



WELCOME TO YOUR 2020  
**RETIREE BENEFITS**

RETIREES UNDER AGE 65

# WELCOME

We are committed to providing you with a competitive, comprehensive benefits program that provides the care you and your family need to lead healthy, productive lives. Please review this guide carefully for highlights of our benefits and discuss your options with your family.

Enclosed you will find the 2020 Retiree Premiums for medical, dental and vision benefits. All retirees must complete the enclosed Retiree Benefit Election Form and return it to the City of Carrollton by Friday, November 8, 2019. You can return the form in any one of the following ways:

Mail:

City of Carrollton  
Attn: Workforce Services  
1945 E. Jackson Road  
Carrollton, Texas 75006

Email:

Jessica.OLeary@cityofcarrollton.com  
Anna.Velarde@cityofcarrollton.com

Fax:

972-466-4789

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## Plan Changes

- New FSA/HRA Debit Card Administrator



# RATES

## Medical Plan

MEDICAL PREMIUMS PER MONTH				
	Retiree Only	Retiree + Spouse	Retiree + Child(ren)	Retiree + Family
<b>Grandfathered Rates</b>				
<b>Local Plus</b>	\$728.75	\$1,860.24	\$1,390.77	\$2,195.47
<b>Open Access</b>	\$767.11	\$1,958.43	\$1,463.65	\$2,311.30
<b>Non-Grandfathered Rates</b>				
<b>Local Plus</b>	\$1,499.41	\$3,298.76	\$3,298.76	\$4,498.22
<b>Open Access</b>	\$1,551.70	\$3,413.74	\$3,413.74	\$4,655.10

## Dental & Vision Rates

RETIREE DENTAL & VISION RATES PER MONTH				
	Retiree	Retiree +Spouse	Retiree +Child(ren)	Retiree +Family
City Dental	\$49.82	\$99.65	\$109.61	\$159.43
Superior Vision	\$5.58	\$11.05	\$10.81	\$16.47

# MEDICAL BENEFITS

## DON'T FORGET!

To be eligible for coverage, your dependent must be:

- Your lawful spouse
- Your natural child, adopted child, foster child, stepchild or grandchild\*. Children must be under the age of 26.

*\*Certain restrictions apply.*

For the 2019 tax year, you will receive a Form 1095-B, which you will use to prepare your individual income tax return. The law requires Social Security numbers to be reported on Form 1095-B. Failure to provide this information will result in loss of coverage for your dependents and inaccurate reporting for your taxes.

## OPEN ENROLLMENT IS A GOOD TIME TO:

- Complete an Authorization for Disclosure of Personal Health Information form (available at [cigna.com](http://cigna.com)) to authorize other individuals (e.g. spouse) to be able to discuss your claim information with Cigna.
- Update your beneficiaries with ICMA on their website ([icmarc.org](http://icmarc.org)).
- Update your address and other contact information with TMRS by completing the TMRS change form.

## Medical Plan

### Cigna

800-244-6224 • [mycigna.com](http://mycigna.com)

#### Medical plan administered by Cigna.

- To locate a doctor or hospital in network, call Cigna or use the Find a Doctor search tool on [cigna.com](http://cigna.com), click on Local Plus or Open Access Plus, then Search.
- Preventive/Wellness services covered at 100% (e.g., routine immunizations, annual physicals, preventive colonoscopies and mammograms) and not subject to deductible.
- Independent lab services covered at 100% by in network labs.
- A Summary of Benefits is provided on page 5.
- The **Health & Wellness Center** is available **free of charge** to all retirees, employees, and dependents on the City's medical plan.

## Plan Information

The City will contribute \$628 for retirees only or \$1,256 for retiree plus one dependent into your RRA account at the beginning of the year to be used for qualified medical expenses. The account balance will be available to you as of January 1. These are non-taxable dollars that can be used for things such as deductibles, co-insurance amounts, prescription co-pays, etc. Refer to the HRA/RRA Plan Document for more information.

Any unused RRA balances will roll over and accumulate year to year.

Plan Deductibles and Out of Pocket Maximums	
Network	
<b>Calendar Year Deductible</b>	
Individual	\$2,500
Family	\$5,000
<b>Out-of-Pocket Maximum</b>	
Individual	\$5,500
Family	\$8,000
<b>Rx Deductible (before copays apply)</b>	
Individual	\$200
Family	\$400
<b>HRA Contributions: E \$628; E+1/more \$1,256</b>	

# MEDICAL PLAN SUMMARY

<b>Benefit Maximums</b> (After Deductible Is Met, Plan Pays 80%)	
<b>Maximum Lifetime Benefit</b>	Unlimited
<b>Morbid Obesity</b>	Surgeon charges \$10,000*
<b>One Wig</b>	\$500*
<b>Hearing Appliance</b>	Maximum of one (1) device per 36 months
<b>Chiropractic Care</b>	10 days**
<b>Diabetic Education</b>	Three (3) sessions**
<b>Physical Therapy, Speech Therapy, and Occupational Therapy</b>	30 days**
<b>Home Health Care</b>	100 days**
<b>Skilled Nursing Facility</b>	90 days**

\*Maximum Lifetime Benefit

\*\*Maximum Calendar Year

<b>Coinsurances</b> (No Out of Network and After Deductible is Satisfied)	
<b>Physician Services</b>	
<b>In Network</b>	80%
<b>X-Rays/Labs at Physician's Office</b>	
<b>In Network</b>	80%
<b>Independent Laboratory Services</b>	100%
<b>Wellness Benefit - Deductible Waived (In Network)</b>	
<b>Adult Preventive Care (ages 2 or older)</b>	100%
<b>Well Child Care (0-2 years)</b>	100%
<b>Routine Immunizations</b>	100%
<b>Hospital Benefit</b>	
<b>Outpatient Facility - In Network</b>	80%
<b>Inpatient Facility - In Network</b>	80%
<b>Non-Emergent Surgeries (not reviewed by Best Doctors)</b>	\$400
<b>Emergency Room</b>	
<b>Emergency Room Access Fee (non-emergent)</b>	\$400 copay
<b>Ambulance</b>	80%
<b>ER Physician</b>	80%
<b>ER Facility</b>	80%
<b>Airrosti: Cost is per visit until deductible is met and then 20% co-insurance.</b>	\$75/visit*

## Airrosti

800-404-6050 • airrosti.com

- Subject to the deductible and coinsurance up to \$75/visit

Airrosti delivers safe and effective hands-on treatment for resolving pain and soft tissue injuries. Their focus is on immediate and lasting results and an exceptional patient experience. Each patient receives one full hour of assessment, diagnosis, treatment, and education designed to eliminate the pain associated with many common conditions, allowing the patient to quickly and safely return to regular activity – usually within three visits (based on patient-reported outcomes). Visit airrosti.com to find the clinic location closest to you.

## Cigna's Health Matters

800-244-6224 • mycigna.com

The right care management approach can help improve your health and your family members' health, as well as lower your overall health care costs. Through Cigna's new Health Matters Care Management, care is delivered through a multi-disciplinary team including a nurse, social worker, medical director, pharmacist, and behavioral professional. Cigna brings together the right people and resources to help improve the health of our employees.

## Best Doctors

866-904-0910 • bestdoctors.com

As a Best Doctors member, you and your eligible dependents enrolled in the City's health plan have access to a number of free and confidential services designed to put you at the center of your care and ensure you get the right diagnosis, the most effective treatment, and the peace of mind you deserve. Best Doctors has identified and partnered with the very best physicians across an ever-increasing number of specialties. Upon your request, Best Doctors will collect your medical records and have them reviewed by a world-renowned expert physician who specializes in your condition. The expert will make sure your diagnosis is accurate and you have the best treatment options.

**Beginning January 1, 2019, all non-emergent elective surgeries must be reviewed by Best Doctors or the member will be assessed a \$400 fee.**

# RX & MD LIVE

## Prescription Benefits

- Cigna is the City's Pharmacy Benefit Manager and handles retail pharmacy benefits.
- 90-day supplies of maintenance medications may be filled through the Cigna 90 Now program.
- See table for a summary of pharmacy benefits.

## Free Telehealth

MD Live (through CareATC)  
800-993-8244 • careatc.com

- Connect with U.S. board-certified physicians who can resolve many medical issues via video chat.
- Available 24/7/365.
- No copay for each consultation.

Prescription Benefit Design & Copay Amounts		
	<b>Retail:</b> Covered Individual Out of Pocket (OOP) 30-day supply max unless noted otherwise	<b>Mail/Maintenance</b> 90-day dispensement Biotech/Specialty Rx 30-day dispensement Covered Individual OOP
<b>Generic</b>	\$0 (up to 30 days supply)	\$0
<b>Preferred Brand</b>	\$40	\$100
<b>Non-Preferred Brand</b>	\$80	\$200
<b>Specialty/ Biotech</b>	20% capped at \$200	N/A
Please refer to SharePoint for additional information.		

**Unused prescription drugs thrown in the trash can be retrieved and abused or illegally sold. Unused drugs that are flushed contaminate the water supply. Proper disposal of unused drugs saves lives and protects the environment**

## FSA/HRA Card Process

Beginning January 1, 2020, Total Administrative Services Corporation (TASC) will be the administrator for FSA/HRA debit cards.

The last date a member will be able to use their Discovery-issued FSA/HRA debit card will be January 31, 2020. New debit cards will be sent to plan members by TASC the first week in January 2020. Discovery will handle the FSA 90 day run-out period that allows members to file claims from the 2019 plan year up until March 31, 2020. Once HRA balances have been successfully transferred over, members will be able to use their debit cards and begin submitting reimbursement requests through the TASC website or app. More information will be available closer to the end of the year.

## Voluntary Cigna 90 Now

The City's health plan includes a new maintenance medication program called Cigna 90 Now. Maintenance medications are taken regularly over time to treat an ongoing health condition. Cigna 90 Now offers you more choices in how and where you can fill your prescription.

- If you choose to fill your prescription in a 90-day supply, you must use a 90-day retail pharmacy in your plan's network or Cigna Home Delivery Pharmacy<sup>SM</sup>.
- If you choose to fill your prescription in a 30-day supply, you can use any retail pharmacy in your plan's network.

## 90-day Retail Pharmacies In Network\*

- CVS (including Navarro and Target)
- Walmart
- Kroger (including Fred Meyer Pharmacy, Fry's Food and Drug, Harris Teeter Pharmacy, Pick N Save Pharmacy)
- Access Health (including Benzer Pharmacy, Big Y Pharmacy, Marc's, Marsh Drugs, Snyder Drug Emporium)
- Good Neighbor Pharmacies (including Big Y Pharmacy, Family Pharmacy, King Kullen Pharmacy, Medical Center Pharmacy, Super RX Pharmacy)
- Cardinal Health (including Fred's Pharmacy, Harris Teeter Pharmacy, Medicap Pharmacy, Medicine Shoppe Pharmacy)

\*As of April 2016

# DENTAL & VISION

## Dental Plan

### Cigna

800-244-6224 • mycigna.com

- Dental Plan administered by Cigna.
- To locate a dentist in network, call Cigna or use the Find a Doctor search tool on cigna.com, select Cigna Dental PPO, then Search.

Summary of Dental Benefits (In Network)	
Benefits	Coverage
Individual Deductible	\$50
Preventive Services (No Deductible)	100%
Basic Services	80%
Major Services	50%
Individual Calendar Year Maximum	\$1,500
Orthodontic Benefit	50% up to \$1,000/lifetime

## Vision Plan

### Superior Vision

800-507-3800 • www.superiorvision.com

- Plan administered by Superior Vision.
- In-network and out-of-network benefits. Copayments apply to in-network benefit and are deducted from non-network reimbursement.
- Your exam and lens benefit is available once every 12 rolling months.
- Your frames benefit is available once every 24 rolling months.
- The contact lens benefit is available once every 12 rolling months. You can order contact lenses at svcontacts.com.
- Search the provider database online at superiorvision.com.
- ID card is provided. However, advise the in network providers that you are a member of Superior Vision and they will verify your eligibility and benefits using your Social Security number or member ID.

An eye exam can detect eye health problems like glaucoma or cataracts, but it can also help identify early signs of diseases that impact your whole body, such as high blood pressure, diabetes, and high cholesterol to name a few. Schedule an exam today and keep an eye on your health.

Summary of Vision Benefits		
Benefits	In Network	Out of Network
<b>Eye Exam</b>		
Optometrist	\$10 copay	Up to \$37
Ophthalmologist	\$10 copay	Up to \$42
Glasses	\$25 materials copay (lenses and frames only)	
Frames	Up to \$130 after copay	Up to \$68
<b>Lenses</b>		
Single Vision	Covered in full after copay	Up to \$32
Bifocal	Covered in full after copay	Up to \$46
Trifocal	Covered in full after copay	Up to \$61
Lenticular	Covered in full after copay	Up to \$84
Basic Progressive	Covered to Provider's retail trifocal amount	Up to \$61
Contact Lenses <sup>1</sup>	\$25 copay (fitting exam)	
Medically Necessary	Covered in full after copay	Up to \$210
Elective <sup>2</sup>	Up to \$150 after copay	Up to \$100
Standard Fitting Fee <sup>2</sup>	Covered in full after copay	Not covered
Specialty Fitting Fee <sup>2</sup>	Up to \$50 after copay	Not covered

<sup>1</sup> In lieu of eyeglass lenses and frames.

<sup>2</sup> Standard contact lens fitting exam applies to an existing contact lens user who wears disposable, daily wear or extended wear lenses only. The specialty contact lens fitting exam applies to new contact lens wearers and/or a member who wears toric, gas permeable or multi-focal lenses

# OTHER BENEFITS

## Important Flex Spending Facts

- It is important to estimate expenses carefully as IRS regulations require you to forfeit any unused dollars.
- All health care and dependent care FSA claims from the 2019 plan year must be incurred by January 31, 2020, and must be submitted by March 31, 2020.
- As of January 31, 2020, Cigna's debit cards will be deactivated.
- Once the plan is elected, you may not change the amount you contribute unless you have a qualified Family Status Change or during the annual Open Enrollment period.
- If you elect both the Health Care and Dependent Care FSA, the amount you assign to one account may not be transferred to the other.
- If you elect an FSA and elect the HRA health plan, your FSA amount must be utilized before your HRA amount.
- If you terminate employment with the City, you must submit claims within 90 days of your last day of employment and all claims must be incurred prior to your last day of employment.
- If you are unable to use your FSA debit card for an eligible expense at time of service, you may submit claims for reimbursement by completing a claim form and submitting the appropriate Explanation of Benefits or receipts. All claim forms and documentation should be sent to TASC.
- Prescriptions may be required for certain over-the-counter medications in order to purchase them with your FSA.

## Employee Health & Wellness Center

### Walk-In Hours (Carrollton location only)

Monday through Friday, from 7 a.m. to 8 a.m.

- If you are sick, come in during walk-in hours and you will be seen on a first-come, first-served basis.
- Walk-in patients will be asked to sign in to ensure patients are seen in the order in which they arrive.

## 2020 PHAs

In 2020, retirees and their dependents over the age of 18 (as of January 1, 2020), who plan to be on the City's medical plan in 2021, will need to have a Personal Health Assessment (PHA) completed to avoid a penalty. Beginning January 1, 2020, retirees and dependents may begin scheduling PHA appointments via the CareATC website, mobile app, or by calling the Patient Access Center at 800-993-8244. Retirees and dependents will have between January 1, 2020, and October 31, 2020, to complete their PHA.

### "TAKE 3" ACTIONS TO FIGHT THE FLU

**1 Take time to get a flu vaccine.** A yearly flu vaccine is the first and most important step in protecting against flu viruses.

**2 Take everyday preventive actions** to stop the spread of germs.

- Cover your nose and mouth with a tissue when you cough or sneeze.
- Wash your hands often with soap and water.
- Avoid touching your eyes, nose and mouth.
- Try to avoid close contact with sick people.
- If you are sick with flu-like illness, stay home for at least 24 hours after your fever is gone except to get medical care or for other necessities.
- While sick, limit contact with others as much as possible to keep from infecting them.

**3 Take flu antiviral drugs if your doctor prescribes them.**

Antiviral drugs are different from antibiotics. They are prescription medicines that can make illness milder and shorten the time you are sick.

[cdc.gov](http://cdc.gov)

## Do You Want to Quit Smoking?

The City has several options to aid in your smoking cessation.

- Your prescription plan will pay for smoking deterrent prescriptions in addition to the over-the-counter benefit. *May be subject to dispensing limitations.*
- The Employee Health & Wellness Center can provide coaching and support.

**If you quit smoking now, the benefits will start almost immediately.\* After quitting for:**

- **20 minutes:** Your heart rate drops.
- **12 hours:** The carbon monoxide level in your blood drops to normal.
- **2 weeks to 3 months:** Your heart attack risk begins to drop and your lung function begins to improve.
- **3 weeks:** Your physical symptoms of nicotine addiction end.
- **1 to 9 months:** Your coughing and shortness of breath decrease.
- **1 year:** Your risk for heart attack drops sharply.

\*Information from Centers for Disease Control and Prevention

## TMRS Post-Retirement Benefits Quick Facts

### Do I Have to Pay Taxes on My Benefit?

Your monthly benefit is taxable as income. Therefore, you need to file tax-withholding instructions with TMRS to instruct us on the amount you want withheld. Each year, at the end of January, TMRS will send you an IRS Form 1099-R, showing your total retirement payments, taxable and nontaxable

## NOTICE OF PRIVACY PRACTICES

The City of Carrollton's Employee Health Plan is required by law to keep your health information private and to notify you if the Plan, or one of its business associates, breaches the privacy or security of your secured, identifiable health information. The Privacy Notice tells you about the Plan's legal duties connected to your health information. It also tells you how the Plan protects the privacy of your health information. The Plan must use and share your health information to pay benefits to you and your healthcare providers. The Plan has physical, electronic, and procedural safeguards that protect your health information from inappropriate or unnecessary use or sharing. Please refer to the full 2019 Privacy Notice on SharePoint.

amounts (if any), and the amount of taxes withheld by TMRS. 1099-Rs are also available on MyTMRS. In any matter involving taxation of your benefit, we encourage you to contact a tax advisor.

### How Do I Change My Tax Withholding?

You may change your withholding instructions at any time by logging on to MyTMRS and updating your tax withholding instructions or by submitting a new Form W-4P to TMRS (available from [irs.gov](http://irs.gov) or [tmrs.com](http://tmrs.com)). If you have not provided TMRS instructions on MyTMRS or a Form W-4P, withholding will be based on the IRS tax tables (married, with three exemptions). You will be responsible for any taxes and penalties due if you fail to have adequate amounts withheld from your monthly payments. Consult a tax advisor or the IRS if you have questions on withholding choices.

### Will Social Security Affect My Benefit?

No. Social Security payments never reduce your TMRS monthly benefit. However, if you have service with employers who do not participate in Social Security, or if you are receiving a Social Security benefit based only on your spouse's employment, there are federal provisions that may affect

your Social Security benefit (the Windfall Elimination Provision and the Governmental Pension Offset). You may wish to check with the Social Security Administration at [ssa.gov](http://ssa.gov) or 800-772-1213.

### What If I Marry After Retirement?

If you marry after retirement, you may be eligible to change your payment plan to provide a survivor benefit for your new spouse. To be eligible for this change, you must have selected the Retiree Life Only Benefit or a Guaranteed Term option at retirement. You only have one year after the date of your post-retirement marriage to notify TMRS that you wish to change your retirement option. If you retired under a Lifetime Survivor Option, your beneficiary dies, and you remarry, you may also make this change. This change can be made only once.

Changing your option does not increase the total benefit you and your spouse will receive. Depending on the new option you choose and the age of your beneficiary, your monthly payment will be reduced to pay the cost of the additional survivor benefit.

# WELLNESS

## Employee Health & Wellness Center

### Provided by CareATC

- **Clinic hours:**  
Monday, Wednesday and Friday: 7-11 a.m. & 12-4 p.m.  
Tuesday and Thursday: 7 a.m.-12 p.m. & 1-5 p.m.
- **Walk-in hours:**  
Monday through Friday, 7-8 a.m.

1735 Keller Springs Road, Suite 100 (just north of Josey Ranch Library and west of Viewpoint Bank)

### Available free of charge to all retirees and dependents on the City's medical plan.

- Services at the center include, but are not limited to, the following: allergies, asthma, diabetes management, cold and flu, congestion, headaches, high blood pressure, high cholesterol, lab work/tests, physicals, sports physicals, and tobacco cessation.
- Access CareATC's website or mobile app to schedule appointments, review your results, access Telehealth, and view your medical information at [careatc.com](http://careatc.com).
- Can't remember your login information? Contact CareATC's Patient Access Center at 800-993-8244 to receive your user name and password.
- Online appointment scheduling is available by logging on to the website or mobile app and selecting "schedule appointment." You will have the option to select a specific provider/clinic or look at availability at all CareATC clinics.



# CONTACTS

Quick Benefits Reference	
<b>Airrosti</b>	800-404-6050 airrosti.com
<b>Best Doctors' Second Opinion</b>	866-904-0910 bestdoctors.com
<b>Cigna</b> (medical, preferred lab, dental, FSA, and retail and/or mail order prescription related questions)	800-244-6224 mycigna.com
<b>Deer Oaks (EAP) Username &amp; password: cocarr</b>	866-327-2400 deeroakseap.com
<b>TASC</b>	800.422.4661 uba.tasconline.com - FSA HRA tasconline.com - COBRA
<b>Employee Health &amp; Wellness Center/CareATC/MD Live</b>	800-993-8244 careatc.com
<b>ICMA-RC</b> (deferred compensation/ Roth IRA, Retiree Health Savings)	800-669-7400 icmarc.org
<b>Eunice Brogdon ICMA Representative</b>	877-313-8316 ebrogdon@icmarc.org
<b>Jesse Rangel Bilingual ICMA Representative</b>	866-282-4859 jrangel@imarc.org
<b>Legal Shield</b> (legal services)	800-654-7757 prepaidlegal.com
<b>Superior Vision</b> (vision benefits)	800-507-3800 superiorvision.com
<b>TMRS</b> (retirement benefits)	800-924-8677 tmrs.com
<b>Jessica O'Leary</b> Benefits Administrator Workforce Services - City of Carrollton	972-466-5755



## QUESTIONS?

### Contact the Following:

- Monday through Thursday, 10 a.m. - 1 p.m. beginning Tuesday, October 15
- Jessica O'Leary
- Benefits Administrator
- P: 972-466-5755
- [jessica.oleary@cityofcarrollton.com](mailto:jessica.oleary@cityofcarrollton.com)
- Anna Velarde
- Administrative Services Coordinator
- P: 972-466-3097
- [anna.velarde@cityofcarrollton.com](mailto:anna.velarde@cityofcarrollton.com)

### City of Carrollton

Attn: Workforce Services  
1945 E. Jackson Road  
Carrollton, Texas 75006

P.O. Box 110535  
Carrollton, Texas 75011-0535