

2021 Open Enrollment Highlights for Non-Medicare Eligible Retirees Under the Age of 65 March 22 - April 2, 2021

What's New

- Medical plan rates have increased in all plans
- New \$75 spousal surcharge for retirees who choose a plan that includes spousal coverage
- Maximum Out-of-Pocket is increased to Patient Protection and Affordable Care Act (PPACA) limits
- New dental provider is Cigna with new rates and some enhanced benefits

Your Options

Option 1: Make no Changes

All benefit coverage(s) will roll over if you choose to do nothing, including dental.

Option 2: Opt out of Coverage

Complete an enrollment form and elect the "Opt out" on benefits of your choice (Medical, Dental, Vision).

Option 3: Enroll, Opt in or Make Changes

If you are enrolling or changing your benefits, including adding new dependents, you may:

1. Complete the appropriate enrollment form mailed to you; or
2. Download and complete an enrollment form at cityofhoustonbenefits.org; and
3. Deliver your form and supporting documents to:

Secured Portal: bit.ly/COHBenefitsForm

In-person or by mail:

Human Resources Department Benefits Division
611 Walker, 4th Floor
Houston, TX 77002

4. Or, complete the DocuSign form at cityofhoustonbenefits.org.

Please note forms must be received in-person, via DocuSign or uploaded in the secure portal by **April 2, 2021**. If mailing, please mail documents on or before **March 27, 2021**.

Non-Medicare Eligible Retirees Under 65 Monthly Medical Rates*

Tier	Consumer-Driven Health Plan (CDHP)	Limited Network Plan	Open Access Plan
Retiree Only	\$334.98	\$401.97	\$669.95
Retiree + Children	\$535.96	\$643.16	\$1,071.97
Retiree + Spouse**	\$945.96	\$1,120.13	\$1,776.46
Retiree + Family**	\$1,146.97	\$1,361.32	\$2,122.47

* Rates shown include all wellness and non tobacco user discounts

** Includes a \$75 spousal surcharge.

Retiree Monthly Vision Rates

Tier	Superior Vision
Retiree only	\$9.08
Retiree + children	\$16.42
Retiree + spouse	\$15.52
Retiree + family	\$24.62

Retiree Monthly Dental Rates

Tier	DHMO	DPPO
Retiree Only	\$8.90	\$33.74
Retiree + One	\$21.58	\$77.12
Retiree + Family	\$29.56	\$105.6

Dental plan highlights

Cigna DHMO Plan Facts

- No dollar maximums
- No deductibles
- Benefits start right away with no waiting periods
- No claim forms to file when using network dentists
- You will select a Cigna Dental Care network general dentist to manage all of your dental health care needs who will refer you to any network specialists. You will contact Cigna to select or update your Primary Care Dentist.
- Network includes all except 13 states

Total Cigna DPPO Plan Facts

- Freedom to visit any licensed dentist or specialist
- No specialty referrals required
- The plan will cover eligible dental expenses after you satisfy any applicable waiting periods and meet any deductibles
- The plan is based on coinsurance levels that determine the percentage of costs covered by the plan for different types of services

Contacts

HR Benefits

611 Walker – 4th Floor
Houston, Texas 77002
832-393-6000
benefits@houston.tx.gov

Operation Hours during Open Enrollment:

Monday – Friday
7 a.m. - 7 p.m.

Saturday, March 27, 8 a.m. - 1 p.m.

Cigna Customer Service Line

800-997-1406
mycigna.com

Superior Vision

800-507-3800
superiorvision.com

Need help

If you need help choosing a dental plan, or want to check if your current dentist participates in the new plan, contact the Cigna pre-enrollment help line at 800.401.4041.