

EMPLOYEE BENEFITS ~ OPEN ENROLLMENT 2020



Growing Healthy Every Step of the Way



2020 Benefits Open Enrollment Overview

Health Plan and Related Services

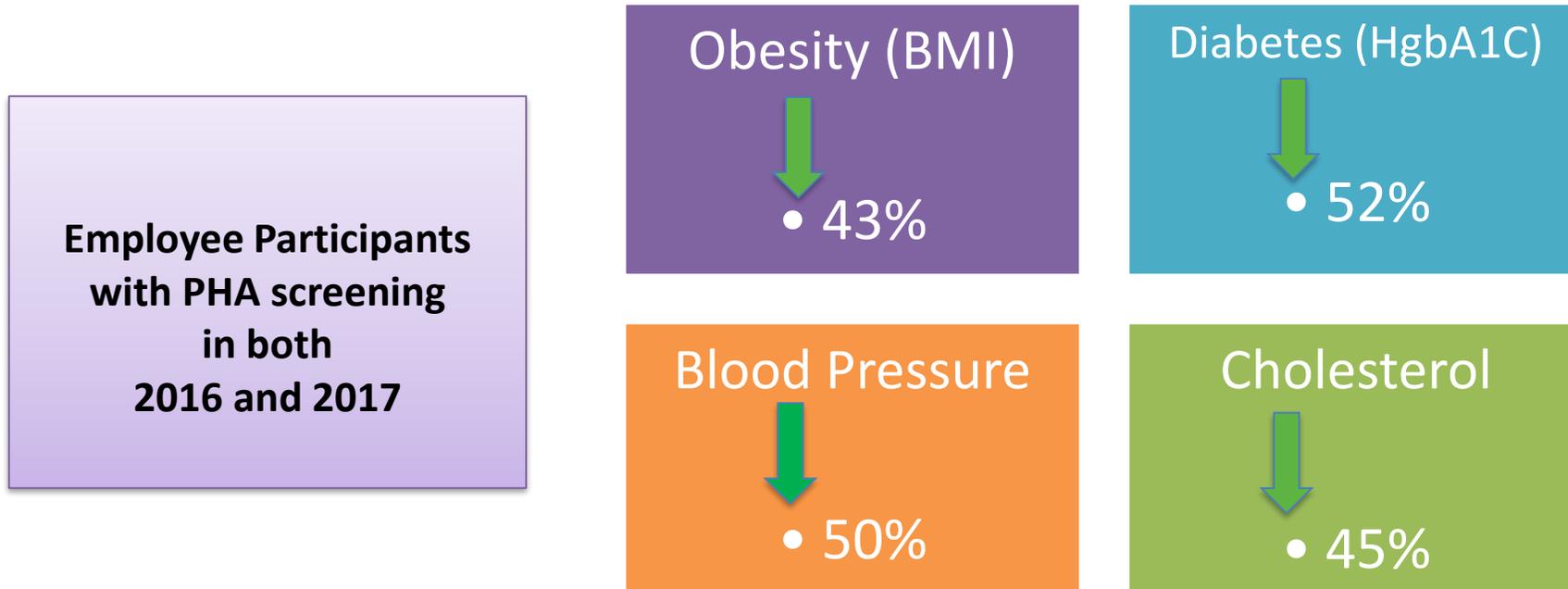
Voluntary Benefits

Financial Protection

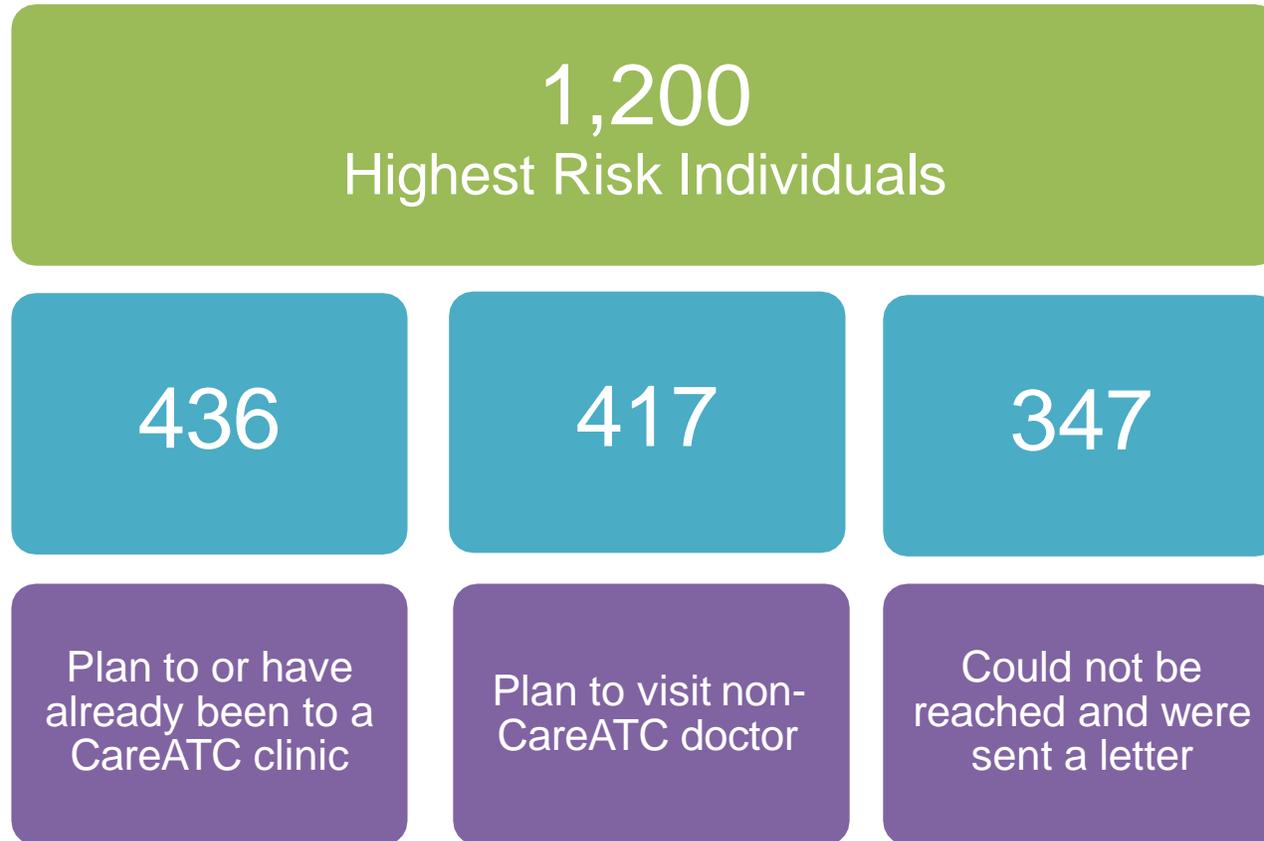
Meetings, Resources & Other Details



City of Tampa Personal Health Assessment Year over Year Improvement from 2017 - 2018



2018 Outreach



2020 City Plan With HRA Highlights

IN-NETWORK	CITY PLAN WITH HRA	SIMPLE WELLNESS PLAN
Calendar Year Deductibles		
Individual	\$2,000	\$2,000
Family	\$4,000	\$4,000
Coinsurance	10%	N/A
Out-of-Pocket Maximum		
Individual Out-of-Pocket Maximum	\$4,000	\$4,000
Family Out-of-Pocket Maximum	\$8,000	\$8,000
PCP Office Visit	\$30	\$30
Specialist Office Visit	\$30 Tier1/\$50	\$30 Tier1/\$50
Emergency Room Copay	\$300	\$300 After Deductible
Urgent Care Facility	\$50	\$50
In-Patient Hospital	Deductible/Coinsurance	\$400 Copay Per Day, Days 1-5, After Deductible
Out-Patient Surgery - Hospital	Deductible/Coinsurance	\$250 Copay After Deductible
Out-Patient Surgery - Freestanding	Deductible/Coinsurance	\$100 Copay
Out-Patient Diagnostic	Deductible/Coinsurance	\$200 Copay Day After Deductible
Prescription Drugs		
Retail	\$30/\$60/\$90/25%	
Mail Order – 90 day supply	2 x Retail	
Bi-Weekly Premium		
Single Coverage	\$0	\$14.31
Family Coverage	\$171.69	\$200.31

City of Tampa

Health Reimbursement Account (HRA) (City Plan With HRA Enrollees only)

Your Health Reimbursement Account (HRA) is an account funded by the City

- ✓ **The incentive amount earned through participation in City's wellness initiatives this year is placed in your HRA account for 2020.**
- ✓ **Your HRA will help you pay for covered services.**
This includes paying for services other than copayments that apply to your deductible, such as inpatient hospitalization, outpatient treatment and diagnostic services.
- ✓ **Any unused HRA balance reverts to zero at year end.**

WageWorks Flexible Spending Account (FSA)

- Employees will receive a WageWorks debit card
- Funded by employee's pre-tax contributions
- May be used to pay out of pocket expenses of the medical plan
- May be used to pay medical and pharmacy copays
- May be used to pay dental, vision & child care out-of-pocket expenses
- Does not roll over from year to year

2020 City Plan With HRA

Incentive Activities

Wellness Incentive Activities	Employee	Spouse or Domestic Partner	Maximum Family Health Reimbursement Account (HRA) Amount
PHA	\$500	\$500	\$1,000
Tobacco Free Certification	\$250	\$250	\$500
Your Choice of:	\$250	\$250	\$500
<ul style="list-style-type: none"> • Wild on Walking Challenge including Train with Jane challenge or ... 	✓	N/A	
<ul style="list-style-type: none"> • 2 Wellness Classes or... 	✓	N/A	
<ul style="list-style-type: none"> • 2 Wellness Webinars or... 	✓	✓	
<ul style="list-style-type: none"> • A combination of 1 Wellness Class and 1 Wellness Webinar 	✓	N/A	
Maximum 2020 Incentive Reward	\$1,000	\$1,000	\$2,000

2020 Simple Wellness Plan Incentive Rewards

Wellness Incentive Activities	Employee	Spouse or Domestic Partner	Dollar First Benefit Allowance Amount for Each Covered Family Member
PHA	\$500	N/A	\$500
Tobacco Free Certification	\$250	N/A	\$250
Your Choice of:	\$250	N/A	\$250
<ul style="list-style-type: none"> • Wild on Walking Challenge including Train with Jane challenge or ... 	✓		
<ul style="list-style-type: none"> • 2 Wellness Classes <OR> 	✓		
<ul style="list-style-type: none"> • 2 Wellness Webinars <OR> 	✓		
<ul style="list-style-type: none"> • A combination of 1 Wellness Class & 1 Wellness Webinar 	✓		
Maximum 2020 Incentive Reward	\$1,000	N/A	\$1,000

Health Plan and Related Services

Medical and Drug Benefits

Wellness Centers





UnitedHealthcare®

UNITEDHEALTHCARE

2020 Benefits Overview

- Two Medical Plan Options- No changes
- Deductible, Out of Pocket, Copay and Coinsurance
- Prescriptions - No changes
- Unitedhealthcare on-site Resources

City of Tampa – 2020 Medical Benefit Highlights

Benefits*	City Plan with HRA	Simple Wellness Plan
Calendar Year Deductible	\$2,000 Individual / \$4,000 Family	\$2,000 Individual / \$4,000 Family
Out of pocket Maximum	\$4,000 Individual / \$8,000 Family	\$4,000 Individual / \$8,000 Family
Office Visit Wellness Center	\$0	\$0
Office Visit PCP	\$30 copay	\$30 copay
Office Visit Specialist	\$50 copay or \$30 Tier1	\$50 copay or \$30 Tier1
Office Visit OB/ GYN	\$50 copay or \$30 Tier1	\$50 copay or \$30 Tier1
Preventive Care	\$0	\$0
Emergency Room	\$300 copay	\$300 copay after deductible
Urgent Care	\$50 copay	\$50 copay
Outpatient Surgery		
Hospital	10% after deductible	\$250 copay after deductible
Free Standing		\$100 copay
Inpatient Hospital	10% after deductible	\$400/day x5 after deductible

City of Tampa –Rx Benefit Highlights

Rx Benefits	City Plan with HRA & Simple Wellness Plan
Wellness Center	\$0
Tier 1	\$30 copay
Tier 2	\$60 copay
Tier 3	\$90 copay
Tier 4	25%
Out Of Pocket Max	Applies to medical OOPM
Mail Order	2 x's copay

Because generic drugs are significantly less expensive and chemically equivalent to their brand-name counterparts, it makes sense to save money by asking your doctor to prescribe generic medications. The City of Tampa's prescription drug plan (both retail and mail order) includes a generic program. Under the program, if the member requests a brand-name drug when a generic equivalent is available, the member will be responsible to pay the applicable generic co-payment, plus the cost difference between the brand-name and generic drug.



City Plan – HRA Plan Design

WHO PAYS WHAT?

1. HRA Account
(City incentive dollars earned)

City Pays

2. Deductible

You Pay

3. Coinsurance

City Pays
90%

You Pay
10%

4. Full Coverage
(Max out of pocket met)

City Pays

UNITEDHEALTHCARE – ONSITE NURSE LIAISON

Nurse Liaison Role: How Can I Help You?

- Stay motivated and inspired to adopt a healthier lifestyle
- Manage your chronic illnesses
- Identify and recommend medical condition-specific programs and resources
- Choosing appropriate medical care and understanding treatment options

UNITEDHEALTHCARE – **ONSITE HEALTH COACH**

UHC Health Coach: How Can I Help You?

- Help employees understand modifiable health risks
- Coach employees how to navigate myuhc.com, wellness tools, and city resources available
- Refer employees to appropriate wellness programs and services
- Plan, design, implement and evaluate workplace wellness programs
- Provide employees with health education

UNITEDHEALTHCARE- ONSITE REPRESENTATIVE

UHC On-site Representative: How Can I Help You?

- Understanding your health benefits
- Help find doctors and providers in your area
- Navigate the myuhc.com website and other resources
- Provide assistance with individual member claims and questions

How to reach me

- Bryant Roperto
CO_TonsiteRep@uhc.com
(813) 274-8279





Care^{ATC}®

THE POWER TO BE WELL

CAREATC

Himes Wellness Center Expansion

- Facility expanded to include a separate space for work-comp, an updated lab, and room for the addition of another provider

HealthPassport

- Check completion of your incentive steps: PHA, Tobacco Certification, Webinars, and/or Wild on Walking Challenge
- Participate in fitness challenges
- Reference the health education library



CAREATC

Prescription Refills

- Process for obtaining refills on medications

Reminders

- Arriving 15 minutes early for your appointment
- No Shows
- Walk-ins
- Flu Vaccines (On-site schedule in October)
- PHA's start again in January

Voluntary Benefits

Dental Insurance

Vision Insurance

EFP Elective Benefits

Flexible Spending Account



Humana

HUMANA DENTAL

No Plan or Rate Changes for 2020

Open Enrollment: Options to make plan changes

- Remember to utilize the Humana website and mobile app to obtain plan information, search for a new provider or view/print your ID card.

The Humana logo is displayed in a white rectangular box with a thin black border. The word "Humana" is written in a green, sans-serif font. The box is positioned in the bottom right corner of the slide, with several white diagonal lines extending from the top right towards the bottom left, passing behind the box.

Humana

HUMANA DENTAL

DHMO Plan:

- In-Network coverage only
- Need to be assigned to a dentist
- Pay co-pays only
- Orthodontics coverage for children & adults

The Humana logo is located in the bottom right corner of the slide. It consists of the word "Humana" in a green, sans-serif font, centered within a white rectangular box. The box is positioned at the end of a white diagonal line that extends from the top right towards the center of the slide.

Humana

HUMANA DENTAL

PPO Plan:

- Nationwide coverage with No Dental provider assignment
- **NEW*** PPO Plan – now includes 3 Exams and 3 Cleanings per year
- You pay Co-Insurance after annual deductible for Basic & Major services
- Orthodontics coverage for children through age 18
- Any treatment/service over \$300 a Pre-Determination should be submitted to understand your possible cost responsibility.

The Humana logo is displayed in a white rectangular box in the bottom right corner of the slide. The word "Humana" is written in a green, sans-serif font.



SuperiorVisionTM



SUPERIOR VISION – **VISION BENEFITS**

- Comprehensive eye examination, with dilation, no cost
- Plan allowance of \$150 toward frames (with lenses) OR contact lenses after \$15 copayment
- Additional copayments for lens upgrade
 - \$50 Standard Progressive Lenses
 - \$60 Standard Photochromic Lenses (Transitions)
 - Polycarbonate covered in full for dependents to age 19
- Benefits reset on January 1st, use or lose

SUPERIOR VISION – VISION BENEFITS

Visit www.superiorvision.com to locate providers and check claims.

Largest network in the Tampa Bay Area: Costco, LensCrafters, America's Best, Pearle Vision, Sam's Club, For Eyes, EyeGlass World, America's Best, Target, Visionworks, Walmart & Independent locations

ContactsDirect.Com – Contact lenses ordered through ContactsDirect.Com is an in-network benefit



SUPERIOR – VISION BENEFITS

Preferred QualSight LASIK Program

- Although not part of your vision benefits, Superior Vision members receive preferred pricing on LASIK. Call: 877-718-7661 or visit: www.qualsight.com/superior
- Please download the mobile app to find providers, view available benefits, and hold your electronic ID Card



Flexible Spending Account (FSA)

Why You Need It



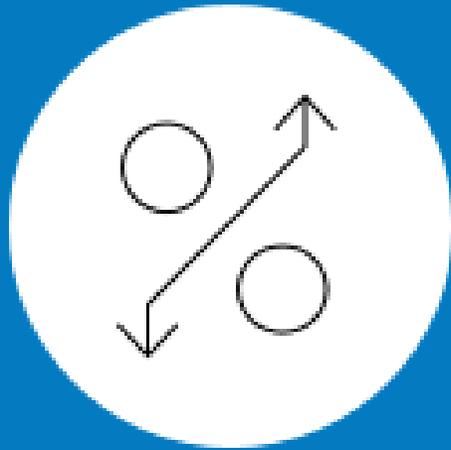
Save an average of **30%**
on everyday healthcare expenses*

Use several easy, no-hassle payment
and reimbursement options

Access your full election amount starting on day one

* Assumes a combined tax rate of 30%, including FICA, state and federal income taxes. Actual amounts may vary.





What Is a Healthcare FSA?



A **pre-tax benefit** account that pays for eligible expenses not covered by insurance

- Medical expenses
- Dental expenses
- Vision expenses

A smart, simple way to save money and keep you and your family healthy and protected

How You Use It

Use your WageWorks Card to pay instantly

Works like a debit card, just swipe and go

Funds come directly from your Healthcare FSA

No PIN required



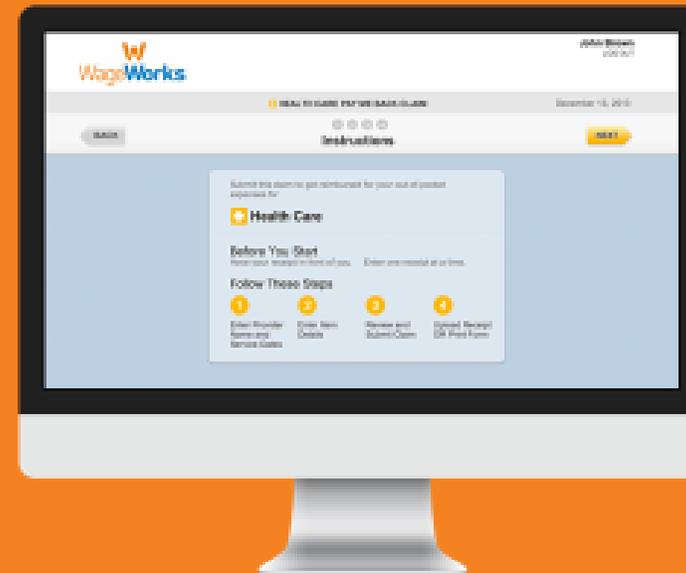
No Card, No Problem

Pay My Provider

- Pay bills instantly, directly, online
- Doctor bills, orthodontia and more

Pay Me Back

- Traditional claims
- Fast reimbursement



How You Manage It

Use WageWorks EZ Receipts

- File a claim and get reimbursed quickly
- View transactions and benefit account balances using a single login
- Snap a photo of receipts and submit them for payment
- Receive confirmation emails when claims are received, processed or paid
- Receive text messages when card verification is required, a transaction is denied or a claim has been processed



Or online at wageworks.com





EMPLOYEE FAMILY PROTECTION, INC.

EMPLOYEE FAMILY PROTECTION, INC.

Trustmark Group Accident Insurance:

- Provides benefits due to covered accidents for initial care, injuries and follow-up care.
- Benefits are paid directly to the employee, in addition to any other coverage they have.
- On and off the job coverage.
- \$100 Health Screening benefit

Trustmark Group Critical Illness with Cancer Plan

- Lump-sum benefit payment upon first diagnosis of a covered critical illness
- \$100 Health Screening benefit
- No benefit will be paid for any condition caused by or resulting from a pre-existing condition, which begins in the first 12 months after coverage begins



EMPLOYEE FAMILY PROTECTION, INC.

Trustmark Universal Life Insurance:

- Offers the flexibility of universal life with the lifetime guarantee of whole life.
- Level premiums, death benefit, and cash value
- Built-in riders include Long Term Care, Accidental Death Benefit, Restoration of Benefits, and Waiver of Premium.

Trustmark Short Term Disability

- Protect up to 60% of your income.
- Maximum of \$6,000 per month in the event of a non-work related accident or illness.
- Pre-existing condition(s) will not be covered during the first 12 months after policy takes effect.

Legal Club – Legal Services

- Family wills and trusts, landlord and real estate matters, simple divorce, bankruptcy, criminal matters and traffic offenses.
- This legal plan offers a large network of providers for many legal services. It also includes identity theft restoration, free tax preparation, and a free simple will.
- Other legal services offered at a discounted price.



OPEN ENROLLMENT 2020

**Begins October 14 and ends
November 12, 2019**

Employee Family Protection

**Call (844) 231-1623 to schedule a meeting
with a Benefit Counselor or schedule your
appointment online**

www.efpnow.com/cotappointment



VOYA[®]
FINANCIAL



RELIASTAR/VOYA FINANCIAL

Basic Term Life and AD & D

- City pays premium; 1 times Salary
- Double for Accidental Death
- Accelerated Life benefit equal to 50% of the basic life amount up to \$50,000 is payable if diagnosed with a terminal illness with a life expectancy of less than six months

RELIASTAR/VOYA FINANCIAL

Supplemental Term Life Insurance

- Accelerated Life benefit equal to 50% of the basic life amount up to \$50,000
- Employee pays through payroll deduction
- Can purchase policy on employee, spouse or child rider
 - Employee – 10K to 500K in 10K increments
 - Spouse – 10K to 500K in 10K increments
 - Child – 5K or 10K

RELIASTAR/VOYA FINANCIAL

Everest Funeral Planning Services

- Provides pre-planning and at need services for funeral planning: services include price negotiations, Price Finder report, expedited life insurance claims
- 24/7 access via: www.everestfuneral.com/voya
- Toll free: 800-913-2318



RELIASTAR/VOYA FINANCIAL

Voya Travel Assistance

- Provides emergency services when traveling more than 100 miles from home. Services include medical assistance, prescription assistance, emergency transportation, etc.
- 24/7 access via: www.europasstance-usa.com
- Toll free: In the US: 800-859-2821
Worldwide collect: 202-296-8355





CIGNA GROUP INSURANCE

Long Term Disability

- 3 levels: 30%, 50% and 60%
- Minimum of 180 days elimination period before benefits would be paid. Sick Bank participation could extend elimination period.
- Employees can increase level during Open Enrollment but only one level each year



CIGNA GROUP INSURANCE

My Secure Advantage™

30-days' pre-paid expert money-coaching for all types of financial planning and challenges, Identity theft prevention and fraud resolution services, online tools for state-specific wills and other important legal documents.

Cigna Healthy Rewards®

Discounts on health and wellness services, including vision and hearing care, diet programs, fitness centers, massage, chiropractic care and acupuncture.





FLORIDA LEAGUE OF CITIES, INC. DEFERRED COMP 457 RETIREMENT PLAN

How We Provide Value

- We are not a commercial company – we are created by local government for local government
- Almost All Vanguard Investments
- Traditional (Pre-Tax), Roth (after tax), Loan, and Unforeseeable Emergency
- Retirement Planning Presentations – I will work with management to get it set up if you are interested



FLORIDA LEAGUE OF CITIES, INC. DEFERRED COMP 457 RETIREMENT PLAN

Different Locations

- Near Benefit Counselors During Open Enrollment
- Mondays and Thursdays After Open Enrollment

Set or Update Beneficiaries

- Current participant in our plan? Going to start contributing? Make sure your beneficiaries are set!
- Rodney Walton, 813-340-7545





Nationwide[®]
is on your side



NATIONWIDE DEFERRED COMPENSATION 457(B) CITY OF TAMPA

**Nationwide 30+ years – Denny Davis 11
years**

Why and What

- Pension and Social Security may not be enough
- Tax advantages – Pretax and After tax options
- No 10% early withdrawal penalty
- Investment options: Fixed, DIY, Pro-Account active management
- Oracle changes at any time



NATIONWIDE DEFERRED COMPENSATION 457(B) CITY OF TAMPA

My Interactive Retirement Planner

- Pension, Social Security and Investment information
- Plan for monthly income in retirement



2020 Open Enrollment Resources

City of Tampa Intranet

The screenshot shows the City of Tampa Intranet interface. The top navigation bar includes links for Home, Documents, Training, and Jobs. The main content area features a sidebar with various HR-related links such as 'City Website', 'Employee Self-Service', and 'Employee Development Portal (EDP)'. The EDP link is highlighted with a red circle and a red arrow pointing to it. Below the sidebar, there is a section for 'Employee Links' with a list of recent news items.

2019 Open Enrollment Information

The screenshot shows the '2019 Open Enrollment Information' page. The page features a header with the City of Tampa logo and navigation links for DEPARTMENTS, RESIDENTS, BUSINESSES, VISITORS, SERVICES, and GOVERNMENT. The main content area includes a 'QUICK LINKS' section with links to 'CUSTOMER SERVICE CENTER', 'EMPLOYEES GUIDE', 'TRAINING REGISTRATION - EMPLOYEE DEVELOPMENT PORTAL (EDP)', and 'TAMPA CITY PULSE'. A large video player displays the '2019 Open Enrollment' video, which features the City of Tampa logo and the text '2019 Open Enrollment'. Below the video, there is a list of links for 'Employee Benefits', 'Open Enrollment Summary', '2019 Benefits Guide (PDF) - 2019 Benefits Guide (interactive)', 'Benefit Counselor Sessions', and 'Enrolling through Oracle EDP Employee Self Service'. An 'EXPAND ALL' button is located at the bottom right of the page.

The cover of the 'City of Tampa 2020 Employee Benefits Guide' features a grid of four colored squares (grey, orange, green, blue) above a background of green leaves. The title 'City of Tampa 2020 Employee Benefits Guide' is prominently displayed. At the bottom, the City of Tampa logo is on the left, and a tree icon is on the right. Below the tree, it states: 'More detailed benefits information is available at www.tampagov.net/benefits'.

Open Enrollment Questions?

2019 Open Enrollment Website:

www.tampagov.net/benefits

Benefits Question Line:

(813) 274-5757

Email open enrollment questions to:

benefitsquestions@tampagov.net



Questions and Answers With Benefit Partners

Thank you for attending!

