

YOUR OPEN ENROLLMENT BENEFITS SNAPSHOT



OPEN ENROLLMENT : OCTOBER 30TH - NOVEMBER 13TH

Plano.gov/OpenEnrollment2020

WHAT'S NEW IN 2020

- Enhanced life insurance and disability benefits
 - » OneAmerica will be our new life and disability carrier
 - » The City continues to provide life insurance at no cost to employees
 - » Life insurance benefit is at 4 times annual salary plus \$10,000 maximum of \$510,000
 - » Reduction of life insurance begins at age 65, instead of age 50
 - » Short-term disability benefit will be offered
- Expanded network for \$5 physician copay through Catalyst Health Network. Village Health Partners is part of this network
- Expanded Employee Assistance Program (EAP) through ComPsych
 - » Will increase from 5 to 6 free visits per event
- New specialty pharmacy tier
- Slight increase to dental rates
- Tobacco surcharge increases to \$50 per month

Participation in Open Enrollment is MANDATORY to declare tobacco status, review elections and dependent eligibility, and elect flexible spending accounts.

PeopleSoft Instructions for Enrolling

You will need to follow the steps outlined below to enter your elections within the PeopleSoft online system. You can access PeopleSoft via plano.gov/OpenEnrollment2020. Opens October 30th and ends at 3 pm on November 13th.

You can easily sign up or activate your account:

- Enter your User ID and password which will be the same as last year unless you designated a unique User ID and password.
- You may log into PeopleSoft using your 5-digit employee ID as your User ID.
- Your password is the first three letters of your last name in CAPS and the last four digits of your social security number. If your last name is only two letters, you will need to add a zero on the end (i.e. WU0).

After you log in, select: **Employee Self Service > Benefit Details > Benefits Enrollment.**

Once you have made all of your elections, you must select both "SUBMIT" buttons located at the bottom of the page.

Should you experience problems logging into the system, please contact the help desk at **972.941.5306**.

The open enrollment period is a time when employees can make elections and changes to their health plan coverage for the next year, enroll in the Flexible Spending Accounts, and sign up for supplemental plans. Plan details can be found at plano.gov/OpenEnrollment2020.

OPEN ENROLLMENT NOTES

Your current 2019 coverage for medical, dental, vision, Hospital GAP, and Long-Term Disability are pre-entered in PeopleSoft as your 2020 benefits. However, every benefit-eligible employee MUST log into PeopleSoft to do the following:

- Complete the Tobacco Certification - there is an increase to \$50 per month
- Add or waive any insurance plan
- Add or drop dependents
- Enroll in Health Care or Dependent Care Flexible Spending Accounts (FSA) if you participate. **Your 2019 FSA election will not automatically elect for 2020.**
- **During 2020 Open Enrollment only** – If you would like to purchase voluntary life insurance or short-term disability coverage, you will not be subject to Evidence of Insurability.

2020 OPEN ENROLLMENT MEETINGS

Join any of the Open Enrollment meetings for more info:

Date & Time	Location
Thursday October 24, 2019 11:30 AM-12:30 PM	Plano Municipal Center Council Chambers 1520 K Avenue
Tuesday October 29, 2019 7:00 AM-8:00 AM	Public Works Training Room 4120 W. Plano Pkwy
Wednesday October 30, 2019 3:00 PM-4:00 PM	Joint Use Facility Hardy Room 7501-A Independence Pkwy
Saturday November 2, 2019 11:00 AM-1:00 PM	Plano Municipal Center Council Chambers 1520 K Avenue

MEDICAL PLAN

This chart shows a summary of the Medical Plan benefits provided through UnitedHealthcare (UHC).



As an added benefit, you will now have access to Catalyst Health Network for a \$5 copay! Catalyst Health Network is a network of independent primary care physicians, of which Village Health Partners is a member. Find a physician at CatalystHealthNetwork.com.



RX PLAN

Your Rx Plan has a \$100 family deductible. Maintenance medications (90-day supply) available at retail in-network pharmacy.

Remember you have PlanoCRX at planocrx.com, the free international mail order option for you and your dependents.

MEDICAL SUMMARY

EPO Plan

In-Network Benefits

Calendar Year Deductible	\$1,250 Individual / \$2,500 Family
Maximum Out-of-Pocket	\$6,600 Individual / \$13,200 Family
Virtual Visit, Doctor on Demand	\$5 copay
Primary Care Physician Visit	\$25 copay
Specialist Visit	\$40 copay
Preventive Care	\$0
Village Health Partners, CVS MinuteClinic, Catalyst	\$5 copay
Airrosti	\$15 copay
Urgent Care	\$50 copay
Emergency Room	\$200 copay after deductible

PHARMACY SUMMARY

In-Network

RETAIL - 30 DAYS

In-Network	Coinsurance	Minimum	Maximum
Tier 1	15%	\$6	\$15
Tier 2	25%	\$30	\$45
Tier 3	40%	\$45	\$60
Specialty	\$100 copay after deductible		

PHARMACY SUMMARY

In-Network

MAIL ORDER - 90 DAYS

In-Network	Coinsurance	Minimum	Maximum
Tier 1	15%	\$12	\$30
Tier 2	25%	\$60	\$90
Tier 3	40%	\$90	\$120
PlanoCRX	\$0 Copay		

DENTAL PLAN

The Dental Plan is provided by UnitedHealthcare (UHC). This chart highlights the in-network Dental Plan benefits. You will have access to the UHC Network. For 2020, there will be a slight increase to the premiums.

Dental Benefits	In-Network Benefits**
Calendar Year Deductible*	\$50 Individual \$150 Family
Calendar Year Benefit for Dental Services	\$2,500
Preventive Services	Covered at 100%
Basic Services*	Covered at 80%
Major Services*	Covered at 50%
Orthodontia Benefit	Covered at 50% with a \$2,500 lifetime benefit

*Deductible applies to basic and major services only.

**Out of network benefits are subject to reasonable and customary reimbursements.

VISION PLAN

To ensure that you and your family have access to quality vision care, the City offers Vision Benefits provided by United Healthcare/Spectera.

Vision Benefits	In-Network Benefits*
Exams	\$10 copay
Materials (Lenses/Frames)	\$10 copay
Elective Contacts	\$130 allowance
Frames	\$130 allowance

*Partial reimbursement for out-of-network.



LIFE AND AD&D INSURANCE

We care about your family, and should the worst happen, we don't want them to be without help. For this reason, the City offers employees Life and AD&D insurance through OneAmerica - **New Provider for 2020.**

Please note that the Reduction Age for Basic Life Insurance will now begin at age 65 instead of age 50.

Voluntary Term Life Insurance will now be offered to all full-time employees – one times annual base salary up to \$500,000. This is in addition to the basic life benefit paid for by the City of Plano. Both begin to reduce to 65% at age 65. **During 2020 Open Enrollment only** – If you would like to elect voluntary life insurance, you will not be subject to Evidence of Insurability.

Employee Basic Life and AD&D

Benefit

Life	4x annual base earnings (base salary only), up to a maximum benefit of \$500,000 plus an additional \$10,000
AD&D	Flat \$10,000

DISABILITY

You can elect short-term disability (STD) benefits for yourself at your expense to help replace a portion of your income if you become injured or ill and are out of work for an extended period of time. After an elimination period of 21 days (later of 21 days or when sick pay is exhausted), you will receive 60% of your base salary up to \$1,500 per week. You will receive this for up to a maximum of 23 weeks. Subject to pre-existing conditions.

During 2020 Open Enrollment only – If you would like to elect STD coverage, you will not be subject to Evidence of Insurability.



Life, AD&D, and Disability are offered through OneAmerica.

Long-term Disability (LTD) benefits are available to you at no cost based on 40% of your gross covered monthly earnings up to \$6,000 per month. LTD benefits are subject to an elimination period of 180 days. You also have the opportunity to purchase additional LTD coverage up to 50% or 60% of your salary. Subject to pre-existing conditions.

Your individual rates are based upon your salary and are populated in PeopleSoft.

LTD Plan	LTD Monthly Premium per \$100 of Monthly Earnings
50% Coverage	\$0.070
60% Coverage	\$0.167

EMPLOYEE ASSISTANCE PROGRAM

Are you feeling tired and overwhelmed at work?

Take advantage of the GuidanceResources, an Employee Assistance Program (EAP), offered through ComPsych.

Personal events, planning for life events or simply managing daily life can affect your work, health and family. Your GuidanceResources program provides support, resources and information for personal and work-life events. The program is company-sponsored, confidential and provided at no charge to you and your dependents.

You and your family will have access to 6 free visits per event!



New EAP Provider!

Effective January 1, 2020

Contact Your GuidanceResources® Program

Call: 855.365.4754

Online: guidanceresources.com

Web ID: **ONEAMERICA6**

HOSPITAL GAP

The City offers additional supplemental coverage through the Hospital GAP Plan. Hospital GAP reimburses you in 3 different ways:

- Five \$25 office visit copays per family, per year up to a maximum of \$125.
- \$200 for outpatient procedures such as ER visits, outpatient surgery, or MRIs and catscans.
- Inpatient hospital stay benefit up to the plan level you are enrolled in (\$500, \$1,000 or \$1,500).

FLEXIBLE SPENDING ACCOUNTS

Health Care Account - \$2,700 annual maximum contribution.

A Flexible Spending Account (FSA) medical debit MasterCard can be used for eligible medical, dental, vision, and pharmacy claims. You should retain your receipts in case requested by UHC. A minimum contribution of \$100 is required to participate.

You can also carry over \$500 of your unused Healthcare FSA funds into the following plan year, as long as you enroll in FSA during Open Enrollment. This will apply to unused funds in your account on December 31, 2019. You must use the amount you elect in 2020 before you can access your 2019 Healthcare FSA carry over funds. The amount you carry over is available for one year only.

Dependent Care/Child Day Care Account - \$5,000 annual maximum contribution.

2020 CONTRIBUTIONS

Medical Rates - C4HP Incentive

	Employee	City
Employee	\$54	\$484
Employee + Spouse/Domestic Partner	\$268	\$1,124
Employee + Child(ren)	\$168	\$826
Employee + Family	\$422	\$1,584

Medical Rates - C4HP Non-Incentive

	Employee	City
Employee	\$104	\$484
Employee + Spouse/Domestic Partner	\$368	\$1,124
Employee + Child(ren)	\$218	\$826
Employee + Family	\$522	\$1,584

Dental Rates

	Employee	City
Employee	\$19	\$26
Employee + Spouse/Domestic Partner	\$44	\$44
Employee + Child(ren)	\$58	\$50
Employee + Family	\$92	\$72

Vision Rates

	Employee	City
Employee	\$8.54	\$0.00
Employee + Spouse/Domestic Partner	\$13.66	\$0.00
Employee + Child(ren)	\$13.97	\$0.00
Employee + Family	\$22.48	\$0.00

CONTACT INFO

MEDICAL

United Healthcare
866.873.3903
www.myuhc.com

HEALTH ADVOCACY

Compass/Alight
855.777.0533
compassphs.com

DENTAL

United Healthcare
877.816.3596
www.myuhc.com

VISION

United Healthcare
800.638.3120
www.myuhc.com

LIFE AND AD&D

OneAmerica
800.553.5318
www.oneamerica.com

SHORT TERM & LONG TERM DISABILITY

OneAmerica
800.553.5318
www.oneamerica.com

EMPLOYEE ASSISTANCE PROGRAM

ComPsych
855.365.4754
www.guidanceresources.com



YOUR BENEFITS ANYTIME, ANYWHERE

Go To:

[CityofPlano.mybenefitsapp.com](https://www.cityofplano.mybenefitsapp.com)

- + Access generic ID cards
- + View benefit related forms
- + Find service contact info
- + Review benefit plan design