

2023 City of Houston COBRA Continuance Open Enrollment Guide

CONTENTS

Medical Plans.....	2
Medical Plan Comparison.....	3
Pharmacy Plan.....	4
Vision Plan.....	5
Dental Plans.....	6
Contacts.....	8

MEDICAL PLANS

City of Houston offers you three (3) unique medical plans. All plans include preventive care services and a four-tier prescription drug plan. Full-time and part-time employees who consistently worked 30 or more hours per week over the past 12 months are eligible for benefits. The three (3) plans offered are the Cigna Open Access, the Cigna Limited Network, and the Consumer-Driven Health Plan (CDHP).

- **Cigna Open Access** — Under the Open Access plan you will be able to visit any of the more than 572,800 providers in Cigna’s national network, but only true* emergency services are available out-of-network. This is the most expensive option.
- **Cigna Limited Network** — Under the Limited Network Plan, all your medical care comes from one of three provider groups — Kelsey-Seybold, Renaissance or Village Medical. This is the middle-of-the-road option.
- **Consumer-Driven Health Plan (CDHP)** — The CDHP plan offers the same broad network as the Cigna Open Access plan, plus access to out-of-network services at higher deductibles and coinsurance as well as a Health Reimbursement Account. This is the least expensive option.

MEDICAL PLAN RATES

Medical Plan: Monthly COBRA Premiums*			
Tier	Consumer-Driven Health Plan (CDHP)	Limited Network Plan	Open Access Plan
Employee Only	\$570.57	\$634.62	\$826.36
Employee + Children	\$1,074.96	\$1,201.97	\$1,575.49
Employee + Spouse	\$1,294.91	\$1,454.23	\$1,907.97
Employee + Family	\$1,954.59	\$2,209.75	\$2,906.18

*Medical Rates include a 2% COBRA Administration Fee.

MEDICAL PLAN COMPARISON

Plan features	Consumer-Driven Health Plan		Limited Network Plan	Open Access Plan
	In Network	Out-of-Network		
Plan Year	May 1 - April 30	May 1 - April 30	May 1 - April 30	May 1 - April 30
Medical Service Deductible	Individual \$1,750 Family \$3,500	Individual \$3,500 Family \$7,000	Individual \$200 Family \$600	Individual \$850 Family \$1,700
Plan Year Out-of-Pocket Max	Individual \$8,700 Family \$17,400	Individual \$17,400 Family \$34,800	Individual \$8,700 Family \$17,400	Individual \$8,700 Family \$17,400
Prescription Plan Deductible	Yes. Combined medical and pharmacy deductible, except for certain preventive medications which are not subject to deductible.		Individual \$150 Family \$450 (except for certain preventive medications which are not subject to deductible.)	No
Health Reimbursement Account	Yes. The City pays the first \$500 to \$1,000 depending on coverage tier.		No	No
Network Options	Includes Cigna's national network Out-of-network services provided with higher co-insurance and deductibles.		Choose from one of the provider groups. Only true emergencies* are covered out of the provider group.	Includes Cigna's national network. Only true emergencies* are covered out of network.
PCP	20% after deductible is met	40% after deductible is met	\$35	\$40
Specialist	20% after deductible is met	40% after deductible is met	\$65	Tier I Specialist \$65 Non-Tier 1 Specialist \$80
Outpatient surgery	20% after deductible is met	40% after deductible is met	\$350 per surgery Maximum of \$700 per plan year after deductible is met	30% after deductible is met
Inpatient facility	20% after deductible is met	40% after deductible is met	\$600 per day Maximum of \$3,000 per plan year after deductible is met	30% after deductible is met
Emergency room	20% after deductible is met	20% after deductible is met	\$400	30% after deductible is met
Urgent care services	20% after deductible is met		\$65	\$75
Wellness Programs	Yes	Yes	Yes	Yes
Prescription Drug Plan	Yes	Yes	Yes	Yes
Employee Assistance Program**	Yes	Yes	Yes	Yes
Basic Life Insurance**	Yes	Yes	Yes	Yes

* 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.

** Available outside of Cigna medical insurance enrollment.

PHARMACY PLAN

When it comes to filling your prescriptions, choice, convenience and cost are important to you. There are over 4,000 retail pharmacies in your network for 30-day prescriptions and 31,000 retail pharmacies for 90-Day prescriptions.

Free Medications

Preventive Generic Medications: Preventive medications are used to prevent conditions like high blood pressure, high cholesterol, heart attack, stroke, diabetes, asthma, prenatal nutrient deficiency, etc. The City’s prescription drug plan covers most of these medications at no cost to you. Go to myCigna.com website, app or call Cigna Express Scripts at 800-997-1406 to learn which medications are free. You can also use the Drug Cost tool to estimate costs of any medications that are not on the no cost list.

Medications: The City’s pharmacy plan covers prescription and over-the-counter smoking cessation and contraceptive products with no copay, coinsurance or deductible.

Patient Assurance Program: Certain preferred brand insulin drugs are eligible for a maximum copayment of \$25 for a 30-day supply and \$75 for a 90-day supply at participating in-network pharmacies.

No Cost Smoking Cessation and Contraceptive

Pharmacy Plan Features Comparison				
Pharmacy plan features	Consumer-Driven Health Plan		Limited Network Plan	Open Access Plan
	In Network	Out-of-Network		
Prescription deductible	Yes. Combined medical and pharmacy deductible, except for certain preventive medications which are not subject to deductible.		\$150 individual / \$450 family	No
Retail Generic	20% Plan pays 80% after the deductible is met	60% Plan pays 40% after the deductible is met	\$10 or cost	\$10 or cost
Retail Preferred			\$45	20% (\$45 min/\$100 max)
Retail Non-preferred			\$60	40% (\$55 min/\$150 max)
Retail Specialty	Specialty medications are 30-day supply only		\$100	40% (\$100 min/\$300 max)
Free mail-order prescriptions through Cigna Home Delivery Pharmacy	Generic and preferred brand diabetes, asthma, blood pressure, osteoporosis, prenatal vitamins, cholesterol, anxiety, depression, and bipolar related drugs and supplies.			

Participating Pharmacies: 30-day

- CVS/Target
- H-E-B Pharmacy
- Kelsey-Seybold
- Walgreens
- Walmart

Visit Cigna.com/Rxgonetwork to see a complete list of pharmacies in your network.

Participating Pharmacies: 90-day

- CVS/Target
- Walmart

Visit Cigna.com/Rxgonetwork to see a complete list of pharmacies in your network.



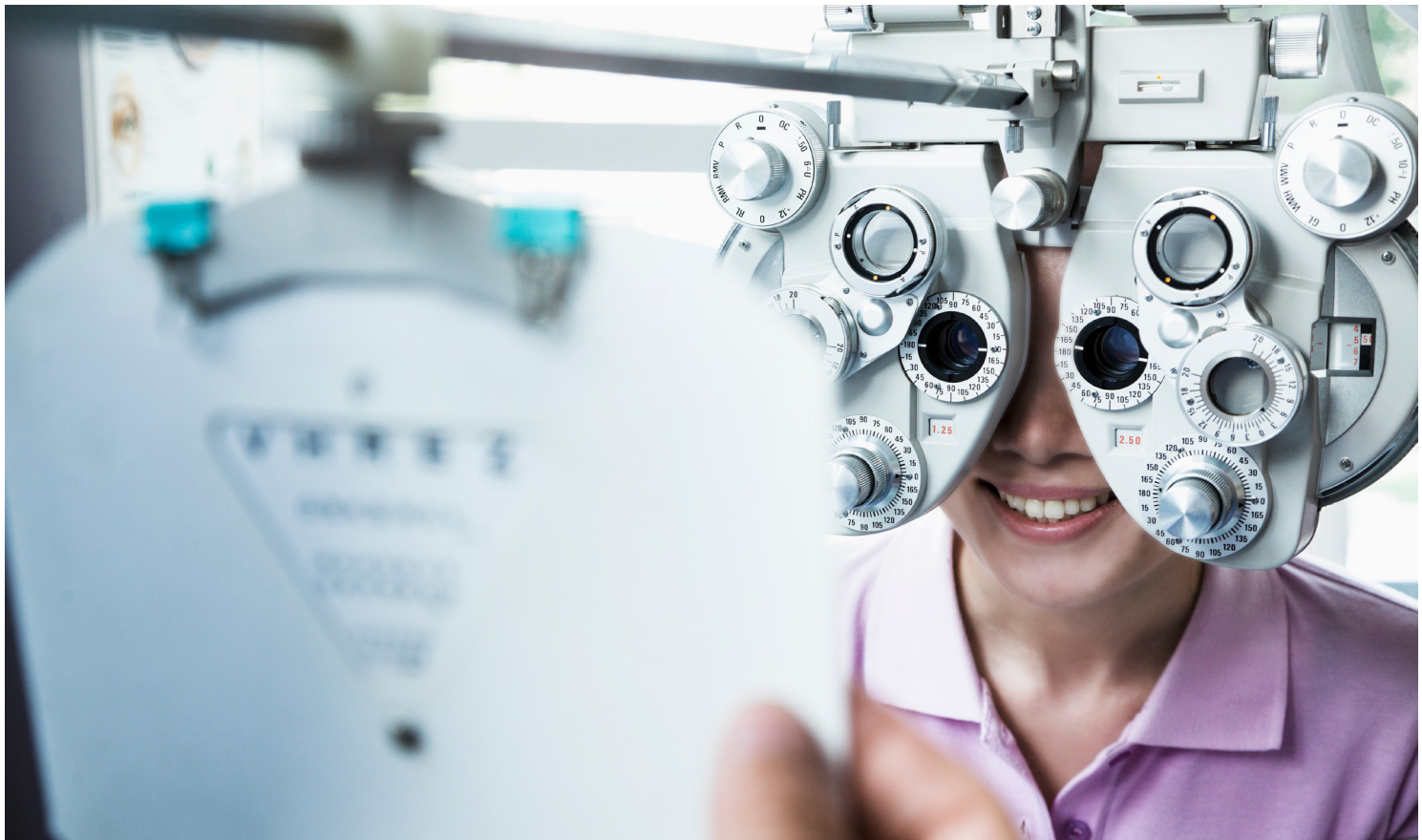
VISION PLAN

Eye health is another important component in your overall health. The City offers a stand-alone vision plan administered by Superior Vision.

Vision Plan Biweekly Rates*	
Tier	Superior Vision
Employee only	\$9.26
Employee + children	\$16.75
Employee + spouse	\$15.83
Employee + family	\$25.11

Plan Features	
Plan year	May 1 - April 30
Annual routine eye exam	\$20
Yearly eyewear benefit for either eyeglasses or contact lenses	\$25 \$150 retail allowance for frames \$150 retail allowance for contact lenses
The following standard lens options are covered at 100 percent: single vision, bifocal, trifocal, lenticular, progressives, high index, polycarbonate, UV coating, photochromic, anti-reflective, scratch coat, and tints.	Included in yearly eyewear benefit
Lasik benefit	\$300 toward cost of Lasik

*Vision Rates include a 2% COBRA Administration Fee.



DENTAL PLANS

Cigna Dental Care® (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. (Referrals are not required for pediatric dentists for children under age 7 and orthodontists.)

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

For more information or to enroll, visit cityofhoustonbenefits.org.



Biweekly Dental Rates***		
Tier	Cigna Dental Care® (DHMO)	Total Cigna DPPO
Employee only	\$9.08	\$34.41
Employee + one	\$22.01	\$78.66
Employee + two or more	\$30.15	\$107.71
Plan Features		
Plan Year	May 1 - April 30	May 1 - April 30
Service area	Throughout the United States except for 13 states*	Throughout the United States
Annual maximum benefit	No annual maximum benefit	\$2,000 for Class I, II, & III Expenses
Annual deductible	No annual deductible	\$50 per individual / \$150 per family
Primary dentist referrals for specialty care	Yes	No
Claim forms	No	In-Network: No / Out-of-Network: Yes
Preventive services: Cleaning and oral examinations, bitewing X-rays	Preventive services - \$0	Class I Expenses: Plan pays 100% No deductible
Basic services**: Extractions, root canals, oral surgery, restorative services (excluding gold fillings) and periodontal scaling	Extraction, Coronal remnants: \$9 Periodontal scaling: \$14-\$24 Root canal therapy, molar: Premolar – \$300 / Anterior - \$200	Plan pays 80% after the deductible is met
Major services**: Initial fixed bridgework, crowns and dentures, replacement of bridgework	Crown, titanium : \$210 - \$300 Complete denture, maxillary: \$260 upper and lower each	Class III Expenses: Plan pays 50% after the deductible is met
Orthodontic services**: Covered services up to two years	\$40.00 - \$1,080.00 Coverage provided for twenty-four (24) months of active treatment.	Class IV Expenses: Plan pays 50% No Ortho Deductible Lifetime Maximum: \$1,000 Children & Adults

*DHMO NOT available in Alaska, Maine, Montana, New Hampshire, New Mexico, North Dakota, South Dakota, Vermont, and Wyoming.

** Refer to Cigna Dental Care Access DHMO Charge Summary and the Total Cigna DPPO Summary for more detailed information. You can find them online at cityofhoustonbenefits.org.

***Dental Rates include a 2% COBRA Administration Fee.

How to find out if your current dentist participates in a Cigna Dental Plan

1. Go to www.cigna.com
2. Select "Find a Doctor, Dentist or Facility" tab
3. Under "How are you Covered?" select "Employer or School"
4. Enter address, city, or zip
5. Select "Doctor by Type"
6. Select "General Dentist" from drop down
7. Under "Please Select a Plan" enter address, city or zip after "I Live In" and choose continue.
8. Select either Cigna Dental Care Access or Total Cigna DPPO depending upon which type plan you are interested in.
9. Review list of dentists in the city you typed in.



Your dentist not in the Cigna network?

To nominate a Dental Provider, you can submit a Dental Provider Nomination Form for contracting outreach. Forms are available at cityofhoustonbenefits.org or you can request one from the Cigna Pre-Enrollment Line at 800-401-4041.

Important note

If you enroll in the DHMO, you are required to select a Primary Care Dentist (PCD). If your current dentist is not in the Cigna Dental Care Access (DHMO) network, you will be auto-assigned to a dentist near your zip code. After May 1, 2023, you may call Cigna at 800-997-1406 to select a different PCD from the Cigna network. PCD changes are effective the first of the following month.

For more information

For detailed information, visit cityofhoustonbenefits.org to download PDFs:

- DPPO and DHMO FAQs
- Transition of Care FAQs
- Provider directories
- DPPO Orthodontics in Progress FAQs
- DHMO Orthodontics in Progress FAQs

Need help?

If you need help choosing a dental plan, contact the pre-enrollment help line at 800-401-4041.

Dental Insurance Cards

Dental insurance cards are dispersed to new enrollees and to current members that change to a different plan. Please note, the Dental Office/Dental Provider name is printed on the ID card Carrier and not on the actual ID card itself.





CONTACTS

City of Houston Benefits Division

611 Walker, 4th Floor
Houston, Texas 77002
832-393-6000
benefits@houstontx.gov
retireebenefits@houstontx.gov
cityofhoustonbenefits.org



Cigna Medical

800-997-1406
832-393-6191
832-393-6305
832-393-6193
cityofhoustoncigna.com
myCigna.com



Cigna Mental Health and Substance Abuse

800-997-1406
myCigna.com

Cigna Express Scripts Pharmacy for Mail Order

800-835-3784

Cigna Dental

800-997-1406
myCigna.com

Employee Assistance Program (EAP)

832-393-6510
855-378-7485 TTY:711
employeeassistanceprogram@houstontx.gov
guidanceresources.org
Web ID: HOUSTONEAP



Superior Vision

800-507-3800
superiorvision.com



Total Administrative Services Corporation (HFSA & DCRP)

800-422-4661
tasconline.com



Continental American Insurance Company (Supplemental Insurance)

888-687-1883
www.wecareworks.com
Wecare Case ID: A932
User ID: Your employee ID
Password: Houston23



Dearborn Life Insurance

877-442-4207
ancillaryquestionsTX@bcbstx

Retirement Benefits

Empower Retirement/Deferred Compensation

713-426-5588
832-393-9062
877-313-7693
empower-retirement.com



Houston Firefighters' Relief and Retirement Fund

281-372-5100
hfrrf.org



Houston Municipal Employees Pension System

713-595-0100
hmeps.org



Houston Police Officers Pension System

713-869-8734
hpops.org



For more information

For detailed information, visit
cityofhoustonbenefits.org
to download PDFs:

- FSA Eligible Expenses
- Card Experience
- Web Experience
- Mobile Experience
- Dependent Care FSA Qualifications



City of Houston



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Benefits Division***

611 Walker, 4th Floor
Houston, Texas 77002

832-393-6000

benefits@houstontx.gov
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