



The City of Boulder 2016 Benefits Annual Open Enrollment



Service Excellence For An Inspired Future

2016 Benefits Renewal Overview

- **Good News!**

- The City will transition from United HealthCare to Cigna as the new medical and pharmacy provider for 2016
- Buy up options for Dental and Vision Coverage
- Supplemental Plans available through Transamerica
- The City will continue to contribute to the H.S.A accounts for those individuals that select the High Deductible plan
- The Wellness Credit remains the same
- City paid income protection due to sickness or non work related injury for employees with less than 3 years of service
- BPOA and IAFF employees over the age of 55 will now receive City paid Long Term Disability

2016 Benefits Renewal Overview Cont.

- **Cigna as the new health care provider for 2016:**
 - Plan Design remains the same with a minor change to the way rehabilitation visits are calculated
 - Premium Rate reduction for 2016:
 - 12.5% reduction for \$500 /\$1000 deductible plans
 - 10.8% reduction for the \$1,500 deductible plan
 - Preventive drug list similar to our current UHC list
 - Cigna will also provide a “telemedicine” option through MDLive
 - Low cost online video conference or phone interaction with a board certified medical professional
 - \$38 total consult fee for \$1,500 deductible plan or \$25 co-pay on \$500/\$1,000 deductible plans
 - Robust Wellness Portal:
 - Employees will visit one website to see both their health care claims and wellness information
 - One website for wellness challenges and tracking

2016 Benefits Renewal Overview Cont.

- **The City stays with Delta Dental in 2016:**

- The modified PPO low Plan will see a 19.4% reduction in monthly premium cost
 - Reduction in the annual maximum from \$1,500 to \$1,000
 - Removing orthodontia care (current dependents will be grandfathered)
- Costs remain the same on the Premier (now called the PPO High Plan)
 - Annual maximum increases from \$1,500 to \$2,000
 - Life Time Orthodontia Benefit increases for children up to age 19 from \$1,500 to \$2,000

- **Vision Services with VSP:**

- Buy up option from the basic plan will be available
- After \$20 co-pay you receive a frame allowance of \$150 every 12 months
- After \$20 co-pay you will receive:
 - Anti reflective lens coating
 - Progressive lenses
 - UV Lens Protection
 - Scratch resistant lens coating

- **Supplemental Benefits:**

- **Transamerica** replaces AFLAC
 - Richer benefits at a lower cost
 - H.S.A compatible
 - Existing Aflac policy holders can continue their plans through direct bill.

When do my benefits start/When can I change them?

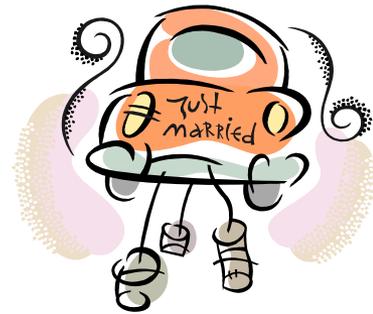
Effective Date

- January 1st 2016.



The only time that you can change your benefits is:

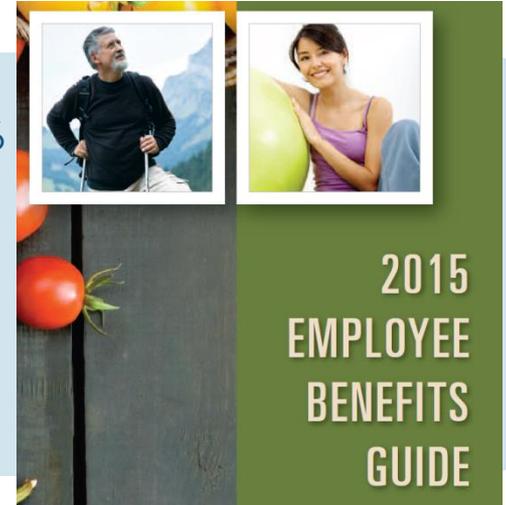
- At Open Enrollment in October of every year for a January 1 effective date; **or**
- If you have a life event (marriage; divorce; death; birth or adoption of a child; change in spouses job, their open enrollment; etc.)



More Benefits Information

2016 Employee Benefits Guide

- Medical Comparison, page 6
- HSA Information, page 7-8
- FSA Information, page 9
- Dental Comparison, page 11
- Contribution Amounts/Rates:
 - Pages 21-24



Common Law
Spouse &
Domestic
Partner are
covered!*

- ***A signed affidavit is required to cover them - please ask for appropriate forms at end of meeting.**

Benefits

Medical Insurance



Medical Insurance



Online access at www.myCigna.com

We offer **three** medical plans with different levels of coverage to address choice and affordability

Cigna Open Access Plus Plans:

- **\$1,500 Deductible Open Access -Health Savings Account Eligible:**

- Varying levels of coverage
- In network and Out of network Coverage
- Lower premiums and a higher cost at time of service
- Preventive care covered at 100%
- **No cost** *preventive prescriptions

- **\$500 and \$1,000 Deductible Open Access Plan:**

- Traditional plans with co-pays for office visits and pharmacy (these apply to the out of pocket maximums)
- In-network and Out of network coverage
- Slightly higher premiums and lower cost at time of service
- Preventive care also covered at 100%
- **No Cost** *preventive prescriptions
- **Not all preventive prescriptions are included on the no cost list.*

\$1500 Deductible Open Access Plus

H.S.A. Eligible plan:

Single – once employee meets deductible you go to co-insurance (\$1,500)

***Family – all family members** are pooled together to satisfy the **FAMILY** deductible (\$3,000) then you go to co-insurance

Out of Pocket Maximum - \$4,000 employee and \$8,000 family subject to deductible and co-insurance!

Rates are higher for Out of Network Coverage – look at the Benefits Guide for more information

Individual **OOB** maximum applies even if part of a family

*Pooled Out of Pocket Maximum no longer applies



Cigna Open Access Plus Plans Side-By-Side Comparison

Benefit	\$500 Deductible Open Access Plus Plan		\$1,000 Deductible Open Access Plus Plan		\$1,500 Deductible Open Access Plus Plan (H.S.A Compatible)	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductible	\$500/\$1,000	\$500/\$1,000	\$1,000/\$2,000	\$2,000/\$4,000	\$1,500/\$3,000	\$3,500/\$7,000
*Out of Pocket Maximums	\$2,000/\$4,000	\$3,500/\$7,000	\$3,000/\$6,000	\$10,000/\$20,000	\$4,000/\$8,000	\$10,000/\$20,000
Coinsurance (after deductible)	20%	40%	20%	40%	20%	40%
Office Visit Co-Pays						
Primary care	\$25	40% after Ded	\$25	40% after Ded	20% after Ded	40% after Ded
Specialist visit	\$50	40% after Ded	\$50	40% after Ded	20% after Ded	40% after Ded
Acupuncture (max 20 visits)	\$50	40%	\$50	40%		
*Other Office visits (Chiropractic/mental health etc)	\$25	40% after Ded	\$25	40% after Ded	20% after Ded	40% after Ded
Telemedicine	\$25	Not covered	\$25	Not covered	\$38 till deduct met, then 20%	Not covered
Preventative Care	Covered at 100%	Not covered	Covered at 100%	Not covered	Covered at 100%	Not covered
Diagnostic (x-rays, blood work, MRI's etc)						
Coinsurance (after deductible)	20% after Ded	40% after Ded	20% after Ded	40% after Ded	20% after Ded	40% after Ded
Pharmacy						
Preventative Maintenance Meds (from list)	\$0	\$0	\$0	\$0	\$0	\$0
Tier 1 (31 day supply)	\$15	Not covered	\$15	Not covered		
Mail order (90 day supply)	\$37		\$37			
Tier 2 (31 day supply)	\$45	Not covered	\$45	Not covered	20% after Ded	Not covered
Mail order (90 day supply)	\$112		\$112			
Tier 3 (31 day supply)	\$60	Not covered	\$60	Not covered		
Mail order (90 day supply)	\$150		\$150			
Urgent Care	20% after Ded	40% after Ded	20% after Ded	40% after Ded	20% after Ded	40% after Ded
Emergency Room	20% after Ded	20% after Ded	20% after Ded	20% after Ded	20% after Ded	20% after Ded
Out Patient Surgery	20% after Ded	40% after Ded	20% after Ded	40% after Ded	20% after Ded	40% after Ded
Hospital Stay (pre auth required)	20% after Ded	40% after Ded	20% after Ded	40% after Ded	20% after Ded	40% after Ded

Cigna Cost Comparison

City of Boulder 2016 Medical Premium Costs					
Medical	Total Monthly Premium	Monthly City Share	Monthly EE Share	2015 Emp Cost	Monthly Savings 2015 vs. 2016
Full Time					
\$1,500 Deductible (1)					
Single	\$484.02	\$387.22	\$96.80	\$108.53	(\$11.73)
Two Person	\$1,045.54	\$836.43	\$209.11	\$234.43	(\$25.32)
Family	\$1,461.84	\$1,169.47	\$292.37	\$327.77	(\$35.40)
\$1,000 Deductible					
Single	\$541.26	\$433.00	\$108.25	\$123.79	(\$15.54)
Two Person	\$1,169.13	\$935.30	\$233.83	\$267.38	(\$33.55)
Family	\$1,634.63	\$1,307.70	\$326.93	\$373.84	(\$46.91)
\$500 Deductible					
Single	\$711.72	\$569.38	\$142.34	\$162.77	(\$20.43)
Two Person	\$1,537.36	\$1,229.89	\$307.47	\$351.60	(\$44.13)
Family	\$2,149.47	\$1,719.58	\$429.89	\$491.59	(\$61.70)
Three Quarter Time					
\$1,500 Deductible					
Single	\$484.02	\$290.41	\$193.61	\$217.06	(\$23.45)
Two Person	\$1,045.54	\$627.32	\$418.22	\$468.86	(\$50.64)
Family	\$1,461.84	\$877.10	\$584.74	\$655.53	(\$70.79)
\$1,000 Deductible					
Single	\$541.26	\$324.76	\$216.50	\$247.57	(\$31.07)
Two Person	\$1,169.13	\$701.48	\$467.65	\$534.76	(\$67.11)
Family	\$1,634.63	\$980.78	\$653.85	\$747.68	(\$93.83)
\$500 Deductible					
Single	\$711.72	\$427.03	\$284.69	\$325.54	(\$40.85)
Two Person	\$1,537.36	\$922.42	\$614.94	\$703.19	(\$88.25)
Family	\$2,149.47	\$1,289.68	\$859.79	\$983.18	(\$123.39)
Half Time					
\$1,500 Deductible					
Single	\$484.02	\$193.61	\$290.41	\$325.59	(\$35.18)
Two Person	\$1,045.54	\$418.22	\$627.32	\$703.28	(\$75.96)
Family	\$1,461.84	\$584.74	\$877.10	\$983.30	(\$106.20)
\$1,000 Deductible					
Single	\$541.26	\$216.50	\$324.76	\$371.36	(\$46.60)
Two Person	\$1,169.13	\$467.65	\$701.48	\$802.14	(\$100.66)
Family	\$1,634.63	\$653.85	\$980.78	\$1,121.52	(\$140.74)
\$500 Deductible					
Single	\$711.72	\$284.69	\$427.03	\$488.31	(\$61.28)
Two Person	\$1,537.36	\$614.94	\$922.42	\$1,054.79	(\$132.37)
Family	\$2,149.47	\$859.79	\$1,289.68	\$1,474.76	(\$185.08)

Cigna Cost Comparison with Wellness Incentive

				With Wellness Incentive		
Medical	Total Monthly Premium	Monthly City Share	Monthly EE Share	Premium Credit	Final Employee Cost	H.S.A Incentive
Full Time						
\$1,500 Deductible						
Single	\$484.02	\$387.22	\$96.80	\$30.00	\$66.80	\$800.00
Two Person	\$1,045.54	\$836.43	\$209.11	\$30.00	\$179.11	\$1,600.00
Family	\$1,461.84	\$1,169.47	\$292.37	\$30.00	\$262.37	\$1,600.00
\$1,000 Deductible						
Single	\$541.26	\$433.00	\$108.25	\$15.00	\$93.25	N/A
Two Person	\$1,169.13	\$935.30	\$233.83	\$15.00	\$218.83	N/A
Family	\$1,634.63	\$1,307.70	\$326.93	\$15.00	\$311.93	N/A
\$500 Deductible						
Single	\$711.72	\$569.38	\$142.34	\$15.00	\$127.34	N/A
Two Person	\$1,537.36	\$1,229.89	\$307.47	\$15.00	\$292.47	N/A
Family	\$2,149.47	\$1,719.58	\$429.89	\$15.00	\$414.89	N/A
Three Quarter Time						
\$1,500 Deductible						
Single	\$484.02	\$290.41	\$193.61	\$30.00	\$163.61	\$800.00
Two Person	\$1,045.54	\$627.32	\$418.22	\$30.00	\$388.22	\$1,600.00
Family	\$1,461.84	\$877.10	\$584.74	\$30.00	\$554.74	\$1,600.00
\$1,000 Deductible						
Single	\$541.26	\$324.76	\$216.50	\$15.00	\$201.50	N/A
Two Person	\$1,169.13	\$701.48	\$467.65	\$15.00	\$452.65	N/A
Family	\$1,634.63	\$980.78	\$653.85	\$15.00	\$638.85	N/A
\$500 Deductible						
Single	\$711.72	\$427.03	\$284.69	\$15.00	\$269.69	N/A
Two Person	\$1,537.36	\$922.42	\$614.94	\$15.00	\$599.94	N/A
Family	\$2,149.47	\$1,289.68	\$859.79	\$15.00	\$844.79	N/A
Half Time						
\$1,500 Deductible						
Single	\$484.02	\$193.61	\$290.41	\$30.00	\$260.41	\$800.00
Two Person	\$1,045.54	\$418.22	\$627.32	\$30.00	\$597.32	\$1,600.00
Family	\$1,461.84	\$584.74	\$877.10	\$30.00	\$847.10	\$1,600.00
\$1,000 Deductible						
Single	\$541.26	\$216.50	\$324.76	\$15.00	\$309.76	N/A
Two Person	\$1,169.13	\$467.65	\$701.48	\$15.00	\$686.48	N/A
Family	\$1,634.63	\$653.85	\$980.78	\$15.00	\$965.78	N/A
\$500 Deductible						
Single	\$711.72	\$284.69	\$427.03	\$15.00	\$412.03	N/A
Two Person	\$1,537.36	\$614.94	\$922.42	\$15.00	\$907.42	N/A
Family	\$2,149.47	\$859.79	\$1,289.68	\$15.00	\$1,274.68	N/A

Medical Plan Comparisons – Single Only

Meet David, he:

- Has **employee-only** coverage.
- Gets all his medical care from **in-network** providers.
- Purchases a **brand** prescription drug.

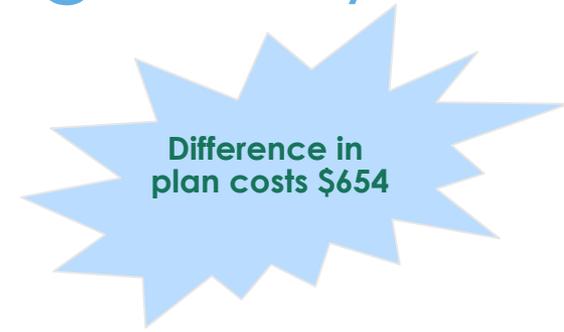
Difference in Plan Costs are \$1,016

		\$500 Deductible Open Access Plan	\$1,000 Deductible Open Access Plan	\$1,500 Deductible Open Access Plan
Annual Deductible (in-network)		\$500	\$1,000	\$1,500
Annual Out of Pocket Maximum		\$2,000	\$3,000	\$4,000
Cost of Health Care Services		David Pays	David Pays	David Pays
Annual Physical (Preventative Care)	\$200	\$0	\$0	\$0
Office visit to treat illness	\$100	\$25 Copay	\$25 Copay	\$100 towards the deductible
Prescription drugs (Tier 2)	\$300	\$45 Copay	\$45 Copay	\$300 towards the deductible
Total Expenses	\$600	\$70	\$70	\$400
Total Annual Costs				
Employee Annual Premium Cost for Medical Plan		\$1,708	\$1,299	\$1,162
David's Additional Out of pocket Expenses		\$70	\$70	\$400
City of Boulder's H.S.A Contribution		\$0	\$0	(\$800)
David's Total Annual Cost		\$1,778	\$1,369	\$762

These examples are illustrations only. Your actual costs could be different.

David could also contribute to his Health Savings Account on a pre-tax basis, saving on taxes and building savings for future health care expenses.

Medical Plan Comparisons – Single Only with Knee Surgery



Meet Jayne, She:

- Has **employee-only** coverage.
- Gets all her medical care from **in-network** providers.
- Purchases a **brand** prescription drug.
- Recently went in for knee surgery due to an injury.

		\$500 Deductible Open Access Plan	\$1,000 Deductible Open Access Plan	\$1,500 Deductible Open Access Plan
Annual Deductible (in-network)		\$500	\$1,000	\$1,500
Annual Out of Pocket Maximum		\$2,000	\$3,000	\$4,000
Cost of Health Care Services		Jayne Pays	Jayne Pays	Jayne Pays
Annual Physical (Preventative Care)	\$200	\$0	\$0	\$0
Office visit to treat illness	\$100	\$25 Copay	\$25 Copay	\$100 towards the deductible
Prescription drugs (Tier 2)	\$300	\$45 Copay	\$45 Copay	\$300 towards the deductible
Cost of Knee Replacement	\$30,000	\$1,930 (\$500 towards deductible, \$1,430 at 20% co-insurance capped at OOP)	\$2,930 (\$1,000 toward the deductible, \$1,930 at 20% co-insurance capped at OOP)	\$3,600 (\$1,100 towards deductible, \$2,500 20% co-insurance capped at OOP)
Total Expenses	\$30,600	\$2,000	\$3,000	\$4,000
Total Annual Costs				
Employee Annual Premium Cost for Medical Plan		\$1,708	\$1,299	\$1,162
Jayne's Additional Out of pocket Expenses		\$2,000	\$3,000	\$4,000
City of Boulder's H.S.A Contribution		\$0	\$0	(\$800)
Jayne's Total Annual Cost		\$3,708	\$4,299	\$4,362

These examples are illustrations only. Your actual costs could be different.

Medical Plan Comparisons – Family Coverage

Meet Wayne, he:

- Has **family coverage** for his wife and two children.
- They have a baby mid-year.
- He gets all his family’s medical care from **in-network** providers.
- Purchases **generic** prescription drugs.

Difference in Plan costs \$1,700

		\$500 Deductible Open Access Plan	\$1,000 Deductible Open Access Plan	\$1,500 Deductible Open Access Plan
Annual Deductible (in-network)		\$1,000	\$2,000	\$3,000
Annual Out of Pocket Maximum		\$4,000	\$6,000	\$8,000
Cost of Health Care Services		Wayne Pays	Wayne Pays	Wayne Pays
Annual Physicals (Preventative Care) for Wayne, his wife and two children	\$800	\$0	\$0	\$0
Office visit to treat illnesses (four general practitioner, two ear, nose and throat specialist for the children)	\$900	\$200 (6 co-pays)	\$200 (6 co-pays)	\$900 towards the deductible
Prescription drugs for children (6 generic drugs)	\$300	\$90 Copay	\$90 Copay	\$300 towards the deductible
Inpatient hospital charges (for delivery of the baby)	\$10,000	\$2,800 (\$1,000 toward the deductible, \$1,800 at 20% co-insurance)	\$3,600 (\$2,000 toward the deductible, \$1,600 at 20% co-insurance)	\$3,440 (\$1,800 towards deductible, \$1,640 20% co-insurance)
Total Expenses	\$12,000	\$3,090	\$3,890	\$4,640
Total Annual Costs				
Employee Annual Premium Cost for Medical Plan		\$5,159	\$3,923	\$3,508
Wayne's Additional Out of pocket Expenses		\$3,090	\$3,890	\$4,640
City of Boulder's H.S.A Contribution		\$0.00	\$0.00	(\$1,600)
Wayne's Total Annual Cost		\$8,249	\$7,813	\$6,548

These examples are illustrations only. Your actual costs could be different.

Medical Insurance with CIGNA

Cigna's Online Provider Search Instructions Before You Become a Cigna Member

NETWORK: Open Access Plus

1. Go to <http://www.cigna.com> on your web browser. Select "Find A Doctor".



2. Select "Specialty". Enter the type of provider you would like to search. For example PCP or heart doctor. You may also search by your doctor's name. Enter your city and state or the zip code in which you would like to search for a provider; click "Next". (A search may also be conducted under Hospital, Facilities & Pharmacy).

Medical Insurance with CIGNA



Cigna Healthcare

Home » Find a Doctor or Service

Find a Doctor or Service

Former myCignaforHealth.com customers: Searching for a health care professional in Illinois or Missouri?

Your plan provides a custom directory - listed below - which you must use to find covered doctors and services within specific IL and MO counties. Using any other doctors and services within these counties, including those you might find in the online directory, could cost you significantly more in out-of-pocket expenses.

Find out more about the doctors and services listed in the Cigna directory and [read important notices and disclosures for your state.](#)

[Select a plan for your search](#) (Recommended)
See doctors and facilities that accept your plan, select a PCP, get PCP ID's, dentist office numbers, etc.

Find a... Person or place	Who or What are you looking for? John Smith, lab, heart doctor, colonoscopy	Where? Full Address OR City and State OR ZIP code
<input type="text" value="Select Search Type"/>	<input type="text"/>	<input type="text"/>
<input type="button" value="SEARCH"/>		

- Illinois:**
 [Counties](#) [Custom IL Directory](#)
- Missouri:**
 [Counties](#) [Custom MO Directory](#)

Find a Person



Find a Place



Find Procedures & Medical Costs

Medical procedures, cost estimates and detailed quality information is available to

Medical Insurance with CIGNA

2. When the results appear, you can narrow your search to your plan. Click on "Select a Plan" and you will need to select the FIRST plan type: **Open Access Plus, OA Plus, Choice Fund Open Access Plus**. Click "Select".

The screenshot shows the CIGNA search results page. At the top, there is a breadcrumb trail: Home >> Find a Doctor or Service >> Search Results. The main heading is "Search Results". Below this, a yellow warning icon states: "You are viewing results for all plan types." The search criteria are: "You searched for: pcp | Near: Orlando, FL | We Found: 500". There are two main sections: "SELECT A PLAN" and "REFINE RESULTS". The "SELECT A PLAN" section has a sub-heading "See doctors and facilities that a" and a "START OVER" button. The "REFINE RESULTS" section shows "500 Doctors Found In-Network" and "DISTANCE FROM ORLANDO, FL (Change)". The "SELECT A PLAN" section is divided into "MEDICAL PLANS" and "DENTAL PLANS". Under "MEDICAL PLANS", there are radio buttons for: "Open Access Plus, OA plus, Choice Fund OA Plus" (selected), "Open Access Plus, OA plus, Choice Fund OA Plus WITH CareLink", "LocalPlus", "PPO, Choice Fund PPO", "Network, HMO, POS", and "All Medical Plans". Under "DENTAL PLANS", there are radio buttons for: "Cigna Dental care (HMO)", "Cigna Dental PPO or EPO", and "All Dental Plans". A blue arrow points to the first medical plan option. Below the plan selection, there is a "SELECT" button and a "Cancel" button. At the bottom, there is a CIGNA logo and a message: "Cigna Customer: If you log in to your myCigna account, we can easily show you the doctors and hospitals that accept your plan. No need to take these additional steps. Or register so you can log in every time." There is also a link to "View sample Cigna ID cards for help determining your plan information. Show ID cards".

Close

Medical Insurance with CIGNA

4. You can narrow or widen your search area, search for a specific gender or language for your provider and also view their Quality Designations and practice locations. Get a Map and Driving Directions to your doctor's office. Save as a PDF or download and print a paper directory based on your search results.

CHANGE PLAN SELECTION Selected Plan: Medical: OAP LOG IN TO MYCIGNA

REFINE RESULTS ?

500 Doctors
Found In-Network

DISTANCE FROM
ORLANDO, FL
(Change)

0 5 10 25 75 150 250
Distance: → 20 miles

CIGNA CARE DESIGNATION
 View CCD Only (346)
 View All (500)

ACCEPTING NEW PATIENTS
 Accepting Patients (482)
 View All (500)

GROUP PRACTICE ?
PRIMARY CARE PHYSICIANS
SPECIALTY
GENDER
ADDITIONAL LANGUAGE

IN-NETWORK OUT-OF-NETWORK

Sort By: CIGNA Care Designation Print/ Save Results View List View Map

Kumar, Sonali S, MD 115 E Lancaster Rd #A Orlando, FL 32809 (407) 851-5177 View all practice locations and PCP IDs	3.7 Miles View Map	IN NETWORK - PLANS ACCEPTED: HMO LocalPlus ▶ OAP OAPC PPO 	 CIGNA Care Designation Quality Designations Specialty: Internal Medicine View Primary Care Physician Options
Effaki, Salma H, MD 2345 Sand Lake Rd #300 Orlando, FL 32809 (407) 851-5121 View all practice locations and PCP IDs	3.7 Miles View Map	IN NETWORK - PLANS ACCEPTED: HMO LocalPlus ▶ OAP OAPC PPO 	 CIGNA Care Designation Quality Designations Specialty: Pediatrics View Primary Care Physician Options
Vazquez, Odette, MD 8500 Commodity Cir Orlando, FL 32819 (407) 354-0717 View all practice locations and PCP IDs	4.2 Miles View Map	IN NETWORK - PLANS ACCEPTED: HMO LocalPlus ▶ OAP OAPC PPO 	 CIGNA Care Designation Quality Designations Specialty: Pediatrics View Primary Care Physician Options
Gibson, Calvin L, MD	4.4 Miles	IN NETWORK - PLANS ACCEPTED:	 CIGNA Care

Medical Plans - How to Choose

When selecting the plan that works best for you, consider the following factors:

How often do I see the doctor for non-preventive care services?

Am I on maintenance medications?

Do I have upcoming medical care scheduled?

Do I have children on my plan who go to the doctor often?

Do I use my plan regularly for services such as mental health visits, physical therapy or other services?

Am I looking for a pre-tax way to save for retirement?

Am I looking for catastrophic coverage at a lower cost?

Do my savings/finances allow me to pay the deductible first, before coinsurance kicks-in for pharmacy, emergency room, urgent care and doctor's visits?

Benefits



H.S.A.s and
FSAs

Health Savings Account Basics

- **High Deductible Health Plan (HDHP) allow for pre-tax contributions to a Health Savings Account (H.S.A)**

- ✓ Must be enrolled in a HDHP with a minimum of \$1,500 and not covered by another health plan
- ✓ Designed to help individuals save for future qualified medical and retiree health expenses on a tax-free basis
- ✓ Make pre-tax contributions into your account to be used for eligible medical expenses.
- ✓ Distributions are not taxed if funds are used for eligible medical expenses
- ✓ Unused Health Savings Account balances roll over from year to year
- ✓ You cannot also participate in the FSA medical reimbursement plan
- ✓ You can participate in the FSA dependent care reimbursement plan

Health Savings Account Basics

- **Health Savings Accounts can be used for:**

Used at any time for eligible medical, dental and vision expenses

Saved until you retire and then used for ineligible expenses

Used to pay COBRA or individual policy premiums (without any tax penalty) if you terminate employment

If withdrawn prior to retirement for ineligible expenses...

Pay income tax on the amount withdrawn plus 20% penalty

**To find out if an H.S.A is right for you go to:
www.hsacenter.com**

You never pay tax on these reimbursements

For guidance on what is reimbursable go to: irs.gov/pub/irs-pdf/p502.pdf

Opening an Account



- **Any employee who:**

- Elects the \$1,500 deductible plan **and**

- Opens/maintains an active H.S.A account with **the financial institution of their choice and**

- Has spent their previous year FSA dollars (if any)...

- ...will receive a tax free contribution into their H.S.A account from the City!***

- The incentive will be processed during pay period 1 of 2016 and will be deposited on January 13 2016.**

- **Employees may retain their account with OPTUM Bank:**

- **Default account is the Health eAccess account** (non interest earning)

- *You can change your account to either the Health eSaver or the Health eInvestor accounts (interest bearing accounts) by calling Optum bank at 800-791-9361.*

- If you stay in the Health eAccess account and your **balance falls below \$500 you will be charged a fee of \$1 per month.**

*Contributions rates from the City are below:

	Hire Dates	Single Contribution	Family Contribution
1 st Quarter	1/1 – 3/31	\$800	\$1600
2 nd Quarter	4/1 – 6/30	\$600	\$1200
3 rd Quarter	7/1 – 9/30	\$400	\$800
4 th Quarter	10/1 – 12/31	\$200	\$400

Pre-Tax Premiums

All medical, dental and vision premiums will be automatically pre-taxed.

They will show up on your deposit slip as BSA.

If you do not want your premiums to be pre-taxed, please contact HR now or during Open Enrollment to complete a **post-tax form**.

Flexible Spending Accounts



Health Care FSA:

- 2016 Maximum contribution: **\$2,550 per year**
- Enrollment in the City's medical plan is not required to participate
- Debit Cards issued within 10 days of enrollment
- Can be used to pay for out-of-pocket medical, dental and vision expenses
- **Use it or Lose it Account (grace period till 3/15/2017)**

Dependent Care

- Maximum contribution: **\$5,000 per year (\$2,500 if married filing separately) per IRS Rules**
- Can be used to pay for child care (up to age 13) and elder care
- Need daycare provider Tax-ID or SSN
- Submit a paper claim form for reimbursement
- Funds are contributed to FSA account through payroll deduction
- Your election cannot be changed during the plan year unless you have a Change of Status (you then have 30 days to adjust your FSA)

Flexible Spending Accounts - How they Work:

Estimate out of pocket costs for eligible expenses for the year.

Be conservative, as your dollars do **NOT** rollover into the next year.

For Medical, you will receive a debit card providing immediate access to your FSA dollars.

KEEP YOUR RECEIPTS!! – you may need to provide them.

Visit www.rockymountainreserve.com to submit claims, view balances, etc. online.

- **Below is an example of the tax savings for participating in either a H.S.A. or an FSA.**

	With FSA or H.S.A	Without FSA or H.S.A
Annual Salary Before Taxes	30,000	30,000
FSA Contribution	-1,500	0
Taxable Income Less Taxes	28,500	30,000
Federal Income Tax (Estimated 15%) -FICA 7.65%	-6,455	-6,795
Less Healthcare Expenses	0	-1,500
Take-Home Pay	22,045	21,705
TAX SAVINGS* save an average of 28% on your taxes	340	0

H.S.A. vs. FSA Health Accounts

H.S.A.:

- 2016 Maximum contributions:
Individual - \$3,550 per year, Family - \$6,750, Catch up - \$1,000 (at age 55)
- Enrollment in the City's medical plan **is** required to receive the city's funded H.S.A. contribution.
- Change your contributions to the H.S.A. at any time
- Open an account with any financial institution (or keep your existing OPTUM Bank account)
- Debit card and/or checks issued
- Can be used to pay for out-of-pocket medical, dental and vision expenses
- You cannot borrow against this account
- **Amounts roll over from year to year.**

FSA:

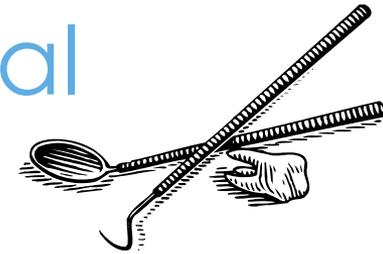
- 2016 Maximum contribution: **\$2,550 per year**
- Enrollment in the City's medical plan is **not** required to participate
- Debit Cards issued within 10 days of enrollment
- Can be used to pay for out-of-pocket medical, dental and vision expenses
- You can borrow up to your annual contribution amount
- Your election cannot be changed during the plan year unless you have a Change of Status (you then have 30 days to adjust your FSA)
- **Use it or Lose it Account (grace period till 3/15/2017)**

Benefits

Dental Insurance



Dental Insurance - Delta Dental



Two levels of coverage:
High/Premier and
Low/Preferred PPO

The High/Premier Plan has a
higher annual max and a
larger network.

You do not need an ID
Card, providers can
use your SSN to access
benefits.

- Preventive Services
- Basic Restorative Services
- TMJ
- Orthodontia Services

Download the mobile
App!



Delta Dental High Plan vs. Low Plan Comparison

Benefit	Low Plan			High Plan
	PPO Dentists	Premier Dentists	Out of Network Dentists	All Dentists
Annual Maximum (non preventative)	\$1,000			\$2,000
Lifetime Orthodontia Maximum	Not Covered (current patients will be grandfathered)			\$2,000
Annual Deductible	\$50 individual/\$150 family			\$50 individual/\$150 family
Preventative Services	100% (no deductible)	80% (no deductible)	80% Covered	100% Covered (no deductible)
Basic Services	80% covered (after deductible)	50% covered (after deductible)	50% covered (after deductible)	80% covered (after deductible)
Major Services	50% covered (after deductible)	50% covered (after deductible)	50% covered (after deductible)	50% covered (after deductible)
Orthodontia Services (to age 19)	Not Covered (current patients will be grandfathered)	Not Covered (current patients will be grandfathered)	Not Covered (current patients will be grandfathered)	50% covered (after deductible)

Delta Dental High Plan vs. Low Plan Cost Comparison

Dental	Total Monthly Premium	Monthly City Share	Monthly EE Share	2015 EE Cost	Monthly Savings 2016 vs. 2015
Full Time					
Low Plan					
Single	\$24.17	\$19.34	\$4.83	\$6.00	(\$1.17)
Two Person	\$48.35	\$38.68	\$9.67	\$12.00	(\$2.33)
Family	\$82.99	\$66.39	\$16.60	\$20.60	(\$4.00)
Premier Plan					
Single	\$41.00	\$32.80	\$8.20	\$8.20	\$0.00
Two Person	\$83.00	\$66.40	\$16.60	\$16.60	\$0.00
Family	\$142.00	\$113.60	\$28.40	\$28.40	\$0.00
Three Quarter Time					
Low Plan					
Single	\$24.17	\$14.50	\$9.67	\$12.00	(\$2.33)
Two Person	\$48.35	\$29.01	\$19.34	\$24.00	(\$4.66)
Family	\$82.99	\$49.79	\$33.20	\$41.20	(\$8.00)
Premier Plan					
Single	\$41.00	\$24.60	\$16.40	\$16.40	\$0.00
Two Person	\$83.00	\$49.80	\$33.20	\$33.20	\$0.00
Family	\$142.00	\$85.20	\$56.80	\$56.80	\$0.00
Half Time					
Low Plan					
Single	\$24.17	\$9.67	\$14.50	\$18.00	(\$3.50)
Two Person	\$48.35	\$19.34	\$29.01	\$36.00	(\$6.99)
Family	\$82.99	\$33.20	\$49.79	\$61.80	(\$12.01)
Premier Plan					
Single	\$41.00	\$16.40	\$24.60	\$24.60	\$0.00
Two Person	\$83.00	\$33.20	\$49.80	\$49.80	\$0.00
Family	\$142.00	\$56.80	\$85.20	\$85.20	\$0.00

Delta Dental

www.deltadentalco.com



Home

Subscribers

Providers

Employers

Brokers

Individuals

Delta Dental of Colorado: A nonprofit improving the oral health of the communities we serve.

THE WELLNESS CONNECTION



The Wellness Connection: Your source for all things related to oral and overall health



Dental Plans for Individuals and Families



The Wellness Connection
Oral and overall health resources



Brush With Me
Stop tooth decay. Start brushing with your kids.



Building a Brighter Future
Read our 2012 annual report.

Find a Dentist

Enter Address or Zip Code

[Does my dentist participate?](#)

Find



com/brokers.aspx

Tweets

Follow

Delta Dental CO
@DeltaDentalCO

Make sure to offer your children healthier snacks like #fruit and #veggies to prevent tooth decay. bit.ly/13mS4es

Expand

Delta Dental CO
@DeltaDentalCO

Good tips! RT @COHealth: Disaster anniversaries can be

Tweet to @DeltaDentalCO

Delta Dental of Colorado Foundation



The Delta Dental of Colorado Foundation is improving Colorado's dental health by working to eradicate childhood tooth decay.

READ MORE

Delta Dental of Colorado News



Read up on the latest happenings at Delta Dental of Colorado. Check out our archive of newspaper articles, videos and radio interviews.

READ MORE

Benefits



Voluntary Benefits



VSP Vision Insurance

Voluntary Plan offered through Vision Service Plan (VSP)

- Well Vision exam co-pay \$20 every year
- Lenses co-pay \$20 every year
- Frames up to *\$130 allowance, PLUS 20% off any amount exceeding allowance every *2 years
- Receive an additional \$20 discount on Featured Frame Brands
- Contacts up to \$130 allowance every year in lieu of lenses for glasses
- Save up to 50% on Hearing Aids and batteries with TruHearing
- You do not need an ID card
- To find a provider go to www.vsp.com

* \$150 allowance every year on buy up plan



VSP Vision Insurance

Benefit	Current Plan In-Network	New Buy Up Option In-Network
Exam Co-Pay	\$20	\$20
Materials Co-Pay	\$20	\$20
Exam Frequency	12 Months	12 Months
Lens Frequency	12 Months	12 Months
Frame Frequency	24 Months	12 Months
Frames/Contacts Allowance	Up to \$130	Up to \$150
Buy Up Lens Feature		
Anti-Reflective Coating	Member pays full cost after 20% discount	Included in \$20 materials co-pay above
Progressive Lenses	Member pays full cost after 20% discount	Included in \$20 materials co-pay above
UV Lens Protection	Member pays full cost after 20% discount	Included in \$20 materials co-pay above
Scratch Resistant Lens Coating	Member pays full cost after 20% discount	Included in \$20 materials co-pay above
Monthly Rates		
Employee Only	\$8.14	\$17.17
Employee +1	\$11.59	\$24.44
Employee + 2 or More	\$20.79	\$43.84

VSP Vision Insurance Cost Comparison

Vision (VSP)	Total Monthly Premium	Monthly City Share	Monthly EE Share	2015 Emp Cost	Monthly Savings 2015 vs. 2016
All Employees					
Base Plan					
Single	\$8.14	\$0.00	\$8.14	\$8.49	(\$0.35)
Two Person	\$11.59	\$0.00	\$11.59	\$12.08	(\$0.49)
Family	\$20.79	\$0.00	\$20.79	\$21.67	(\$0.88)
Buy Up Option					
Single	\$17.17	\$0.00	\$17.17	N/A	N/A
Two Person	\$24.44	\$0.00	\$24.44	N/A	N/A
Family	\$43.84	\$0.00	\$43.84	N/A	N/A

COB Paid Benefits

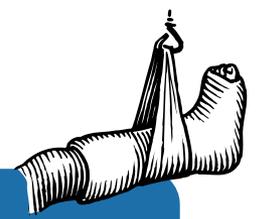
Life and Accidental Death & Dismemberment (AD&D)

- Management/Non –Union/BHP Employees: 1.5 times your annual salary of Life & AD&D
- BMEA: \$50,000 of Life & AD&D
- IAFF: \$25,000 of Life & AD&D
- BPOA: Voluntary Employee Benefit Association (VEBA) provides \$100,000 of Life & AD&D

Voluntary Life

- Employees may choose up to \$300,000 of additional life insurance
- Guarantee issue is \$120,000 for employees (\$20,000 for spouse or partner)
- Choose up to 100% of employee coverage for spouse & \$10,000 for child(ren)

Short and Long Term Disability



Short and Long Term Disability (STD/LTD) is income protection for you in the event of a non-work related accident, injury or illness.

The STD policy will pay you **60%** of your salary after you have exhausted all accrued unused sick time.

The Long term Disability will pay you **50%** of your salary.

A doctor's certification will be required.

Employees will be required to pay state and federal taxes on the benefit

COB Paid Short and Long Term Disability Benefits

Employee Group	Short Term Disability (for Employees Own Disability)	Long Term Disability (for Employees Own Disability)
BMEA		
5 + years of service, 20 + hrs/wk	Grandfathered into current sick match program	Grandfathered into current sick match program, or current LTD program, or PERA (varies by individual)
Less than 5 + years of service, 20 + hrs/wk	City Paid New STD Program	City Paid LTD program
MGMT/Non-Union		
3 + years of service, 20 hrs/wk	Grandfathered into current sick match program	Grandfathered into current sick match program, or current LTD program, or PERA (varies by individual)
Less than 3 years of service, 20 hrs/wk	City Paid New STD Program	City Paid LTD program
BPOA		
20+hrs/wk	City Paid New STD Program	FPPA, then new LTD program if age 55 or older
IAFF		
20+hrs/wk	City Paid New STD Program	FPPA, then new LTD program if age 55 or older

Employee Assistance Program

6 Free sessions
completely
confidential

Financial
Planning/Will
Creation/Limited
Legal advice

For more
information:

- Magellan Health-
800-523-5668
- www.magellanassist.com

Marital and
custody issues
Addiction and
recovery
Adult/elder
support issues

Supplemental Insurance through Transamerica



Effective 1/1/2016 these benefits will be offered through payroll deduction offered through Transamerica.

Portable, you can take them with you when you leave the City

These are supplements in addition to what the City provides.

All plans are H.S.A. compliant

Includes: Critical Illness, Accident Plans, Hospital Indemnity Plans. In many cases, the coverage is more comprehensive & less expensive than current AFLAC Plans.

Benefits are voluntary and 100% employee paid post tax – no taxes paid upon receipt of benefits.

Transamerica Supplemental Insurance

- **General Features:**

- Effective 1/1/2016
- In many cases, coverage is more comprehensive and less expensive when compared to current Aflac policies
- Employees may keep their Aflac policy, and move to a direct bill option with Aflac
- Benefits are 100% voluntary and paid for by employees
- All plans are H.S.A compliant

- **Accident Plan Overview:**

- Pays a lump sum following an accident to help offset medical expenses (ER visit, hospitalization, physical therapy etc.)
- Covers accidents that occur on or off the job
- No pre-existing condition limitations
- Coverage available for all family members, ranging from \$16-\$31 per month

- **Critical Illness Plan Overview:**

- Pays a lump sum following diagnosis of a defined critical illness (heart attack, cancer, stroke etc.)
- 12/12 Pre-existing condition limitation (cannot have had treatment, medication, diagnosis or incurred an expense in the prior 12 months of the effective date)
- Coverage available for employees and family members
- Rates based on age, tobacco use and \$ amount of coverage purchased
- Cancer wellness screening benefit

- **Hospital Indemnity Plan Overview:**

- Pays a lump sum following admission to hospital for any reason
- No pre-existing condition limitations
- Coverage available for employees and family members, ranging from \$11-\$25 a month.

Long Term Care Insurance

A variety of plans and benefits are available through LTC Pro

Pay the provider directly, deductions will NOT come out of your paycheck if you enroll.

Please contact the plan representative for more information

- Long Term Care - Michael Bellmont
- 303-678-9470
Michael@LTC-pro.com

Representative information can be found in the Benefits Guide under Resources and Contact information.

LegalGUARD Plan through LegalEASE

- Nationwide Legal Plan (telephonic and face-to-face consultations)
- In-Network and Out-Of-Network Coverage
- Portable/Convertible Coverage
 - Covers all family members
- One low monthly Price - \$17.90



- Provides legal services such as:

Home Sale/Purchase

Tax Audit

Living Trust

Family Law

Residential

Financial

Identity Theft

Financial Counseling & Planning

Budgeting

IRS Audits

Parental

Wills

Community Financial Credit Union

Offers Free Checking and Health Savings Accounts

To set up an account:

Open account here or go to their location at 28th and Arapahoe (SE corner)

To enroll in Free Checking you must:

- Bring in 2 forms of ID;
- Let them run a credit check;
- Have a savings account with at least a \$5 balance; and
- They will sign you up for free checking

Enrollment Reminders:

Be Prepared:

Know your benefit choices upfront for medical, dental, vision, supplemental coverage, Flexible spending and H.S.A's

Make sure you have valid social security numbers and birthdates for all family members:

Benefit vendors are required to have this information

Mistakes or missing information will delay your enrollments.

Open Enrollment is from October 5th – October 23rd.

The system will be open during this period. After October 23rd , you will be unable to make changes in the system

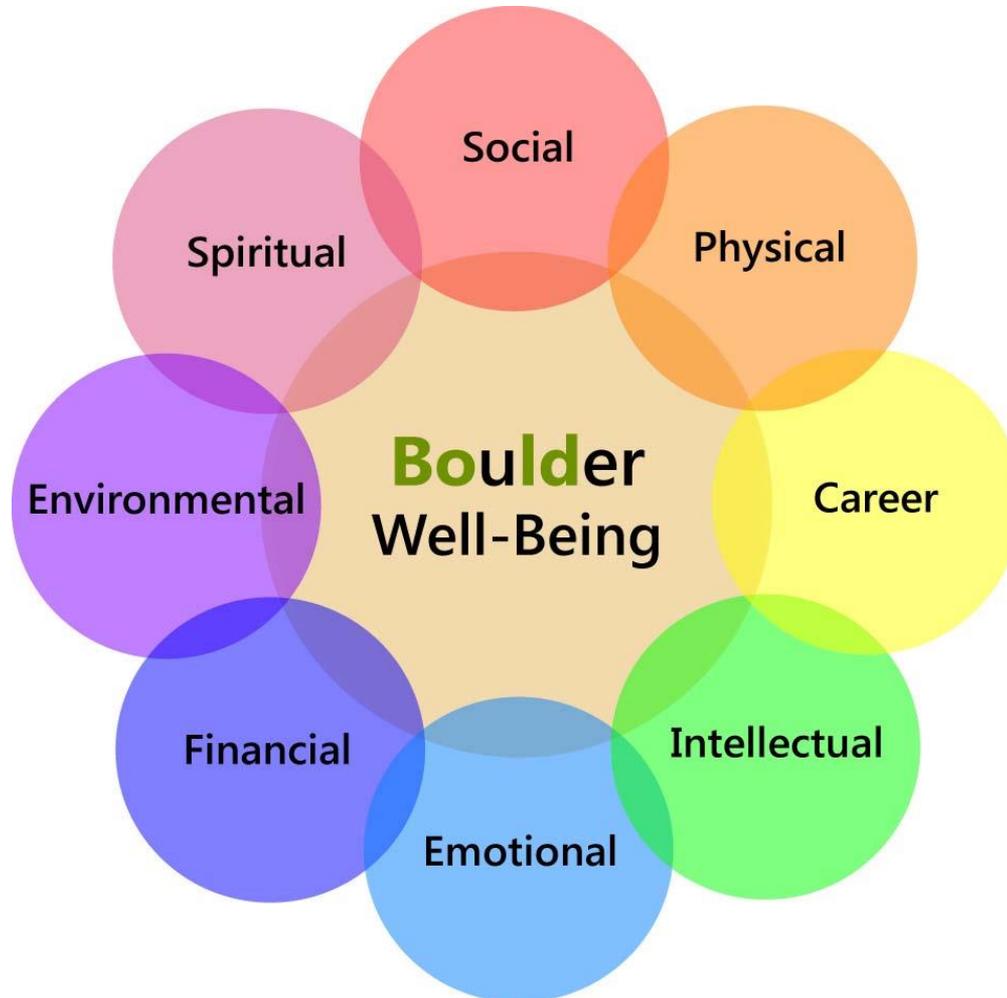
An Affidavit is required for Domestic Partners and Common Law Spouses. Children up to the age of 26 years old can be covered.

Post Tax benefit deductions can only be elected at this time (form required)

Print a copy of your final enrollment selections

WellnessWorks! Program

The City of Boulder cares about its employees and is dedicated to fostering a culture of Employee Well-Being.



WellnessWorks! Program

Physical Well-Being:



An Employee Well-Being Program



Good Health

Low Health Risks

Elevated Health Risks

Chronic Disease

Higher Quality of Life
Less Cost
More Energy
Longer Life

Poor Quality of Life
Increased Costs
Premature Death

WellnessWorks! Program: Benefits

Complete the health questionnaire and attend a health screening you will earn:

- **A credit toward your share of the health insurance premium, if you enroll in the city health coverage**
 - ✓ *This credit is \$15 per month for the \$500 or \$1,000 deductible plans and \$30 per month for the \$1,500 deductible plan*
- **A taxable City of Boulder Recreation Pass for the 2016 calendar year**

WellnessWorks! Program: Enrollment



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[About Us](#)

[News](#)

[Contact Us](#)

[LOG IN](#)



Providing Inter
Health Sol

We build well-integrated health s
and objective medical foundatio

Current Users

Log in Here!

Please enter your User ID and Password and select the Log in button to continue.

User ID:

Password:

Log in

[Forgot your User ID or Password?](#)

First Time Users

Register Now!

Welcome to SimplyWell. It's easy to register! Just click on the Register Now button below and follow the instructions.

Note: to register for SimplyWell, you must be referred by your employer.

[Register Now](#)

Returning users
start here.

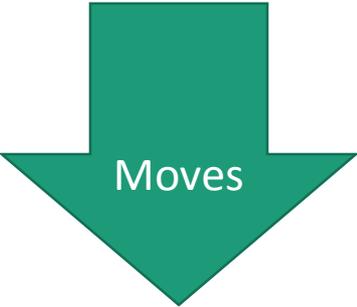


*** Your User ID is COB plus your 6-digit employee ID number! (e.g. COB012345)**

WellnessWorks! Program: Transition



Wellness



Data



Health & Benefits Enrollment

What questions do you have?

