

## WHAT TO KNOW

**Open Enrollment is  
March 11 - 29, 2024**

### ***There are no plan or rate changes***

That's right - there are no plan or rate changes for the 2024/2025 benefits plan year.

All benefit plan designs will also remain the same. For you this means there will be no change to the current share of cost for pharmacy and medical copayments, co-insurances, annual deductible and out of pocket maximums amounts.

### ***Benefitplace is your one-stop-shop for your benefits information and enrollment***

Introduced last year, Benefitplace simplifies and optimizes your retiree benefits enrollment and maintenance experience by providing mobile-friendly online access to enroll or make changes.

### ***Cigna Medical Plan***

- Please review your current coverage elections.
- If you do not want to make changes to your current benefit elections, **no action is needed**, your coverages will remain the same.

### ***Cigna Group Dental Plan***

- Please review your current coverage elections.
- If you do not want to make changes to your current benefit elections, **no action is needed**, your coverages will remain the same.
- If you were enrolled under a City of Houston sponsored Group Dental Plan at the time of retirement, you are eligible to re-enroll.

### ***Basic Life Insurance***

- Please review your current coverage elections.
- Always review your beneficiaries to ensure a beneficiary has been designated.

### ***Group Vision Insurance***

- If you were enrolled under a City of Houston sponsored Group Vision Plan at the time of retirement, you are eligible to re-enroll.



# City of Houston Retiree Benefits Decision Guide 2024

**March 11 -29, 2024**

# MEDICAL PLAN HIGHLIGHTS

There are no changes to the medical plans. You have the option to choose between the Consumer-Driven Health Plan (CDHP), Limited Network Plan or Open Access Plan.

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	\$401.98	\$669.96
Retiree + Children	\$535.96	\$643.16	\$1,071.98
Retiree + Spouse	\$945.96	\$1,120.14	\$1,726.46
Retiree + Family	\$1,146.98	\$1,361.32	\$2,122.48

\* If you are a tobacco user, you will add \$37.50 to these premiums.

Medical Plan Comparison				
Plan features	Consumer-Driven Health Plan		Limited Network Plan	Open Access Plan
	In Network	Out-of-Network		
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 1 Specialist \$65 Non-Tier 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	40% 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

\* 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.

## DENTAL PLAN HIGHLIGHTS

There are no changes to the dental plans. You have the option to choose between the Cigna Dental Care® (DHMO) plan and Total Cigna DPPO plan.

### **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

### Retiree Monthly Dental Rates

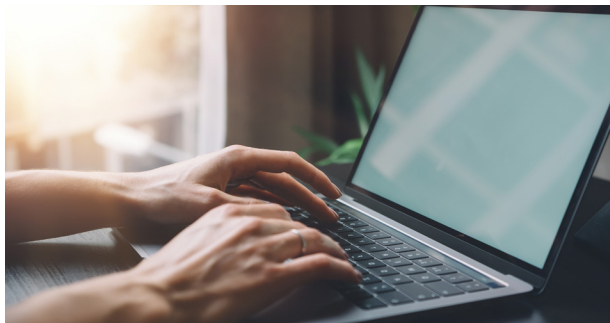
Tier	DHMO	DPPO
Retiree Only	\$8.90	\$33.74
Retiree + One	\$21.58	\$77.12
Retiree + Family	\$29.56	\$105.6

### Need help?

If you need help choosing a dental plan, contact the pre-enrollment help line at 800.401.4041.

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

1. Go to [www.cigna.com](http://www.cigna.com)
2. Select "Find a Doctor" tab
3. Under "How are you Covered?", select "Employer or School"
4. Select "Doctor by Type"
5. Enter address, city, or zip
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.



## For more information

Visit [coemployees.org/m/Retirees](http://coemployees.org/m/Retirees) to download benefits forms and documents related to medical, dental and vision benefits.



## VISION PLAN HIGHLIGHTS

There are no changes to the vision plan.

### **Superior Vision Plan Facts**

- Routine eye exam: \$20 copay
- Yearly eyewear benefit for either eyeglasses or contact lenses: \$25 copay and \$150 retail allowance for glasses or contacts
- Lasik benefit: \$300 toward the cost of Lasik
- The following standard lens options are covered at 100 percent: single vision, bifocal, trifocal, lenticular, progressives, high-index and polycarbonate

### Retiree Monthly Vision Rates

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

## **LOG IN | VERIFY | NOTIFY**

To ensure accurate information in Benefitplace, our new benefits enrollment platform, we need you to do your part by checking the your Benefitplace profile during every Open Enrollment.

**During Open Enrollment, March 11 -29, 2024, everyone will be required to review all life insurance policies, verify the correct spelling of dependent names, and to supply and validate all missing dependent social security numbers.**

## **LOG IN | VERIFY | NOTIFY**

Use the profile checklist to ensure that all your important data transferred to the new system correctly.

### **Benefitplace profile checklist**

Log on to Benefitplace and review the following items for accuracy.

- ☐ Check the spelling of your name and all enrolled dependents. Please use official names listed on birth certificates.
- ☐ Check your social security number (SSN) or taxpayer identification number (TIN) and all enrolled dependents.
- ☐ Check your voluntary life insurance coverage amounts.
- ☐ Check your current benefit coverages.
- ☐ Check that you have designated a beneficiary for life insurances, and update your beneficiary information as needed.
- ☐ Check that you have a complete Final Pay Termination Form on record.

## **LOG IN | VERIFY | NOTIFY**

### **What to do if you find errors?**

If you find errors after reviewing your Benefitplace profile please immediately notify the Benefits division at [benefits@houstontx.gov](mailto:benefits@houstontx.gov) or call 832-393-6000.

## **Want to learn more about Benefitplace?**

Visit [coemployees.org/m/Retirees](https://coemployees.org/m/Retirees) for Benefitplace resources, including:

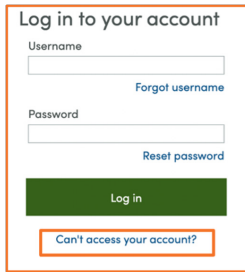
- Quick Reference Guides on resetting your log in, adding dependents, verifying life insurance and more
- Instructional videos
- FAQs



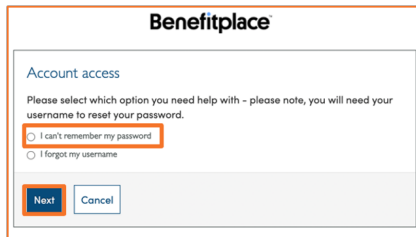
# HOW TO LOG ON TO BENEFITPLACE

Retirees and survivors will need to set up your account when you log in for the first time.

1. Go to: [Benefitplace.houstontx.gov](https://Benefitplace.houstontx.gov)
2. Choose the **Can't access your account** link.

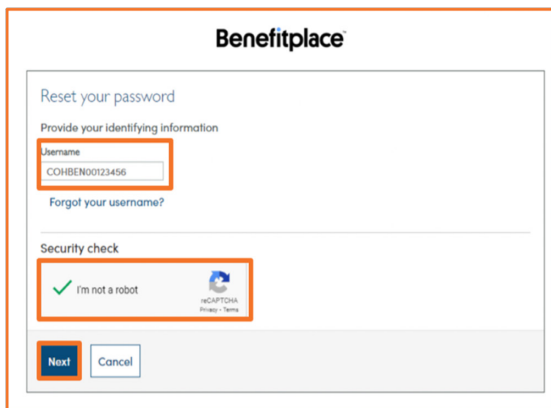


3. Select **I can't remember my password**, then **Next**.

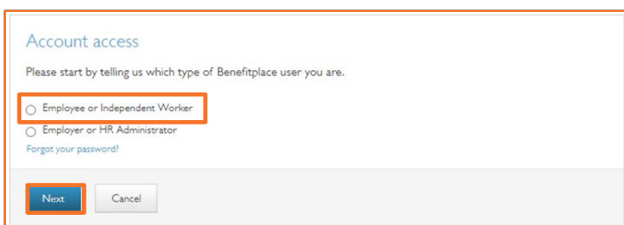


4. Enter your username (COHBEN + Your 8-Digit Employee ID) into the **Username** field. Check the box next to **I'm not a robot**. Select **Next** to continue.

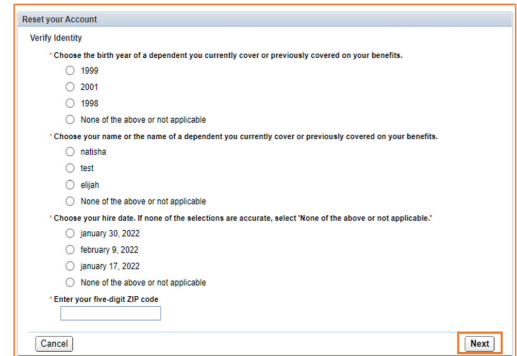
Note: The Employee ID you enter must be 8 digits. **Add enough zeros in front of your Employee ID to make it 8 digits.** E.g. 00123456 or 00012345. If you cannot remember your Employee ID, contact your benefits administrator.



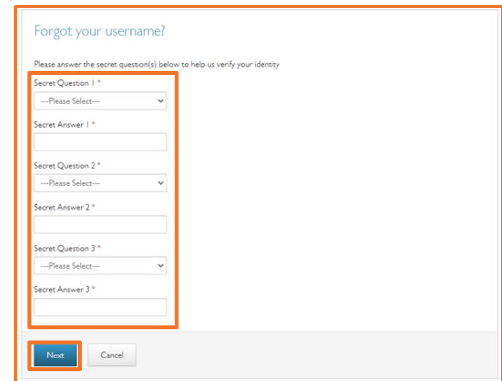
5. Select the box next to which type of Benefitplace user you are. As retirees/survivors, you will choose **Employee or Independent Worker**. Choose **Next** to continue.



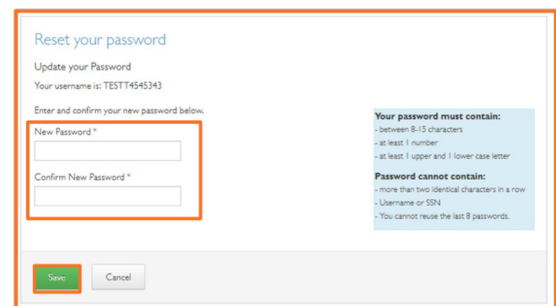
6. Answer the computer-generated questions that are displayed, then enter your five-digit ZIP code. Complete all the required fields and select **Next** to continue.



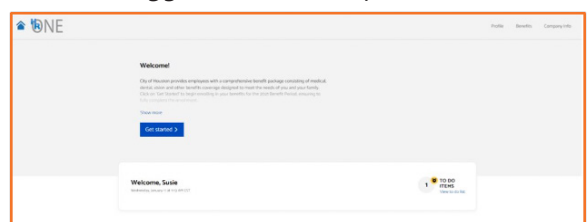
7. The system will then prompt you to select and answer security questions. Click on the drop-down menu for each question and enter your responses. Choose **Next** to continue.



8. Enter and confirm your new password in the required fields. To continue to the next step, your password must meet the criteria outlined. Choose **Save** to continue.



9. On the login screen, enter your username and your new password.
10. You are now logged in to Benefitplace.



## IN-PERSON AND VIRTUAL OPEN ENROLLMENT MEETINGS WITH Q&A

Join in-person or virtual Open Enrollment presentation. In-person meetings will be at the E.B. Cape Center, 4501 Leeland St, Houston, TX 77023.

A meeting schedule and links for virtual meetings will be posted at [cohemployees.org/m/Retirees](https://cohemployees.org/m/Retirees).



## CONTACTS

### **City of Houston Benefits Division**

611 Walker, 4th Floor  
Houston, Texas 77002  
832-393-6000  
[benefits@houston.tx.gov](mailto:benefits@houston.tx.gov)  
[cityofhoustonbenefits.org](https://cityofhoustonbenefits.org)

Open Enrollment  
Operation Hours:  
Monday – Friday  
8 a.m. - 5 p.m.

### **Cigna Medical**

800-997-1406  
832-393-6191  
832-393-6305  
832-393-6193  
[cityofhouston.serviceinquiries@cigna.com](mailto:cityofhouston.serviceinquiries@cigna.com)  
[myCigna.com](https://myCigna.com)

### **Cigna Mental Health and Substance Abuse**

800-997-1406  
[myCigna.com](https://myCigna.com)

### **Express Scripts Pharmacy or Mail Order**

800-835-3784

### **Cigna Dental**

800-997-1406  
[myCigna.com](https://myCigna.com)

### **Superior Vision**

800-507-3800  
[superiorvision.com](https://superiorvision.com)

### **BCBS Dearborn Life Insurance**

877-442-4207  
[ancillaryquestionsTX@bcbstx.com](mailto:ancillaryquestionsTX@bcbstx.com)

## Insurance Cards

New medical or dental insurance cards will be only issued to retirees changing plans.

Log on to [myCigna.com](https://myCigna.com) at any time to request or print additional medical and dental benefits cards.



City of Houston  
Benefits Division  
Human Resources  
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Houston, TX 77001-0248