



## To City of Tampa Employees:

The City recognizes that staying healthy is an important part of everything you do. Eating right and exercising are excellent starting points to establishing a healthy lifestyle. In addition, getting adequate sleep, keeping stress under control, avoiding tobacco, and getting health screenings are all important components to maintaining your health. Healthy employees provide a key advantage to our organization, ensuring the City of Tampa continues to provide the highest quality service to our citizens. Maintaining your health and the health of your family is a primary concern when we select the employee benefits to be offered each year. After all, healthy employees with healthy families help ensure a high quality workforce. Offering high quality benefits helps attract and retain employees that we all want as part of our team.

Each year when we negotiate the employee benefits package, the cost of health insurance is another primary concern. The annual cost of the City's health insurance program is directly impacted by the amount of money our carrier paid out in medical claims for our members over the most recent twenty months. The healthier our members and the more cost conscious they are about their provider choices, the better our rates. In recent years, we've made an increased effort to get this message to our employees and their families and we are grateful for your efforts in keeping costs down.

With our current year health care costs on trend to reach \$28 million in City funds and nearly \$7 million in employee payroll deductions, it is critical that we redouble our efforts in the coming year to focus on wellness and prevention opportunities. Remaining on maintenance medications for high blood pressure, high cholesterol, asthma, or diabetes are very effective steps you can take. We also encourage you to get an annual physical and a fasting blood draw so you will have a written Personal Health Assessment (PHA) to discuss with your physician. It is important that you implement any physician recommended screenings and immunizations. The City's two Wellness Centers offer all of these services and many medications at no cost. With the ease of scheduling, no cost visits, no charge leave time, and many no cost medications available, barriers to wellness have been removed for our plan members. With that, our future costs for health care come down to one simple word . . . **ENGAGEMENT**. If you and your dependents increase your efforts to prevent health problems, we will all experience an improvement in medical claim costs. It is interesting to note that for 2010, our health plan consultant, Gallagher Benefits Services, advised the Human Resources Team that 60% of the cost for the City's health plan is generated by 5% of the members enrolled in our group health plan. **ENGAGEMENT** is the key to preventing high dollar claims, thus improving your quality of life and our collective health care costs.

We are pleased to report that all health plans offered for 2012 are modeled on the same platform as the current four UnitedHealthcare plans. Each plan retains the Dollar-First Benefit Allowance and has open access to the UHC national network of providers. This means you do not need to get a referral from your primary care physician before going to a specialist (if a specialist is required). Summary information about the four plans offered for 2012 is located inside this flyer and there is a Frequently Asked Questions section on the back. More detailed information about plan options can be obtained in the following ways:

- **Employee Self Service Link:** Here, you will find the City of Tampa Employee Benefits Booklet, Open Enrollment Video, UHC's Simple Guide to 2012 Health Plan Benefits and UHC's Benefit Summary.
- **Open Enrollment Meetings:** By attending one of the upcoming open enrollment meetings, you can get first-hand information from the benefit providers and ask questions. To register for a location, date, and time that is most convenient log on to the City's iNET Training link and look for 2012 Open Enrollment Meetings. Finally, you can call Employee Relations at (813) 274-8041 if you do not have access to the iNET.

Listed inside this placemat flyer are two tables that summarize the four 2012 Health Plans. The first table below details the level of Dollar-First Benefits Allowance, deductibles, annual out-of-pocket maximum, co-payments, and premium charges. The second table on the right details activation steps for eligibility.

## 2012 Health Plan Benefits and Costs Summary

Benefit / Eligibility	Foundations Plan (City Plan)	Select Plan Tobacco Free	Select Plan PHA (blood draw)	Choice Plan
<b>Activation Steps</b>				
<b>Personal Health Assessment (PHA) Required</b>	No	No	Yes	Yes
<b>Tobacco Free Certification Required</b>	No	Yes	No	Yes
<b>2012 Health Plan Benefits and Costs Summary</b>				
<b>Dollar-First Benefit Allowance (Per Member)</b>	\$250	\$500	\$750	\$1,000
<b>Deductible (Single/Family)</b>	\$1,500/\$3,000	\$1,500/\$3,000	\$1,500/\$3,000	\$1,000/\$2,000
<b>Annual Out-of-Pocket Maximum (Single/Family)</b>	\$2,500/\$5,000	\$2,500/\$5,000	\$2,500/\$5,000	\$2,000/\$4,000
<b>Primary Care Co-Pay</b>	\$35 (\$0 at Wellness Center)	\$35 (\$0 at Wellness Center)	\$35 (\$0 at Wellness Center)	\$25 (\$0 at Wellness Center)
<b>Specialist Co-Pay</b>	\$50	\$50	\$50	\$25 for UHC 2 Star Providers/\$40 all others
<b>Urgent Care Center</b>	\$35	\$35	\$35	\$35
<b>Prescription Drugs (Level 1/2/3/4)</b>	\$20/\$40/\$70/25% (\$0 for select drugs at Wellness Center)	\$20/\$40/\$70/25% (\$0 for select drugs at Wellness Center)	\$20/\$40/\$70/25% (\$0 for select drugs at Wellness Center)	\$20/\$35/\$60/25% (\$0 for select drugs at Wellness Center)
<b>Premium Cost (Per Pay Period)</b>				
<b>Single Cost</b>	\$0.00	\$11.08	\$11.08	\$0.00
<b>Family Cost</b>	\$166.38	\$145.62	\$145.62	\$124.38

**Wellness Centers:** These centers, which opened in 2011, are available to any employee, non Medicare retiree and their dependents enrolled in a City Group Health Plan. The centers, located at 4107 North Himes Avenue, Suite 101 in Tampa and 413 West Robertson Street, Suite A in Brandon are operated by an outside vendor, CareATC. They are managed by a physician and staff who provide easy and cost free access to the highest quality medical care for acute and chronic conditions for City of Tampa employees, non-Medicare retirees, and their dependents. We have had thousands of visits to the two centers and over 98% of the participants have provided feedback that they were 100% satisfied.

### For Your Information

**No Cost Preventive Screenings:** Annual wellness visits and preventive screenings including mammograms, ovarian cancer screenings, PSAs and colonoscopies will have a zero co-payment when performed by a UnitedHealthcare provider. Additionally, wellness visits and screening bloodwork is available at the Employee Wellness Center for no cost. In prior years, screenings for preventive colonoscopies were provided and had a zero co-payment; but if a polyp or something more serious was identified, the procedure became diagnostic, which resulted in additional out-of-pockets expenses for our members. In 2012, both screening and diagnostic colonoscopies will be provided with a zero co-payment. This is a great benefit that encourages preventive care and the early treatment of health problems.

**No Life Time Maximum:** All four UnitedHealthcare plans options will have no life time maximum on total benefits paid.

# Plan Options

## 2012 Health Plan Activation Steps

Benefit / Eligibility	Foundations Plan (City Plan)	Select Plan Tobacco Free	Select Plan PHA (blood draw)	Choice Plan
<b>Activation Steps</b>				
<b>Personal Health Assessment (PHA) Required</b>	No	No	Yes	Yes
<ul style="list-style-type: none"> <li>• A <b>Personal Health Assessment (PHA)</b> fasting blood draw is the activation step that is required for you to be eligible to enroll in either the Select Plan PHA or the Choice Plan.</li> <li>• Employees who participate in a PHA or routine blood work, qualify for this plan. It's interesting to note that according to UnitedHealthcare, since January 1, over half of the City employees, non Medicare retirees and their dependents who are enrolled in the City group health plan have completed this process.</li> <li>• Don't worry if you haven't done your fasting blood draw yet. You'll have many opportunities to do so by the October 13 deadline. We've arranged for CareATC providers to visit multiple City work sites so that every employee that desires to get their confidential PHA, can do so between October 3 and October 13. This includes the City's Annual Wellness Fair on Wednesday, October 5 from 8 A.M. to 2 P.M. The Wellness Fair will be held at the Ragan Center for your convenience. Results of your PHA are completely confidential and protected by federal law; therefore, they will be mailed to your home address.</li> <li>• You can sign up for the date and location most convenient to you, by using the City's Training registration site, located on the iNET. Completing CareATC's PHA means you'll receive a comprehensive and confidential report of your results mailed directly to your home. You can also complete your fasting blood draw through another provider, as long as it contains CBC, cholesterol and lipid panels. If you want to learn more, contact UnitedHealthcare's on-site representative, Jennifer Winter at (813) 274-8279.</li> </ul>				
Benefit / Eligibility	Foundations Plan (City Plan)	Select Plan Tobacco Free	Select Plan PHA (blood draw)	Choice Plan
<b>Activation Steps</b>				
<b>Tobacco Free Certification Required</b>	No	Yes	No	Yes
<ul style="list-style-type: none"> <li>• A <b>Tobacco Free Certification</b> is the activation step that is required for you to be eligible to enroll in either the Select Plan Tobacco Free or the Choice Plan.</li> <li>• In order to qualify for the Select Plan Tobacco Free, you must electronically sign an affidavit certifying that you and your spouse, (if you choose family coverage) have not used tobacco products for the past three months or that you agree to complete a City of Tampa or an approved tobacco cessation program with a minimum of five sessions, no later than November 30, 2011. Registration for the tobacco cessation program can be done using the City's iNET on the Training link or by contacting Karla Kipi at (813) 274-5706 or via email at karla.kipi@tampagov.net.</li> </ul>				

### There are four health plan options for 2012:

The Foundations Plan, the Select Plan Tobacco Free, the Select Plan Personal Health Assessment (PHA) and the Choice Plan. The City plan is still offered at zero cost for single coverage; however the rewards for **ENGAGEMENT** have been increased. Either the PHA fasting blood draw or the Tobacco Free certification (or both) are available should you want to select a higher level of benefit.

**Choice Plan Premium Designated Providers (2 Star Providers):** If you enroll in the Choice Plan, you have the option of utilizing specialists that have 2 Stars beside their name in the provider directory on the [www.myUHC.com](http://www.myUHC.com) website. If you utilize these specialists your office visit co-payment will be \$25. All other specialist will have a \$40 office visit co-payment.

## Health Insurance Questions

### What are Dollar-First Benefit Allowance levels and activation steps for each of the plans for next year?

For plan year 2012 there are two activation steps that allow employees and their families to obtain a higher level of benefit. Either the Personal Health Assessment (PHA) fasting blood draw or the Tobacco Free Certification (or both) are available should you want to choose a higher level of benefit. Activation steps are required to enroll in either the Select Plan Tobacco Free, the Select Plan Personal Health Assessment (PHA), or the Choice Plan.



**The Foundations Plan**, is the City's base health plan, requiring no activation steps to obtain coverage. It provides a Dollar-First Benefit Allowance of **\$250 per member**. All health plan eligible employees qualify for this plan, which is offered with zero premiums for single employee coverage. For family coverage, the City pays 50% of the cost of coverage for the employee's dependents.

**The Select Plan Tobacco Free** provides a Dollar-First Benefit Allowance of **\$500 per member**. To be eligible to enroll, you must electronically sign an affidavit stating that you are currently tobacco free (no tobacco use for the past three months). If you elect family coverage, you must attest for both yourself and your spouse. If either you or your spouse are not tobacco free, enrollment and completion in a City of Tampa or an approved tobacco cessation program with a minimum of five sessions will meet this requirement. Proof of completion must be provided to the Risk Management Division no later than November 30, 2011. Please contact Karla Kipi, the City's Health & Wellness Specialist, for questions regarding Tobacco Cessation classes at (813) 274-5706 or via email at karla.kipi@tampagov.net.

**The Select Plan Personal Health Assessment (PHA)**, provides a Dollar-First Benefit Allowance of **\$750 per member**. To be eligible to enroll in the Select Plan PHA, you must have completed a fasting blood draw between January 1 and September 30, 2011. As of August 31, over 2,000 employees, non Medicare retirees, and their dependents that are enrolled in the group health plan have completed this requirement. The enclosed letter advises whether UnitedHealthcare has a record of your completion of this requirement. **[If you have not completed this activation step and desire to do a fasting blood draw, CareATC nurses will be available between Monday, October 3 and Thursday, October 13 at various locations throughout the City].** To register for a specific date and location that is most convenient for you, log on to the City's iNET Training link; under "select a course" look for 2012 PHA. Spouses are not required to complete fasting blood draws, but may do so at one of the Employee Wellness Centers at no cost.

**The Choice Plan** provides a Dollar-First Benefit Allowance of **\$1,000 per member**. To be eligible to enroll, you must complete a PHA fasting blood draw and the Tobacco Free Certification. This plan offers zero premium for single coverage.

### **The Choice Plan has two different co-payment amounts for UHC specialists with Premium Designation (i.e., 2 Star Providers). What does premium designation mean and am I required to utilize these providers for a lower specialist co-payment?**

For 2012, if you enroll in the Choice Plan, you have the option of utilizing specialists that have 2 Stars beside their name when you look in the provider directory located on the [www.myUHC.com](http://www.myUHC.com) website. The 2 Stars indicate that these providers are UnitedHealth Premium® designated providers. This UHC program recognizes physicians and specialty centers that meet or exceed national quality of care and local market cost efficiency standards. It is important to consider many factors in the selection of a specialist; therefore, you may wish to discuss designations with a physician before choosing him or her, or confer with your current physician for advice on selecting a specialist. According to the most recent information available, when you evaluate whether to utilize a UnitedHealth Premium® designated surgeon, in addition to other factors, it is useful to note that patients utilizing specialists in this category have experienced 59% lower complication rates and 15% lower costs. After evaluating your specific medical needs, if you are enrolled in the Choice Plan and elect to be treated by a specialist in this UHC program, your co-payments will be \$25 for visits to the specialist. If you elect to choose another specialist not accredited in this program, your co-payment would be the standard \$40 specialist co-payment.

## Employee Wellness Centers Question

### Where are the Employee Wellness Centers located and how do I access information?

The City has two Employee Wellness Center locations: 4107 North Himes Avenue, Suite 101 in Tampa and 413 West Robertson Street, Suite A in Brandon. The Employee Wellness Centers, which opened in 2011, are available to any employee, non Medicare retiree and their dependents that are enrolled in a City group health plan. The Employee Wellness Centers are operated by an outside vendor, CareATC. They are also managed by a physician and staff who provide easy and cost free access to the highest quality medical care for acute and chronic conditions. You may contact CareATC at (800) 993-8244 for more information or visit the City of Tampa's iNET. To view Employee Wellness Center information, log on to the iNET page, select the Human Resources Department tab, then select the Employee Benefits including Wellness Centers link. The information will be located on the right-hand side of the page entitled Employee Wellness Centers. We have had thousands of visits to the two centers and over 98% of the patients have provided feedback that they were 100% satisfied. Participation in the Employee Wellness Center is completely voluntary.

