

CITY HALL

CITY OF PASADENA

# 2021 Annual Open Enrollment Overview



## Annual Benefit Enrollment

### Qualifying Event



#### Dependent Status

Birth, Adoption, ineligible at age 26



#### Marital Status

Marriage or Divorce



#### Loss of Coverage

Job separation

**OCTOBER 23rd – OCTOBER 31st \***

Effective January 1, 2021

\*Enrollment window opens at 12am and closes at 11:59pm

## Eligible Dependents

- Legal Spouse/Domestic Partner
- Natural, adopted or step children under the age of 26 regardless of marital status
- Children whom you have legal guardianship
- Older children who were disabled prior to the limiting age

Supporting documentation for **new coverage only** must be received by **January 31st**



## PRESENTATION OVERVIEW

- PLAN CHANGES
- HEALTH PLANS
- EMPLOYEE ASSISTANCE PROGRAM
- LEVEL OF CARE
  - Urgent Care vs Emergency Room
- BENEFIT ADVOCATE CENTER
- MEMBER SERVICES
- IMPORTANT DEADLINES
- ENROLLMENT ASSISTANCE (DATES AND LOCATIONS)
  - EAC ONLINE ENROLLMENT PORTAL

# PLAN CHANGES

Premium rates for active employees and pre-65 retirees will remain the same for the upcoming 2021 plan year. \*This is the fourth consecutive year with no premium increases!

Eligible employees must elect or decline coverage

\* (PY 2018 –PY 2021)



## Medical Plans

### **NETWORK – In Network Only**

#### **“Choice” Broad**

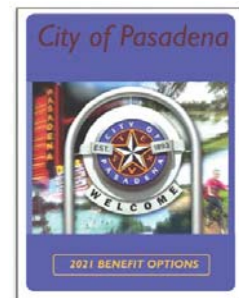
- Open to all three Networks
- Referral to Specialist not required
- National network of Providers

#### **“Charter” Kelsey Seybold**

- HMO Plan
- 24 locations in the Greater Houston and surrounding areas
- Offers Nationwide Urgent Care Centers

#### **“Nexus” Memorial Hermann**

- **Two Tier Program**
  - Tier 1 –Lowest cost option but only access to Tier 1 providers in the “Nexus” Network (Memorial Hermann and UT Physicians)
  - Tier 2 –Mid-range cost option and offers access to providers in the “Choice” and “Charter” Networks



New insurance cards will not be issued unless there are changes to your plan

## Network Website

Register with **Myuhc.com**. You will be able to find a doctor in your area, manage your claims and prescriptions, compare costs for healthcare services, access to preventative care guidelines, and so much more...



FIND A DOCTOR



MANAGE YOUR CLAIMS



MANAGE YOUR  
PRESCRIPTIONS



\*VISIT RALLY HEALTH &  
WELLNESS



VIEW YOUR SAVED  
DOCTORS & FACILITIES



## Dental & Vision Plans

### **PPO Dental – In or Out of Network**

- Open Access to providers
- Network discount for Preferred Providers
- **Does not** cover Orthodontia (Braces)
- Subject to deductible and up to \$1,500 annual maximum benefit (per Ind.)

### **DHMO – In Network Only**

- Corporate owned dental facilities ex.(Castle Dental, Brident Dental, and Lovett Dental)
- Covers Orthodontia (Braces) services for adults and children\*
- \* Limitations and additional charges may apply
- No deductible and no annual maximum benefit

### **PPO Vision – In or Out of Network**

- Lower out of pocket cost for Preferred Provider
- Covers routine eye exam and materials once every 12 months

*Formal cards are not issued for dental or vision*



# FSA

## Flex Spending “Health” and “Dependent Care”

- Pre-tax dollars for out-of-pocket expenses for healthcare needs and dependent care (Daycare, before and after school programs, summer camp, adult daycare)

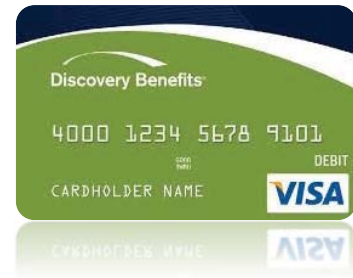
## IRS FSA Contribution Limits

- Healthcare **\$2,750**
- Dependent Care **\$5,000** (funds are accrued per pay period)

## Eligible Expenses

[www.discoverybenefits.com/employees/eligible-expenses](http://www.discoverybenefits.com/employees/eligible-expenses)

“Beni” card is issued every four years



# EMPLOYEE ASSISTANCE PROGRAM







- All full-time employees and dependents are eligible
- 3 Free Sessions  
[WWW.HEALTHADVOCATE.COM](http://WWW.HEALTHADVOCATE.COM)




- Only eligible employees and dependents on medical insurance plan
- 6 Free Sessions  
[WWW.LIVEANDWORKWELL.COM](http://WWW.LIVEANDWORKWELL.COM)




# LEVEL OF CARE THAT SAVES YOU MONEY

			
City Clinic	Primary Care Physician Virtual Visits	Convenient Care Urgent Care*	Emergency Room
<b>\$0</b> Minor medical needs (cold, flu, fever, migraine, rashes, earache, pinkeye, cortisone shots, high blood pressure/cholesterol, Diabetes, allergies, asthma, and annual exams, well woman exams, sports physicals, minor injuries, and PHAs).	<b>\$</b> Care from a doctor that knows you best or see a doctor from the comfort of your home or wherever (cough, fever, sinus problems sore throat, UTIs etc.).	<b>\$\$</b> Non-life threatening illnesses or injuries (Flu vaccine, migraines) (Strains, sprains, minor cuts and puncture wounds).*	<b>\$\$\$</b> Life-Threatening or serious illnesses or injuries (chest pains, severe asthma attack, major burns, kidney stones, etc.).



- For immediate treatment for non-life threatening injuries or illnesses
- Average cost of **\$180** per visit
- 60-80 hours per week
- Average of 30 minute wait time or less



- For immediate treatment for life-threatening injuries and other critical conditions
- \*Average cost of **\$2,100** per visit
- Open 24/7
- Average wait time of 2 hours or more

## Urgent Care vs Emergency Room

\*Free Standing Emergency Rooms may be subject to balance billing

# BAC

## Benefit Advocate Center is here for you!

Your advocates to:

- Answer medical billing/coverage questions
- Resolve billing disputes
- Find a provider (PCP, dentist, eye doctor, specialist, etc.)
- Medical ID replacement cards

Email: [BAC.cityofpasadena@ajg.com](mailto:BAC.cityofpasadena@ajg.com)  
or call 832-918-3761



Download the app.



## Member Services



# IMPORTANT REMINDERS

## OCTOBER 31<sup>st</sup>

- Last day for PHA or PHA Affidavits (current plan members)
- Submit online enrollment elections by **11:59pm**

## JANUARY 15<sup>th</sup> and 29<sup>th</sup>

- Confirm correct payroll deductions

## JANUARY 31, 2021

- Last day to submit supporting documentation (new members only) or coverage will be dropped
- Last day for PHA or PHA Affidavits (EE or EE & SP recently added to medical plan)

## MARCH 15, 2021

- Last day to use 2020 flex funds

## MARCH 31, 2021

- Last day to submit flex fund receipts to Discovery Benefits for reimbursement

# ENROLLMENT ASSISTANCE

Tuesday October 27 <sup>th</sup>	Wednesday October 28 <sup>th</sup>	Thursday October 29 <sup>th</sup>
Armory	Sanitation Dept.	Police Dept.
6:30AM – 8:00AM	7:30AM – 9:00AM	5:30AM – 7:30AM
PRE-COUNCIL CHAMBERS ONSITE ASSISTANCE: October 27 <sup>th</sup> – 29 <sup>th</sup> from 12PM – 4PM		



### Login

To access the online annual enrollment system launch internet explorer\* and type:

<https://eac.pasadenatx.gov/EAC3>

*\*The annual enrollment system is only compatible with internet explorer and not available using other browsers.*



**EAC Window  
Opens Oct 23<sup>rd</sup> and Closes Oct 31<sup>st</sup>**

### **How to Log In**

User ID: Employee Number

Password: SSN without dashes or spaces

## FLU SEASON IS HERE

**A FLU VACCINE CAN KEEP YOU FROM GETTING SICK WITH FLU,**

- HELPING PROTECT YOU,**
- YOUR LOVED ONES,**
- AND THE MOMENTS THAT MATTER MOST.**

**#FIGHT FLU**

**CALL CAREATC FOR A  
FLU SHOT APPT  
1-800-993-8244**