

Preparing for Open Enrollment



Open Enrollment is from **Monday, October 13** through **Sunday, November 16, 2014**. Benefit changes and deductions are effective on January 1, 2015. ***Non-tobacco users must complete the Tobacco Certification Form during Open Enrollment to avoid paying the Tobacco Premium.***

New in 2015

Consumer Driven Health Plan with a Health Savings Account

This plan has lower-cost dependent premiums. Employees who elect the CDHP will also be enrolled in a Health Savings Account (HSA). The City will contribute \$500 for Employee Only coverage and \$1,000 for Employee and Dependent coverage. Employees can also contribute pre-tax dollars into their account. Carefully review the information in the *2015 Employee Benefits Guide*.

Tobacco Premium

Non-tobacco users will need to participate in Open Enrollment and complete the Tobacco Certification Form indicating they do not use tobacco products. Employees enrolled in a City medical plan who use tobacco will pay \$12.50 per pay period, beginning January 2015. The Tobacco Premium will be waived for employees who certify they do not use tobacco or have successfully completed a 2014 Tobacco Cessation class or completes a class in 2015. This premium does not apply to dependents.

Changes

2015 Changes for the PPO and HMO

- Weight Loss Program with a surgical option will be offered by UnitedHealthcare for individuals dedicated to a lifestyle change.
- Tamiflu anti-viral medication will go from Tier 3 to Tier 1.
- Visits to a Registered Dietitian are now unlimited, specialist copays apply.
- Emergency Room copay will increase \$25.

HMO Plan Changes

- Outpatient Surgery copay will increase from \$600 to \$1,000.
- Inpatient hospitalization copay will increase from \$1,000 to \$1,500.

Review

- The *2015 Employee Benefits Guide*.
- Your **2014 Coverage Information Statement**. Your statement lists your current benefits, the names of your dependents covered for each benefit plan.

Participate

Step 1

Attend an Open Enrollment benefits presentation. Look for posters in your work area with the date, time, and location of the presentations at your worksite. Benefits staff and vendor representatives will be available to answer questions.

Unable to attend a presentation? View online at coaopenrollment.com

Step 2

Have these items on hand when participating in Open Enrollment:

- Your **Employee ID Number**, **Social Security Numbers**, and **dates of birth** for the dependents you wish to enroll.
- The **2015 Employee Benefits Guide** for rates and eligibility guidelines.

Step 3

There are three ways to participate in Open Enrollment:

- **Online** – coaopenrollment.com
- **Telephone** – **512-493-1350** Spanish speakers are available.
- **Paper Enrollment** – Complete a paper enrollment form for 2015.



Online

Go to coaopenrollment.com

Available 24/7, beginning Monday, October 13 through Sunday, November 16, 2014. To log in, you will need your **Employee ID Number** (located on your timesheet and on your 2014 Coverage Information Statement) and the **first** five digits of your **Social Security Number**.

To make changes to your benefits, select the appropriate benefit tabs.

- **Employee tab** – To update your address and marital status.
- **Dependents tab** – To update your dependents' personal information as well as add or drop them from coverage.
- **Tobacco Certification/Save tab** – To complete the Tobacco Certification Form, finalize your benefits changes, and print a copy of your **2015 Online Verification**.



Phone

Call: **512-493-1350**

Available weekdays, Monday, October 13 through Friday, November 7, 2014.

- Representatives are available from 8 a.m. to 5 p.m., CST.
- Spanish-speaking representatives are available.



Paper

Paper Enrollment

Employees who cannot access the online or telephone systems can complete Open Enrollment at the Employee Benefits office on the sixth floor of One Texas Center, 505 Barton Springs Road.

Remember

After you participate in Open Enrollment

You will receive a 2015 Confirmation Statement within two business days of participating online or by telephone.

- Carefully check your statement to make sure your changes are correct.
 - ❖ If you notice a mistake, contact CompuSys/Erisa Group, Inc. (Erisa) at **512-250-9397** to make corrections.
 - ❖ If you don't receive a statement, contact Erisa to verify that your changes were processed correctly and request a copy of your 2015 Confirmation Statement.
- Keep your statement.
 - ❖ Your first benefits deductions in 2015 will be on January 16, 2015.
 - ❖ Payroll deduction errors must be reported to the Employee Benefits Division at **512-974-3284**.

If you added dependents during Open Enrollment

If you added a spouse, domestic partner, or children to your benefits, you will need to provide the following documentation to your department's Open Enrollment Coordinator or the Employee Benefits Division by Friday, November 14, 2014:

- Marriage certificate or declaration of informal marriage.
- Domestic Partnership Affidavit and Agreement form and a Domestic Partnership Tax Dependent Status Form.
- Certified birth certificate, complimentary hospital birth certificate, or Verification of Birth Facts.
- Court order establishing legal adoption, guardianship, or conservatorship.
- If you do not provide documentation, your dependent will be dropped.

For questions concerning documentation, refer to the *2015 Employee Benefits Guide* or contact the Employee Benefits Division at **512-974-3284**.

Qualifying Life Events

Open Enrollment benefit elections remain in effect for 2015; however, you may make changes to your benefits during the year if you experience a qualifying life event such as:

- Marriage or divorce; domestic partnership or dissolution of domestic partnership.
- Birth, adoption, court order, death, or dependent child reaching age 26.

Your benefit change must be consistent with your qualifying life event. For example, if your spouse loses benefits coverage, you can add your spouse to your benefits and/or increase your FLEXTRA Health Care contribution. Contact the Employee Benefits Division within **31 days** of the qualifying life event to schedule an appointment with a staff member to complete a Benefits Enrollment Form. If you miss the 31-day deadline, your next opportunity to make benefit changes will be the next Open Enrollment period.

Qualifying Life Events During Open Enrollment

If you experience a qualifying life event during Open Enrollment, you must contact the Employee Benefits Division within **31 days** to schedule an appointment to make any changes to be effective from October through December of 2014. During your visit a staff member will help you make Open Enrollment changes. Participating in Open Enrollment alone will not **add** or **drop** dependents for the remainder of 2014.

Most Commonly Asked Questions

Topic: Open Enrollment

Q. I added my spouse during Open Enrollment. If my spouse gets a job with benefits sometime during the year, can I drop my spouse at that time?

A. Yes. Contact the Employee Benefits Division at **512-974-3284** to schedule an appointment within 31 days of your spouse obtaining benefits coverage.

Topic: Identification Cards

Q. Which identification cards will I receive?

A. New members will receive the following identification cards by January 1, 2015.

- UnitedHealthcare
- Davis Vision
- FLEXTRA Health Care Benefits Card (includes members whose cards have expired)
- ARAG Group Legal Plan
- Optum Bank Health Debit card (CDHP w/HSA members only)

All members enrolled in the Dental Assistance Plan will receive new identification cards by January 1, 2015.

Topic: FLEXTRA Accounts

Q. Will my FLEXTRA Health Care and Dependent Care Account elections roll over in 2015?

A. Yes, unless you make changes to this account during Open Enrollment your deductions will roll over.

Q. How do I check my FLEXTRA Health Care Account balance?

A. To check your account balance, you must register online at **coaflextra.com** or call Erisa at **512-250-9397**.

Topic: Consumer Driven Health Plan

Q. Do I have to meet my annual CDHP deductible to receive my preventive care?

A. No. Preventive routine care (such as yearly physical exams, screening mammograms, screening colonoscopy, PSA test, prostate cancer and cervical cancer screenings, preventive immunizations, birth control, and other preventive services) are covered at 100 percent with the CDHP and you will not be required to meet your annual deductible.

Topic: Tobacco Premium

Q. What if I am a non-tobacco user?

A. Non-tobacco users must complete the Tobacco Certification Form during Open Enrollment to avoid paying the Tobacco Premium. Tobacco users will pay a premium of \$12.50 per pay period beginning January 2015.