



Your Plan for Better Health

Open Enrollment 2017
October 1 – 17, 2016

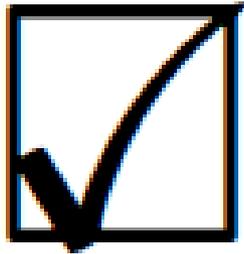
Online Enrollment October 1 – 17, 2016

Important Dates

- Open Enrollment Deadline for ALL plans is October 17, 11:59 PM
- Changes effective January 1, 2017

Health Plan's Five Guiding Principles

1. Finding the best care for our employees, retirees and their families
2. Better monitoring our employees' health in order to reduce emergency room visits and inpatient days
3. Finding physicians that take personal responsibility for the care of their patients
4. Improving the health of our employees, retirees and families
5. Maintaining a sustainable health plan by reducing the growing cost of health care



Changes for 2017

Medical

Basic Plan

- Out of Pocket Maximum increase to \$5,000/\$10,000
- Emergency Room copay increase to \$350
 - Alternatives to the ER
 - Virtual Visits
 - USMD
 - Urgent Care
 - Convenience Care Clinics

Basic and Consumer Choice Plan

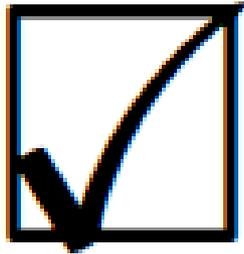
- No out of network labs covered – Preferred Lab is LabCorps

Prescription Drug Plan

- New specialty pharmacy tier
 - 20% after deductible
 - Max \$200/script for Basic Plan members
- Mandatory Generic Medications
 - Physician Letter of Necessity to receive brand name
- **ALL** maintenance medications - RX90 Program
 - 90 day fill at Walgreens or Envision Mail Order
 - First two 30 day fills will be covered
- Medications available OTC no longer covered
 - Includes brands like Nexium and Claritin

Prescription Drug Plan

- Introduction of step therapy for 11 medication classes
 - Those currently affected will receive letters
 - Examples:
 - Anti-depressants (Brintellix)
 - Statins (Crestor, Lipitor, Vytorin)
 - Proton Pump Inhibitor (Zegrid)
 - Selective Serotonin Reuptake Inhibitor and Serotonin Norepinephrine Reuptake Inhibitor (Viibryd, Cymbalta)
 - Insomnia (Ambien, Lunesta)



Introducing SurgeryPlus



Considering Surgery? Consider **SurgeryPlus.**

Is your Surgeon board-certified?

Does your Surgeon have any malpractice claims or sanctions?

How many procedures has your Surgeon performed?

Will your surgical facility meet the highest quality metrics?

How much will your surgery cost you?

 **SurgeryPlus**

By  **EmployerDirect** Healthcare

High Quality

Rigorous Screening

	Other Network	SurgeryPlus
Board Certification	Optional	Mandatory
Specialty Training Requirements	Optional	Mandatory
Procedure Volume Requirements	<input type="checkbox"/>	<input checked="" type="checkbox"/>
State Sanctions Check	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Medical Malpractice Claims Review	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Criminal Background Checks	<input type="checkbox"/>	<input checked="" type="checkbox"/>
CMS Quality Requirements (Hospital Only)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Monthly Network Monitoring	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Industry Insight

John Hopkins

2/3 of surgeons involved in a surgical mistake have been cited in **more than one separate malpractice report** in the past

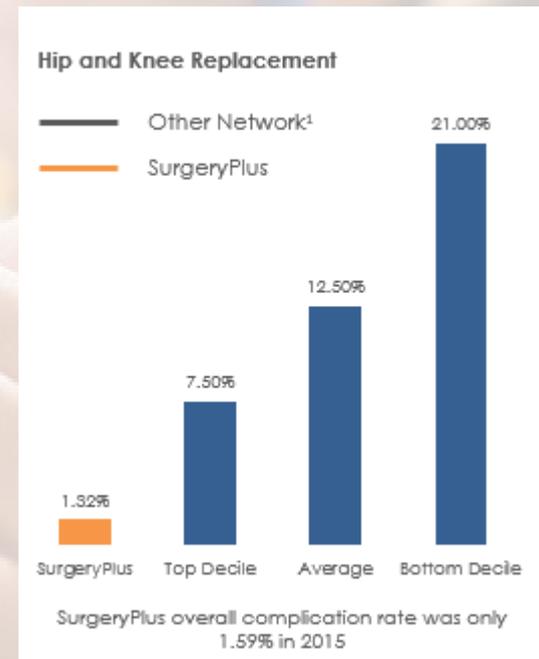
Society of Actuaries

Estimate **1.5 million medical errors annually** with an associated cost of \$19 billion

Harvard Medical School

When a privately-insured patient suffers at least one complication, **the hospital makes 330% more profit**

Your Surgeon Matters



By **EmployerDirect** Healthcare

¹ Based upon Medicare fee for service data obtained by the nonprofit Consumers' Checkbook/Center for the Study of Services

Great Experience



Locates

Identifies
Surgeon of Excellence



Schedules

Books appointments &
manages logistics



Coordinates

Bundles Service Providers
& Transfers Medical Records



Follows Up

Ensures Complete
Member Satisfaction

SurgeryPlus' Customer Satisfaction¹

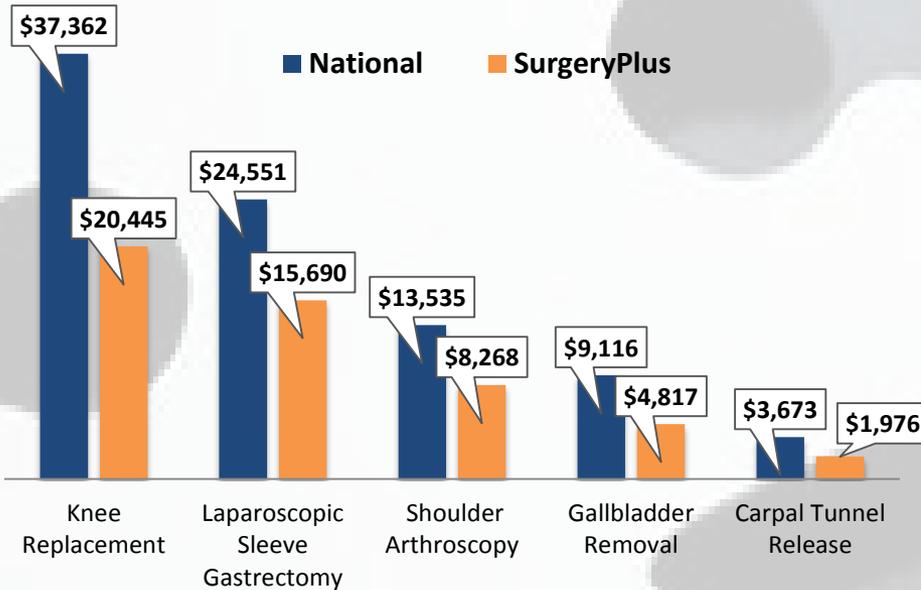


By EmployerDirect Healthcare

¹ Based 2015 SurgeryPlus NPS results

Low Costs

Market Price Comparison Insurance vs SurgeryPlus



What you Pay Total Knee Replacement

	Basic EPO 	
Deductible	\$950	\$950
Coinsurance	\$4,050	\$0
What You Pay	\$5,000	\$950
Savings		\$4,050

	Consumer Choice 	
Deductible	\$1,500	\$1,500
Coinsurance	\$4,750	\$0
What You Pay	\$6,250	\$1,500
Savings		\$4,750

Most Common Procedures

Over Hundreds of Non-Emergent Procedures are Covered

Knee:

- Knee Replacement
- Knee Replacement Revision
- Knee Arthroscopy
- ACL/MCL/PCL Repair

Hip:

- Hip Replacement
- Hip Replacement Revision
- Hip Arthroscopy

Shoulder:

- Shoulder Replacement
- Shoulder Arthroscopy
- Rotator Cuff Repair
- Bicep Tendon Repair

Spine:

- Laminectomy / Laminotomy
- ALIF / PLIF / ACDF
- 360 Spinal Fusion
- Artificial Disk

Wrist & Elbow:

- Elbow Replacement
- Elbow Fusion
- Wrist Fusion
- Wrist Replacement
- Carpal Tunnel Release

Foot & Ankle:

- Bunionectomy
- Hammer Toe Repair
- Ankle Arthroscopy
- Ankle Replacement

General Surgery:

- Gallbladder Removal
- Hernia Repair
- Thyroidectomy

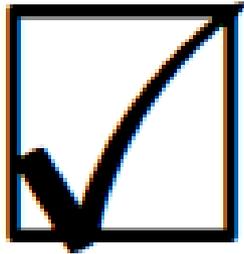
Genitourinary:

- Hysterectomy
- Tubal Ligation
- Bladder Repair

To learn more, call the City of Fort Worth's dedicated line at

1-855-200-9508 or visit www.MySurgeryPlus.com/CFW

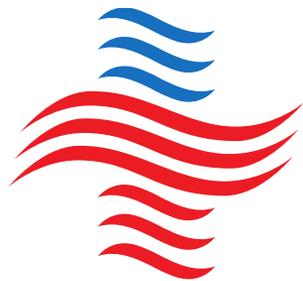




Overview of Current Benefits

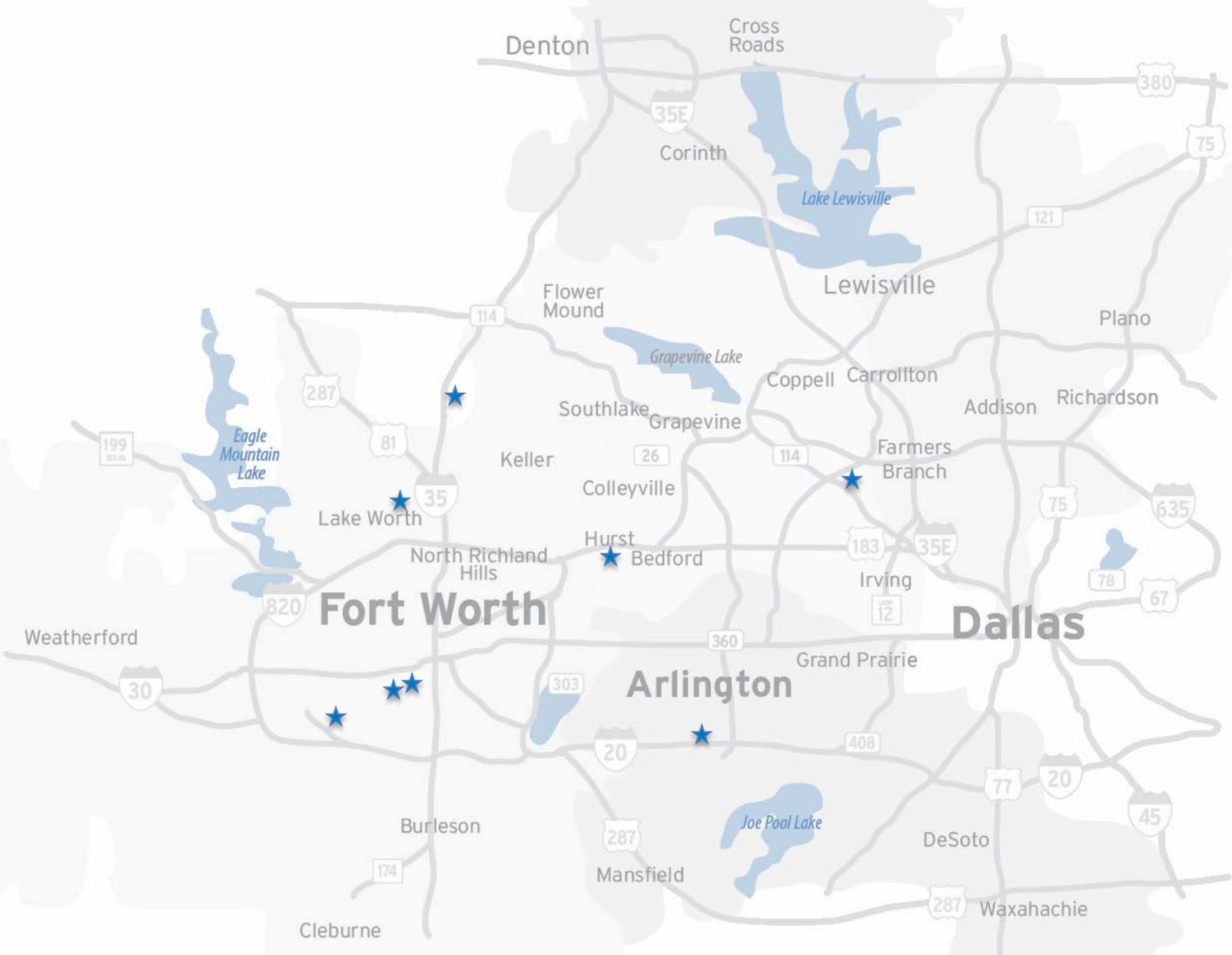
Medical Plans

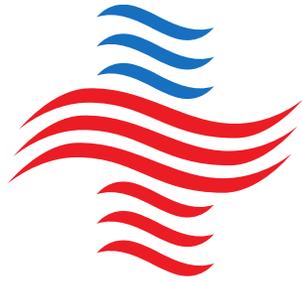
	Basic Plan		Consumer Choice Plan	
	In-Network	Premium (Tier 1) Provider	In-Network	Premium (Tier 1) Provider
Health Savings Fund (Employee Account)	N/A	N/A	Up to maximum allowable by IRS: \$3,400 individual and \$6,750 family \$1000 additional catch up for ages 55 & older	
Annual Deductible (Individual/Family)	\$950/\$1,900		\$1,500/\$3,000	
Annual Coinsurance Out-of-Pocket-Max	\$5,000/\$10,000		\$6,250/\$10,125	
Physician Services				
Office Visits PCP	\$45	\$25	35% after deductible	15% after deductible
Office Visits at USMD PCP	\$10	N/A	15% after deductible	N/A
Office Visits Specialist	\$55	\$35	35% after deductible	15% after deductible
Virtual Visits	\$40	N/A	35% after deductible	N/A
Preventive Office Visits				
Annual Exams:			Wellness covered at 100% by plan, deductible waived	
At USMD provider	\$0	N/A		
OB-GYN, well child care, mammogram, PSA	\$0	\$0		
Hospital Services				
In Patient	20% after deductible	N/A	20% after deductible	N/A
SurgeryPlus	\$0 after deductible	N/A	0% after deductible	N/A



USMDSM
Health System

Physician Network
SeniorCare
Hospitals
Cancer Centers
Diagnostic Services





USMDSM
Health System

Physician Network
SeniorCare
Hospitals
Cancer Centers
Diagnostic Services

Numbers to know

Need a PCP? 817.514.5277

CareToday 817.566.7466

Airrosti

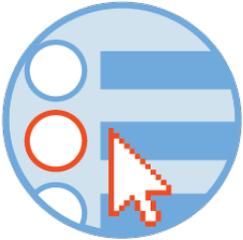
- Rapid recovery clinic for musculoskeletal injuries
- Visits are a \$15 copay for the Basic Plan or a 15% coinsurance (after the deductible) on the Consumer Choice Plan



FORT WORTH


**HEALTHCARE STARTS
WITH COMPASS.**

How compass takes care of you



UNDERSTAND YOUR BENEFITS

Receive guidance in understanding your benefits throughout the year.



FIND A GREAT DOCTOR

Find the best doctors, dentists & eye-care professionals in your area and network that meet your preferences & healthcare needs.



SAVE MONEY ON MEDICAL CARE

Get price comparisons before receiving care. Depending on doctor, hospital or facility, costs can vary by hundreds or thousands of dollars—even in-network.



PAY LESS FOR PRESCRIPTIONS

Let Compass compare medication prices and explore lower cost options for you.

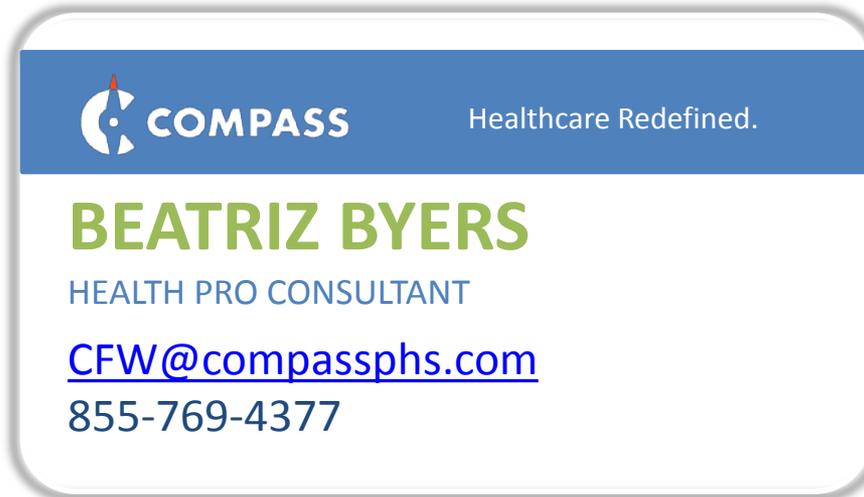


GET HELP WITH MEDICAL BILLS

Have your medical bills reviewed to make sure you are not overcharged.



WELCOME TO HEALTHCARE—SIMPLIFIED.



Monday through Friday 8AM – 6PM Central

1 **Moved recently or looking for a new provider?** We'll find great doctors, dentists and eye care professionals for you and your family.

2 **Upcoming medical procedure?** We'll estimate your out-of-pocket cost to ensure you pay a fair price.

3 **Tired of overpaying for brand-name prescriptions?** Let Compass research the most cost-effective options for the prescriptions you're taking.

4 **Wondering if a medical bill is correct?** We'll make sure you're not overbilled.

Delta Dental Benefits

	DeltaCare Prepaid (DHMO)		Dental PPO (DPPO)	
	DHMO - Low Option*	DHMO - High Option	DDPO - Low Option**	DPPO - High Option
Deductible	None		\$50 per person/ \$150 per family	\$50 per person/\$150 per family
Annual Maximum	None		\$1,000 per person	\$1,500 per person
Provider	Member must use participating provider		Unlimited - PPO Network available	Unlimited - PPO Network available
Preventive & Diagnostic Care	You pay fixed copayments according to the plan's schedule of benefits		Plan pays 100% with no deductible	Plan pays 100% with no deductible
Basic Restorative Care	You pay fixed copayments according to the plan's schedule of benefits- Specialist referral is required under this plan.		Plan pays 50%	Plan pays 80%
Major Restorative Care	You pay fixed copayments according to the plan's schedule of benefits- Specialist referral is required under this plan.		Plan pays 50%	Plan pays 50%
Orthodontia	You pay fixed copayments according to the plan's schedule of benefits		NA	Plan pays 50%

*When referable services are provided by a contract specialist including an oral surgeon, endodontist, periodontist or pediatric dentist, the enrollee pays 75% of that dentist's "filed fees."

**You may be balance billed for going to a non-Delta Dental PPO network dentist. You will be billed the difference between the PPO fee and the Delta Dental Premier dentist fee or the Out-of-Network dentist fee.

Flexible Spending Accounts

- Contribute funds tax free
- Not paired with insurance
- Pay for out-of-pocket expenses
 - Medical FSA – Maximum Contribution \$2,550
 - Dependent Care FSA – Maximum Family Contribution \$5,000
 - Adoption FSA – Maximum Contribution in 2015 \$13,400

Qualified Expenses

- Medical
- Dental
- Vision
- Chiropractor
- Prescriptions
- Some over-the-counter*

Health Savings Accounts

- High Deductible Health Plan
 - Consumer Choice Plan
- Health Savings Account (HSA)
 - Discovery Benefits
- City Contribution \$540 employee/\$1,000 family coverage

Health Savings Accounts

- Pre-tax dollars to pay for out-of-pocket health care expenses
 - Lowers your taxable income
 - You own the account
 - No documentation needed
 - Grow your account through investments

Health Savings Account

- Funds rollover from year to year
 - No balance limit
- Triple tax savings
 - Make contributions tax-free
 - Withdraw funds tax-free
 - Invest and earn tax-free
- Doubles as a retirement account
 - Withdrawal funds without a penalty at age 65 for non-medical expenses (taxes apply)

Life Insurance - VOYA

- Open Enrollment 2017
 - Can increase 1 times without Evidence of Insurability (EOI)
 - Enrolling for first time or increase beyond 1 times salary requires EOI and approval from VOYA
 - Can decrease coverage online without EOI
- Employee maximum 5 times salary
- Spousal life flat \$50,000
- Dependent child life \$10,000

Long Term Disability (LTD) - UNUM

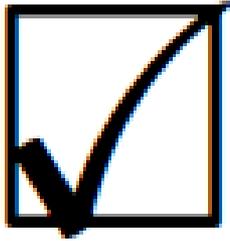
- Open Enrollment 2017
 - Increasing coverage will require Evidence of Insurability (EOI) and approval by UNUM
 - Can decrease coverage online without EOI
- 40% and 60% plans offered with 90 or 180 day wait
- To calculate premiums:
<http://unuminfo.com/CityofFortWorthLTDCalc>

457 Deferred Compensation Plan TIAA

- Set aside pre-tax or post-tax (ROTH) money for retirement
- Minimum contribution \$10.00/pay period
- Enroll online anytime through TIAA's website www.tiaa.org/fortworth
- Investment in a variety of funds available
- 2016 maximum \$18,000
- 2016 catch-up contribution
 - \$5,500 over age 50
 - Special catch-up contribution within 3 years of retirement
 - Contact Benefits or TIAA

Beneplace

- Discount Site
 - Tickets
 - Big ticket items
- Voluntary Benefits
 - Vision Insurance
 - Legal protection
 - Home, Auto and Pet Insurance
- www.beneplace.com/cofw



Wellness

Healthy Challenge

- Cash Payout
 - \$150, \$200, \$250
 - Must complete MHA, Tobacco and Physical
- Point-based Program
 - 150, 200, 250 points = \$150, \$200, \$250
 - 150 points for completing MHA, Tobacco & Physical
 - Other ways to earn points at MyViverae.com
 - Videos
 - Webinars
 - Programs
 - Challenges
 - Healthy Challenge Classes & Events

2018 Medical Insurance Premium Incentive

- **Employees and Spouses**
 - Physician Screening Form submitted – January 1, 2017 – August 31, 2017
 - For screening physical completed between September 1, 2016 to August 31, 2017
 - Member Health Assessment – January 1, 2017 – August 31, 2017
 - Tobacco Affidavit or program – January 1, 2017 – August 31, 2017

Online Enrollment

- From home: my.fortworthtexas.gov
- From work: portal.cfwnet.org
- Online enrollment help available:
 - Kiosk in Benefits Office: Monday -Friday 8:00 AM – 5:00 PM
 - Extended Benefits Office Hours Tuesday 10/4, 10/11 8:00 AM – 7:00 PM

More Questions?

Fort Worth Benefits Office

817-392-7782

benefits@fortworthtexas.gov

www.fortworthtexas.gov/benefits