

2020-2021 Open Enrollment



Open Enrollment begins **Monday, October 12** and closes **Sunday, November 15, 2020** at midnight. Benefits changes are effective **January 1, 2021**. The first benefits deduction will appear on your **January 22, 2021** paycheck. If you **do not** wish to make benefits changes, you do not need to participate in Open Enrollment, your current benefits will automatically roll over to 2021.

No Rate Increases For:

- Medical
 - ◊ CDHP, PPO, and HMO plan design (same copays, same coinsurance, and deductible).
- Dental
- Vision, Life, Legal, or Disability

2021 Benefits Highlights:

Dental Plan Enhancements:

Beginning January 1, the City's dental plan will now be referred to as, **BlueCare Dental PPO** and will be administered by BlueCross BlueShield. Employees and dependents will be able to seek services using in-network and out-of-network dentists. Below is the schedule for in and out-of-network benefits.

	BlueCare Dental PPO In-Network	BlueCare Dental PPO Out-of-Network Table of Allowance
Dentist	Utilize a BlueCare Dental dentist	Continue to use any dentist
Deductible—applies to Basic, Major, Orthodontia	\$50	\$50
Services Paid At	Contracted discount	Up to Table of Allowance
Billing	No balance billing	May balance bill if more than Table of Allowance

The example below shows the difference between an in-network vs out-of-network claim. Employees using an in-network dentist will see greater savings and in most cases the \$2,000 calendar year maximum will go further towards dental services. Out-of-network services will continue to be paid up to the Table of Allowance.

	BlueCare Dental PPO In-Network Pays (Average Discounted Rate)	BlueCare Dental PPO Out-of-Network Pays (Table of Allowance Maximum)
January 1, 2021—Calendar Year Maximum Balance	\$2,000	\$2,000
Dentist Charges—\$183.66 For a Filling, Dental Code D2330	\$97.10	\$147.92
Your Out-of-Pocket Cost	After your \$50 deductible, you owe \$0	After your \$50 deductible, you owe \$35.74
Calendar Year Maximum Balance	\$1,902.90	\$1,852.08

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Dental Plan Enhancements (continued)

Your new BlueCare Dental PPO card will be mailed by December 31, 2020. The card will look very similar to your medical ID card. **DO NOT** throw away your card.

To search for an in-network dentist, go to bcbstx.com/coa. For more information call **BlueCare Dental PPO** at **888-907-7880**.

CDHP w/Health Savings Account (CDHP w/HSA)

CDHP w/HSA Employee Contributions—the amount employees can deduct from their paycheck per pay period is increasing:

- Employee Only coverage—from \$127 to \$129
- Employee & Dependents coverage—from \$254 to \$258

Flexible Spending Accounts (FSA's)

The amount employees can deduct from their paycheck per pay period for Health Care FSA is increasing from \$112 to \$114. Verify your per pay period contributions are correct for 2021. If you would like to change the amount, you must participate in Open Enrollment.

NEW City Holidays

- Juneteenth (June 19)—will be available in 2020 to non-sworn employees.
- Let Texas Vote—will be available on November 3, 2020 to sworn and non-sworn employees who request this optional holiday. More information on how to request this holiday will be provided.

BlueCross BlueShield BlueCare Dental

Subscriber Name: _____
Identification Number: _____

Group Number: 299988
Coverage Date: 01/01/2021

DENT _____

GRID _____



NEW Health Care Clinic Coming in 2021!

HealthyConnections has contracted with CareHere to bring you a Health Care Clinic. Employees enrolled in a City medical plan can access the Health Care Clinic for sick visits, biometric and preventive screenings, immunizations, and for treatment of minor, non-worker's compensation injuries or illnesses. \$0 copay for employees enrolled in the PPO and HMO. Employees enrolled in the CDHP Plan will see lower costs.

Coming Soon: NEW COAERS MemberDirect Online Portal

The City of Austin Employees' Retirement System (COAERS) is preparing to launch its new online information portal for members, called MemberDirect. The new online portal will allow active members to securely access their retirement account and information from anywhere, anytime, and on any device.

Through MemberDirect, active COAERS members will instantly know when they're eligible for retirement, obtain retirement benefit estimates, see options for survivor benefits, and view how deductions and insurance will affect retirement take home pay. Active members can also see beneficiaries, update contact information, securely communicate with COAERS staff, obtain forms, and receive important notifications electronically.

Starting this Fall, COAERS members will be able to register for a MemberDirect account on the COAERS website. Please email news@coaers.org to sign up for MemberDirect launch updates, to receive details about how to register, and important COAERS announcements. For more information about COAERS, visit coaers.org.



How to Participate in Open Enrollment

Review

- Your **2020 Coverage Information Statement** reflects your current benefits, the names of your dependents covered for each benefit plan, and 2021 rates.
- The **2021 Employee Benefits Guide** can be found at austintexas.gov/benefits.

Participate

All Open Enrollment meetings (dates & times) will be posted at austintexas.gov/benefits and coaopenrollment.com.

- **Onsite & Virtual:** Assigned by department. If you would like to attend a virtual meeting, you must request an email invite from your department's Open Enrollment Coordinator. **Note:** Virtual meetings will be held through Microsoft Teams. Download the free Microsoft Teams app from your work or home computer.
- **Telephone:** Available to all employees. To join the meeting, call **512-974-9300**, enter collaboration code **849237#**.



If you cannot attend a meeting, you can view the Open Enrollment video online at coaopenrollment.com or scan the QR code to access the video from austintexas.gov/benefits.



Step 1

Have these items on hand when participating in Open Enrollment:

- Your **Employee ID Number** (located on your **2020 Coverage Information Statement** and your timesheet).
- Your dependent's **social security numbers, dates of birth, and documentation** for the dependents you wish to enroll.
- The **2021 Employee Benefits Guide** for rates, eligibility guidelines, and documentation requirements.

Step 2

Ways to participate in Open Enrollment:

Option 1: Go to coaopenrollment.com

Available 24/7, beginning Monday, October 12 through Sunday, November 15, 2020. To log in, enter your **Employee ID Number** and the **first five digits** of your **Social Security Number**.

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

- **Employee tab**—to update your address and marital or domestic partner (DP) status.
- **Dependents tab**—to add or drop dependents from coverage, upload dependent documentation, and to update your dependent's personal information.
- **Medical tab**—to enroll in, add or drop dependents from coverage, switch medical plans, or waive coverage. Newly enrolled HMO participants should add their PCP.
- **Health Care FSA tab**—to enroll in, cancel, increase/decrease your per pay period contribution, and/or request additional Health Care FSA debit cards. You may request up to three additional cards in your dependent's name at no cost.
- **Deferred Compensation tab**—to enroll in Deferred Compensation. Payroll deductions begin January 8, 2021. **Note:** the Deferred Compensation tab is **not** viewable to employees who currently participate in Deferred Compensation. If you wish to change your contribution amount, visit dcaustin.com or call **866-613-6189**.
- **Tobacco Certification/Save tab**—to complete the Tobacco Certification Form for you and your spouse/DP, finalize your benefits changes, and print a copy of your **2021 Online Verification**.

Option 2: Call **512-493-1350**

Available weekdays, Monday, October 12 through Friday, November 6, 2020. Representatives are available from 8 a.m. to 5 p.m.

- Spanish-speaking representatives are available.



2021 Tobacco Premium – Applies to Employees & Spouses/DP

Q: Did you or your spouse/DP complete Tobacco Cessation 101 between January 1, 2020 and September 30, 2020 and no longer use tobacco?

A: If yes, you must participate in Open Enrollment and mark the non-tobacco status option to avoid paying the Tobacco Premium beginning January 2021.

If you continue to use tobacco products, you and/or your spouse/DP must complete both Tobacco Cessation 101 classes scheduled from October 1 through December 23, 2020 to avoid paying the Tobacco Premium beginning January 2021.

Q: If I indicated I was a non-tobacco user during last year's Open Enrollment or during New Employee Orientation in 2020, will I pay a Tobacco Premium beginning January 2021?

A. No. Your non-tobacco status will roll over to 2021.

Q. Where can I find the schedule for Tobacco Cessation 101 classes?

A. You can view the schedule online at austintexas.gov/benefits and register for a class on **TRAIN**. Spouses/DP do not have to register and can attend any class.

NOTE: The Tobacco Premium only applies to employees and spouses/domestic partners enrolled in a City medical plan and are tobacco users. The City encourages all employees to verify their Tobacco Status during Open Enrollment.

Reminders

After you Participate in Open Enrollment

A 2021 Confirmation Statement will be emailed to you immediately (if you selected this option) or mailed to your home address within two business days of participating.

- Check your statement to make sure your changes are correct.
 - ◇ Call CompuSys/Erisa Group, Inc. (Erisa) at **512-250-9397** to make corrections.
 - ◇ If you don't receive a statement, call Erisa to verify your changes were processed correctly and request a copy of your 2021 Confirmation Statement.
- Keep your statement.
 - ◇ Your first benefits deductions in 2021 will begin January 22, 2021.
 - ◇ Payroll deduction errors must be reported to the Employee Benefits Division at **512-974-3284** no later than February 1, 2021.

Open Enrollment Required Documentation

If you added a dependent to your benefits, upload your dependent documentation online or provide the documentation to your department's Open Enrollment Coordinator or the Employee Benefits Division by November 20, 2020. Refer to the **2021 Employee Benefits Guide** for acceptable required documentation.

Qualifying Life Events During Open Enrollment

Call the the Employee Benefits Division within 31 days of the qualifying life event to make a change to your benefits. Participating in Open Enrollment alone will not **add** or **drop** dependents for the remainder of 2020.

Who will receive ID cards?

- BlueCross BlueShield—new participants and participants switching medical plans.
- BlueCare Dental PPO—all participants.
- Davis Vision and ARAG Legal Plan—new participants only.
- Dependent Care FSA and/or Health Care FSA—new participants only.

Participants should receive their ID cards by December 31, 2020.