



2018 OPEN ENROLLMENT RETIREE FACT SHEET

Enrollment Begins April 1 - April 13

What do I need to do?

RETIREES IN CIGNA MEDICAL PLAN

If you are happy with your current plan you don't need to do anything – your current coverage will remain in effect. Rates will change effective May 1, 2018.

MEDICARE-COVERED RETIREEES

Although you have the option of switching from one Medicare plan to another at the first of any month, you can only make changes to your dental and vision plans during Open Enrollment. If you have dependents in a Cigna Medical, Dental or Vision Plan, now is the time to make changes if needed.

RETIREEES WITH DENTAL OR VISION PLANS

There are no changes in the Vision and Dental Plans. If you are happy with your plan – do nothing and your coverage will remain the same.

TO MAKE CHANGES

Download a Retiree/Survivor Medical, Dental, Vision form at cityofhoustobenefits.org, or call Benefits at 832-393-6000 between 8 a.m. and 5 p.m. Monday through Friday to have forms mailed or emailed to you.

WAIVE

If you **waived** Medical, Dental, or Vision coverage(s) before your retirement, at the City of Houston you and your dependents are not eligible to enroll during open enrollment.

OPT OUT

If you **opted out** of Medical, Dental or Vision coverage(s) before your retirement, you are eligible to participate in Open Enrollment along with your dependents.

Eligibility

Your eligible dependents are defined as:

- Legal spouse.
- Natural or adopted children to age 26.
- Children to age 26, over whom you have legal guardianship or legal foster care.
- Biological grandchildren and stepchildren to age 26 if they qualify as your dependents for federal income-tax purposes and live with you.
- A dependent child who is 26 or older, primarily supported by you, and incapable of self-sustaining employment by reason of mental incapacity, physical disability or handicap, which arose while the child was covered as a dependent under these plans, or while covered as a dependent under prior city plans without a break in coverage. Upon applying and receiving third party medical administrator's approval, proof of the child's condition and dependency must be submitted within 31 days or the child ceases to qualify for benefits.
- Dependents (children and grandchildren) for whom a court order has been received requiring the employee to provide healthcare coverage, provided HR Benefits receives the court order within 31 days after issuance.

NOTICES:

1. Changes to your benefits are limited to Open Enrollment, unless you have experienced a qualifying life event.
2. After a divorce, an ex-spouse is not eligible, except by court order issued at the time of a divorce. A divorce decree may be amended to require a retiree to cover an ex-spouse under a city health plan.

What's New

1. Contribution rates are increasing in all medical plans.
2. Autism Spectrum Disorder (ASD) is now covered as a medical benefit.
3. Cholesterol medications (statins) will be available for no co-pay at retail pharmacies if you are between the ages 40 and 75.
4. Telehealth benefits are available. If your doctor provides this service, a co-payment will apply.
5. The Delta Dental Plans are switching from a calendar year to a contract year which is May 1, 2018 - May 1, 2019. Your 2018 deductibles and maximums will begin from January 1, 2018 through April 30, 2019. Starting May 1, 2019, deductibles and maximums will reset every year on May 1st.

Required Supporting Documents

ALL necessary documents as identified below must be submitted and verified before dependents can be covered under any of the City of Houston benefits plans. Submitted documents must be County Clerk certified or court-filed documents. Each submitted document will be reviewed by the Benefits Division for approval before processing changes to coverage.

Supporting Documents Required to Add Dependent Coverage

Legal Spouse	Biological Children (under the age of 26)	Stepchildren (under the age of 26)	Biological Grandchildren* (under the age of 26)	Adopted/Court Ordered Dependents
<input type="checkbox"/> Social Security Number <input type="checkbox"/> Marriage Certificate copy (front) and <input type="checkbox"/> Marriage Certificate copy (back) <p style="text-align: center;">OR</p> <input type="checkbox"/> Social Security Number and <input type="checkbox"/> Declaration of Registration of Informal Marriage (Common Law)	<input type="checkbox"/> Social Security Number and <input type="checkbox"/> Birth Certificate <p style="text-align: center;">OR</p> <input type="checkbox"/> Verification of Birth Facts and <input type="checkbox"/> Social Security Number	<input type="checkbox"/> Social Security Number <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Marriage Certificate copy (front) and <input type="checkbox"/> Marriage Certificate copy (back)	<input type="checkbox"/> Social Security Number <input type="checkbox"/> Current IRS Filing <input type="checkbox"/> Birth Certificate (of covered grandchild) and <input type="checkbox"/> Birth Certificate (of covered grandchild's natural parent/ employee's biological child) <p style="color: #e91e63; font-weight: bold;">*Step-grandchild(ren) are not eligible for coverage</p>	<input type="checkbox"/> Social Security Number and <input type="checkbox"/> Adoption/ Guardianship documents <p style="text-align: center;">OR</p> <input type="checkbox"/> Social Security Number and <input type="checkbox"/> Custody/ Court Order documents

Monthly Medical Contribution for Under 65 Without Medicare				
Tier	\$ CDHP	\$\$ Cigna Limited Network	\$\$\$ Cigna Open Access	Retirees Of Texas
Retiree only	\$307.04	\$368.45	\$614.08	\$614.08
Retiree + children	\$491.27	\$589.52	\$982.57	\$982.57
Retiree + spouse	\$798.33	\$957.96	\$1,513.73	\$1,513.73
Retiree + family	\$982.57	\$1,179.04	\$1,876.72	\$1,876.72

Monthly Dental Contribution		
Tier	DHMO	DPPO
Retiree only	\$8.48	\$34.22
Retiree + one	\$19.44	\$78.68
Retiree + two or more	\$26.64	\$107.74

Monthly Medicare Plan Contribution	
Aetna Steerage PPO	\$103.00
Cigna HealthSpring	\$30.00
KelseyCare Advantage HMO	\$49.00
*Medicare supplement plan F with prescription medication plan	\$113.00
TexanPlus HMO	\$23.00

Monthly Vision Plan Contributions	
Tier	
Retiree only	\$9.08
Retiree + children	\$16.42
Retiree + spouse	\$15.52
Retiree + family	\$24.62

*Excludes disabled members under age 65.

2018 Cigna Plan Comparison

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	You pay \$75 per visit				\$65

Prescription benefits

Prescription deductible	Cigna Limited Network	Cigna Open Access	Consumer-Driven Health Plan	Retirees of Texas Option Plus	
	Individual \$100 Family \$300	No	Yes. Combined medical and pharmacy deductible, except for certain preventive medications which are not subject to deductible		
Retail generic	\$10 or cost	\$10 or cost	You pay 20% Plan pays 80% after the deductible is met Specialty medications are 30-day supply only	You pay 60% Plan pays 40% after the deductible is met	
Retail preferred	\$45	20% (\$45 min/\$100 max)			\$45
Retail nonpreferred	\$60	40% (\$55 min/\$150 max)			\$60
Retail specialty	\$100	40% (\$100 min/\$300 max)			\$100

To review the full employee benefit plan summaries please visit <http://www.houstontx.gov/hr/benefits/medical.html> or request a printed copy by calling Human Resource Benefits Division 832-393-6000.

*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.

CONTACT INFORMATION

Human Resources Benefits Services

832-393-6000
benefits@houstontx.gov
cityofhoustonbenefits.org

Cigna

800-997-1406
cityofhoustonerviceinquiries@cigna.com
mycigna.com

Delta Dental

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

Superior Vision

866-265-0517
Superiorvision.com

Dearborn National (Life Insurance)

800-348-4512
Claims_Customer_Service@dearbornnational.com

