

2017 Open Enrollment Employee Fact Sheet

Enrollment begins Monday, March 13 and ends Friday, April 7.

What's new?

- Medical rates are increasing in the Cigna Open Access Plan and Consumer-Driven Health Plan (CDHP)
- Out-of-pocket maximums are increasing in all plans
- Pharmacy benefits are being expanded to include a network of 30- and 90-day retail pharmacies

What do I need to do?

- Review your current selections and make changes if needed
- Enroll or re-enroll in the Healthcare Flexible Spending Account (HFSA)
- Review and update your life insurance beneficiaries
- Complete a death termination pay beneficiary designation form if you haven't completed one
- If you add any new dependents during this period, you must submit supporting documentation to Human Resources Benefits Services no later than April 7, 2017, or the dependent will not receive the elected coverage. Mail, fax or email supporting documents to:
 - Mail: 611 Walker 4th floor, Houston, TX 77002
 - Fax: 832-395-9409
 - Email: benefitseligibility@houstontx.gov

How do I enroll?

You'll use Employee Self Service (ESS) at portal.houstontx.gov to enroll or make changes to your benefits. From the front page of ESS, choose "Keep" to review your current selections or choose "Change" to make changes.

During this open enrollment, you can make selections or update your coverage for:

- Medical, dental and vision plans
- Voluntary Life Insurance
- Healthcare Flexible Spending Account

To enroll in a supplement insurance plan, contact the plan vendor.

- Group Accident, provided by The Hartford
- Group Hospital Indemnity and Group Critical Illness with Cancer, provided by Continental American Insurance Company

Healthy activities can help you save on medical rates

Each year, employees who engage in healthy activities are given opportunities for saving on their medical plan rates. **See the chart below for biweekly rates if you qualify for all discounts.**

- Employees and covered dependents who do not use tobacco products save \$12.50 per paycheck.
- Employees who complete the city's two-step wellness program save \$25 per paycheck.
- Covered spouses who complete the city's two-step wellness program save \$12.50 per paycheck.

Biweekly Medical Rates - All Discounts Applied

	Cigna Limited Network	Cigna Open Access	CDHP
Employee only	\$29.22	\$52.23	\$19.38
Employee + children	\$87.65	\$156.66	\$58.19
Employee + spouse	\$116.88	\$208.90	\$77.59
Employee + family	\$175.32	\$313.34	\$116.39

Biweekly Dental Rates

	DHMO	DPPO
Employee only	\$4.24	\$17.11
Employee + one	\$9.72	\$39.34
Employee + 2 or more	\$13.32	\$53.87

Biweekly Vision Rates

	Superior Vision
Employee only	\$3.82
Employee + children	\$6.90
Employee + spouse	\$6.52
Employee + family	\$10.35

Contacts

Human Resources Benefits Services

832-393-6000 | 888-205-9266
benefits@houstontx.gov
cityofhoustonbenefits.org

Cigna

800-997-1406
cityofhouston.serviceinquiries@cigna.com
mycigna.com

Delta Dental

DHMO 844-282-7637 | DPPO 855-242-1549
deltadentalins.com/cityofhouston

Superior Vision

866-265-0517
superiorvision.com

Continental American Insurance Co.

866-849-0011 | 832-639-4453
mywecarebenefits.net/wecare

The Hartford

855-396-7655
thehartford.com/benefits/enroll

Dearborn National (Life Insurance)

800-348-4512
Claims_Customer_Service@dearbornnational.com

Cigna plan comparison chart (2017 changes are highlighted in orange)

Plan features	Cigna Limited Network	Cigna Open Access	Consumer-Driven Health Plan		Retirees of Texas Option Plus
			In-network	Out-of-network	
Medical service deductible	Individual \$150 Family \$450	Individual \$750 Family \$1,500	Individual \$1,750 Family \$3,500	Individual \$3,500 Family \$7,000	Individual \$150 Family \$450
Plan year out-of-pocket max	Individual \$4,500 Family \$9,000	Individual \$6,840 Family \$13,700	Individual \$6,840 Family \$13,700	Individual \$12,000 Family \$24,000	Individual \$4,500 Family \$9,000
Health reimbursement account	No	No	Yes. The city pays the first \$500 to \$1,000 depending on coverage tier.		No
Network options	Choose from one of three Cigna Limited Network provider groups: Kelsey-Seybold, Memorial Hermann Health Network or Renaissance. Only true emergencies* are covered out of the provider group	Includes Cigna's national network Only true emergencies* are covered out of network	Includes Cigna's national network Out-of-network services provided with higher coinsurance and deductibles		Includes Cigna's national network Only true emergencies* are covered out of network
PCP	\$35	\$40	You pay 20% after the deductible is met	You pay 40% after the deductible is met	\$35
Specialist	\$65	Cigna Care Network specialist \$65 Non-CCN \$80			\$65
Outpatient surgery	\$350 per surgery Maximum of \$700 per plan year after the deductible is met	You pay 30% after the deductible is met			\$350 per surgery Maximum of \$700 per plan year after the deductible is met
Inpatient facility	\$600 per day Maximum of \$2,400 per plan year after the deductible is met				\$600 per day Maximum of \$2,400 per plan year after the deductible is met
Emergency room	\$400				\$400
Urgent care services	\$65	\$75 facility fee 30% after deductible			\$65

Prescription benefits					
Prescription deductible	Individual \$100 Family \$300	No	Yes. Combined medical and pharmacy deductible, except for certain preventive drugs which are not subject to deductible		Individual \$100 Family \$300
Retail generic	\$10 or cost	\$10 or cost	You pay 20% Plan pays 80% after the deductible is met Specialty drugs are 30-day supply only	You pay 60% Plan pays 40% after the deductible is met	\$10 or cost
Retail preferred	\$45	20% (\$45 min/\$100 max)			\$45
Retail non-preferred	\$60	40% (\$55 min/\$150 max)			\$60
Retail specialty	\$100	40% (\$100 min/\$300 max)			\$100

*A true emergency is when an illness or injury places a person's health or life in serious jeopardy and treatment cannot be delayed. Examples include difficulty breathing, chest pain, a head injury or ingestion of a toxic substance.