



## 2020 City of Tampa Benefits Open Enrollment

The 2020 Open Enrollment period begins on Monday October 14 and ends on Tuesday November 12. As in the past, employees will enroll using Oracle EDP from Oracle Employee Self Service. For 2020, your options for medical coverage will not change, and the ways your family can earn wellness incentives to maintain or improve your health and lower your costs remains the same.

Regardless of which medical plan you enroll in, the two City Wellness Centers operated by CareATC are available to employees and dependents covered under the health plan, and offer physician visits, laboratory service and prescriptions on the CareATC formulary at no cost.

For 2020, **UnitedHealthcare** remains the administrator of the health plan. The **City Plan with HRA** and the **Simple Wellness Plan** are both unchanged, however premiums will be increasing due to the increase in underlying medical costs. The City will continue to pay 100% of the premium for individual coverage and 50% for the cost of coverage for dependents on the **City Plan with HRA**. The **Simple Wellness Plan** will also be available for an additional cost. The two medical plan options available in 2020 are very similar in value and both provide excellent coverage. The calendar year deductibles and maximum out of pocket expense limits that must be met are identical in each plan, and equal to those in the current plans; however, the way you share in out-of-pocket costs differs.

In the **City Plan with HRA** wellness incentive rewards earned by the employee and a covered spouse or domestic partner will be placed in a Health Reimbursement Arrangement, or HRA. In the **Simple Wellness Plan** wellness incentive rewards earned by the employee will be applied to fund the Dollar First Benefit Allowance and applied to each covered family member. Because each family member in the Simple Wellness Plan has available the full amount of employee wellness incentive earnings, a covered spouse or domestic partner will not be permitted to use incentive earnings for activities they complete.

**WageWorks** will be the new administrator of the Flexible Spending Account (FSA). WageWorks is a leader in administering FSA plans and employees can look forward to an enhanced participant experience and tools and resources for managing their FSA account.

The **Humana Dental**, **Voya Life**, **Cigna Long Term Disability** and **EFP Voluntary Insurance** plans are unchanged for 2020, as are the costs. **Superior Vision** recently acquired Advantica Vision, however, vision benefits and cost remain the same for 2020.

Complete details on all City of Tampa benefit options and costs can be found in the [2020 City of Tampa Benefits Guide](#) on this website.

## **Making Open Enrollment Selections through Oracle EDP**

Completing the electronic online Open Enrollment process in Oracle EBS Self-Service ensures that you have the benefits that are best for you and your family. When employees log into Oracle to complete their enrollment they will see that their medical plan will reflect participation in the City Plan with HRA. This is the default plan. Oracle will also list your currently covered dependents, if any. Employees who desire the Simple Wellness Plan, or desire to add or remove dependents, should make those changes in Oracle during open enrollment.

Just like last year, employees must click the Confirmation Statement button in Oracle EBS Self-Service to obtain a printed copy as proof of your elected benefits for 2019. Don't forget to print your confirmation statement as it reflects both the plan you desire and shows the dependents you wish to cover.

Link: [Enrolling through Oracle EDP Employee Self Service](#)

## **Open Enrollment begins Monday October 14 and will end Tuesday November 12**

Should you have any questions regarding open enrollment, visit the [2020 Open Enrollment Website](#), send an email to [benefitsquestions@tampagov.net](mailto:benefitsquestions@tampagov.net) or leave a message at 813-274-5757.

2020 City Plan With HRA Highlights		
IN-NETWORK	CITY PLAN WITH HRA	SIMPLE WELLNESS PLAN
<b>Calendar Year Deductibles</b>		
Individual	\$2,000	\$2,000
Family	\$4,000	\$4,000
<b>Coinsurance</b>	10%	N/A
<b>Out-of-Pocket Maximum</b>		
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 After Deductible
<b>Prescription Drugs</b>		
Retail	\$30/\$60/\$90/25%	
Mail Order – 90 day supply	2 x Retail	
<b>Bi-Weekly Premium</b>		
Single Coverage	\$0	\$14.31
Family Coverage	\$171.69	\$200.31

The **City Plan with HRA** features lower premiums than the Simple Wellness Plan. Key features of the City Plan with HRA are in the shaded portion of the chart above. In the **City Plan with HRA** with coinsurance you pay 10% of covered expenses after you meet your deductible, up to the maximum out of pocket limit. Services subject to 10% coinsurance include inpatient hospitalization, outpatient surgery, and diagnostic services such as MRI's and other imaging services, laboratory services and diagnostic tests. For 2020, the City will continue to pay 100% of the premium for individual coverage and 50% for the cost of coverage for dependents in the City Plan with HRA. New bi-weekly premiums for 2020 are shown at the bottom of the chart.

## Wellness Incentives and the 2020 City Plan with HRA

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

In the **2020 City Plan with HRA**, employees and their covered spouse or domestic partner who have completed approved wellness incentive activities will receive their rewards in a health reimbursement account, or HRA. The balance in the HRA will be used to meet out of pocket medical expenses which apply towards the calendar year deductible, such as inpatient hospitalization, outpatient treatment and diagnostic services.

As you can see from the chart above a family may earn up to \$2,000 in the HRA, and once in the HRA the balance can be used for any covered members of the family. At the end of the year the HRA balance, if any, reverts to zero dollars.

When covered family members visit a United HealthCare network provider, expenses which apply to the calendar year deductible will be automatically paid with the HRA, providing funds are available.

## 2020 Simple Wellness Plan Highlights

IN-NETWORK	CITY PLAN WITH HRA	SIMPLE WELLNESS PLAN
<b>Calendar Year Deductibles</b>		
Individual	\$2,000	\$2,000
Family	\$4,000	\$4,000
<b>Coinsurance</b>	10%	N/A
<b>Out-of-Pocket Maximum</b>		
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 After Deductible
<b>Prescription Drugs</b>		
Retail	\$30/\$60/\$90/25%	
Mail Order – 90 day supply	2 x Retail	
<b>Bi-Weekly Premium</b>		
Single Coverage	\$0	\$14.31
Family Coverage	\$171.69	\$200.31

The features of the **2020 Simple Wellness Plan** are unchanged from 2019; however the premiums are higher than in the 2020 City Plan with HRA. The shaded portion of this chart contains the key features in the Simple Wellness Plan. This plan differs from the City Plan with HRA in that it has no coinsurance after you meet the deductible. The **Simple Wellness Plan** has a Dollar First Benefit Allowance, which is an allowance of money paid by the City for qualified medical care from in-network providers. The Dollar First Benefit Allowance helps you and your dependents pay for eligible services such as physician visits, hospital services, lab tests and x-rays, and is applied before you begin to pay your deductible. The amount of your Dollar First Benefit Allowance is equal to the amount of wellness incentive rewards earned by the employee and is available for each family member covered under the Simple Wellness Plan.

The **2019 Simple Wellness Plan** includes copayments which apply after you meet the deductible. These copayments are assessed each time you use those services. Services requiring a copayment include inpatient hospitalization, outpatient surgery, diagnostic services such as laboratory services, x-rays and other imaging, manipulative treatment and diagnostic tests.

With the exception of out-patient-surgery in a free standing center, these copays apply only after meeting the deductibles. These copays apply each time you receive that service.

## Wellness Incentives and the 2020 Simple Wellness Plan

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

As shown in the above chart, in the **2020 Simple Wellness Plan** the same activities are available to earn incentive rewards. However, because this plan has a Dollar First Benefit which applies to all covered members in the family, only the activities completed by the employee receive a reward. These rewards include \$500 for completion of the PHA, \$250 for being tobacco free, and \$250 for completion of Wild on Walking or any combination of two wellness webinars or on-site wellness classes. The total incentive reward, up to \$1,000, will be applied to the Dollar First Benefit Allowance which will be available for all covered family members.