



# City of Tampa 2020 Employee Benefits Guide



More detailed benefits information is available at  
[www.tampagov.net/benefits](http://www.tampagov.net/benefits)







# CITY OF TAMPA

— OFFICE OF THE MAYOR —

**Jane Castor, Mayor**

## **To all City of Tampa Employees and Their Families:**

As your Mayor, I cannot understate the appreciation I have for the great City of Tampa employees and the families who support them. **Transforming Tampa's Tomorrow** is the visionary plan for the city's future, and our strategic goals as put forth in my Fiscal Year 2020 Budget will provide a challenging and exciting roadmap for this journey.

- Neighborhood Empowerment
- Transportation for Tampa's Future
- Housing Tampa Can Afford
- Sustainability and Resilience for Tampa's Future
- Ensuring Tampa's Financial Stability

Key to our success in achieving these goals will be each of you and the excellent service you provide to our citizens. Our Human Resources team strives to ensure that the benefit offerings provide the security your family has grown accustomed to, and serve to attract and retain the very best workforce possible. In the upcoming weeks you will have the opportunity to attend interactive open enrollment meetings designed to provide you with all the tools to assist you.

Our successful partnership of United Healthcare, the Wellness Centers operated by CareATC, and all of you has resulted in improved health and cost avoidance for our City family. The wellness centers deliver high quality medical care and convenience at no cost to you. The Fiscal Year 2020 Budget includes funding for a third center, greatly needed to meet patient-driven needs - as you shared, and we listened.

This year the City expanded its wellness offerings and the ability to earn financial incentive rewards to spouses and domestic partners covered by the health plan. The new HealthPassport website is your gateway to wellbeing resources, fitness, and other incentive earnings.

Besides the health plan and wellness centers, the City's leave benefits (including parental leave of absence and pregnancy related leave of absence), retirement programs, life, disability, and dental benefits round out a comprehensive program designed to meet you, and your family's needs.

This 2020 Guide provides a benefits summary. Full details can be found on the Employee Benefits website on the INet homepage and at [www.tampagov.net/benefits](http://www.tampagov.net/benefits). I encourage you to review this information carefully, as one of several opportunities to make your 2020 benefit elections, either as a new employee joining the City – or during the annual open enrollment.

Thank you,

Jane Castor

This benefits guide contains information on health, dental, vision, life, flexible spending account, elective benefits and retirement benefits. Use this table of contents to help you navigate through the guide.

## Table of Contents

<b>Overview</b> .....	4-5
<b>Medical Insurance</b> .....	6-10
<b>Choosing the Right Healthcare Setting</b> .....	11
<b>UnitedHealthcare City Plan HRA</b> .....	12
<b>Wellness Incentive Rewards</b> .....	13
<b>City of Tampa Wellness Centers</b> .....	14
<b>CareATC Healthpassport</b> .....	15
<b>Onsite Nurse Liaison</b> .....	16
<b>Dental Benefits</b> .....	17
<b>Vison Benefits</b> .....	18
<b>Enrolling in Your Benefits</b> .....	19
<b>Employee Assistance Program</b> .....	20
<b>Flexible Spending Accounts</b> .....	21
<b>Term Life Insurance</b> .....	22
<b>Long Term Disability</b> .....	23
<b>Retirement Benefits</b> .....	23
<b>Elective Benefits</b> .....	24
<b>Contact Information</b> .....	25

This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

The intent of this document is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.

## Introduction

The City of Tampa understands that your benefits are important to you and your family. This Benefits guide provides a description of the City's benefits program. More detailed information about all of your benefits can be found on the City's Human Resources Department Employee Benefits page located on the City's website [www.tampagov.net/benefits](http://www.tampagov.net/benefits). Included in this guide are summary explanations of the benefits and costs, as well as contact information for each provider. It is important to remember that only those benefit programs for which you are eligible and have enrolled, apply to you.

We encourage you to review each section and to discuss your benefits with your family members. Be sure to pay close attention to applicable copayments and deductibles, how to file claims, preauthorization requirements, participating networks, and services that may be limited or not covered (exclusions).

This guide is not an employee/employer contract. It is not intended to cover all provisions of your plans, but rather a quick reference to help answer most of your questions. Please see your Summary Plan Description and/or carrier certificates for complete details. We hope this benefits guide will give you an overview of your benefits and help you be better prepared for the enrollment process.

## Enrolling in Benefits

If you are an eligible employee, regularly scheduled to work 30 or more hours per week, a qualified part-time employee, a retiree or an eligible dependent, you can enroll in benefits on the date of a qualifying event. You can also enroll or change benefits during our annual Open Enrollment period each year.

## Benefits Eligibility

### Employee Eligibility

Benefit eligible employees are provided an opportunity to participate in the City of Tampa sponsored health benefits programs on the 1st of the month following a 30 day wait and annually during Open Enrollment. Please refer to the following guidelines regarding eligibility and election changes.

### Dependent Eligibility\*

A dependent is defined as a covered employee's legal spouse, domestic partner and dependent children of the employee or employee's spouse or domestic partner.

Dependent children will be covered until the end of the calendar month in which they reach age 26. A dependent child is defined as:

- A natural child
- A step-child
- A legally adopted child
- A child for whom legal guardianship has been awarded to the covered employee or the employee's spouse or domestic partner
- Unmarried children of any age who become mentally or physically disabled before reaching the age limit

*FL Statute 627.6562 Dependent Coverage: Health insurance coverage is available for dependents age 26 to 30. Please visit the employee benefits website at [www.tampagov.net/benefits](http://www.tampagov.net/benefits) for more information.*

### *FL Statute 627.641 Coverage for Newborn Children:*

*Newborn children of a covered family member other than the spouse of the insured or subscriber, will be covered until they reach 18 months of age. Example: Grandchildren*

\*Proof of dependent eligibility may be requested. Domestic Partner enrollment will require completion of the City of Tampa Declaration of Domestic Partnership.

## Qualifying Event

Coverage elections made at Open Enrollment cannot be changed until the next annual Open Enrollment period. The only exception to this IRS Section 125 Rule is if you experience a “Qualifying Event.” A Qualifying Event allows you to make a change to your benefit elections within thirty days of the event.

Examples of Qualifying Events include, but are not limited to:

- Marriage
- Divorce or legal separation
- Birth, adoption, or legal custody of a dependent child
- Involuntary loss of other group health insurance coverage
- Death
- Electing coverage under another group health plan

**If you experience a Qualifying Event, you must contact HR Employee Benefits at (813) 274-8041 within 30 days of the event to make changes to your benefit elections.**

## Your Responsibility

Before you enroll, make sure you understand the plans and ask questions. **In January, check your first payroll stub to make sure that the correct payroll deduction is being made and that all the benefits you elected are included.**

Any **corrections** must be made by January 30, 2020. You should also verify that all beneficiary information is current during Open Enrollment.

**Additional information on all the benefits can be found on-line by visiting the City’s Intranet and clicking the *Growing Healthy Every Step of the Way* tree logo. This will link you to the Human Resources Department Employee Benefits page.**



## Medical Insurance

UnitedHealthcare will remain the City's group medical plan provider. All eligible City employees and their dependents qualify to enroll. For 2020, employees will continue to have a choice of the two current medical plans, which will be unchanged for 2020. Both plans will provide the same covered benefits and the same network of medical providers; however the way you share in out-of-pocket costs differs, as does how incentive rewards are applied.

The **City Plan with HRA** features the same plan design with no changes for 2020, including the use of a health reimbursement account, or HRA.

Wellness incentive rewards earned by an employee and a covered spouse or domestic partner are placed in the HRA, which can then be used to cover out-of-pocket costs which apply to the deductible. The City Plan with HRA covers 90% of the cost of medical services (except those subject to copayment) after meeting the deductible. Members will pay 10% coinsurance until meeting the out-of-pocket maximum.

Employees also have the choice of the **Simple Wellness Plan** at a higher premium than the City Plan with HRA. In this plan an employee's wellness incentive dollars are used to fund the Dollar First Benefit Allowance to lower the out-of-pocket costs. This allowance helps you and your dependents pay for eligible services such as physician visits, hospital services, lab tests and x-rays. The allowance is applied before you begin to pay your deductible while you are utilizing your Dollar First Benefit Allowance, copayments will still apply.

You can locate a physician or other medical provider by contacting UnitedHealthcare Member Services, or go to UnitedHealthcare's website at [www.myuhc.com](http://www.myuhc.com).

## Explanation of Calendar Year Deductible and Calendar Year Out-of-Pocket Maximum

Calendar Year Deductible is a specified dollar amount that you must pay for certain covered services per calendar year after your HRA Account or Dollar First Benefit Allowance has been exhausted, depending which plan you enroll in. There are individual and family deductibles. Once an individual or a family deductible has been satisfied, you will only be required to make coinsurance payments or copayments until your out-of-pocket maximum has been met.

The Calendar Year Out-of-Pocket Maximum is the amount of covered expenses (including deductible and copayments) that must be paid by you, either individually or combined as a covered family. Once this maximum has been met the plan will pay 100% of covered services for the remainder of the calendar year.



## Medical Plan Highlights

Plan Name	CITY PLAN WITH HRA	
Carrier / Provider Network Name	UnitedHealthcare / Choice Plus	
Health Reimbursement Account Eligible	Yes	
	In Network	Out of Network
Deductibles		
Individual	\$2,000	\$4,000
Family	\$4,000	\$8,000
Out-of-Pocket Maximum		
Individual Out-Of-Pocket Maximum	\$4,000	\$8,000
Family Out-Of-Pocket Maximum	\$8,000	\$16,000
Lifetime Maximum	Unlimited	Unlimited
Physician Office Services		
Virtual Visits	\$15	N/A
Primary Care Physician (PCP) Office Visits	\$30	30% after deductible
Specialist Office Visits	\$30 for Tier 1/\$50 all others	30% after deductible
Preventive Care/Colonoscopy/Mammogram	No Charge	30% after deductible
Urgent Care and Emergency Room		
Urgent Care Facility	\$50	30% after deductible
Emergency Room Facility Services	\$300	\$300
Diagnostic Services		
Independent Lab / Independent X-Ray	10% after deductible	30% after deductible
MRI, MRA, CT Scans & PET Scans	10% after deductible	30% after deductible
Hospital / Facility Services		
Inpatient Hospital (per admit)	10% after deductible	30% after deductible
Outpatient Surgery - Free Standing/Hospital	10% after deductible	30% after deductible
Pharmacy Services		
Tier 1	\$30	Network Copay plus difference
Tier 2	\$60	Network Copay plus difference
Tier 3	\$90	Network Copay plus difference
Tier 4	25%	25% plus difference
Mail Order Pharmacy (90 Day Supply)	2x copay	Not covered

## Medical Plan Highlights

Plan Name	SIMPLE WELLNESS PLAN	
Carrier / Provider Network Name	UnitedHealthcare / Choice Plus	
Dollar First Benefit Allowance	Wellness Incentive Amount Earned by Employee	
	In Network	Out of Network
<b>Deductibles</b>		
Individual	\$2,000	\$4,000
Family	\$4,000	\$8,000
<b>Out-of-Pocket Maximum</b>		
Individual Out-Of-Pocket Maximum	\$4,000	\$8,000
Family Out-Of-Pocket Maximum	\$8,000	\$16,000
Lifetime Maximum	Unlimited	Unlimited
<b>Physician Office Services</b>		
Virtual Visits	\$15	N/A
Primary Care Physician (PCP) Office Visits	\$30	30% after deductible
Specialist Office Visits	\$30 for Tier 1/\$50 all others	30% after deductible
Preventive Care/Colonoscopy/Mammogram	No Charge	30% after deductible
<b>Urgent Care and Emergency Room</b>		
Urgent Care Facility	\$50	30% after deductible
Emergency Room Facility Services	\$300 after deductible	\$300 after deductible
<b>Diagnostic Services</b>		
Independent Lab / Independent X-Ray	No Charge after deductible	30% after deductible
MRI, MRA, CT Scans & PET Scans	\$200 after deductible	30% after deductible
<b>Hospital / Facility Services</b>		
Inpatient Hospital (per admit)	\$400 a day up to 5 days after deductible	30% after deductible
Outpatient Surgery - Free Standing/Hospital	\$100 - Free Standing \$250 after deductible - Hospital	30% after deductible
<b>Pharmacy Services</b>		
Tier 1	\$30	Network Copay plus difference
Tier 2	\$60	Network Copay plus difference
Tier 3	\$90	Network Copay plus difference
Tier 4	25%	25% plus difference
Mail Order Pharmacy (90 Day Supply)	2x copay	Not covered

## Medical Insurance

### Prescription Drugs

If your physician chooses a brand name drug to treat your condition, ask if a generic is available in the same class of drugs. As long as your physician approves, you will be getting an effective drug that is proven to address your condition, and you will be saving money. 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 this program, the plan will pay the cost for the generic option only. You will be responsible for any remaining difference in cost.**

The information above is a summary and not a full representation of the plan provisions. Employees should view the Summary Plan Descriptions, Benefit Summaries and other information which is available on the Human Resources Employee Benefits website on the intranet or at [www.tampagov.net/benefits](http://www.tampagov.net/benefits).

### 2020 Medical Insurance Payroll Deductions

Medical Coverage Bi-Weekly Deduction	City Plan With HRA	Simple Wellness Plan
Single	\$0	\$14.31
Family	\$171.69	\$200.31



# Ways You Can Control Costs

You and your family members can be active in controlling the overall health care cost paid by you and the City. Below are just a few ways in which lower cost effective treatment can be accessed.

- Utilize the UnitedHealthcare Treatment Cost Estimator at [www.myuhc.com](http://www.myuhc.com) to compare cost and outcomes among medical providers
- Engage the UnitedHealthcare disease management or case management, if you qualify
- Seek primary care services at the City's Wellness Centers, operated by CareATC
- Use lower cost United Healthcare's Tier 1 medications when available in accordance with physician approval

## Choose Where You Seek Medical Services Carefully



Many times we don't need immediate medical care, and in those instances where you go to get that care can have an impact on costs, both yours and the City health plan! Of course, you should always go to the emergency room for very serious illness or injury. However, for services that are not urgent or of an emergency nature you should try to use the City Wellness Center or another physician. Urgent Care centers are higher priced but often offer services not usually found in a physician's office and see patients without appointments. However, free standing emergency rooms have popped up in many areas, and at casual glance appear no different than an urgent care center. In fact, in advertising they brag about the convenience they offer. However, they are emergency rooms and you will pay the higher emergency room copay, and the City will pay emergency room rates on the services. But, of course, if you need the emergency room then, by all means go, regardless of the cost.

## **Your Health Reimbursement Account (HRA) is an account funded by the City of Tampa**

- ◆ **The incentive amount earned through participation in City's wellness initiatives in 2019 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.**

## **UHC Health Care Flexible Spending Account (FSA)**

- ◆ **Employees enrolled will receive a debit card**
- ◆ **Funded by Employee's pre-tax contributions**
- ◆ **May be used to pay for any unreimbursed health care expenses including medical copays and pharmacy copays.**
- ◆ **May also be used for out of pocket expenses on Dental and Vision care.**
- ◆ **Any unused FSA balance does not roll-over from year to year.**

## **How HRA and Health Care FSA Work Together**

- ◆ **HRA funded with wellness incentives amount earned by employee and spouse/partner.**
- ◆ **HRA used to pay for unreimbursed medical expenses that count towards the deductible, while the FSA pays for medical and pharmacy copays.**
- ◆ **FSA can fund additional health care expenses ONLY after the HRA fund is exhausted**
- ◆ **FSA may also be used for out of pocket expenses on Dental and Vision care.**
- ◆ **Any unused balance does not roll-over from year to year.**

## 2020 City Plan With HRA Incentive Activities & Rewards

Wellness Incentive Activities	Employee	Spouse or Domestic Partner	Wellness Incentive Activity Deadline
PHA	\$500	\$500	September 13
Tobacco Free Certification	\$250	\$250	November 12
Your Choice of:	\$250	\$250	
<ul style="list-style-type: none"> <li>• Wild on Walking Challenge, including Train with Jane challenge or...</li> </ul>	✓	N/A	November 12
<ul style="list-style-type: none"> <li>• 2 Wellness Classes or...</li> </ul>	✓	N/A	November 12
<ul style="list-style-type: none"> <li>• 2 Wellness Webinars or...</li> </ul>	✓	✓	November 12
<ul style="list-style-type: none"> <li>• A combination of 1 Wellness Class and 1 Wellness Webinar</li> </ul>	✓	N/A	November 12
<b>Maximum Incentive Reward</b>	<b>\$1,000</b>	<b>\$1,000</b>	

## 2020 Simple Wellness Plan Incentive Activities & Rewards

Wellness Incentive Activities	Employee	Spouse or Domestic Partner	Wellness Incentive Activity Deadline
PHA	\$500	N/A	September 13
Tobacco Free Certification	\$250	N/A	November 12
Your Choice of:	\$250	N/A	
<ul style="list-style-type: none"> <li>• Wild on Walking Challenge or...</li> </ul>	✓		November 12
<ul style="list-style-type: none"> <li>• 2 Wellness Classes or...</li> </ul>	✓		November 12
<ul style="list-style-type: none"> <li>• 2 Wellness Webinars or...</li> </ul>	✓		November 12
<ul style="list-style-type: none"> <li>• A combination of 1 Wellness Class and 1 Wellness Webinar</li> </ul>	✓		November 12
<b>Maximum Incentive Reward</b>	<b>\$1,000</b>	<b>N/A</b>	

## City of Tampa Wellness Centers



The City of Tampa Wellness Centers, operated by CareATC, are available to employees, Non-Medicare retirees and their dependents enrolled in the City's Group Medical Plan. The centers are managed by physicians and staff who provide easy and cost-free access to the highest quality medical services. CareATC has expanded the Himes Wellness Center to provide room for an additional physician adding the opportunity for 38 more appointment times. Come to the Wellness Center for your Primary Healthcare needs including:

Allergies	Asthma	Cold & Sinus	Headache	Sore Throat
Ear Pain	Congestion	High Cholesterol	Congestion	High Blood Pressure
Flu	Diabetes	Physicals	Lab Work	Tobacco Cessation

### How to Schedule an Appointment:

To schedule your appointment call (800) 993-8244 or visit CareATC's patient portal at <https://www.careatc.com>.

The first time that you log into the system at the CareATC website, you will be asked to complete the registration process and assign your own unique password. **Follow the prompts to schedule your appointment.**

**Please note:** You can also schedule an appointment through the CareATC mobile app. You will use the same user name and password that you use for the patient portal.

### Meet your Wellness Center Providers

The City of Tampa and CareATC are pleased to announce the addition of another physician to the staff at the Wellness Centers.

Cary Pilet, MSN, ARNP-BC



Tasmia Ahmed, MD



Sergei Popov, DO



Maria Claudia Escobar, FNP, MPH



Keith Goldstein, MD



**Welcome Anil Patel, MD!**  
He joined the City of Tampa  
Wellness Centers in  
November 2019



#### Brandon Wellness Center

413 W. Robertson St., Suite A  
Brandon, FL 33511

Monday - Friday 8:00 am to 5:00 pm  
Saturday 8:00 am to 12:00 pm

#### Himes Wellness Center

4107 N. Himes Ave., Suite 101  
Tampa, FL 33607

Monday - Wednesday 7:00 am to 7:00 pm  
Thursday 7:00 am to 6:30 pm  
Friday 7:00 am to 5:00 pm  
Saturday 8:00 am to 12:00 pm

New and improved dedicated wellness portal for employees, retirees, spouses or domestic partners covered by the City of Tampa health plan. HealthPassport is part of the CareATC patient portal, ensuring that your wellness activities and incentive tracking remain confidential (with the exception of optional team challenges). With a new look and feel this year, accessing your information is both easy and convenient online via the CareATC mobile app or personal computer. Log on today!

### Wellness Incentives

- Personal Health Assessment (PHA)
- Tobacco Free Certification
- Wellness Webinars and Classes
- Wild on Walking and Train with Jane Challenges

### CHALLENGES

- Team and Individual Challenges
- Create your own, or join an existing challenge
- Pick Your Healthy Behavior for the Challenge

### EVENTS

- Calendar of all City of Tampa Wellness Classes
- Class Details
- Easy “Point” & Click Registration

### RESOURCES

- **Health Feed** health education library
- Food and Nutrition, Exercise and Fitness
- Stress Reduction, Emotional Wellness
- Web Pages, Videos, Podcasts and Other Resource



## The Onsite Nurse Liaison



As part of the City of Tampa's continued dedication to health; an onsite Nurse Liaison is provided to employees, and eligible dependents covered under the City's group medical plan. The onsite Nurse Liaison is available to meet with you to discuss any issues or concerns regarding your health.

Whether you use one of the City's wellness centers, or any other physician of your choice, the Nurse Liaison can assist you in managing chronic illnesses; facilitate referrals to clinical programs, and help you in choosing appropriate medical care and understand the treatment options available to you.

What other services does my Nurse Liaison offer?

Your Nurse Liaison will:

- Teach you how to navigate UnitedHealthcare wellness tools and resources
- Motivate and inspire you to adopt a healthier lifestyle
- Assist you in managing chronic illnesses
- Identify and recommend medical condition-specific programs
- Provide coaching and support to achieve health care goals
- Assist with finding a physician
- Assist with medication management

All information shared with the nurse is strictly confidential and will not be shared with the City of Tampa. All of your personal health information will be protected in accordance with HIPAA.

**Please Note: The onsite Nurse Liaison is not intended to replace your primary care physician.**

Contact the nurse today! (813) 482-4856 or email at [COTnurse@uhc.com](mailto:COTnurse@uhc.com)

## NEW — Onsite Health Coach

**Improve the health of your workforce while reducing health care costs.**

UnitedHealthcare On-site Health Coaches offer a viable solution to help:

- Educate employees on understanding their modifiable health risks
- Coach employees to develop personal and measurable health behavior goals.
- Teach employees how to navigate UnitedHealthcare wellness tools and resources.
- Refer employees to appropriate wellness programs such as Employee Assistance Program, **myuhc.com** online health coaching programs, and onsite health promotion programs and activities.
- Provide information on health screenings and health education
- Work with employees in managing chronic conditions by encouraging them to participate in UnitedHealthcare disease management programs.

## Dental Plan Highlights

Humana is our exclusive dental provider for 2020. You have the choice between a DHMO and a PPO plan. The first option is a pre-paid DHMO plan with In-Network benefits only. All benefits are subject to a comprehensive fee schedule that outlines copays and charges for services. For a complete summary of copays by procedure please refer to the Humana Schedule of Benefits. The PPO plan provides coverage for both In-Network and Out-of-Network (non-contracted dentist) coverage. You will maximize your benefits and minimize your out of pocket expenses when you seek care from a contracted Humana PPO dentist.

Plan	DHMO HS195	PPO Plan	
<b>Network Access</b>	<b>In-Network</b>	<b>In-Network</b>	<b>Out-of-Network*</b>
<b>Calendar Year Maximum</b>	N/A	Unlimited	
	<b>Your Responsibility</b>	<b>Your Responsibility</b>	
Deductible			
Individual / Family	N/A	\$50 / \$150 (waived for Preventive)	
Dental Description		Network	Out of Network
Routine Office Visits - 9430	\$0	\$0	20%
Teeth Cleaning - 1110**	\$0	\$0	20%
Full Mouth/Panoramic X-rays - 0330	\$0	\$0	20%
Fillings - 2140	\$0	20% after deductible	40% after deductible
Extractions - 7140	\$5	20% after deductible	40% after deductible
Endodontics - 3330	\$210	20% after deductible	40% after deductible
Periodontal scaling - 4341	\$50 per quadrant	50% after deductible	50% after deductible
Full or partial dentures - 5110	\$325	50% after deductible	50% after deductible
Crowns - 2752	\$245	50% after deductible	50% after deductible
Orthodontia			
Treatment Plan & Records	\$250	Children only through age 18 50% up to \$2,000 per lifetime	
Child Orthodontia:	\$1,850		
Adult Orthodontia:	\$1,850		

\*Out-of-Network Benefits are subject to additional billing by provider. \*\*Adult fluoride is not covered.



**\*\*Humana has enhanced the PPO plan to include a 3rd oral examination and a 3rd routine cleaning per year.**

## 2020 Dental Insurance Payroll Deductions

Dental Coverage Bi-Weekly Deduction	DHMO	PPO
Single	\$6.10	\$15.59
Individual + 1	\$12.08	\$29.62
Family	\$21.48	\$48.84

## Vision Plan Highlights

In September 2019, Superior Vision acquired Advantica. The Superior Vision program will continue to provide affordable quality vision care nationwide. Through Superior’s provider network, you can obtain a comprehensive vision examination, as well as eyeglasses (lenses and frames), or contact lenses.

Carefully review the vision care program summary and take advantage of this very important benefit. You can call Superior’s Customer Service Center at (800) 507-3800 for any questions about your coverage or contracted providers or you may visit their website at [www.superiorvision.com](http://www.superiorvision.com). You will receive the maximum level of benefits when utilizing an in-network contracted provider. Please refer to the following chart for an overview of your options.

If you elect not to enroll in the Superior vision plan but you are enrolled in the group medical plan, you have access to a basic discount vision program through UnitedHealth. You can get one routine eye exam per year at no cost.

Visit [www.myuhc.com](http://www.myuhc.com) for more information.

Network Access	In-Network	Out-of-Network
Eye Exam	\$0 Copay	Reimbursed up to \$40
Frequency	12 Months	
<b>Materials</b>		
<b>Lenses (Standard Plastic)</b>		
Single Vision	\$15 Copay	Reimbursed up to \$20
Bifocals	\$15 Copay	Reimbursed up to \$40
Trifocals	\$15 Copay	Reimbursed up to \$60
Frequency	12 Months	
<b>Frames</b>		
Frames	\$150 Allowance	Up to \$60 Reimbursement
Frequency	12 Months	
<b>Contacts</b>		
Lenses	\$150 Allowance	Reimbursed up to \$80
Medically Necessary Contacts	\$250 Allowance	Reimbursed up to \$250
Frequency	12 Months	

## 2020 Vision Insurance Payroll Deductions

Vision Coverage Bi-Weekly Deduction	
Single	\$3.11
Individual + 1	\$6.23
Family	\$10.41

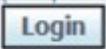
# Enrolling in Your Benefits

How to log on to Oracle EBS self service to select your benefits:



**Step 1** - Click the Oracle icon on your computer desktop.

**Step 2** - Enter your User Name. Type a period between your first and last name. Example: james.smith.

**Step 3** - Enter your password. Click the button. If you have forgotten your password then click the “forgot password click here to reset” button. If this is your  first time logging on to Oracle then contact the T&I help desk at (813) 274-8067.

**Step 4** - From the Oracle Applications Home Page, click the CTPA Employee Self Service link under the Main Menu.



**Step 5** - Click Benefits Enrollment to update your benefits.

**Step 6** - Select your Benefits for 2020

**Step 7** - Click the  button to print a copy of your enrollment for your records.

**Step 8** - Click the  button to update your benefits.

If you need additional assistance with on-line enrollment, visit the City’s Intranet and click on Employee Benefits on the City Intranet or [tampagov.net/benefits](http://tampagov.net/benefits). This will link you to the Human Resources Department Employee Benefits page where all of the Open Enrollment information is posted. Complete Step-by-Step Instructions for Oracle showing how to select your benefits are located there.

## Employee Assistance Program (EAP)

From time to time many of us will face problems at work or at home that we are not sure how to solve. These can range from employer problems to marital problems or even substance abuse. That's why the City of Tampa is pleased to offer its employees two confidential Employee Assistance Programs. The People First EAP, is administered locally by Wood & Associates. The second program is available if you are covered under the UnitedHealthcare medical plan and is referred to as Live and Work Well.

These programs offer you professional assistance in dealing with almost any life issue. From stress or depression to legal or financial issues, EAP can help!

These services are available to you and your dependents by calling a toll free phone line open 24 hours a day - 7 days a week. All conversations are confidential. These EAP programs differ slightly, however, free telephonic and face-to-face sessions are available. Contact the EAP provider for specific details.

Types of issues for which you can obtain support:

**Core Services** - General counseling for stress, depression, family issues, substance abuse, child care, work life services, educational resources, marriage counseling and elder care resources.

**Financial Planning** - Resources for investment plans, estate planning, debt reduction, retirement planning, bankruptcy, tax support, college funding, and budget management.

**Legal Services** - Referrals and discounts for services such as creating or modifying a will, consumer issues, criminal matters, traffic citations, living wills, power of attorney, separation and divorce.

**Mediation Referrals** - For divorce, child custody, estate settlement, family disputes, real estate matters, financial collections, and contractual disputes.

### 24 Hour EAP Help Lines

**People First EAP**  
**Wood & Associates**  
In Hillsborough: (813) 870-0392  
In Pinellas: (727) 576-5164  
Out-of-Area (800) 343-4670  
[www.woodassociates.net](http://www.woodassociates.net)

**Optum EAP**  
**UnitedHealthcare**  
(866) 248-4096  
[Liveandworkwell.com](http://Liveandworkwell.com)  
Access code: Tampa

## Flexible Spending Account (FSA)

UnitedHealthcare will continue to be the Flexible Spending Account administrator for 2020. There are two types of Flexible Spending Accounts: **Health Care and Dependent Care**. Flexible Spending Accounts (FSA) help you save money by providing a way to pay for certain types of health care and dependent care on a pre-tax basis. FSA dependent care covers child care expenses for dependents 13 years or younger, and elder care expenses for adults who are unable to support themselves.

### FSA works

During Open Enrollment, you decide how much money you want to contribute for the year - up to **\$2,750 per family** for healthcare FSA and up to **\$5,000 per family** for dependent care FSA. You have only one opportunity a year to enroll, unless you experience a qualifying event. The amount you designate for the year is divided in equal installments each pay period and placed in a FSA account.

### How the Debit card works

The debit card has an automatic payment feature that allows eligible medical and prescription claims, when you are responsible for a portion of the costs, to automatically pay from your FSA account. This will automatically reduce the available funds in your FSA. The FSA debit card cannot be used for dependent care expenses.

### Estimate expenses carefully

To receive the greatest savings, you must carefully estimate the amount of eligible out-of-pocket expenses you will have for the year. Once you have estimated the total annual amount, that amount is what will be deducted from your gross pay (before taxes) each pay period to be used to fund your Flexible Spending Account. The City of Tampa has 26 pay periods per year.

Active employees have until March 15th of the following plan year to incur medical expenses and until March 30th to submit claims. If an employee terminates employment before the end of the calendar year and has an account balance, the employee has 90 days from the date of termination to file claims for medical expenses incurred while still an active employee. You may have rights to claim medical expenses on your FSA if you elect COBRA upon terminating employment. If you elect COBRA, contact the UnitedHealthcare onsite representative for more information.

### Do not over estimate

Be conservative in your calculations. If you do not incur eligible expenses for the full amount you elected to put in your FSA, the remaining balance in your account will be forfeited according to IRS regulations. **Use it or lose it!**



## Basic Term Life Insurance

The City of Tampa provides you with Basic Term Life Insurance at no cost through Voya. The amount of insurance is specified in the applicable union contract or the Personnel Manual for non-union employees. Special benefits for law enforcement officers and firefighters are also included.

The Plan will also match your Basic Life Insurance benefits for Accidental Death and Dismemberment (AD&D). The AD&D benefit will provide your beneficiary with an additional amount equal to the basic term life insurance in force, if death is due to an accident. If the employee is dismembered (such as loss of an eye or limb), benefits will be paid to the employee as a percentage of the basic life amount.

**Beneficiary Information** - Please make sure that your beneficiary information is up to date and correct in Oracle Self Service.

## Supplemental Coverage

In addition to the Basic Term Life coverage provided by the City you can also purchase supplemental life insurance for yourself and your eligible dependents.

**Employee** - Purchase in increments of \$10,000 up to a maximum of \$500,000. If you are a newly eligible employee you can purchase up to \$150,000 without answering any health questions. If you request an amount above \$150,000, or you did not enroll when initially eligible, or you are increasing your insurance during open enrollment, you will be required to answer health questions during enrollment.

**Spouse/Domestic Partner** - Purchase in increments of \$10,000 up to a maximum of \$500,000. If your spouse is newly eligible you can purchase up to \$50,000 without answering any health questions. If you request an amount above \$50,000, or you did not enroll when initially eligible, or you are increasing your insurance during open enrollment, you will be required to answer health questions during enrollment.

**Children** - For dependent children that are at least 14 days old and under the age of 19, or 25 if a full time student, you can purchase life insurance in the amount of \$5,000 or \$10,000.

**Portability:** If you retire, leave the City or take a leave of absence, you may continue your supplemental term life coverage and make premium payments directly to the insurance company.



## Long Term Disability Insurance

This coverage is provided by Cigna and replaces part of your income if you meet the policy's definition of disabled and are unable to work. All full-time employees automatically receive the City-paid base plan that replaces 30% of income up to a maximum of \$10,000 per month. This coverage is effective on the first day of the month following 180 days of continuous employment. You may elect to increase the coverage from the 30% plan to the 50% plan or the 60% plan the first time you enroll as a new employee. Thereafter, you may increase your coverage by only one level during the annual open enrollment period but no more than 60%. You will be required to satisfy an additional pre-existing condition period associated with the increase in coverage. See your certificate booklet for details.

The cost of coverage depends on your age and salary, and it will be automatically reviewed and adjusted on January 1st of each year. Disability benefits will be coordinated with other sources of income such as Social Security, retirement and workers compensation incomes which ultimately reduce your disability benefit. For more information regarding long term disability benefits or to file a claim, call the benefit's question line at (813) 274-5757.

## Retirement Benefits

### Deferred Compensation

Deferred Compensation is a program that allows you to contribute part of your salary to a retirement account before taxes are taken out. For 2020 you are able to defer up to \$19,500 plus \$6,500 catch up subject to IRS revision (ages 50 and up) or 100% of your income, whichever is less. The minimum monthly contribution is \$20.00.

You may contact Human Resources if you are interested in increasing the amount that you contribute to your deferred compensation account once IRS increases the amount at the end of the year.

Employees have the option of enrolling in a pre-tax deferred compensation plan and/or a ROTH IRA. Employees can use Nationwide Retirement Solutions or Florida League of Cities as their Deferred Compensation administrator. Employees **cannot have deductions go to both** Nationwide and the Florida League of Cities plan at the same time. The City does not contribute to the funding of these plans and makes them available to employees as a service. As is the case with any investment, careful consideration regarding the costs and benefits of each plan should be evaluated by the employee prior to making a selection. Plan providers and their contact information are:

Nationwide Retirement Solutions

(813) 973-8382 or (877) 677-3678

[www.tampadeferredcomp.com](http://www.tampadeferredcomp.com)

The Florida Municipal Pension Trust Fund

(813) 340-7545 or (800) 342-8112

[www.FLCretirement.com](http://www.FLCretirement.com)

To calculate your payroll deduction, take your total annual contribution and divide it by 26 payroll periods. For more information on Deferred Compensation, visit the City's Employee Benefits page.

## Elective Benefits

Trustmark provides the elective benefits that are available to eligible employees by meeting with an Employee Family Protection (EFP) Benefit Counselor. Sign up to enroll by calling (844) 231-1623 or by going online at: [www.efpnow.com/cotappointments](http://www.efpnow.com/cotappointments).

Benefits available through EFP are:

**Short Term Disability** - If you find yourself unable to work due to a non-occupational illness or injury, short term disability can help you protect your paycheck. Please note that there is a pre-existing condition limitation included with this plan. If you have a pre-existing condition and become disabled due to that condition within the first 12 months of coverage, no benefits will be payable.

**Accident Insurance** - Covers unexpected expenses that can result from all kinds of accidents, even sports related injuries. It pays you a cash benefit to help you offset what your medical plan may not pay (deductibles, copayments etc.)

**Critical Illness with Cancer Insurance** - Provides immediate financial relief from the overwhelming expenses of a serious illness such as a heart attack, stroke or cancer. It pays you a lump sum cash benefit which can be used any way that you wish. This policy contains a pre-existing condition limitation.

**Universal Life Insurance** - This life policy offers the flexibility of whole life insurance and offers a built in Long Term Care Accelerated benefit. This policy contains a pre-existing condition limitation.

**Legal Services\*** - Offers a large network of providers for many legal services. It also includes identity theft restoration, free simple tax return preparation and a free simple will. Legal services are provided at a discounted fee for your entire family.

**\*Provided by Legal Club of America**

**If you have any questions or want to enroll in any of these elective benefits, please contact EFP.**



## Contact Information

If you have specific questions about a benefit plan, please contact the administrator listed below, or your local human resources department.

<b>Medical Insurance UnitedHealthcare</b>	Onsite Representative Email Phone Location Group #	Bryant Roperto COTonsiteRep@uhc.com (813) 274-8279 TMOB 7th Floor, HR 730334
<b>Wellness Centers CareATC</b>	Website Phone	<a href="http://www.careatc.com">www.careatc.com</a> (800) 993-8244
<b>Dental Insurance Humana</b>	Website Phone Group #	<a href="http://www.humanadental.com">www.humanadental.com</a> (800) 979-4760 773466
<b>Vision Insurance Superior Vision</b>	Website Phone Group #	<a href="https://superiorvision.com">https://superiorvision.com</a> (800) 507-3800 DM1301190001
<b>Nurse Liaison UnitedHealthcare</b>	Email Phone	<a href="mailto:COTnurse@uhc.com">COTnurse@uhc.com</a> (813) 482-4856
<b>Employee Assistance Programs (EAP) Wood &amp; Associates</b>	Program Phone	Wood & Associates (800) 343-4670
<b>Employee Assistance Programs (EAP) UnitedHealthcare</b>	Program Phone	<a href="http://Liveandworkwell.com">Liveandworkwell.com</a> <b>Access code: Tampa</b> (866) 248-4096
<b>Flexible Spending Accounts UnitedHealthcare</b>	Email Phone	COTonsiteRep@uhc.com (813) 274-8279
<b>Life Insurance ReliaStar/Voya</b>	Website Phone	<a href="http://www.voya.com">www.voya.com</a> (877) 886-5050
<b>Long Term Disability Cigna</b>	Disability Specialist Phone	Benefit's Question Line (813) 274-5757
<b>Retirement Benefits/Deferred Compensation Nationwide</b>	Phone	Denny Davis (813) 973-8382
<b>Retirement Benefits/Deferred Compensation Florida League of Cities</b>	Phone	Rodney Walton (813) 340-7545
<b>Elective Benefits Employee Family Protection</b>	Appointments Phone	<a href="http://www.efpnow.com/cotappointments">www.efpnow.com/cotappointments</a> (844) 231-1623
<b>Benefits Questions City of Tampa Benefits &amp; Wellness</b>	Email Phone	<a href="mailto:benefitsquestions@tampagov.net">benefitsquestions@tampagov.net</a> (813) 274-5757







The information in this guide is a summary of the benefits available to you and should not be intended to take the place of the official carriers' Member Certificates or the carrier's official plan document. This guide contains a general description of the benefits to which you and your eligible dependents may be entitled as an employee. This guide does not change or otherwise interpret the terms of the official plan documents. To the extent that any of the information contained in this guide is inconsistent with the official plan documents, the provisions of the official documents will govern in all cases and the plan documents and carrier certificates will prevail.

The City of Tampa reserves the right, in its sole and absolute discretion, to amend, modify or terminate, in whole or in part, any or all of the provisions of the benefit plans.



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This Benefits Guide is Version 2