



City of Phoenix

2019

# RETIREE BENEFITS

## WHAT'S NEW FOR 2019

**This brochure gives an overview of the City's all-new Retiree Benefits for 2019 and explains what you need to do to enroll.** If you are interested in enrolling in City-sponsored health care coverage for 2019, each coverage requires a separate enrollment action. You can choose to enroll in one, two, three, all, or none of the coverages offered. Premium payment for medical, pharmacy, dental, or vision coverage is through pension deduction.

Please note:

- » The City will discontinue its relationship with OneExchange (now known as Via Benefits), effective December 31, 2018.
- » There are no changes to the Medical Expense Reimbursement Plan (MERP) program.

## New! Medicare Health Plans Available

The City is offering AARP/UnitedHealthcare Supplement Plans to Medicare-eligible retirees and dependents at a premium rate that reflects a savings of approximately \$40 per month or \$500 per year. This premium savings is a combination of premium discount and Qualified City Contribution.

If you are currently enrolled in a Supplement Plan through Cigna, BlueCross, Humana, or any carrier other than UnitedHealthcare, you will need to complete an application for enrollment if you are interested in a City Supplement Plan. Find the application for enrollment in the back of the AARP/UnitedHealthcare Enrollment Guide 2019, recently mailed to your home.

In order to be eligible for these plans, you or your spouse must be an AARP member; if you or your spouse is not a current AARP member, UHC

will enroll you automatically and pay your first year's membership in AARP.

After you submit your enrollment form, your application will require medical underwriting.

If you are already enrolled in an AARP/UnitedHealthcare Supplement Plan, you will not receive a Medicare Supplement Enrollment Packet from AARP/UHC. Instead, you will automatically become enrolled in the City's program. You will benefit from the City's premium discount and pay your premium via pension deduction.

### What is Medical Underwriting?

Medical underwriting is a health insurance term referring to the use of medical or health information in the evaluation of an applicant for coverage and determination of premium amount charged.

**FOR MEDICARE RETIREES**

**Important!**  
 If you submit an enrollment application for Medicare Supplement plan coverage through AARP/UnitedHealthcare, **do not terminate your current Medicare supplement plan** until you have been accepted by UnitedHealthcare.

## Pharmacy Benefit Changes

Three Medicare Prescription Drug plans are available to you through AARP/UnitedHealthcare. You recently received information in the mail from AARP/UnitedHealthcare about these three plans.

AARP MedicareRx Preferred	AARP MedicareRx Walgreens	AARP MedicareRx Saver Plus
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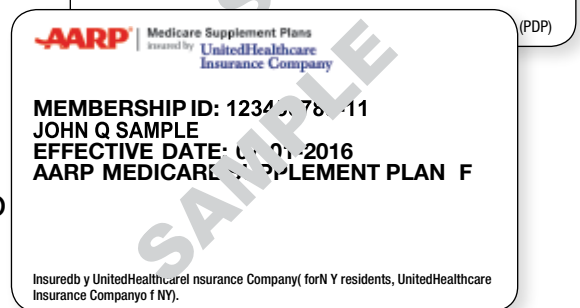
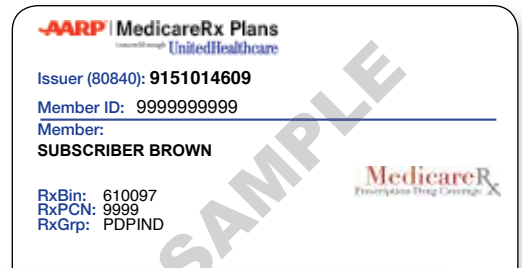
You should receive separate mailings from AARP/UHC for each of these three pharmacy plans, and each mailing will contain an enrollment form. Please review the information for these plans and call Customer Service with questions at **(844) 488-3960**. Please note that for Medicare retirees, the decision for medical and pharmacy coverage are two, separate decisions. You can choose to enroll in just medical, just pharmacy, or both. Note that for pharmacy coverage, medical underwriting is not required.

## Medical and Pharmacy ID Cards

Once you're enrolled in medical and prescription drug coverage, you may receive up to three identification cards:

1. If you are a new AARP member, you'll receive an AARP card.
2. All approved medical plan participants will receive a UHC medical ID card.
3. If you enroll in a Medicare Part D prescription drug plan, you'll receive a separate prescription drug ID card.

You should receive your new medical and prescription drug ID cards by January 1, 2019.



# Cigna Dental Plans through Pension Deductions are Back!

The Cigna Dental PPO and Cigna Dental HMO are back for 2019. Enroll through the City for January 1, 2019 coverage, and your dental premium will be deducted from each month's pension check. The Dental PPO plan offers a \$2,000-per-person annual benefit and 80% coverage. The Dental HMO uses the same fee schedule the City has used for years. Please note that the Dental HMO is not available in many rural areas.

# New! Retiree Vision Plan

Consider enrolling in the brand-new retiree vision plan through Avesis. The plan provides generous coverage for one pair of glasses or one set of contacts per calendar year. A national network of opticians and optical retailers is available. To find an Avesis provider, go to [www.avesis.com](http://www.avesis.com). For vision coverage details, see your *2019 Retiree Benefits Guide*.

## How to Enroll in Dental or Vision Coverage

- Online:** You can enroll online using eCHRIS at <https://hcmprod.phoenix.gov/psp/hcmprod/>. If you need help with your password, please call the Help Desk at (602) 534-4357, Monday through Friday, from 7 a.m. to 5 p.m.
- Phone:** You can enroll by phone by calling the Benefits Office at (602) 262-4777, Monday through Friday, from 8 a.m. to 5 p.m.
- On Paper:** You can enroll on paper by visiting a Retiree Enrollment Support Event (see page 6 for the schedule).

## Direct Pay Plans

The City is offering a second legal plan and a new pet insurance plan for 2019. You can enroll in these plans at low group rates that are less than what you would pay if you purchased an individual policy on your own. You enroll directly with the vendor and pay them each month.

### Legal Plan Now Includes a \$12/Month Value Plan

You now have two legal plans to choose from: our current standard plan and a new, value plan that offers the most popular legal services. Both plans are available through ARAG, a leader in employer-sponsored legal plans. To sign up for either legal plan, enroll directly through ARAG using the form found in your *2019 Retiree Benefits Guide*. ARAG will bill you each month for your premium. For more details about both plans, see your *2019 Retiree Benefits Guide*.

### New Pet Insurance through Nationwide

You now have the opportunity to purchase pet insurance through Nationwide Pet Insurance. The plan helps pay for medical problems and conditions related to accidental injuries, poisoning, and illnesses (including cancer). It covers such things as lab fees, treatments, prescriptions, and surgeries. Routine care coverage is available for cats and dogs. Policyholders can visit any licensed veterinarian, veterinary specialist, or animal hospital. Read more information about this program in the *2019 Retiree Benefits Guide* that is being mailed to your home this month.

### Contact the City's Benefits Office with Questions

Call the City's Benefits Office with questions at (602) 262-4777, or send an email to [benefits.questions@phoenix.gov](mailto:benefits.questions@phoenix.gov). City offices are open Monday through Friday, from 8 a.m. to 5 p.m.



# What's Next

For those who find it convenient to attend, the City is offering a Retiree Benefits Fair, Retiree Information Sessions, and an online webinar. All information provided at these meetings will be sent to your home by US mail. Please read everything carefully and contact UnitedHealthcare or the City Benefits Office with questions.

## Retiree Information Sessions

Friday, Oct. 12 9 a.m. to 3 p.m.	Retiree Benefits Fair	Phoenix Convention Center	100 N. 3rd St. Downtown Phoenix
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*Free parking in the East Garage at Jefferson and 5th Street*

Thursday, Oct. 18 1 p.m. to 4 p.m.	Retiree Information Session	Washington Activity Center	2240 W Citrus Way
Friday, Oct. 19 9 a.m. to 12 noon	Retiree Information Session	Washington Activity Center	2240 W Citrus Way
Monday, Oct. 22 1 p.m. to 4 p.m.	Retiree Information Session Via Webinar <a href="https://tinyurl.com/y8a6vrz7">https://tinyurl.com/y8a6vrz7</a>		Your Computer

**Join us at the  
Retiree Benefits Fair**

**Phoenix Convention Center**

100 N 3rd Street  
Downtown Phoenix

**All New  
Retiree Benefits Program  
for 2019!**

**Save the Date!**

**Friday, October 12, 2018**

**9:00 a.m. to 3:00 p.m.**

**FREE PARKING**  
in the Convention Center East Garage!

*This brochure provides highlights of the City of Phoenix retiree benefit plans, effective January 1, 2019. Please keep in mind that summary plan descriptions, coverage certificates, policies, and contracts prevail when questions of coverage arise.*



# Need Help?

You have multiple ways to get help in understanding your benefit changes, deciding which plans are right for you, and how to enroll in the plans.

## Enrollment Support Events

Do you need help getting enrolled? Do you have some questions or concerns about coverage or provider networks? If it's convenient, stop by one of these Enrollment Support Events for assistance:

### Washington Activity Center 2240 W. Citrus Way

Tuesday, October 23  
9 a.m. to 3 p.m.

Friday, October 26  
9 a.m. to 3 p.m.

Wednesday, October 31  
9 a.m. to 3 p.m.

Wednesday, November 7  
9 a.m. to 3 p.m.

Friday, November 9  
9 a.m. to 3 p.m.

### Beuf Community Center 3435 W. Pinnacle Peak Rd.

Thursday, November 1  
9 a.m. to 3 p.m.

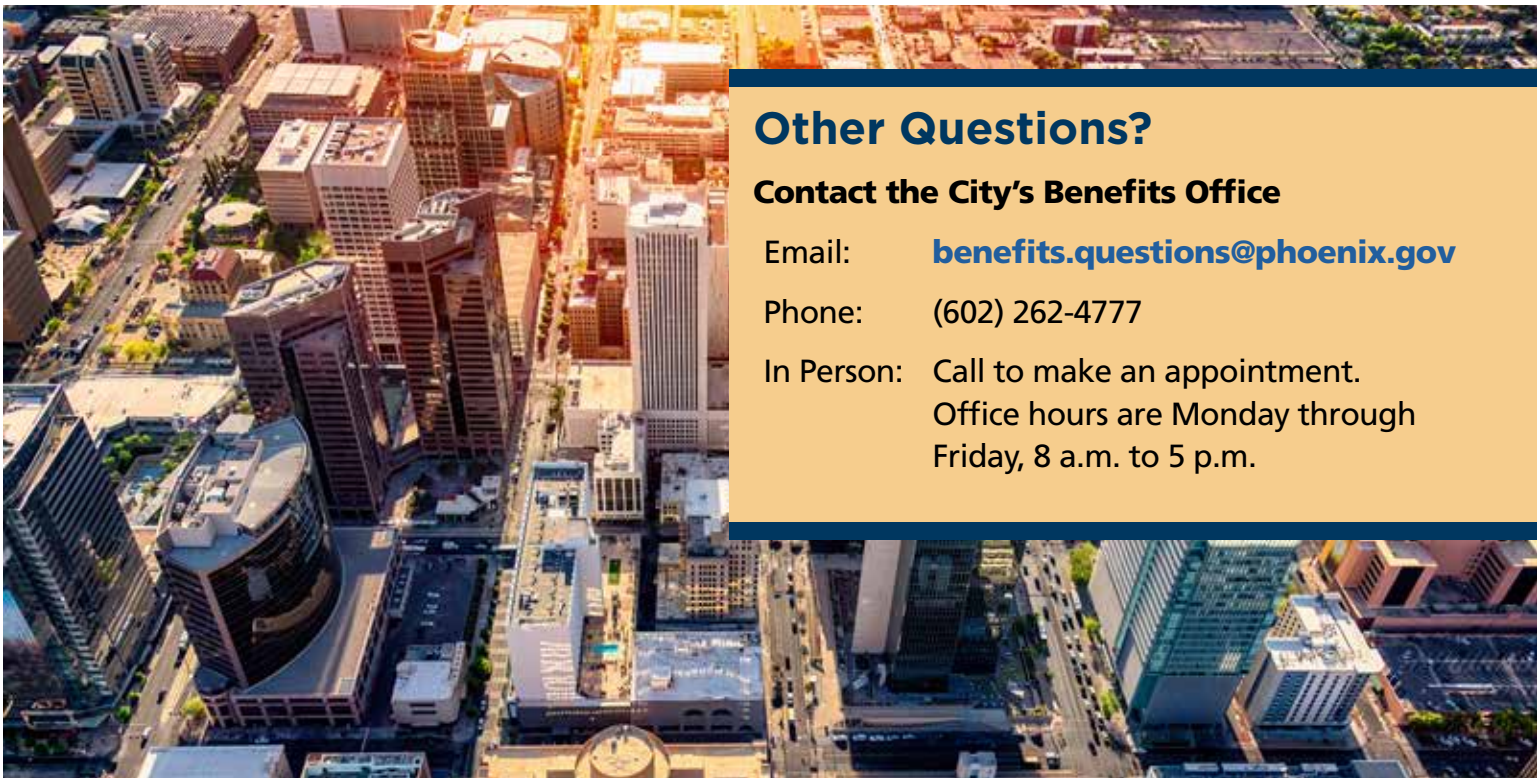
## Medical or Pharmacy Questions?

**Contact UnitedHealthcare**

(844) 488-3960

Monday through Friday, 8 a.m. to 8 p.m.





## Other Questions?

### Contact the City's Benefits Office

Email: [benefits.questions@phoenix.gov](mailto:benefits.questions@phoenix.gov)

Phone: (602) 262-4777

In Person: Call to make an appointment.  
Office hours are Monday through  
Friday, 8 a.m. to 5 p.m.



**City of Phoenix**  
 Human Resources Department  
 251 W. Washington St.  
 Phoenix, AZ 85003



**All New Retiree Benefits Program for 2019!**

**City of Phoenix**

The City of Phoenix is pleased to be offering medical and pharmacy plans to its Medicare retirees for 2019. You can enroll in medical, pharmacy, dental, or vision coverage during our Open Enrollment period:

**Monday, October 22 to Friday, November 9, 2018 at 5 p.m.**