



The City of Boulder 2017 Benefits Annual Open Enrollment

Website

<https://bouldercolorado.gov/human-resources/benefits-guide>

Covers the following and more:

- Advocacy
- Medical
- Health Savings Account
- Dental
- Vision
- Flexible Spending – Medical & Dependent Care (Daycare)
- Basic & Voluntary Life Insurance
- Long Term Disability
- Supplemental Coverage – TransAmerica & LegalASSIST



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BENEFITS



The City of Boulder provides competitive salaries and benefits. Standard employees working more than 20 hours a week receive a wide range of benefits, including:

- **Retirement** : Defined benefit plan and optional 401(k) and 457 plans.
- **Life and Accidental Death & Dismemberment Insurance**: 1.5 times annual salary, depending on employee group.
- **Medical Insurance**: Three medical plan options.
- **Dental and Vision Insurance**: Optional additional coverage.
- **Leave Programs**: Vacation leave, sick leave, floating holidays and more.

Human Resources Links

[Benefits](#)

[Human Resources](#)

[Non-Discrimination Hiring Policy](#)

[Our City Culture](#)

Location:

3065 Center Green Drive
Boulder, CO 80301

Contact:

Human Resources
Phone: 303-441-3070
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HR@bouldercolorado.gov

2017 Benefits

When do they start? When can I change them?

Effective Date

- As a new employee to the City of Boulder, your medical and dental benefits start on your date of hire



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.)



Advocacy



1-866-279-0495

	<p>Advocacy services are provided by AON Hewitt</p>
	<p>Advocates are trained benefits experts who are available 24/7 to help you with individual questions or issues</p>
	<p>Trained on the City's medical, prescription, dental, vision, life, disability, HSA, and FSA plans and carriers</p>
	<p>Save time and frustration by calling Advocacy if you have a question on benefits, experience a claim issue or need help navigating the health plan</p>



Benefits



2017 Employee Benefits Guide

- Medical Comparison, page 7
- HSA Information, page 9
- FSA Information, page 11
- Dental Comparison, page 13
- Contribution Amounts/Rates:
All Employees, pages 21-22

Common Law
Spouse &
Domestic
Partner are
covered!*

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

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***

\$1,500 Deductible Open Access Plus

HSA 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

Wellness Incentive:

2017 Medical Premium Contribution Amounts							
Medical		Total Monthly Premium	Monthly City Cost	Monthly Employee Cost	WellnessWorks! Enrollment Incentive (2)	Final Employee Cost	H.S.A Incentive (3)
Full Time							
\$1,500 Deductible (1)	Single	\$503.33	\$402.89	\$100.44	\$30.00	\$70.44	\$800.00
	Two Person	\$1,087.35	\$870.31	\$217.04	\$30.00	\$187.04	\$1,600.00
	(\$3,000 family deductible) (1)	Family	\$1,520.31	\$1,216.96	\$303.35	\$30.00	\$273.35
\$1,000 Deductible	Single	\$563.19	\$450.69	\$112.50	\$15.00	\$97.50	N/A
	Two Person	\$1,216.60	\$973.55	\$243.05	\$15.00	\$228.05	N/A
	(\$2,000 family deductible) (1)	Family	\$1,701.02	\$1,361.26	\$339.76	\$15.00	\$324.76
\$500 Deductible	Single	\$741.73	\$593.52	\$148.21	\$15.00	\$133.21	N/A
	Two Person	\$1,602.29	\$1,282.10	\$320.19	\$15.00	\$305.19	N/A
	(\$1,000 family deductible) (1)	Family	\$2,240.28	\$1,792.67	\$447.61	\$15.00	\$432.61
Three Quarter Time							
\$1,500 Deductible (1)	Single	\$503.33	\$302.94	\$200.39	\$30.00	\$170.39	\$800.00
	Two Person	\$1,087.35	\$653.77	\$433.58	\$30.00	\$403.58	\$1,600.00
	(\$3,000 family deductible) (1)	Family	\$1,520.31	\$914.11	\$606.20	\$30.00	\$576.20
\$1,000 Deductible	Single	\$563.19	\$338.69	\$224.50	\$15.00	\$209.50	N/A
	Two Person	\$1,216.60	\$731.00	\$485.60	\$15.00	\$470.60	N/A
	(\$2,000 family deductible) (1)	Family	\$1,701.02	\$1,022.00	\$679.02	\$15.00	\$664.02
\$500 Deductible	Single	\$741.73	\$445.81	\$295.92	\$15.00	\$280.92	N/A
	Two Person	\$1,602.29	\$962.41	\$639.88	\$15.00	\$624.88	N/A
	(\$1,000 family deductible) (1)	Family	\$2,240.28	\$1,345.55	\$894.73	\$15.00	\$879.73
Half Time							
\$1,500 Deductible (1)	Single	\$503.33	\$203.00	\$300.33	\$30.00	\$270.33	\$800.00
	Two Person	\$1,087.35	\$437.24	\$650.11	\$30.00	\$620.11	\$1,600.00
	(\$3,000 family deductible) (1)	Family	\$1,520.31	\$611.25	\$909.06	\$30.00	\$879.06
\$1,000 Deductible	Single	\$563.19	\$226.68	\$336.51	\$15.00	\$321.51	N/A
	Two Person	\$1,216.60	\$488.44	\$728.16	\$15.00	\$713.16	N/A
	(\$2,000 family deductible) (1)	Family	\$1,701.02	\$682.73	\$1,018.29	\$15.00	\$1,003.29
\$500 Deductible	Single	\$741.73	\$298.10	\$443.63	\$15.00	\$428.63	N/A
	Two Person	\$1,602.29	\$642.72	\$959.57	\$15.00	\$944.57	N/A
	(\$1,000 family deductible) (1)	Family	\$2,240.28	\$898.44	\$1,341.84	\$15.00	\$1,326.84

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

		\$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



Login to myCigna

Find a Doctor

Search

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 <input type="text" value="Select Search Type"/>	Who or What are you looking for? John Smith, lab, heart doctor, colonoscopy <input type="text"/>	Where? Full Address OR City and State OR ZIP code <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 indicates "You are viewing results for all plan types." The search criteria are: "You searched for: pcp | Near: Orlando, FL | We Found: 500". A blue arrow points to the "SELECT A PLAN" button. The page is divided into several sections: "SELECT A PLAN" (orange button), "REFINE RESULTS" (grey box with "500 Doctors Found In-Network" and "DISTANCE FROM ORLANDO, FL (Change)"), "Sort By: CIGNA CareLink", "MEDICAL PLANS" (with a list of plan types: Open Access Plus, OA plus, Choice Fund OA Plus; LocalPlus; PPO, Choice Fund PPO; Network, HMO, POS; All Medical Plans), "DENTAL PLANS" (with options: Cigna Dental care (HMO); Cigna Dental PPO or EPO; All Dental Plans), and "MYCIGNA" (with "View Map" and "Locations" links). At the bottom, there is a "Cigna Customer" message and a "View sample Cigna ID cards" link. A "Close" button is at the very bottom.

Home >> Find a Doctor or Service >> Search Results

Search Results

! You are viewing results for all plan types.

You searched for: pcp | Near: Orlando, FL | We Found: 500

SELECT A PLAN See doctors and facilities that are in-network for your plan.

START OVER

REFINE RESULTS ?

500 Doctors
Found In-Network

DISTANCE FROM

ORLANDO, FL
(Change)

Sort By: **CIGNA CareLink**

MEDICAL PLANS

- Open Access Plus, OA plus, Choice Fund OA Plus
- Open Access Plus, OA plus, Choice Fund OA Plus **WITH** CareLink
- LocalPlus
- PPO, Choice Fund PPO
- Network, HMO, POS
- All Medical Plans

DENTAL PLANS

- Cigna Dental care (HMO)
- Cigna Dental PPO or EPO
- All Dental Plans

MYCIGNA

View Map

Locations

Orlando

SELECT Cancel

Cigna 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.

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: Cigna. HMO LocalPlus ▶ OAP OAPC PPO	CIGNA Care Designation Quality Designations Specialty: Internal Medicine View Primary Care Physician Options
Elfaki, 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: Cigna. 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: Cigna. 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

MDLIVE[®]



The City of Boulder has selected MDLive to provide you with 24/7/365 access to board- certified primary care doctors and pediatricians by secure video, phone or e-mail.

Whether you are at home, at work, traveling or want the most convenient way to see a doctor without having to sit in the doctor's waiting room, MDLive is easy and convenient to use. Simply pay the co-pay or consult fee.

The service is secure, confidential and compliant with all medical privacy regulations.

When should you use MDLIVE?

- If you are considering the ER or urgent care for a non-emergency medical issue.
- Your primary care doctor is unavailable.
- Great for sick kids at home, when travelling or at work.

What can be treated?

- Allergies
- Asthma
- Bronchitis
- Colds and Flu
- Ear Infections
- Sinus/Respiratory infections
- Joint Aches and Pains
- And more

Register on line or by phone:

MDLive.com/cob or call
888.726.3171

- Enter your name, gender, date of birth and your Cigna ID (from the front of your Cigna ID card).
- Complete your medical history during registration.
- Request a consultation

MDLIVE[®]

MDLIVE[®]

PATIENTS

PROVIDERS

ORGANIZATIONS

Company

Contact Us

Sign In

Home

How It Works

See a Doctor

See a Therapist

Our Providers

FAQs

News & Media

Get Started

Sign In to Your Account

SIGN IN

[Forgot Username or Password?](#)
[Not a member? Sign up for FREE.](#)



Please choose an option.



Individual and Family

Get immediate access to virtual care. No monthly fees. You pay only when you visit a doctor or therapist.

SIGN UP FOR FREE



Group Benefit

Choose this option if you are receiving MDLIVE as a group benefit from an employer or other organization.

ACTIVATE NOW

Benefit Registration

Please enter the name of your employer,
insurance provider or organization:





The Future of Healthcare™

Get 24/7 access to doctors by video or phone.

Activate Now



What is MDLIVE?



How it works



Testimonials



MDLIVEApp Now Available

Doctor visits are easier than ever with the new MDLIVE Mobile App.

Download Now

Speak to a doctor 24/7

By Secure Video

By Phone

By Secure Email

MDLIVE Customers Speak

"I'm very happy about how helpful and professional MDLIVE was. They've taken technology and created a really impressive service."

-Karen

Who are our providers?

All MDLIVE providers are U.S. Board Certified doctors who are able to treat a wide range of common conditions. For more information, visit the [FAQs page](#).

When should I use MDLIVE?

- If you're considering the ER or urgent care for a non-emergency medical issue.
- Your primary care doctor is not available.
- At home, traveling or at work.
- 24/7/365, even holidays.

How much does it cost?

Simply pay the applicable in-network copay, deductible or coinsurance.

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?

Health Savings Account Basics

- High Deductible Health Plan (HDHP) allow for pre-tax contributions to a Health Savings Account (HSA)



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!*

	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

Health Savings Account

With Elevations Credit Union



Open a primary savings account with
Elevations:

\$25 minimum balance that Elevations initially funds for you!

HSA Checking (dividend checking earning interest)

HSA Certificates (resource after a balance has been built up)

Key Points with being with Elevations Credit Union

- No annual fee with your HSA account
- No monthly maintenance fees
- No per transaction fee
- No minimum balance with your HSA account
- No fee for your VISA HSA Debit Card
- Available HSA User Debit Cards for dependents
- And Local, Local, Local, Local service

Elevations Credit Union

To set up an account:

Go to any location to open an account

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
- They will sign you up for free checking

Pre-Tax Premiums

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

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 Account



Health Care FSA

- 2017 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
- Download RMR's free secure mobile app
- **Use it or Lose it Account (grace period till 3/15/2018)**

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 Account

How It Works

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 HSA or an FSA**
PRE TAX dollars on funds contributed. Save an average of 28% on taxes

	With Flex or H.S.A	Without Flex or H.S.A
Annual Salary Before Taxes	30,000	30,000
FSA/H.S.A 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	340	0

HSA vs. FSA Health Accounts

HSA

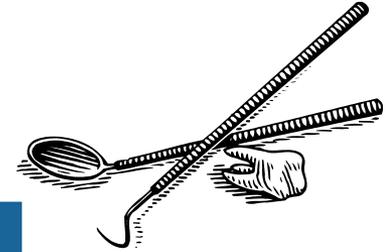
- 2018 Maximum contribution: **Individual - \$3,400 per year, Family - \$6,750, Catch up - \$1,000 (at age 55)**
- Enrollment in the City's medical plan **is** required to receive the city's funded H.S.A. contribution.
- Change your contributions to the H.S.A. at any time
- Open an account with any financial 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

- 2017 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 until 3/15/2018)**

Dental Insurance

Delta Dental



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

Preventive Services
Basic Restorative Services
TMJ
Plus additional In -Network dentists

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

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

Delta Dental Plan								
2017 Monthly Contribution Rates								
	Coverage Level	Total Monthly Premium	City Cost	Employee Cost	City Cost	Employee Cost	City Cost	Employee Cost
			*Full Time		Three Quarter Time		Half Time	
Low (Preferred) PPO	Single	\$24.17	\$19.34	\$4.83	\$14.50	\$9.67	\$9.67	\$14.50
	Two Person	\$48.35	\$38.68	\$9.67	\$29.01	\$19.34	\$19.34	\$29.01
	Family	\$82.99	\$66.39	\$16.60	\$49.79	\$33.20	\$33.20	\$49.79
High (Premier) PPO	Single	\$41.00	\$32.80	\$8.20	\$24.60	\$16.40	\$16.40	\$24.60
	Two Person	\$83.00	\$66.40	\$16.60	\$49.80	\$33.20	\$33.20	\$49.80
	Family	\$142.00	\$113.60	\$28.40	\$85.20	\$56.80	\$56.80	\$85.20

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.

- 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**



Tweets [Follow](#)

Delta Dental CO @DeltaDentalCO 1h
Make sure to offer your children healthier snacks like #fruit and #veggies to prevent tooth decay. bit.ly/13mS4es
Expand

Delta Dental CO 2h
@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](#)

com/brokers.aspx

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

COB Paid Benefits

Life and Accidental Death & Dismemberment (AD&D)

- Management/Non –Union 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
- Guaranteed 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)
- Note: Amounts over guaranteed issue require supplemental medical form for approval

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

Short and Long Term Disability

COB Paid 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. These employees are not offered STD because they are eligible for the sick match program.	program, or current LTD program, or PERA (varies by individual). The current LTD program is a City Paid Benefit; Employees will be required to exhaust all sick leave before LTD benefits are payable.
Less than 5 + years of service, 20 + hrs/wk	These employees will receive City paid STD. Employees are required to exhaust all accrued sick time before this pays out.	The Current LTD program is a City Paid Benefit; Employees will be required to exhaust all sick leave before LTD benefits are payable.
MGMT/Non-Union		
3 + years of service, 20 hrs/wk	Grandfathered into current sick match program. These employees are not offered STD because they are eligible for the sick match program.	Grandfathered into current sick match program, or current LTD program, or PERA (varies by individual). The current LTD program is a City Paid Benefit; Employees will be required to exhaust all sick leave before LTD benefits are payable.
Less than 3 years of service, 20 hrs/wk	City Paid New STD Program. Employees are required to exhaust their sick leave before the STD benefit will pay out.	City Paid LTD program
BPOA		
20+hrs/wk	FPPA Only	FPPA for employees less than age 55, then new LTD program if age 55 or older. LTD is a City Paid Benefit. Employees will be required to exhaust all sick leave before LTD benefits are payable.
IAFF		
20+hrs/wk	FPPA Only	FPPA for employees less than age 55, then new LTD program if age 55 or older. LTD is a City Paid Benefit. Employees will be required to exhaust all sick leave before LTD benefits are payable.
BHP		
20+hrs/wk	BHP employees are not offered STD	BHP pays 100% of the cost of LTD for full time employees. The cost is prorated to 75% paid by BHP for 3/4 time, and 50% paid for by BHP for employees working 50%.

Supplemental Insurance

TransAmerica

These benefits are offered through TransAmerica
Portable - you can take them with you when you leave the City of Boulder

These are supplements in addition to what the City of Boulder provides
All plans are HSA compliant

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

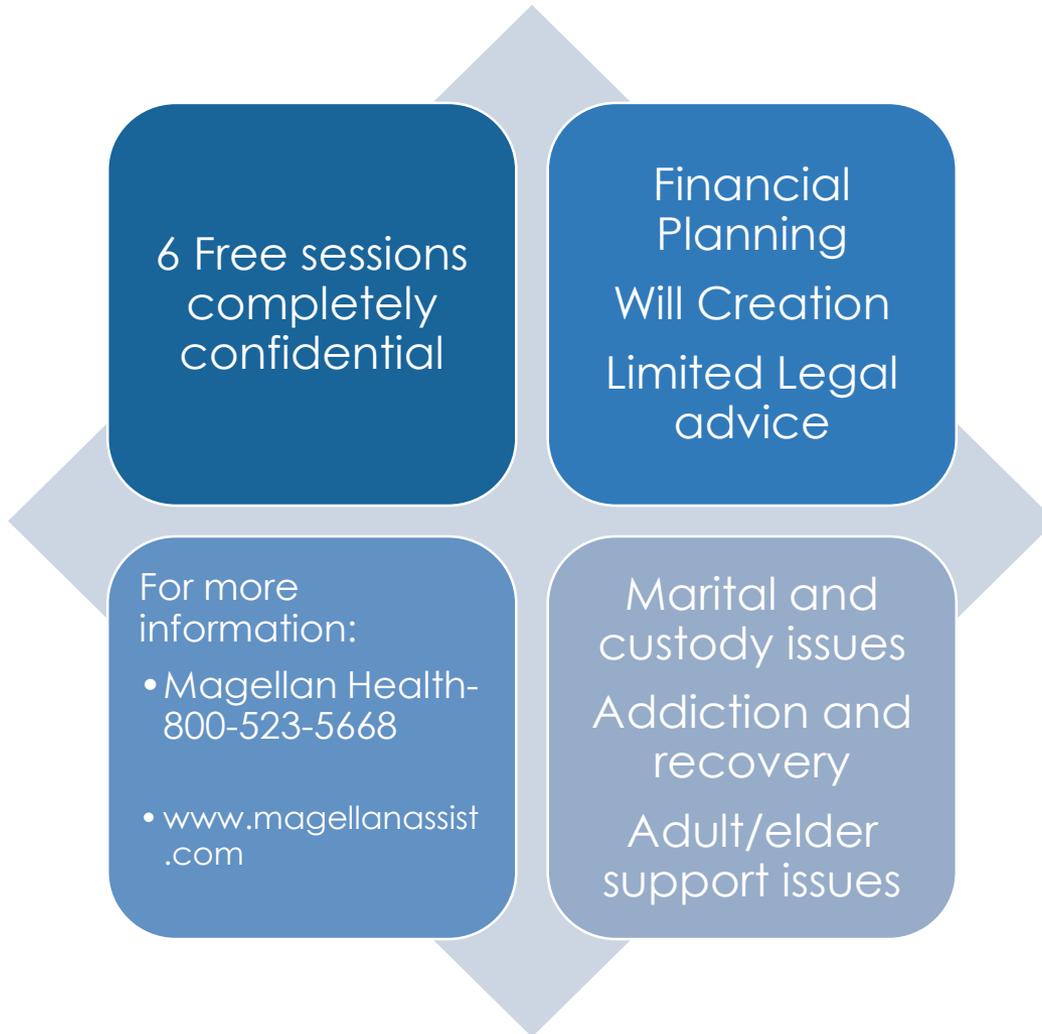
Benefits are voluntary and 100% employee paid via payroll deduction post-tax – no taxes paid upon receipt of benefits

Supplemental Insurance

TransAmerica

- **General Features:**
 - In many cases, coverage is more comprehensive and less expensive when compared to Aflac policies
 - Benefits are 100% voluntary and paid for by employees
 - All plans are HSA 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

Employee Assistance Program



LegalGUARD Plan through LegalEASE

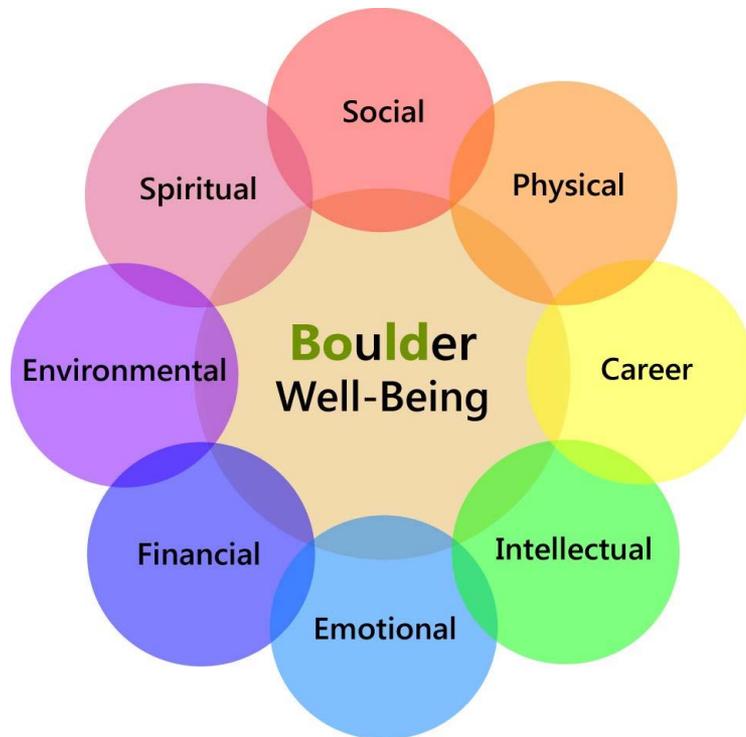
- Nationwide Legal Plan (telephonic and face-to-face consultations)
 - In-Network and Out-Of-Network Coverage
 - Portable/Convertible Coverage
 - Covers all family members
 - One low monthly Price - \$17.90
- Provides legal services such as:

Home Sale/Purchase	Tax Audit	Living Trust
Family Law	Residential	Financial
Identity Theft	Financial Counseling & Planning	Budgeting
IRS Audits	Parental	Wills

Well-being@Work Program

Total Well-being approach program.

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



Well-being
@Work

Well-being@Work Program

Challenges, Classes & Programs:

Employee challenges

Onsite lunch'n learn classes

Onsite biometric screenings

Well-being Fair

Programs including:

- Health Improvement Program
- Diabetes Prevention Program
- Free DeStressify App
- Stress management programs
- Weight Management/Nutrition programs (Weigh & Win)

2016 Wellbeing@Work Wellness Credit & Incentive Program: Get Started

- What is Well-being@Work? The City of Boulder's employee well-being program.
- Who is eligible? All standard and fixed-term benefited City of Boulder employees who work 20 or more hours per week are eligible for City of Boulder Wellness Works.
- New Hires: If you were hired after the open enrollment period during October and November, you can complete the Health Assessment on the MyCigna.com web site to receive a premium discount (Wellness Credit) on your insurance AND a facility use card for the recreation centers (Rec Pass). See "New Hires How to Join Well-being@Work" flyer.

Well-being Perk	Details / How to get started	Timeline
Access to MyCigna.com	This portal allows you to earn your 2016 Wellness Credit, Boulder Rec Pass AND up to \$150 of Visa Debit card!	Step 1: go live Between 10/1/15 - 9/30/16 for 2017 wellness credit
Earn your 2017 Wellness Credit (total that ranges \$15 or \$30 per month toward your premium) AND a Rec Pass for completing Step 1.		
Earn up to \$150 of Visa Debit Cards for various wellness activities in Step 2.		
Free Rec Pass: City of Boulder Recreation facilities, use (facility use card)		

Join the HIP Program!

Health Improvement Program
Join the HIP Program: 12-week Personalized Program

WHAT IS THE HIP PROGRAM?
Do you work for the City of Boulder and want to improve your overall health and well-being? Working a healthy lifestyle? Improving your nutrition and food support, education and motivation? All Health Improvement Program (HIP) is a program designed to help you identify and address risk factors identified through your annual biometric screenings for blood pressure, cholesterol, weight, stress and more.

DOES THIS DESCRIBE YOU?

- Willing to commit to the full 12-week program
- You want to see an improvement in your blood pressure, cholesterol, blood sugar, and body mass index (BMI) test results this fall
- You want to lower your blood pressure
- You want to lose weight.
- You are ready to make healthy lifestyle changes and exercise.
- You are willing to be screened to determine your health status.
- You are a standard or fixed-term employee per week and use our Cigna insurance.

Limited to the first 20 people who qualify!

Lunch'n Learn Workshops
Onsite - 45 minutes
2-weeks

5 Stages of Healing, Learn specific techniques that you can do in under 7 minutes per day.
Details: Min of 5, max of 6. Class requires room to move. Participants are recommended to have comfortable, active clothing.

Instructor: Rebekah
Mindfulness Tools: Mindful breathing, self-awareness skill, body scans, meditation, journaling, cultivating work life balance, awareness of self-care as an integral to body mind spirit wellness, learning how to use nature to cultivate physical emotional mental and spiritual wellness. Shwama

Unlearning poor stress management patterns. Taking a look at what we have learned and using tools to unlearn the negative coping tools from the past. Shwama

Mindfulness Workshop
Onsite - 45 minutes
6-weeks

Have you ever wanted to start a mindfulness practice but didn't know where to begin? This 6-week training can be done onsite at your place of work in Boulder!

Mindfulness is learning how to bring your attention to the present moment instead of the past or the future. It's been clinically proven to lower stress, increase your attention, and even reduce chronic pain. This program is based on the work of Jon Kabat-Zin and the fundamentals of Mindfulness-based Stress Reduction.

Details: Minimum of 4 people, no max. Participants just need chairs. Instructor: Andrea

Relaxation Techniques
Onsite - 45 minutes
6-weeks

Have you ever wanted to learn various techniques to lower your stress and increase your overall well-being?

This 6-week workshop will deliver techniques such as using the breath, using the body and using your awareness to reduce stress. You can expect to learn relaxation breathing, a basic meditation, focused attention and simple yoga poses to reduce stress.

Details: Min. of 4 people, max. of 10. Participants need yoga mat/towel. Instructor: Louis

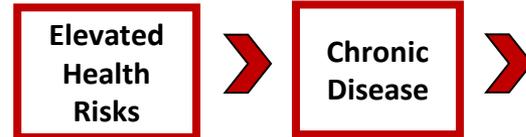
Onsite Stress Management Program

Onsite programs can be brought to your department for Free! Minimum of 4 employees must be registered one week in advance. Schedule with Dana.wisniewski@bouldercoolorado.gov today!

Well-being@Work Program

Physical Well-Being:

Well-being
@Work



Higher Quality of Life
Less Cost
More Energy
Longer Life

Poor Quality of Life
Increased Costs
Premature Death

Well-being@Work Program



Your Free Recreation Center Pass* allows you:

Use of all City of Boulder Recreation centers, outdoor pools, the Boulder Reservoir, and over 100 drop-in fitness classes per week.

Option to purchase recreation passes for your family members at the discounted fee of \$100.

10% discount on additional classes for you and family members who have a pass.

One free session with a dietitian, trainer or physical therapist.

*** All you pay are the taxes on the pass. A value of \$552.**



Well-being@Work Program!

Getting a Recreation Center Pass for Your Family

Print a “Family Affidavit Form” the Well-being@Work Website.

The family members take the form when they go to the Recreation Center to purchase their discounted passes.

\$100 per year, per family member.

Home » Well-Being@Work

WELL-BEING@WORK



- + Community Wellness Resources
- + Current Wellness Programs
- + Rec Center Resources
- + Site-based Programs
- + Well-Being@Work Resources
- + Wellness Champion Resources

Well-Being@Work, the City of Boulder's employee well-being program, is here to help you reach and maintain optimal health. This program challenges and rewards you along the way!

Check back often: New well-being challenges and programs are launching ALL THE TIME!

TOP 8 THINGS TO KNOW TODAY:

- 1. Registration is NOW OPEN:** Kick-off event, The Art of Resiliency: Coping with Stress, Digital Toxicity, Insomnia in the fast-paced 24-hour, 21st Century Lifestyle. Thursday, July 21st (11:30 - 1PM), at the Boulder Public Library Theatre, first 190 employees to register will enjoy this amazing presentation, free lunch, free book, and can claim a \$50 Visa debit card through MyCigna. Register today! <https://www.eventbrite.com/e/the-art-of-resiliency-tickets-25861270757>
- 2. Registration is NOW OPEN:** The HIP Program (Health Improvement Plan). Receive 12 weekly personal training sessions, 12 supervised exercise sessions, 2 nutrition sessions (12-week program). FREE for qualifying employees. Plus claim \$100 in Visa debit cards for participating! More details coming soon! For more details go to: [How to Get Started](#)
- Schedule a free onsite stress management / relaxation workshop or nutrition lunch'n learn at your department. [Stress Management Classes](#) & [Nutrition Classes](#) offerings are FREE and participants can claim a \$50 Visa debit card for participating in a stress management class!
- Log into [MyCigna.com](#) to reach and log various wellness goals and earn up to **\$150 in Visa Debit Cards!** [How to Get Started](#)
- Receive a **FREE Rec class** every quarter at one of the Boulder Rec Centers. [How to Get Started](#)
- Receive a **FREE consultation** with a personal trainer, dietician, health coach or physical therapist every year

Well-being@Work Program

Benefits

Step 1 Goals
By 10/31/16



MyCigna online
health assessment

+



Biometric Screening
(form from doc or onsite screening each fall)

=



Annual Rec Pass



\$15 or \$30 Wellness
Credit each month

Step 2 Goals
By 12/31/16



Reach various health goals
Record at MyCigna

=



Up to \$150 of Visa Debit Cards

2016 programs are linked to
incentive through portal:

- HIP
- 2 Stress management
- ActiveFit Bracket Royale

MyCigna Portal

Use the “MyCigna get started guide” on the Well-being@Work page

MyCigna Portal

Use the “MyCigna get started guide” on the Well-being@Work page

MyCigna - Home

My Plans My Health

Hi Pamela | Profile | Contact | Forms | Español | Log Out

search myCigna.com SEARCH

REVIEW MY COVERAGE + MANAGE CLAIMS & BALANCES + FIND A DOCTOR, DENTIST OR FACILITY HOME DELIVERY PHARMACY ESTIMATE HEALTH CARE COSTS

Take your health assessment for a healthier you

A health assessment is a fun way to learn about owning your health and improving your life.
Important: Before getting started, be sure to log into myCigna.com with your own user ID and password.

TAKE YOUR HEALTH ASSESSMENT

Go. Know. Take Control.
Visiting the doctor for an annual check-up can make a real difference in your health. Take control today.

Claims & account balances
View your claims and track your balances

MDLIVE Talk with a doctor anytime
Connect with a nationwide network of Board Certified physicians through secure video or phone. Learn more

I want to...

- Print or Request ID Cards
- See my Explanation of Benefits (EOB) Documents
- See my Health Records
- Change my Communication Preferences
- Go Paperless
- Go to Home Delivery Pharmacy
- Order a New Prescription
- Order a Refill
- Get Drug Costs

Stay Healthy

- Incentive Awards Program
- My Health Assistant Online Coaching
- Manage My Health
- Discount Programs – Healthy Rewards

Help

- Change Other Insurance Information
- Health Care Glossary

Contact Cigna

- Customer Service & Claim Offices

Feedback

MyCigna Portal



Hi CATHY | Profile | Contact | Forms | Español | Log Out

- REVIEW MY COVERAGE +
- MANAGE CLAIMS & BALANCES +
- FIND A DOCTOR OR FACILITY
- HOME DELIVERY PHARMACY
- ESTIMATE HEALTH CARE COSTS
- MANAGE MY HEALTH +

Home » Manage My Health » Incentive Awards Program

[Print This Page](#)

Incentive Awards Program

Total Dollars for Debit Cards:

EARNED	REDEEMED	REMAINING	Redeem your dollars
\$0	\$0	\$0	

[Show details](#)

PROGRAM PERIOD: »

- OVERVIEW
- GOALS

Save, earn or score toward your 2015 awards

Your MotivateMe® program is designed using specific goals that reward you for healthy actions you take.

My Family Maximum

MotivateMe Core Goals	Extra goals
\$150	\$0
Debit Card	Premium Reduction*

Everyone on the plan who's eligible to participate has a specific amount they can contribute toward the family maximum.

[View all goals](#)

View Awards Earned by

MotivateMe Core Goals	Extra goals
\$0	\$0
Debit Card	Premium Reduction*

\$0 | \$150 | \$0 | \$0

No goals yet completed.

[Start now](#)

- #### RELATED LINKS
- [Submit Completed Form\(s\) Electronically](#)
 - [Wellness Screening Form](#)
 - [Outcome-Based Physician Recommended Alternative/Waiver Form](#)
 - [Activity Based Physician Recommended Alternative and Waiver Form](#)
- [NEED HELP](#)
 - [FAQ](#)

My Family Recent Activity

VIEW RECENT ACTIVITY FOR: »



FILLING OUT AN INCENTIVES FORM?

Easily submit your completed form(s) electronically and track the status. [Get started!](#)

[SEARCH](#)

- REVIEW MY COVERAGE +
- MANAGE CLAIMS & BALANCES +
- FIND A DOCTOR OR FACILITY
- HOME DELIVERY PHARMACY
- ESTIMATE HEALTH CARE COSTS
- MANAGE MY HEALTH +

Home » Manage My Health » Incentive Awards Program

[Print This Page](#)

Incentive Awards Program

Total Dollars for Debit Cards:	EARNED \$0	REDEEMED \$0	REMAINING \$0	Redeem your dollars
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[Show details](#)

PROGRAM PERIOD: »

- OVERVIEW
- GOALS

View goals and awards for: **Cathy** | **Steve**

RELATED LINKS

- Submit Completed Form(s) Electronically
- Wellness Screening Form
- Outcome-Based Physician Recommended Alternative/Waiver Form
- Activity Based Physician Recommended Alternative and Waiver Form

[NEED HELP](#)

[FAQ](#)

Core Earn \$15 toward a debit card by completing these goals



\$15
DEBIT CARD

Complete my annual physical (preventive exam)

Available: 10/01/2014 - 09/30/2015

A low- or no-cost preventive exam that's used to reinforce good health, address potential and chronic problems.

Get your physical. You will be credited when your claim is processed.



FILLING OUT AN INCENTIVES FORM?

Easily submit your completed form(s) electronically and track the status. [Get started!](#)