

2020-2021 Retiree Open Enrollment



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

If you are enrolled in benefits, your Open Enrollment Benefits packet is enclosed and contains all the information you need to make your decisions. If you are not enrolled in any benefits and wish to enroll, please call the Open Enrollment phone number **512-493-1350**.

What's staying the same in 2021?

- No Medical rate increases for retirees and dependents.
 - ◊ CDHP, PPO, and HMO plan design (same copays, same coinsurance/deductible).
- No Vision and Dental rate increases for retirees and dependents.

New PPO Dental Plan

Beginning January 1, BlueCare Dental PPO is replacing Cigna Dental PPO. BlueCare Dental PPO will be administered by BlueCross BlueShield. If you are currently enrolled in Cigna Dental PPO you will automatically be enrolled in BlueCare Dental PPO. If you wish to change dental plans, you must participate in Open Enrollment to make that change.



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	Discounted Rate	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. Retirees using an in-network dentist will see greater savings and in most cases the \$1,000 calendar year maximum will go further towards dental services. Out-of-network services will 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	\$1,000	\$1,000
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	\$902.90	\$852.08

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New PPO Dental Plan (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**.

	BlueCross BlueShield	
Subscriber Name: _____		
Identification Number: _____		
Group Number: 299988		
Coverage Date: 01/01/2021		
DENT		
GRID		



Coming Soon: NEW COAERS MemberDirect Online Portal

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

Through MemberDirect, retirees will be able to easily access their 1099-R forms, review benefit payment details, update tax withholdings and view payment history. All members can

see beneficiaries, update contact information, securely communicate with COAERS staff, obtain forms, and receive important notifications electronically. Starting this Fall, retirees will be able to register for a MemberDirect account on the COAERS website. Email **news@coaers.org** to sign up for MemberDirect launch updates, and to receive details about how to register. For more information about COAERS, visit **coaers.org**.

BlueCross BlueShield (BCBS) Updates

- Free Flu shots will be available to retirees and one dependent (age 18 & older) enrolled in a City medical plan at City worksites. More information is available at **austintexas.gov/retirees**. Free Flu shots are also available at retail pharmacies such as, CVS, Walgreens, HEB, Walmart, Randall's, Costco & Sam's Club. For more information, call your local pharmacy retail store.
- On August 1, 2020 Clinical Pathology Laboratories (CPL) was added to the HMO network. Retirees can still use Quest Labs to receive lab services as well.
- COVID-Testing and treatment is covered at 100% through October 23, 2020. You won't pay copays, deductibles, or coinsurance related to testing or treatment for COVID-19. This applies to costs associated with in-network providers or facilities and out-of-network emergencies. BCBS may extend the deadline. To inquire on the deadline, call BCBS at **888-907-7880** or the Employee Benefits Division at **512-974-3284**.
- BCBS is temporarily extending approvals on services with existing prior authorizations until December 31, 2020. This applies to services that were originally approved or scheduled between January 1, 2020 and April 1, 2020.
- Telehealth visits and MDLive Virtual Visits are covered at 100% through December 31, 2020. Members can receive these services using their smart phone, webcam, or tablet. The City is allowing coverage for Telehealth visits with BCBS in-network providers. Copays or coinsurance and deductibles will apply to MDLive Virtual Visits and BCBS telehealth visits effective January 1, 2021.



**BlueCross BlueShield
of Texas**

How to Participate in Open Enrollment

Your health and safety is important to the City of Austin and with careful consideration we have decided to host live, telephone Open Enrollment presentations. At your convenience you may join a live, telephone Open Enrollment meeting or watch the Retiree Open Enrollment video 24/7 to learn about the new dental plan, medical, and vision benefits.

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 Benefits Guide** can be found at austintexas.gov/retirees.

If you made a change to your benefits for coverage effective in **September through December** of 2020, verify the change is listed on your Coverage Information Statement. If the change is not listed, you must participate in Open Enrollment and make the change for 2021.

Participate

- **Telephone Open Enrollment Meetings:** live, telephone meetings will be conducted twice each day on the below dates and times. You are welcome to ask benefit questions or call **512-974-3284**. To join the meeting, call **512-974-9300** enter collaboration code **849237#**.
 - ◇ Friday, October 16, 2020 at 8 am & 10 am
 - ◇ Friday, October 23, 2020 at 8 am & 10 am
 - ◇ Friday, October 30, 2020 at 8 am & 10 am
 - ◇ Friday, November 6, 2020 at 8 am & 10 am
- **Retiree Open Enrollment Video:** From your computer, you can access the Open Enrollment video online at coaopenenrollment.com or at austintexas.gov/retirees. From your smart phone, you can access the video by scanning the QR code.



Step 1

To participate in Open Enrollment you will need:

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

Step 2

Ways to participate in Open Enrollment:

- Option 1: Go to coaopenenrollment.com
 - ◇ Available 24/7, beginning Monday, October 12 through Sunday, November 15, 2020. To log in, enter your **PIN** and the **first five digits of your Social Security Number**.
- Option 2: Call **512-493-1350**
 - ◇ Available weekdays, Monday, October 12 through Friday, November 6, 2020.
 - ◇ Representatives are available from 8 am to 5 pm. Spanish-speaking representatives are available.



Reminders

2021 Tobacco Premium

- If you or your spouse/domestic partner (DP) completed Tobacco Cessation 101 between January 1, 2020 and September 30, 2020 and no longer use tobacco, you must participate in Open Enrollment and mark the non-tobacco status option to avoid paying the Tobacco Premium beginning January 2021.
- If you use tobacco, you and/or your spouse/DP must complete both Tobacco Cessation 101 classes by December 23, 2020 to avoid paying the Tobacco Premium beginning January 2021.
- You can view the schedule online at austintexas.gov/retirees. You do not need to register for the class.

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.
- 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 will be made in January 2021.
 - ◇ If you notice a deduction error, call the Employee Benefits Division no later than February 1, 2021 at **512-974-3284**.

Open Enrollment Required Documentation

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

Qualifying Life Events During Open Enrollment

Call the Employee Benefits Division within 31 days of the qualifying 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.
- Davis Vision—new participants only.
- BlueCare Dental PPO—all participants only.
- Sun Life Dental HMO—new participants only.

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