defined by the other plan.
- Loss of coverage to a class of similarly situated individuals under the other plan (i.e., part-time employees).

Additionally, individuals entitled to special enrollment must be allowed to enroll in all available benefit package options and to switch to another option if he or she has a spouse or dependent with special enrollment rights.

***Prohibitions against discriminating against individual participants and beneficiaries based on health status:*** Plans may not establish rules for eligibility of any individual to enroll under the terms of the plan based on certain health status-related factors, including health status, medical condition, claims experience, receipt of health care, medical history, genetic information, evidence of insurability, or disability.

***Standards relating to benefits for mothers and newborns:*** Plans must provide for a 48-hour minimum stay for vaginal childbirth, and a 96-hour minimum stay for cesarean childbirth, unless the mother or medical provider shortens this period. No inducements or penalties can be used with the mother or medical provider to circumvent these rules.

***Parity in the application of certain limits to mental health benefits:*** Plans must apply the same annual and lifetime limits (i.e., dollar amounts) that apply to other medical benefits to benefits for mental health. If this requirement results in a one percent or more increase in plan costs or premiums, this rule does not apply.

## **City of Austin Policy on HIPAA**

HIPAA gives the City, as the plan sponsor of a non-Federal governmental plan, the right to exempt the plan in whole or in part from the requirements described above. The City has decided to formally implement all of these requirements. The effect of this decision as it applies to each of the above requirements is as follows:

- The Plan does not currently have a pre-existing condition limitation and is in compliance.
- The Plan will provide special enrollment periods.
- The Plan will comply with the non-discrimination rules.
- The Plan will comply with the standards for benefits for mothers and newborn children.
- The Plan will comply with the rules on mental health benefits.

**The HIPAA Privacy Rules for Health Information** were established to provide comprehensive Federal protection concerning the privacy of health information. The Privacy Rules generally require the City to take reasonable steps to limit the use, disclosure, and requests for Protected Health Information to the minimum necessary to accomplish the intended purpose.

The City is committed to implementing the Privacy Rules.

**The Women's Health and Cancer Rights Act of 1998** was enacted on October 21, 1998. It provides certain protections for breast cancer patients who elect breast reconstruction in connection with a mastectomy. Specifically, the act requires that health plans cover post-mastectomy reconstructive breast surgery if they provide medical and surgical coverage for mastectomies. Coverage must be provided for:

- Reconstruction of the breast on which the mastectomy has been performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Prostheses and physical complications of all stages of mastectomy, including lymph edemas.
- Secondary consultation whether such consultation is based on a positive or negative initial diagnosis.

The benefits required under the **Women's Health and Cancer Rights Act of 1998** must be provided in a manner determined in consultation with the attending physician and the patient. These benefits are subject to the health plan's regular copays and deductibles.

## **Patient Protection and Affordable Care Act**

As part of the Patient Protection and Affordable Care Act (Health Reform) effective January 2010, medical plans which exceed a threshold level established by the Federal government will have to pay a 40% excise tax. The City of Austin is committed to designing a medical plan that is below the threshold level; however, if the threshold is reached the cost of the excise tax will be passed on to participants.

## **Health Insurance Marketplace**

There may be other coverage options for you and your family besides COBRA. When key parts of health care reform take effect, you will be able to buy coverage through the Health Insurance Marketplace. In the Marketplace, you could be eligible for a new kind of tax credit that could lower your monthly premiums. You can determine your premium costs, deductible amounts, and out-of-pocket expenses before making a decision. Being eligible for COBRA does not limit your eligibility for coverage for a tax credit through the Marketplace. For more information go to [Healthcare.gov](http://Healthcare.gov).

## Your Prescription Drug Coverage and Medicare

### Beneficiary Creditable Coverage Disclosure Notice

This notice has information about your current prescription drug coverage with the City of Austin and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining a Medicare drug plan, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in this area. There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. On January 1, 2006, new prescription drug coverage became available to individuals with Medicare Part A. This coverage is available through Medicare prescription drug plans, also referred to as Medicare Part D. All such plans provide a standard, minimum level of coverage established by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The City of Austin has determined that prescription drug coverage offered through City health plans is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

### Other Important Considerations

- If you currently have prescription drug coverage through a City health plan, you may choose to enroll in Medicare Part D annually between October 15 and December 7, or when you first become eligible for Medicare Part D.
- If you decide to join a Medicare drug plan, your current City of Austin medical coverage will not be affected.
- If you do decide to join a Medicare drug plan and drop your current City of Austin coverage for your dependents, you may be able to get this coverage back during an Open Enrollment period.
- You should also know that if you drop or lose your current coverage with the City of Austin and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without Creditable Coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium.
- You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.
- If you are enrolled in Medicare Part D or a Medicare Advantage Plan and are also enrolled in the City health plan, you may have duplicate prescription coverage. If you would like to review your coverage or for more information, contact the Employee Benefits Division of the Human Resources Department at [974-3284](tel:974-3284).

### More information about Medicare Part D prescription drug coverage

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. You can also:

- Visit: [medicare.gov](http://medicare.gov) for personalized help.
- Call the **Health and Human Services Commission of Texas** toll free at [888-834-7406](tel:888-834-7406), local number [800-252-9330](tel:800-252-9330).
- Call [800-MEDICARE \(800-633-4227\)](tel:800-MEDICARE).
- TTY users should call [877-486-2048](tel:877-486-2048).

Financial assistance may be available for individuals with limited income and resources through the **Social Security Administration (SSA)**. For more information, visit the SSA website at: [socialsecurity.gov](http://socialsecurity.gov). Or call [800-772-1213](tel:800-772-1213). TTY users should call [800-325-0778](tel:800-325-0778).



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