



Your Plan for Better Health

Open Enrollment 2016

October 1 – 25, 2015

Online Enrollment October 9 – 25, 2015

Important Dates

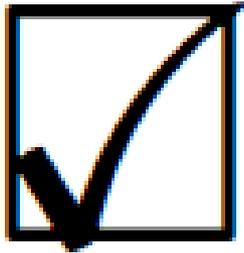
- Open Enrollment Deadline for ALL plans is October 25, 11:59 PM
- Changes effective January 1, 2016

Important Information for 2016

- All employees can enroll online from home or work
- Basic Plus Plan eliminated
 - Currently enrolled and make no selection automatically enrolled in Basic Plan
- New HSA maximum for 2016
 - \$3,350 individual
 - \$6,750 family
- New FSA Health maximum for 2016
 - \$2,550
- 26 Pay periods return in 2016
- Dropping Consumer Choice Plan requires paper enrollment form.

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



Medical & Dental Plans

Compare Costs

	Basic Plan		Consumer Choice Plan		Premium Difference*
	Per Paycheck	Annual	Per Paycheck	Annual	Annual
Premium (Individual)	\$32.86	\$854.36	\$0	\$0	\$854.36
Premium (Employee + Spouse)	\$205.78	\$5,350.28	\$122.79	\$3,192.54	\$2,157.74
Premium (Family)	\$277.91	\$7,225.66	\$173.44	\$4,509.44	\$2,716.22
Deductible	\$950 Individual \$1,900 Family		\$1,500 Individual \$3,000 Family		
City Contribution to Health Savings Account	N/A		\$540 Individual \$1,000 Family		

*Participants in the Consumer Choice Plan could contribute that premium difference in their Health Savings Account pre-tax to save for future medical expenses.



Highlights of 2016 Changes

- Two Medical Plans offered
 - Basic Plan
 - Consumer Choice Plan with HSA
- No Out-of-Network Benefits
 - Emergency Room
 - Hospital – Radiology, Pathology, Lab, ER
 - Lab Services through LabCorp
- Choice Network
 - Premium Tier 1 Designated Providers
 - Lower Copays

Premium Tier 1 Designation

What is quality care?

The UnitedHealth Premium program uses criteria from national organizations that identify evidence-based standards for treating medical conditions across 27 specialties.

First Name Last Name Primary Care Physician  Specialties:  Internal Medicine, Pediatrics More about this provider <input type="checkbox"/> Compare with other providers  Add to List	 In Network  UnitedHealth Premium Tier 1 Estimated Distance: 0.6 miles 128 HOSPITAL DR, WATERTOWN, WI 53098-3304 920-262-4825 Map 1 Additional Location Add Contact Text Me Report Invalid Info
UnitedHealth Premium® Designation  Internal Medicine Quality & Cost Efficiency	

We believe that by supporting and promoting doctors who meet national standards for quality and local market benchmarks for cost efficiency, as well as engaging consumers in the health care decision-making process, we can help to achieve better health outcomes while improving the experience and reducing costs.

Premium Tier 1 Specialties

2015 Designated Specialties

Allergy	OB-GYN
Cardiology	Ophthalmology
Cardiology – Electrophysiology	Orthopedics – General
Cardiology – Interventional	Orthopedics – Foot/Ankle
Ear, Nose and Throat (ENT)	Orthopedics – Hand
Endocrinology	Orthopedics – Hip/Knee
Family Practice	Orthopedics – Shoulder/Elbow
Gastroenterology	Orthopedics – Spine
General Surgery	Orthopedics – Sports Medicine
General Surgery – Colon/Rectal	Pediatrics
Internal Medicine	Pulmonology
Nephrology	Rheumatology
Neurology	Urology
Neurosurgery – Spine	

**TIER
1**

Note: Primary Care Physicians are Family Practice, Internal Medicine, Pediatrics and OB-GYN.

Basic Plan Highlights

Physician Services

Services	Premium Tier 1	UHC In-Network
	<u>You Pay</u>	<u>You Pay</u>
Primary Care Office Visit	\$25	\$45
Specialist Office Visit *	\$35	\$55
USMD**	n/a	\$10
Airrosti Clinic (Musculoskeletal Rehab)	n/a	\$15
Physician Services (non-office based) *	15%	35%

Facility Services

	<u>You Pay</u>
Annual Deductible	\$950/\$1,900
Inpatient and Outpatient	20% after deductible
Centers of Excellence (COE) ***	20% after deductible
UHC Facilities where there is a COE	20% after deductible
Emergency Room	\$150 copay (waived if admitted)
Non-Emergency Room Use of ER	50% after deductible
Urgent Care Centers	\$60
Convenience Care Centers	\$30
Out-of-Pocket Maximum	\$4,000/\$8,000

* If Specialty Category is not one of the 27 with a Tier 1 Designation, you pay \$35 copay for office visit or 15% after deductible for non-office based services.

** USMD still offering \$0 copay for diabetes care, but EOB will show \$10 patient responsibility.

*** Centers of Excellence (COE) - Transplant Services, Cancer Services and Congenital Heart Disease Services

Consumer Choice Plan Highlights

Physician Services

Services	Premium Tier 1	UHC In-Network
	<u>You Pay</u>	<u>You Pay</u>
Primary Care Office Visit	15% after deductible	35% after deductible
Specialist Office Visit*	15% after deductible	35% after deductible
USMD	n/a	15% after deductible
Airrosti Clinic (Musculoskeletal Rehab)	n/a	15% after deductible
Physician Services (non-office based)*	15% after deductible	35% after deductible

Deductible	\$1,500/\$3,000
Out-of-Pocket Maximum	\$6,250/\$10,125

* If Specialty Category is not one of the 27 with a Tier 1 Designation, you pay 15% after deductible.

** Center of Excellence (COE) - Transplant Services, Cancer Services and Congenital Heart Disease Services

Remember with this plan you can open an HSA Account to help you meet your deductible and pay for eligible health care services

Facility Services

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UHC Facilities where there is a COE	20% after deductible
Emergency Room	20% after deductible
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Urgent Care Centers	20% after deductible
Convenience Care Centers	20% after deductible

Pre-Member Website

- Plan Cost Estimator
- Find a Doctor or Facility
- Transition of Care
- And much, much more

Home Benefits Health Management Online Tools & Resources

Welcome City of Fort Worth Employees!

Open Enrollment starts October 1, 2015 and ends October 31, 2015. This website is a simple way to learn about the benefits and services offered by your employer and UnitedHealthcare. We hope the information will help you as you think about your health care needs and make your benefit decisions.

If you need help or have questions about your benefits, give us a call at 1-844-634-1231

I want to...
What would you like to do? ▾

How much will my plan cost me?
The Health Plan Cost Estimator tool helps you compare health plan costs based on your personal

See recommended preventive care services.
The Preventive Care tool helps you learn what recommended services you should receive based

<http://welcometouhc.com/cfw>

Transition of Care

For members new to UnitedHealthcare and are currently receiving treatment for a specific medical condition by an out-of-network provider, we don't want to disrupt that care.

That's why we offer Transition of Care, which lets you continue to receive care - for a limited time, at network rates - as we help make the change to a network provider.

Examples:

- Pregnancy – Second and Third Trimester
- New diagnosed or currently receiving chemotherapy or radiation therapy for cancer
- Transplant candidates or transplant recipients in need of ongoing care due to complications

Members would have 60 days to apply and your physician needs to complete the form and send it to UnitedHealthcare.

Forms are available on the pre-member website under Health Management, Support Services.

Getting the information you need is easy.



1

Register and sign on to **myuhc.com**[®]

2

Call the number on the back of your **health plan ID card**

3

Use the **Health4Me**[™] mobile app





THANK YOU

Questions?



www.welcometouhc.com/CFW



Delta Dental Benefits - DPPO

Deductible & Benefit Comparison

	Low Option		High Option	
	In Network	Out of Network	In Network	Out of Network
	Individual	Family	Individual	Family
Annual Deductible	\$50	\$150	\$50	\$150
Calendar Year Maximum	\$1,000/ per person		\$1,500 /per person	

Delta Dental Benefits - DPPO

	Low Option		High Option	
	In Network	Out of Network	In Network	Out of Network
Preventive Care	100%	100%	100%	100%
Basic Restorative	50%	50%	80%	80%
Major Restorative	50%	50%	50%	50%
Orthodontia (children & adults)	Not covered	Not covered	50%	50%
Implants	50%	50%	50%	50%

Out-of-network and Premier dentists paid to the contracted rate, may balance bill.

Dental Benefits – DHMO

Delta Dental

- No deductibles or calendar year maximums
- Must identify a primary care dentist and be referred for specialist services
- DHMO High Option specialists are covered by copays
- DHMO Low Option specialists charge a discounted rate
- Pediatric dentists and orthodontists are specialists

Delta Dental Benefits -DHMO

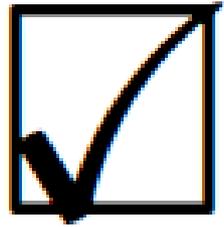
DeltaCare

Sample Copayment Schedule at General Dentist

Office Visit	\$5.00
X-Rays	\$0.00
Routine Cleanings for Adult or Child	\$0.00
Fillings	\$0 - \$95 depending on tooth
Orthodontics (Adults & Children)	Covered at a copay

No hidden fees.

DHMO schedule available on the Benefits webpage



Flexible Spending Accounts & Health Saving Accounts

Flexible Spending Accounts (FSA)

Current participants submit all
2015 claims to PayFlex through
March 31, 2016

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

Give Yourself a Raise

Without Flex

Gross Monthly Salary	\$3,500
MSA Contribution	\$0
DCSA Contribution	\$0
Taxable Income	\$3,500
Taxes Due	\$875
Net Pay	\$2,625
Post Tax Medical Expenses	\$200
Post Tax Dependent Care	\$400
Monthly Spendable Income	\$2,025

With Flex

Gross Monthly Salary	\$3,500
MSA Contribution	\$200
DCSA Contribution	\$400
Taxable Income	\$2,900
Taxes Due	\$725
Net Pay	\$2,175
Post Tax Medical Expenses	\$0
Post Tax Dependent Care	\$0
Monthly Spendable Income	\$2,175

Net Monthly Increase to take home pay: \$150

Net Annual Increase to take home pay: \$1,800

Get Reimbursed

- Free Benefits Debit Card
- Spouse and dependent cards too
- Pay your provider directly
- Access to full medical election
- Valid for three years
- Keep your receipts



Medical FSA Expenses

(You, spouse and dependents)

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

Over-the-Counter Items

Prescription Required:

Acid Controllers
Allergy & Sinus
Antibiotic
Anti-Diarrheals
Anti-Gas
Anti-Itch and Insect Bite
Anti-Parasitic

Baby Rash Ointments/Creams
Cough, Cold and Flu
Cold Sore
Digestive Aids
Feminine Anti-Fungal/Anti-itch
Hemorrhoidal
Laxatives

Motion Sickness
Pain Relief
Respiratory
Sleep Aids/Sedatives
Stomach Remedies

No Prescription Required:

Acne Creams
Anti-Fungal (foot)
Antiseptic & Wound Cleansers
Athletic Treatments
Band-Aids
Birth Control & Contraceptives
Braces & Supports
Catheters

Diabetic Testing & Aids
Diagnostic Tests & Monitors
Denture Adhesives
Elastic Bandages & Wraps
Eye Care & Contact Lens Supplies
Family Planning Kits
Fiber Laxatives
First Aid Supplies

Infant Electrolytes & Dehydration Solutions
Infant Teething Pain Supplies
Insulin & Diabetic Supplies
Ostomy Products
Reading Glasses
Wheelchairs, Walkers & Canes

Dependent Care FSA Expenses

- Daycare expenses
- After school programs
- Day camp in lieu of daycare
 - Children up to 13 yrs old
 - Services for disabled spouse/dependent
- Sign up for automatic reimbursement

Health Savings Account

- High Deductible Health Plan
 - Consumer Choice Plan
- Health Savings Account (HSA)
 - Discovery Benefits

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

Qualified Expenses

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

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)

Your Contributions

- Pre-tax payroll contributions
- Change contributions at any time
- Contribution limits:

Coverage	2016
Single	\$3,350
Family	\$6,750
55+	\$1,000 Extra contribution

- City Contributions
 - \$540 Individual
 - \$1,000 Family

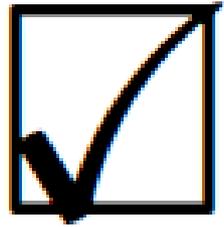
Get Reimbursed

- Free Benefits Debit Card
- Spouse and dependent cards too
- Pay your provider directly
- Valid for three years
- Keep your receipts
 - not required
 - retain for proof of expenditures



Health Savings Account (HSA)

- Current HSA funds with PayFlex can be rolled over to Discovery benefits using the Custodian to Custodian form.
- A letter will be mailed to your home mid-October



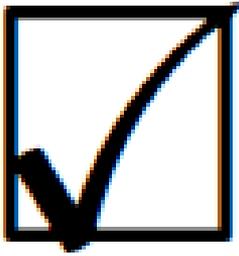
Supplemental
Life Insurance &
Long Term
Disability (LTD)

Life Insurance - VOYA

- Open Enrollment 2016
 - 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 2016
 - 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>



Other Benefits

457 Deferred Compensation Plan TIAA-CREF

Wells Fargo Stable Value Fund
to end November 25. All
monies in Wells Fargo move to
Vangtage Plus Fund.

457 Deferred Compensation Plan

TIAA-CREF

- Set aside pre-tax or post-tax (ROTH) money for retirement
- Minimum contribution \$10.00/pay period
- Enroll online anytime through TIAA-CREF's website www.tiaa-cref.org/fortworth
- Investment in a variety of funds available
- 2015 maximum \$18,000
- 2015 catch-up contribution
 - \$5,500 over age 50
 - Special catch-up contribution within 3 years of retirement
 - Contact Benefits or TIAA-CREF

Allstate

- Cancer Plan
 - Pays cash when a cancer diagnosis
 - Pays wellness benefit
- Critical Illness
 - Pays cash with a critical illness diagnosis
 - Pays wellness benefit
- Accident
 - Pays cash when injured in an accident

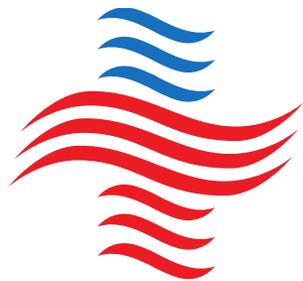
Allstate Enrollment

- Enroll or make changes online at www.allstatevoluntary.com/cityoffortworth
- Returning users use your login and password you created last year
- First time enrolling
 - Username: Employee ID (without leading zeroes)
 - Password: Last four of your SSN + 2 digit birth year
- Benefits paid directly to you
- Coverage is portable

Beneplace

- Launching January 1, 2016
- Discount Site
 - Tickets
 - Big ticket items
- www.beneplace.com/cofw





USMDSM
Health System

Physician Network
SeniorCare
Hospitals
Cancer Centers
Diagnostic Services

Program
Update

Get in.
Get out.
Get better.
Faster.



City of Fort Worth
CareToday

The CareToday Program

CareToday offers convenient access for minor, non-emergent health issues

Examples include:

- Common infections
- Sore or strep throat
- Urinary tract infections
- Earaches / Ear infections
- Pink eye
- Minor fevers
- Upset stomach
- Cough, colds, and flu
- Nasal Congestion
- Allergy Symptoms
- Insect bites
- Sprains and Strains

Expanding the **CareToday**
program to reach employees
closer to their homes

Expanding the CareToday program to patients of any age

Family Medicine
Pediatrics

Internal Medicine
Geriatrics

The CareToday Program

The City of Fort Worth has reserved a limited number of same-day appointments for its employees and dependents.

The CareToday appointments are available at various clinics throughout the Metroplex

Call 817.566.7466 to secure an appointment

Clinic hours 8 a.m. - 5 p.m., Mon. – Fri.

Welcome to a different kind of health care home. One that is truly connected and has the power to meet your every need within the same system.

Serving the Metroplex with **two hospitals, four cancer treatment centers** and more than **50 primary care and specialty clinics**, USMD Health System is truly patient-focused.



We're making it easier for you
to find your health care home,
by adding 13 new primary care
physicians this year

The City of Fort Worth encourages the use of physicians that provide efficient, high-quality care to their members, and who actively monitor the members' health.

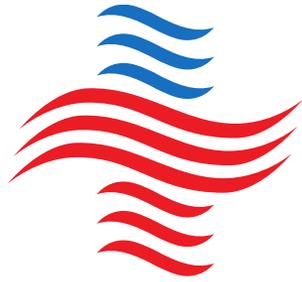
That's where we come in.

50 clinic locations in the Dallas-Ft. Worth Metroplex

216 Physicians including:

- 136 Primary care Physicians including Family Practice, Internal Medicine, Med/Peds, Pediatrics, and OB/GYN
- 81 specialists including Cardiology, Endocrinology, Infectious Disease, Neurology, Oncology/Hematology, Orthopedic, Psychiatry, Rheumatology, General Surgery, Urology, Sports Medicine

55 Associate Practitioners (NP and PA)



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

- <https://vimeo.com/airrosti/review/66188470/87a6c75a8f>
- Visits are a \$15 copay for the Basic Plan or a 15% coinsurance (after the deductible) on the Consumer Choice Plan

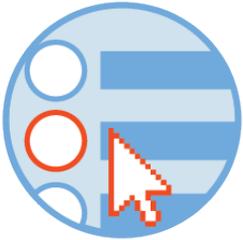


FORT WORTH

A gold silhouette of a longhorn, positioned below the text 'FORT WORTH'.

**HEALTHCARE STARTS
WITH COMPASS.**

How compass takes care of you



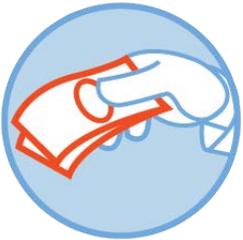
UNDERSTAND YOUR BENEFITS

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.



Contact Compass, Get Rewarded



The City of Fort Worth is offering **TWO** ways to earn rewards!

1. The first time that you or your household member contact Compass for services, you will receive a \$10 gift card.
2. Each time that you save over \$500 or more on a single Compass service, you will receive a \$50 gift card.

WELCOME TO HEALTHCARE—SIMPLIFIED.



COMPASS Healthcare Redefined.

BEATRIZ BYERS
HEALTH PRO CONSULTANT
CFW@compassphs.com
855-769-4377

Monday through Friday 8AM – 6PM Central

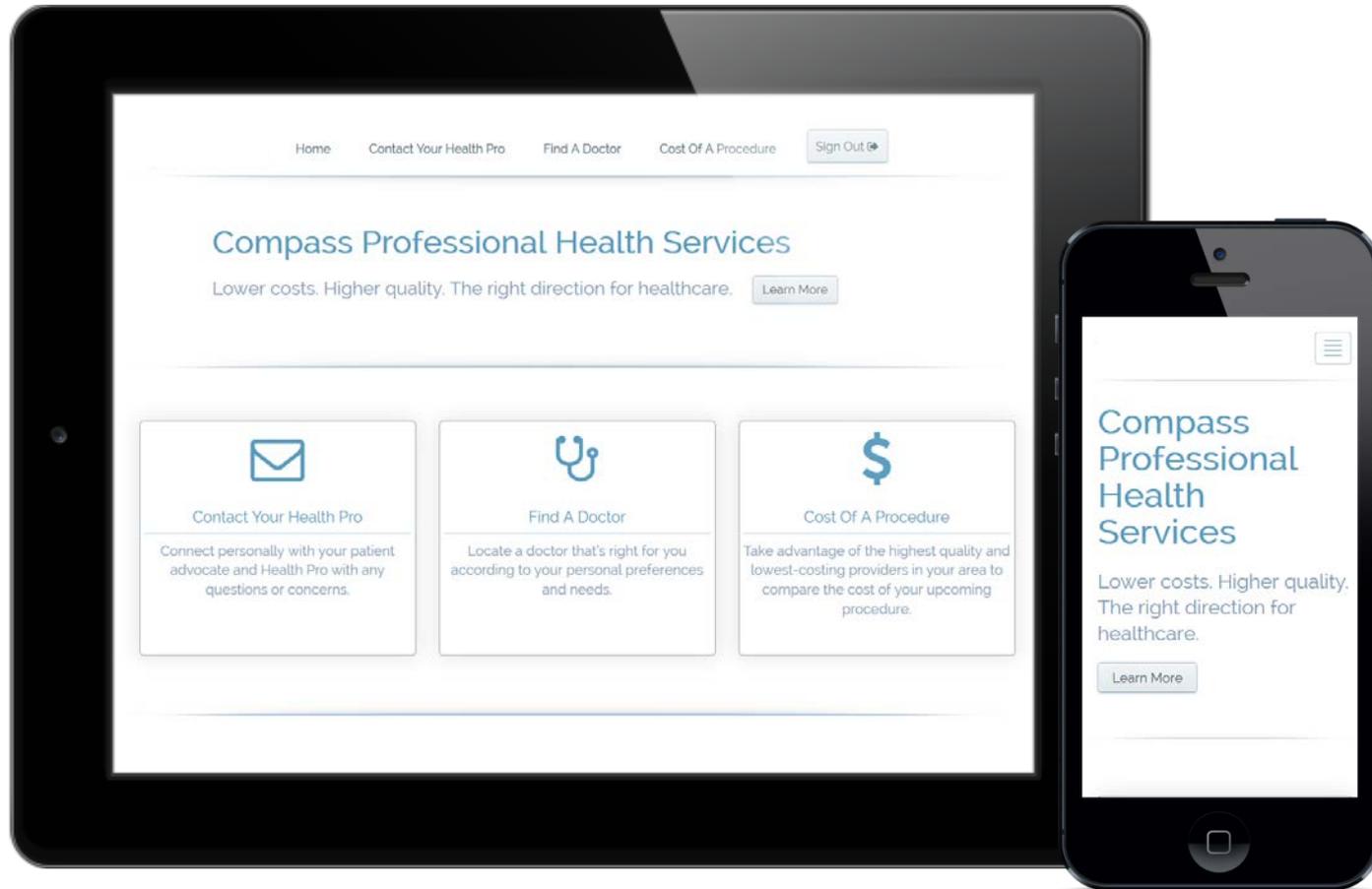
1 **Moved recently or looking for a new provider?** We'll find great doctors, dentists and eye care professionals for you and your family.

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.

Compass is online, TOO!

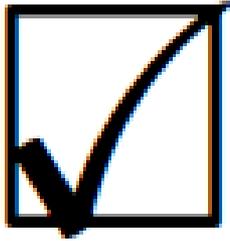


Connect with Compass @ member.compassphs.com

What's Your next step? Get Connected Today!



Register and complete your online health profile at
member.compassphs.com



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



2017 Medical Insurance Premium Incentive

- **Employees and Spouses**
 - Physician Screening Form submitted – January 1, 2016 – August 31, 2016
 - For screening physical completed between September 1, 2015 to August 31, 2016
 - Member Health Assessment – January 1, 2016 – August 31, 2016
 - Tobacco Affidavit or program – January 1, 2016 – August 31, 2016

Online Enrollment

- From home: my.fortworthtexas.gov
- From work: portal.cfwnet.org
- Online enrollment help available:
 - Health & Safety Fair October 22 – 9:00 AM – 2:00 PM
 - Kiosk in Benefits Office: Monday -Friday 8:00 AM – 5:00 PM
 - Extended Benefits Office Hours Tuesday 10/6, 10/13 & 10/20 8:00 AM – 7:00 PM 
- Employee Self Service ONLY help
 - October 21 and 23 8:00 AM – 5:00 PM
Fort Worth Employees University 900 Monroe

More Questions?

Fort Worth Benefits Office

817-392-7782

benefits@fortworthtexas.gov

www.fortworthtexas.gov/benefits