



## City of Springfield Retiree 2015 Open Enrollment Guide

Open Enrollment is the time to change medical plans or add/drop dependents. The 2015 insurance premium rate sheet can be found on the last page of this packet.

Enclosed is information to help you during the benefits Open Enrollment period from:

**December 10<sup>th</sup> through December 23, 2014**

***Benefit changes will be effective January 1, 2015***

If you have questions or comments about your benefits, please contact your Human Resources team at [hr@springfield-or.gov](mailto:hr@springfield-or.gov) or call 541-726-3705.

City of Springfield – Human Resources  
225 5th Street, Springfield, OR 97477  
Phone: 541-726-3705  
Fax: 541-726-4614

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**2015 City of Springfield Retiree Open Enrollment  
December 10<sup>th</sup> – December 23, 2014**



**2015 Open Enrollment Information**

Carefully read the enclosed information to learn about your medical and dental plans and open enrollment options.

**Enclosed in this packet:**

- 1) 2015 Open Enrollment FAQ's (see pages 3 – 5)
- 2) 2015 Medical and Dental Plan Changes (see page 5)
- 3) Medical and Dental Coverage (see page 6 and separate packet with **white** cover sheet)
- 4) Medicare Eligible? (see page 6 and separate packet with **green** cover sheet)
- 5) Wellness Clinic Benefit (see page 6)
- 6) Important notices required by Health Care Reform regulation (see page 7 and separate packet with **pink** cover sheet)
- 7) 2015 Medical and Dental Plan Rates (see last page in this packet)

**Enclosed in separate packet with WHITE cover sheet:**

HIP Medical Plan Summary + Moda Health (ODS) Dental Plan Summary  
PPO Medical Plan Summary + Moda Health (ODS) Dental Plan Summary

**Enclosed in separate packet with GREEN cover sheet:**

Prescription Drug Coverage and Medicare Part D – HIP Plan Credible  
Prescription Drug Coverage and Medicare Part D – PPO Plan Credible

**Enclosed in separate packet with PINK cover sheet:**

Children's Health Insurance Program (CHIP)

**1) 2015 Open Enrollment Information and FAQ's**

**Q: What steps do I need to take this year?**

A. Review the 2015 Benefit Updates then decide what changes you want to make, if any (see plan changes on page 5 and enclosed plan summaries in the separate packet with the white cover sheet.)

**Q: What are my options during Open Enrollment this year?**

A. Open Enrollment is the time to decide if you:

- Want to switch Medical plans (HIP or PPO)
- Want to add or drop dependents

**Q: What if I don't want to make any changes this year?**

A. If you don't want to switch plans, or add/drop dependents - then no action is needed on your part. You will stay enrolled in the same medical and/or dental plans as you were during the 2014 plan year.

**Q: Who do I call with questions?**

A: If you have questions about what form to complete, or changes in the benefit plans, call Laura Turner at 541-726-4661 or your Human Resources team at 541-726-3705.

**Q: Have the insurance rates changes?**

A: Yes, the medical insurance premium rates have increased 4%, no increase in the dental rates.

We recently received the claim data for October 2014 and we are slightly ahead of the health-care cost trend: PacificSource has projected an increase of 5% to our expected costs in 2015. In conjunction with the work the Joint Benefit Committee has done evaluating several factors including reviewing claims data over the past ten months, we're able to hold the increase of our 2015 medical cost share ("premium") to 4% which is 1% under the recommended increase. The fact that our costs are only going up by 4% indicates that, as a covered group, we are doing better than the average. **And, dental costs remain flat, with no increase.** Thank you for staying healthy, making good health care decisions and using your benefits wisely! The new cost share rates can be found on the last page of this packet.

**Q: How will my direct debit amount get changed to the new rates?**

A: On December 26, 2014 the new (2015) cost share rates will be deducted from your account to pay for the January 2015 premium. No action is needed on your part to make this happen. (2015 Insurance premium rate list is on last page of this packet)

**Q: If I do want to make changes (switch plans or add/drop dependents) what do I do?**

A: Contact Human Resources with questions or to get forms for changing your enrollment. Submit completed paperwork by 5:00 PM, Tuesday, December 23<sup>rd</sup> to Human Resources at:

City of Springfield  
Human Resources – Open Enrollment  
225 Fifth Street  
Springfield OR 97477

Or by CONFIDENTIAL Fax to: 541-726-4614

**Q: I will turn 65, or my dependent will turn 65 in 2015, what should I do?**

A: Insurance coverage (both medical and dental) with the City will remain in effect with paid premiums through the last day of the month preceding the month you turn 65 years old or your dependent turns 65 years old. Please research the requirement for applying for Medicare independently from your coverage with the City to ensure that you are familiar with the application process with Medicare and comply with their deadlines.

**Q: Where can I learn more about plan specific information?**

A: Your best source of updated information on what the plans cover will be to contact the carriers directly. Here is the contact information for PacificSource, Moda Health (ODS), PacificSource Administrators and PERS:

**PacificSource (Medical)**

Group Number: G0020720  
Customer Service: (800) 624-6052 or (541) 686-1242  
Fax: (541) 485-0915  
Address: P. O. Box 7068; Eugene, OR 97401  
Website: [www.pacificsource.com](http://www.pacificsource.com)

**Moda Health (Dental) – Formerly ODS**

Group Number: 10001700  
Customer Service: (800) 852-5195 or (503) 228-6554  
Address: 601 S. W. Second Ave.; Portland, OR 97402  
Website: [www.modahealth.com](http://www.modahealth.com)

**PacificSource Administrators (FSA and HRA)**

Customer Service: (541) 485-7488  
Fax: (800) 575-1109  
Address: P. O. Box 70168, Springfield, OR 97475  
Email: [psacustomerservice@pacificsource.com](mailto:psacustomerservice@pacificsource.com)  
Websites: <http://psa.pacificsource.com/Flex/> and [www.mybenny.com](http://www.mybenny.com)

**PERS (Oregon Public Employees Retirement System)**

Customer Service: (888) 320-7377 or (503) 598-7377  
Fax: (503) 598-0561  
Address: 11410 S. W. 68<sup>th</sup> Parkway; Tigard, OR 97231  
Website: <http://www.oregon.gov/PERS/>

**2) Medical and Dental Plan Changes**

***MEDICAL:***

Naturopaths added to HIP Plan	Effective 1/1/15 – Naturopaths will be eligible providers, the same as primary care physicians for covered services.
Acupuncture added to HIP Plan	Effective 1/1/15 – Acupuncture will be an eligible covered service.
PacificSource Mobile App	PacificSource is now offering a mobile app for both iPhone and Android for members to look up claims and provider information as well as access to the 24- NurseLine.

***DENTAL:***

Space maintainers	Removed the age limit of age 14 for space maintainers.
Full mouth debridement	Limited to once in a 2-year period and only if there has been no cleaning (prophylaxis, periodontal maintenance) with 24 months. Currently the limit is once in a 3-year period.
Non-participating dentists	There will be a new maximum plan allowance schedule for non-participating dentists (new 2015 plan document available soon).

### 3) Medical and Dental Coverage

Plan Summaries are in a separate packet of information, please look for the corresponding colors listed below to find the plan summaries of interest in the packet with the **WHITE** cover sheet:

- o HIP Plan + Moda Health (ODS) Dental Summary of Benefits and Coverage (see **yellow** sheet)
- o PPO Plan + Moda Health (ODS) Dental Summary of Benefits and Coverage (see **blue** sheet)

### 4) Wellness Clinic Benefit – **NEW UPDATED INFORMATION!**

#### Good News!

This past Monday evening the City Council approved the contract for expanding services in our Wellness Center. Sometime between now and January 2, the Clinic will open for business, staffed by our new Family Nurse Practitioner, Sarah Aitken. Sarah's license allows her to provide primary care medical services, exactly the type of service we seek out from our family doctors. **Sarah will be able to write prescriptions for drugs (Rx), conduct physical exams, give shots, and refer to specialists.** And, the best thing is that if you are on the HIP Plan and choose to go to the Wellness Clinic, **you won't be charged or have to pay** for the appointment from your HRA or otherwise. This benefit is for available for employees, retirees and dependents. The Clinic will open in the same space as the Center operated from - in the Carter Building (204 N Fifth Street), across the street from City Hall's Fountain Plaza. We hope that we will move to a larger, more suitable and better equipped space in City Hall sometime next spring or summer. You'll receive more information as we move forward with our new Wellness Center!

### 5) Medicare Eligible? **NEW UPDATED INFORMATION as of 12/04/2014!**

**HIP Plan now consider CREDITABLE and equal to Medicare prescription Drug Coverage**

**For those of you who are or will be (or have a covered family member who will be) Medicare-eligible (65 years old) within the next year. Turning 65 is a qualifying event that allows you to enroll in a Medicare prescription drug plan.**

The federal government has determined that the prescription Drug Coverage provided under our **HIP** plan is expected to pay out as much as standard Medicare Prescription drug coverage pays and therefore is considered Creditable Coverage.

The federal government has determined that the prescription Drug Coverage provided under our **PPO** plan is expected to pay out as much as standard Medicare Prescription drug coverage pays and therefore is considered Creditable coverage.

Please carefully read the information provided in the separate enclosed packet (with a green cover sheet) and forward it to any Medicare-eligible dependents who are currently covered under our plan. If you have questions, please call us in Human Resources and one of us will make sure you get the information you need.

Look for the **green** cover sheet to find the following notices enclosed with that packet:

- o Prescription Drug Coverage and Medicare Part D - **HIP** Creditable
- o Prescription Drug Coverage and Medicare Part D - **PPO** Creditable

## 6) Important Notices Required by Health Care Reform Regulation

### 2015 City of Springfield HIP Plan Notice of Grandfathered Health Plan status:

This group health plan believes that it is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that applies to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at the number below. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or <http://www.dol.gov/ebsa/>. This website has a table summarizing which protections do and do not apply to grandfathered health plans. For more information on the Affordable Care Act and to view the helpful timeline, *What’s Changing and When*, visit the website <http://www.healthcare.gov/law/timeline/index.html>.

- o Children’s Health Insurance Program (CHIP)

(Look for the **pink** cover sheet to find this notice enclosed with that packet.)

Please contact Laura Turner at 541-726-4661, or [ljturner@springfield-or.gov](mailto:ljturner@springfield-or.gov) if you have questions about this information.

## 7) Insurance Rate Premiums

Insurance premium rate sheet can be found on the next page.



**2015 City of Springfield Retiree Monthly Insurance Cost Share  
Effective January 1, 2015 – December 31, 2015**

**Insurance Rates with \$115.05 City paid stipend applied:**

(for retired employee and dependents until retired employee is Medicare eligible)

**Medical Only (less stipend) Total Due:**

Coverage Type:	HIP	PPO
Single	\$ 462.99	\$ 593.13
Two party	\$1,155.79	\$ 1,441.95
Family	\$1,617.13	\$ 2,007.19

**Medical (less stipend) plus Dental Total Due:**

Coverage Type:	HIP	PPO
Single	\$ 527.99	\$ 658.13
Two party	\$1,259.85	\$ 1,546.01
Family	\$1,788.75	\$ 2,178.81

**Insurance Rates without stipend:**

(for dependents on plan after retired employee is Medicare eligible, or dental only option)

**Medical only Total Due:**

Coverage Type:	HIP	PPO
Single	\$ 578.04	\$ 708.18
Two party	\$1,270.84	\$ 1,557.00
Family	\$1,732.18	\$ 2,122.24

**Dental Only Total Due:**

Coverage Type:	HIP	PPO
Single	\$ 65.00	\$ 65.00
Two party	\$ 104.06	\$ 104.06
Family	\$ 171.62	\$ 171.62

**Medical plus Dental Total Due:**

Coverage Type:	HIP	PPO
Single	\$ 643.04	\$ 773.18
Two party	\$1,374.90	\$ 1,661.06
Family	\$1,903.80	\$ 2,293.86