



Retiree Benefits
Open Enrollment
April 15 – May 3

Benefit Elections
Effective July 1, 2019

Optional Open Enrollment

Because of only minimal changes to the City's benefit offerings, this year Open Enrollment is optional for all retirees.

Retirees' current enrollments will rollover to the new plan year, **except for FSA (LEO's only)**.

Enrollment and changes are to be made on the City's **benefits enrollment system called Employee Navigator**. Access Employee Navigator with computers and mobile devices at:
www.employeenavigator.com

If you forgot your Employee Navigator password from last year, **you can request a password reset online at:**
www.employeenavigator.com

The deadline for all enrollment and changes on Employee Navigator and for forms to be submitted is **Friday May 3rd at 5:00 PM.**



Open Enrollment Action

At Open Enrollment you may add or drop eligible dependents from your coverage *without a qualifying event*.

During the plan year, you may add or drop eligible dependents from your coverage *only when you have a qualifying event*, such as:

- Marriage
- Birth
- Loss or gain of other health insurance coverage
- Adoption
- Divorce

Who is an Eligible Dependent

- Spouse
- Certified Dependent
- Biological Child
- Step Child
- Child of Certified Dependent
- Disabled Child
- Adopted Child
- Court Ordered Child

Claiming someone on your benefits who does not qualify as an eligible dependent is a violation of the City's Ethics Policy and could lead to sanctions up to and including termination and repayment of claims.

Dependent Documentation Requirement

When a retiree elects to enroll a dependent not previously covered on the City's health plan, **the dependent's coverage will not go into effect unless the retiree provides required eligibility documentation for the dependent.**

To find out more about required eligibility documentation, contact HR Connect at (919) 560-4214 or HRConnect@durhamnc.gov.

How to submit eligibility documentation:

- Hardcopies can be provided to Human Resources.

Agenda

- **Employee Navigator Online Enrollment Tool**
- **Aetna Health Plan with Two Provider Networks**
- **Importance of Primary Care Physician (PCP)**
- **Wellness Credit Requirements 2020-2021**
- **Flexible Spending Accounts (FSA)**
- **One-on-One Enrollment Meetings**
 - Enrollment Counselors

Online Enrollment Tool – Employee Navigator

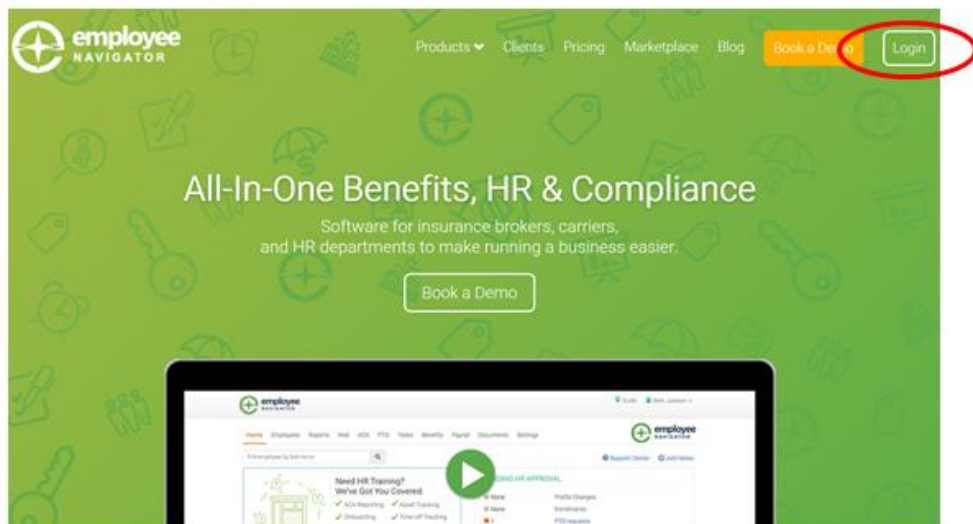
Complete your 2019-2020 open enrollment elections online for Medical and FSA (LEOs only). **Use the City’s Employee Navigator enrollment system.**

www.employeenavigator.com

The login procedure is the same as last year.

www.employeenavigator.com

Click on the “Login” button to get started.



Username

Your City of Durham Employee Email Address

Password

|

Login

[Reset a forgotten password](#)

[Register as a new user](#)



Aetna Health Plan

The City's Aetna health plan has two provider networks. You can use both networks at the same time!

Two Aetna Provider Networks:

Tier 1: Smaller network based on Duke Health, WakeMed, and THN-Cone Health

Tier 2: Larger nationwide network

The provider network you use determines the coverage level you receive.

Check online for the Aetna network participation of your providers.

Detailed instructions for using the Aetna online provider search are included in your handout.

Two Aetna Provider Networks - Flexibility & Freedom!

- ✓ **You can use both Aetna networks at the same time!** You are not locked in to one network or the other.
- ✓ **You can mix and match networks!** You can see a Tier 1 PCP and a Tier 2 specialist. You can see a Tier 2 specialist and go to a Tier 1 hospital. You have the flexibility to use the provider that you want to get the savings that you want!
- ✓ **You can't lose!** You get credit in both networks for the charges you paid using either network. For example, the deductible amount you paid using one network is credited toward the deductible in the other network. You don't double pay when you mix and match networks.

Tier 1 Maximum Savings: Duke Health, WakeMed & THN-Cone Health (ACO)

- ✓ **Focused, smaller network** of providers
- ✓ Accountable Care Organization (ACO): Outcomes based medical care by providers that are incentivized by their contracts to enhance quality of care and coordinate care
- ✓ **Maximum savings** for City of Durham retirees! When using this network, **you pay the lowest charges for medical care**: lowest copays, lowest coinsurance, and lowest deductible.
- ✓ Providers located in 16 counties: Alamance, Caswell, Chatham, Durham, Franklin, Granville, Guilford, Johnston, Lee, Orange, Person, Randolph, Rockingham, Vance, Wake, and Wilson
- ✓ Includes the Duke Health, WakeMed, Duke LifePoint, Alamance Regional, Annie Penn, Central Carolina, Cone Health, Granville Medical Center, Person Memorial, Wesley Long, Wilson Medical, Women's Hospital of Greensboro, and Maria Parham hospital systems. **UNC Health Care hospitals and other hospitals are not in the network!**
- ✓ 1,600+ PCPs. 8,700+ Specialists. 60 urgent care facilities.

Tier 2 Standard Savings: **Choice POS (Open Access)**

- ✓ **Broad, national network** of providers
- ✓ **Standard savings** for City of Durham retirees. When using this network, **you pay a medium level of charges for medical care:** medium copays, medium coinsurance, and medium deductible.
- ✓ Great when traveling and for college students away at school.
- ✓ Thousands of doctors and hospitals across the country.
- ✓ Includes UNC Health Care hospitals.

Tier 3 Out-of-Network: **Highest Out-Of-Pocket Costs**

- ✓ Providers not in the two Aetna networks.
- ✓ Except for Emergency Room Visits, **out-of-network benefits are lower and your out-of-pocket costs are higher.**
- ✓ No credit toward the two Aetna network benefits for out-of-network charges you pay.
- ✓ **Use the two Aetna networks of providers to save money.**

Dual Option Health Plan Overview

You have your choice of two Aetna health plans:

Aetna Whole Health

Default plan with \$0 monthly retiree only wellness rate

Aetna Whole Health Plus

Buy-up plan with \$55 monthly retiree only wellness rate

Simple! Both plans work the same way, but have different copays, deductibles, and other out-of-pocket costs.

You choose the plan that is the best fit for you and your family.

Aetna Whole Health – Benefit Highlights

Benefits	Tier 1 Maximum Savings Duke, WakeMed & THN-Cone	Tier 2 Standard Savings Choice POS	Tier 3 Out-of-Network
Annual Deductible (Individual / Family)	\$2,000 / \$4,000	\$3,000 / \$6,000	\$4,000 / \$8,000
Medical Out-of-Pocket Limit (Individual / Family)	\$3,250 / \$6,500	\$5,000 / \$10,000	\$9,000 / \$18,000
Primary Care Physician Office Visit	\$30 copay	\$45 copay	50% after deductible
Specialist Office Visit	\$60 copay	\$90 copay	50% after deductible
Preventive Care	100% covered	100% covered	Not covered
Hospital Services	80% after deductible	60% after deductible	50% after deductible
Urgent Care Center Visit	\$30 copay	\$90 copay	50% after deductible
Emergency Room (First 2 Visits)	\$300 copay	\$300 copay	\$300 copay
Emergency Room (Additional Visits)	\$500 copay	\$500 copay	\$500 copay
Prescription Drugs (Tier 1 / Tier 2 / Tier 3-4)	\$0 / \$35 / \$50 copays	\$0 / \$35 / \$50 copays	Extra charge in addition to copay
Rx Out-of-Pocket Limit (Individual / Family)	\$1,500 / \$3,000	\$1,500 / \$3,000	\$3,000 / \$6,000

Monthly Retiree Contribution*

\$0.00

*Retiree Only Enrollment Tier - Wellness Rate



Aetna Whole Health Plus – Benefit Highlights

Benefits	Tier 1 Maximum Savings Duke, WakeMed & THN-Cone	Tier 2 Standard Savings Choice POS	Tier 3 Out-of-Network
Annual Deductible (Individual / Family)	\$750 / \$1,500	\$1,500 / \$3,000	\$3,000 / \$6,000
Medical Out-of-Pocket Limit (Individual / Family)	\$2,500 / \$5,000	\$4,000 / \$8,000	\$8,000 / \$16,000
Primary Care Physician Office Visit	\$15 copay	\$30 copay	50% after deductible
Specialist Office Visit	\$30 copay	\$60 copay	50% after deductible
Preventive Care	100% covered	100% covered	Not covered
Hospital Services	80% after deductible	60% after deductible	50% after deductible
Urgent Care Center Visit	\$15 copay	\$60 copay	50% after deductible
Emergency Room (First 2 Visits)	\$300 copay	\$300 copay	\$300 copay
Emergency Room (Additional Visits)	\$500 copay	\$500 copay	\$500 copay
Prescription Drugs (Tier 1 / Tier 2 / Tier 3-4)	\$0 / \$30 / \$45 copays	\$0 / \$30 / \$45 copays	Extra charge in addition to copay
Rx Out-of-Pocket Limit (Individual / Family)	\$1,300 / \$2,600	\$1,300 / \$2,600	\$2,600 / \$5,200

Monthly Retiree Contribution* **\$55.00**

*Retiree Only Enrollment Tier - Wellness Rate



Health Plan Monthly Retiree Premiums

Plan and Rating	Enrollment Tier	Retiree (20 plus years of service)	25% Prorated (15 - 19 years of service)	50% Prorated (10 - 14 years of service)
Aetna Whole Health Plan (Wellness Rates)	Retiree	\$ -	\$ 179.48	\$ 358.96
	Ret & Spouse	\$ 154.40	\$ 417.08	\$ 679.75
	Ret & Child(ren)	\$ 86.78	\$ 347.82	\$ 608.86
	Family	\$ 159.65	\$ 556.72	\$ 953.78
Aetna Whole Health Plan (Non-Wellness Rates)	Retiree	\$ 20.00	\$ 199.48	\$ 378.96
	Ret & Spouse	\$ 174.40	\$ 437.08	\$ 699.75
	Ret & Child(ren)	\$ 106.78	\$ 367.82	\$ 628.86
	Family	\$ 179.65	\$ 576.72	\$ 973.78
Aetna Whole Health Plus Plan (Wellness Rates)	Retiree	\$ 55.00	\$ 251.99	\$ 448.98
	Ret & Spouse	\$ 255.94	\$ 544.88	\$ 833.83
	Ret & Child(ren)	\$ 164.57	\$ 451.72	\$ 738.86
	Family	\$ 301.38	\$ 738.15	\$ 1,174.93
Aetna Whole Health Plus Plan (Non-Wellness Rates)	Retiree	\$ 75.00	\$ 271.99	\$ 468.98
	Ret & Spouse	\$ 275.94	\$ 564.88	\$ 853.83
	Ret & Child(ren)	\$ 184.57	\$ 471.72	\$ 758.86
	Family	\$ 321.38	\$ 758.15	\$ 1,194.93

Importance of Primary Care Physician (PCP)

- ✓ You Primary Care Physician's (PCP) name appears on your Aetna ID card.
- ✓ **A good relationship with a PCP enhances medical care and outcomes.** It does not limit retirees or their dependents in any way. Retirees and their dependents can go to any doctor, including specialists, without a referral.
- ✓ A PCP can be a **general practitioner** or a physician whose specialty is **internal medicine, family medicine, or pediatrics.**
- ✓ Retirees and their dependents can all have the same PCP or different PCPs.
- ✓ Retirees and their dependents can **change their PCP anytime by calling Aetna Customer Service.**

Wellness Credit Requirements for 2020-2021

To receive the health plan wellness rate for the **2020-2021** benefit year:

- ✓ **Retirees** need to complete two wellness requirements by **December 31, 2019**.
- ✓ **Spouses and spouse equivalents**, *who are covered on the City's health plan*, need to complete only one wellness requirement by December 31, 2019.

For Retirees

1. Annual Routine Physical
2. One Additional Activity
 - ✓ Annual Eye Exam
 - ✓ Cervical Cancer Screening
 - ✓ Colorectal Screening
 - ✓ Flu Shot
 - ✓ Mammogram
 - ✓ Nutritionist
 - ✓ Pneumonia Vaccine
 - ✓ Shingles Vaccine

For Spouses or Spouse Equivalents

1. Annual Routine Physical

Flexible Spending Accounts (FSA) For Eligible **Law Enforcement Officers**

Personal Tax Shelter

Flexible Spending Accounts (FSA) allow you to avoid federal, state and Social Security (FICA) taxes on the money you pay for eligible out-of-pocket medical, dental, and dependent care expenses.

Your Money & Your Account

You choose an amount to be withheld from your LEO supplement paycheck before taxes are applied. The withholdings are placed in your FSA accounts.

No Fees

The City of Durham pays the administrative fees for the your FSA account.



Two Different Flexible Spending Accounts (FSA)

Medical Expense Reimbursement Account

Covers medical, dental and vision expenses that are only partially covered or not covered at all by your insurance.

Some examples include:

- ✓ Deductibles
- ✓ Coinsurance
- ✓ Dental Care
- ✓ Orthodontia
- ✓ Drug Copays
- ✓ Lasik

Maximum Contribution \$2,700

Dependent Care Reimbursement Account

Covers amounts you pay to daycare centers, babysitters, caregivers or after school programs that allow you and your spouse to work.

Maximum Contribution \$5,000

FSA Enrollment Action & Debit Card

Even if you participate in the FSA this year, you must reenroll in Employee Navigator to continue your participation.

FSA amounts you elected must be for expenses you incur between July 1, 2019 and June 30, 2020. You have a 2½ month Grace Period starting July 1, 2020 to exhaust your unused benefit.

“Use It or Lose It” Rule: Any balance that remains in your FSA account at the end of the Grace Period is forfeited. Plan carefully. Elect only as much FSA benefit as you can use.

Debit Card: Instant access to the funds in your medical flexible spending account. Using the debit card eliminates the need to file a paper claim form for reimbursement. Keep your current card. It will be reloaded with next year’s benefit.

Always save documentation of your eligible expenses. The administrator or the IRS may require your documentation in an audit.



One-on-One Enrollment Meetings

Benefits Counselors will be available to meet one-on-one with retirees to discuss enrollment options. Meet with a counselor at City Hall during the times listed below:

City Hall

101 City Hall Plaza

May 2, 2019, 1:00 p.m. – 4:30 p.m.

Conference Room 1A (Audit Services Area)

May 3, 2019, 9:00 a.m. – 12:30 p.m.

Conference Room Annex-A (Finance – Annex Building)

Benefits Counselors will be available to answer your questions about Aetna health plans and flexible spending accounts. They are also available to assist you with your online enrollment using Employee Navigator.



Open Enrollment Deadline

Complete your enrollment selections in Employee Navigator and submit any required forms by

Friday May 3rd at 5:00 PM

For answers to your benefits questions contact **HR Connect:**

919-560-4214 Option 1
HRConnect@DurhamNC.gov