



Open Enrollment for 2020

CITY OF PHOENIX RETIREES

About This Information Session

Welcome! We're glad you're here.

Please ask questions, but keep in mind
we cannot answer personal questions in
a group meeting.

Thank you.



The City's Retiree Benefits Program

▪ The Goal

- To provide a comprehensive, affordable benefits program for Medicare and non-Medicare City retirees and their eligible dependents, and develop a larger group with diverse health risk levels to achieve sustainability.
- Support provided by the City's Benefits Office staff.
- Healthcare premiums deducted from pension check.
- Automatic eligibility for public safety retirees for State Subsidy and HELPS Act.

Health Plans

Prescriptions

Dental Plans

Vision Plan

Legal Plans

Pet Insurance



HIGHLIGHTS FOR 2020

- No Fee Health Savings Account (HSA), with Choice HSA plan
- Three-tier rates for non-Medicare medical plans
 - Rates remain the same
- Individual Medicare Supplement Plans
 - Lower premiums
- Individual Medicare Pharmacy Plans
- No “combination premiums”
- A vision plan that offers big savings
- An affordable legal plan
- Pet insurance



Retiree Information Meetings

Date	Location
Wed., September 25	Washington Activity Center, 2240 W Citrus Way 9 am to 12 pm
Wed., October 2nd	Washington Activity Center, 2240 W. Citrus 1 to 4 pm
Wed., October 9 th	Webinar 1 pm to 4 pm online
Mon., October 14 th	Webinar 11:30 am to 1 pm
Wed., October 16	Washington Activity Center, 2240 W. Citrus 1 pm to 4pm
Fri., October 18	Washington Activity Center, 2240 W Citrus 9 am to 12 pm online



The City of Phoenix Retiree Benefits Plan January 1, 2019



- **Medical**
- **Pharmacy**
- **Dental**
- **Vision Coverage**
- **Legal Insurance**

Open Enrollment for 2020

**October 21 to
November 8
at 5:00 p.m.**

Enrollment Support Events!

Enrollment help-Free flu, pneumonia and HepA Vaccines



Date

Location

Times are 9 am to 3 pm for all dates

Tuesday, October 22

Friday, October 25

Friday, October 30

Wednesday, November 6

Friday, November 8

**Washington Activity Center
2240 W. Citrus Way**

Wednesday, October 23

Deer Valley 2001 W Wahalla Lane

Thursday, October 31

PECOS Community Center, 17010 S. 48th Street

- **Three-tier rates**
- **No “combination rates”**
- **Enhanced pharmacy coverage**
- **A PPO plan for retirees in AZ**
- **Individual Medicare Supplement Plans with premium savings**
- **Catastrophic Medicare Rx Coverage**
- **A great vision plan**

**How is
the City’s
retiree health plan
different from
other retiree
plans?**



City of Phoenix



Non-Medicare Plans

The City offers four plans through UnitedHealthcare that are available for 2020 enrollment.

Three-tier rates:

- Retiree
- Retiree Plus One
- Family

No underwriting!

Non-Medicare Medical Plans



Key Medical Plan Differences

	Navigate Plans		Choice Plans	
	High Deductible Plan	HMO	HSA	PPO
Network Size	Smaller, Arizona-only network does not include Mayo or Banner		Large local and national network includes Mayo and Banner	
PCP of Record Required	Yes		No	
Referral to Specialist Required	Yes or pay a higher out-of-pocket amount		No	
Out of Network Coverage	Yes, for emergency care			Yes
Health Savings Account Option	No		Yes	No
Annual Deductible for individual	\$4,000	\$350	\$2,000	\$1,000
Coinsurance	70%	100%/90%	90%/80%	90%/80% in network
Co-Pays	Yes	Yes	No	No
Max. Annual Out-of-Pocket	\$6,000/\$12,000	\$6,600/\$13,200	\$4,000/\$7,900	\$3,000/\$7,000 In network

Navigate Plans

Local network, no Banner, no Mayo

	Navigate Plans	
	High Deductible Plan	HMO
Primary Care Physician Visit	\$40	\$25
Specialist Office Visit	\$60/\$80	\$40/\$60
Urgent Care	\$75	\$50
Emergency Room	\$250	\$150
Outpatient Surgery	70% after deductible	\$100 after \$350 deductible
Inpatient Hospitalization	70% after deductible	\$150/day, max \$450 After \$350 deductible
Lab and X-ray	100%	100%
CT, PET, MRI, Nuclear Medicine	70% after deductible	90% after deductible
Hearing Aides (every 2 years)	70% after deductible	90% after deductible
Max. Annual Out-of-Pocket	\$6,000/\$12,000	\$6,600/\$13,200

CHOICE Plans

Large, national network

	Choice Plans	
	HSA	PPO In-network
Primary Care Physician Visit	90%/80% after deductible	
Specialist Office Visit	90%/80% after deductible	
Urgent Care	90% after deductible	
Emergency Room	80% after deductible	
Outpatient Surgery	90%/80% after deductible	
Inpatient Hospitalization	80% after deductible	
Lab and X-ray	90%/80% after deductible	
CT, PET, MRI, Nuclear Medicine	90%/80% after deductible	
Hearing Aides (every 2 years)	80% after deductible	
Max. Annual Out-of-Pocket	\$4,000/\$7,900	\$3,000/\$7,000
PPO: Out-of-Network Deductible/Coinsurance	N/A	\$2,000/\$4,000, 60%

- Pharmacy is through United Healthcare
- Broad formulary

Generic	\$20
Brand	\$35
Non-Preferred Brand	\$50

- Mail order is 2.5 times the monthly co-pay: \$50/\$87.50/\$125
- **Choice HSA must pay full price for prescriptions until deductible is fulfilled.** Then co-pays for the remainder of the year.

Pharmacy Drug Co-pays



Monthly Non-Medicare Premiums for Retirees receiving MERP

	Navigate HDHP	Navigate HMO	Choice HSA	Choice PPO
Single	\$584	\$786	\$667	\$754
Plus One	\$1,093	\$1,497	\$1,259	\$1,432
Family	\$1,460	\$1,965	\$1,667	\$1,884

These premiums have already been reduced by the City Qualified Contribution plus a 10% reduction using the Retiree Rate Stabilization Fund. To arrive at your bottom line cost, deduct your monthly MERP from the premiums shown above. Public Safety retirees should also deduct their State subsidy amount.



Medicare Supplement Plans & Medicare Pharmacy Plans

You'll have a **LOWER PREMIUM** when you enroll in a Medicare Supplement Plan through the City of Phoenix UnitedHealthcare AARP Plan:

- 5% premium discount and
- \$30 per month Qualified City Contribution that further reduces your premium.
- \$90 per month Qualified City Contribution for Sworn Fire Retirees
- AARP membership.

Introducing United Healthcare AARP Medicare Supplement Plans



Medicare Supplement Plans
insured by UnitedHealthcare
Insurance Company

Why a Supplement Plan?

- **No Provider Network**
 - You can see any physician who accepts Medicare.
 - 87% of Family Medicine Doctors
 - 99% of General Surgeons
 - 98% of Orthopedic Surgeons
 - 63% of Psychiatrists
- A Supplement Plan may pay some of your Part A and Part B out-of-pocket costs such as deductibles.

Introducing
UnitedHealthcare®
AARP Medicare
Supplement Plans



Medicare Supplement Plans
insured by **UnitedHealthcare**
Insurance Company

- No geographic limitations – coverage goes with you across the United States.
- You can see specialists without a referral.
- Some plans cover emergency care out of the country.
- Buy a separate prescription drug plan that fits your needs.

Introducing UnitedHealthcare® AARP Medicare Supplement Plans



Enrollment is not guaranteed.

- If you are already in another Supplement Plan or any Medicare Advantage Plan, you can apply for coverage through AARP/UHC by completing a form or applying by phone.

Introducing
UnitedHealthcare®
AARP Medicare
Supplement Plans



Medicare Supplement Plans
insured by **UnitedHealthcare**
Insurance Company

Medical Underwriting

- Takes 5 to 7 days from the day UHC receives your application.
- If additional information is needed, UHC will call you. The sooner you take the call, the sooner they can make a decision.
- Do not cancel your current coverage until you hear from AARP/UHC that your 2020 application was approved.

Introducing UnitedHealthcare® AARP Medicare Supplement Plans



**If you are not approved by
AARP/UHC for a Medicare
Supplement Plan through
the City of Phoenix, you can:**

- 1. Continue your current Medicare plan into 2020, or**
- 2. Work with a Health Market agent to identify other options.**

**Introducing
UnitedHealthcare®
AARP Medicare
Supplement Plans**



Medicare Supplement Plans
insured by **UnitedHealthcare**
Insurance Company

- You may have received a large white envelope from AARP Medicare Supplement Plans. Review the information enclosed and complete the enrollment form at the back of the Plan Guide. Mail it to UHC using the envelope provided with the packet.
- Or, call UHC customer service to enroll by phone.

1 (844) 488-3960

Applying for a UnitedHealthcare® AARP Medicare Supplement Plan



Medicare Supplement Plans
insured by UnitedHealthcare
Insurance Company

If you are already enrolled in a AARP/UHC Medicare Supplement Plan and/or Pharmacy (Part D) Plan

- And you want to change your Medicare Supplement Plan from one letter to another.
 - Call UnitedHealthcare® at 1-800-545-1797
- And/or, you want UnitedHealthcare to move your Medicare Pharmacy Plan (Part D) premium over to the City for pension deduction.
 - Call UnitedHealthcare® at 1-844-488-3960



Medicare Pharmacy Plans

RxPreferred • Walgreens PDP • Rx Saver Plus

2019* Arizona Monthly Premiums

Walgreens PDP	Rx Saver Plus	RxPreferred
\$28.10	\$32.90	\$78.50

- These plans do NOT require underwriting.
- Premiums are deducted from your pension check.
- To check whether your medication is covered go to [AARPMedicare.com](https://www.AARPMedicare.com) or call 1 (844) 488-3960.

*2020 Premium Rates not available until later this year.



Catastrophic Rx Program

The City of Phoenix funds the Catastrophic Rx Program for its benefits eligible Medicare retirees and their dependents when they are enrolled in any Medicare Part D pharmacy plan. When drug coverage expenses reach the Medicare catastrophic coverage level, reimbursement of up to \$25,000 annually is available.

See the Retiree Guide for more information.



Vision Coverage: Avesis Non-Medicare/Medicare Retirees

- Has provided vision coverage since 1978.
- A subsidiary of Guardian Life Insurance Co.
- A national network of vision providers.
- Locally, hundreds of vision providers including

Eyeglass World, America's Best, Target Optical, Nationwide Vision, Pearle, EyeMasters, Walmart, Eyeglass World, Costco and many independent vision retailers.



Vision Coverage: Avesis

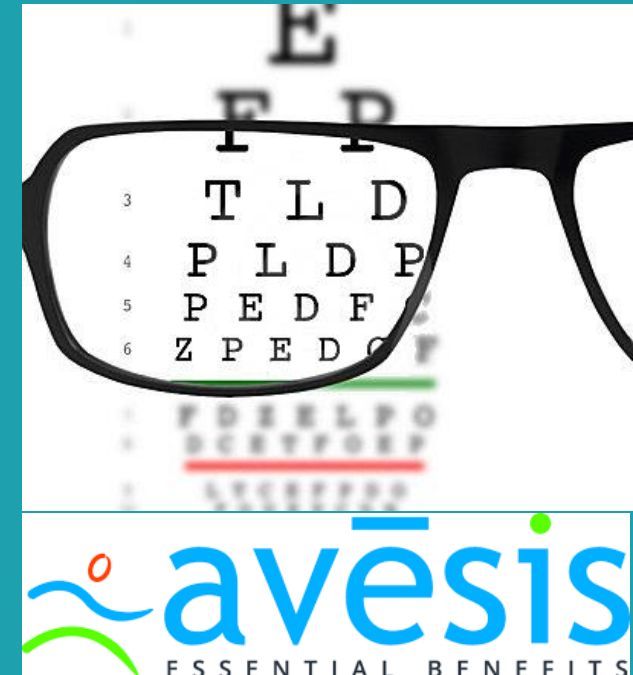
Glasses or Contacts Once every calendar year

Service	Cost
Eye Examination	\$10
Frame Allowance	\$175 retail value
Frame Allowance – Walmart, Costco, Sam's Club	\$88
Lenses: Single Vision, Bifocal, Trifocal, Lenticular	100% Covered
Progressive Lenses	100% Covered
Transition Lenses	100% Covered
Scratch Resistant Coating, Anti Reflective Coating	100% Covered
Polycarbonate Lenses	100% Covered
Contact Lenses	\$175 allowance
Contact Lens Fitting and Follow Up	100% Covered

Retiree	\$11.76
Plus One	\$22.23
Family	\$27.05

Monthly Vision Rates

Two Year Rate Guarantee



Cigna Retiree Dental Plans

Non-Medicare/Medicare Retirees



- **Dental PPO features**

- A national network of dentists and out-of-network coverage
- \$2,000 per person maximum annual benefit
- 80% coverage after deductible met on covered expenses
- 90th percentile UCR for out-of-network dentists
- Implants covered, No orthodontia

- **Dental HMO features**

- In-network dentists only – not always available in rural areas
- Coverage is based on a competitive fee schedule



	Dental PPO	Dental HMO
Retiree	\$61.60	\$28.16
Plus One	\$135.26	\$51.08
Family	\$197.20	\$90.20

Please note! You must enroll through the City of Phoenix to have this Cigna dental coverage in 2020.

Monthly Dental Rates



ARAG Legal Plan

Choose from two plan levels



A national network of attorneys to assist with your family's legal needs.

**ENROLL DIRECTLY
WITH ARAG USING
THE ENROLLMENT
FORM FOUND AT THE
BACK OF THE 2019
RETIREE GUIDE.**

- Full Plan: \$24.40/month
 - ID Theft Protection
 - Tax Preparation Assistance
 - 2nd Home
- Value Plan: \$12.00/month



- Use any veterinarian
- Get 100% coverage for:
 - Ear infections,
 - Prescriptions,
 - Rashes,
 - Poisoning,
 - Broken bones,
 - Cuts,
 - Cancer,
 - Diabetes,
 - Allergies,
 - X-rays,
 - Surgery,
 - Hospitalization

**Nationwide
Pet Insurance available
to
Non-Medicare/Medicare
Retirees**



- Pay a higher premium for wellness coverage which includes:
 - Exams
 - Vaccinations
 - Spaying, Neutering
 - Flea/heartworm protection

My Pet Protection with Wellness

\$71.44 per month

My Pet Protection

\$42.73 per month

10% discount for multiple pets

Nationwide Pet Insurance



www.PetInsurance/phoenixretirees
1 (877) 738-7874

Pay them directly each month.

**Nationwide
Pet Insurance**



Need some one-on-one expertise?

Call UnitedHealthcare's customer service team

1 (844) 488-3960 – Medicare

1 (844) 585-1273 – Non-Medicare

Talk with a Health Markets Insurance Agent

Kenny Tims, retired Phoenix Police Commander

ktims@healthmarkets.com

602-380-5197

- A legally married spouse or Qualified Domestic Partner (QDP) can be enrolled in a medical plan without the retiree being enrolled in a medical plan **when the retiree is Medicare and the spouse or QDP is not Medicare.**
- Dental and vision plans **require the retiree to be enrolled** for the spouse or QDP to be enrolled.
- If the retiree has insufficient pension for deductions, **enrollment is limited to the medical plan** and a monthly direct premium payment to the City will be arranged.

**Who is Eligible to
be Enrolled?**

How to Enroll

Non-Medicare

- Medical/Pharmacy
- Dental
- Vision

**Call the Benefits Office for
Enrollment Help
(602) 262-4777**

Medicare

- Medical and/or Pharmacy

**Enroll through AARP/UHC using a form
found in the packet you got in the mail,
or by phone.**

1-844-488-3960

- Dental and/or Vision

**Call the Benefits Office for
Enrollment Help
(602) 262-4777**

The City Benefits Office

(602) 262-4777

Benefits.Questions@phoenix.gov





Thank you.