



City of Mesa Newsletter - Retiree Open Enrollment for 2026 Benefit Programs

IMPORTANT DATES – OPEN ENROLLMENT PERIOD:

- **Begins Wednesday, October 1, 2025** – *online using eBenMesa enrollment application*
- **You're Invited!** Wellness and Benefits “Market” at the Benefits Fair – Mesa Convention Center on Thursday, October 2, 2025, from 8 am to 1 pm
- **Open Enrollment Ends Monday, October 15, 2025, at 6 pm**

OPEN ENROLLMENT ACTIVITIES:

It's a “**passive**” Open Enrollment! You do not have to do anything but be informed about your options and log-in to eBenMesa at <https://retirees.mesaaz.gov/> if you want to browse **OR** if you want to make any changes for your 2026 retiree health care coverage.

Open Enrollment is the time to add or delete dependents, change medical, dental or vision care plan options, or move from retiree only to eligible family or vice versa. You can also opt-out of programs but remember if you do opt-out, **it is irrevocable** – you become permanently ineligible for that plan type with the City of Mesa. If you do not make any changes during Open Enrollment, current medical, dental and vision plan enrollments will roll over automatically to 2026 with any medical and vision plan rate changes, along with some medical and prescription coverage changes detailed later in this newsletter.

The City's Wellness & Benefits “Market” at the Mesa Convention Center on October 2, 2025, from 8am – 1pm is your time to “enroll while you stroll” and get information, pick your benefits and have fun. Join us for some one-on-one assistance with the eBenMesa enrollment process and take advantage of free flu shots, chair massages, body composition testing, 30 minute breathwork classes, catch up with old colleagues, talk to benefit vendors, catch a bite at one of the food/beverage trucks and stop by a host of other resources (including RECOM, ASRS, PSPRS and providers from the City's Health and Wellness Center). M.O.M and P.O.P mobile units will be available onsite (by appointment only) for mammograms (call 480-967-3767) and prostate screening services (call 480-964-3013).

During Open Enrollment you can call 480-644-2299 or email benefits.info@mesaaz.gov or you can visit the Employee Benefits Office at City Hall, 20 E. Main St., Mesa, Suite 600 (enter off Main Street), M – Th from 7:30 am to 5:30 pm. Enter the building from Main Street and request Security to let us know you're here for Benefits Department computer kiosks or available assistance.

2026 BENEFIT PROGRAM HIGHLIGHTS:

City of Mesa retiree benefit plans will continue in 2026 with current administrators/vendors. **Cigna** will continue to provide medical plan network (Open Access Plus nationwide network), claims administration and customer services and behavioral health benefits; **MedImpact (MI)** or **VibrantRx (Medicare Part D PDP)** for prescription drug benefits along with **PaydHealth Select Drugs and Products Program - Advocacy Services** (for non-Medicare eligible retirees and dependents who are **not** in the VibrantRx Medicare Part D prescription drug plan); **Delta Dental of Arizona** for dental plan services; **VSP** for vision care services and materials; and **ComPsych** for Employee Assistance Program (EAP) services during the first 18 months after retirement.

For Medicare eligible retirees/individuals enrolled in City medical plans (and required to be enrolled in Medicare Parts A & B if eligible), you also enjoy the benefits of our city sponsored Medicare Part D Prescription Drug Plan administered by VibrantRx. Look for annual information to arrive in the mail about this program after Open Enrollment.

Keep and use your current medical, prescription drug and dental plan ID cards. If you need a new Cigna medical plan ID card, don't forget you have two options: go digital or request a new physical ID card. Your choice and you initiate: you may download the **myCigna** mobile app to stay connected with instant access to your health care data or you may visit your myCigna.com online account and click on ID cards in the upper right-hand corner of the site. Alternatively, you can call Cigna customer service at 1.800.244.6224 and request a new physical ID card if you choose.

Medical Plan Summary of Benefits: ****ITEMS IN RED PRINT HAVE BEEN CHANGED/UPDATED****

	Basic Medical		Choice Medical		Copay Medical	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible Individual/Family	\$550/\$1650	\$1500/\$4500	\$300/\$900	\$1500/\$4500	\$0	\$1500/\$4500
Member Coinsurance	50%	75% after deductible and balance bill to you	20%	50% after deductible and balance bill to you	0%	50% after deductible and balance bill to you
Max Medical Out-of-Pocket (MOOP) Individual/Family	\$4500/\$9000	Unlimited	\$3000/\$6000	Unlimited	\$4600/\$9200	Unlimited
PCP Office Visit	\$20	75% after deductible and balance bill to you	20%	50% after deductible and balance bill to you	PCP - \$25 Rehab/Chiro - \$30 Allergy Shot - \$15	50% after deductible and balance bill to you
Specialist Office Visit	\$30	75% after deductible and balance bill to you	20%	50% after deductible and balance bill to you	\$50	50% after deductible and balance bill to you
Hospital Services	50%	75% after deductible and balance bill to you	20%	50% after deductible and balance bill to you	In Pt Hosp - \$400 per event Out Pt Hosp - \$250 per event Emer. Room Visit - \$200 per event	50% after deductible and balance bill to you
Global Maternity OBGYN Provider Fee	\$400	75% after deductible and balance bill to you	\$400	50% after deductible and balance bill to you	\$400	50% after deductible and balance bill to you
Preventive Services	100%	Not Covered	100%	Not Covered	100%	Not Covered

2026 Prescription Drug Summary of Benefits: **ITEMS IN RED PRINT HAVE BEEN CHANGED/UPDATED**

2026 Prescription Drug Plan “One Plan for All” Basic, Choice and Copay Plans	
Network Retail Pharmacy: (up to a 30-day supply)	
Tier 1 Generic: Greater of \$10 copay or 20% (max \$60); Insulin: max is \$35	
Tier 2 Preferred Brand: Greater of \$35 copay or 30% (max \$110); Insulin: max is \$35	
Tier 3 Non-Preferred Brand: Greater of \$60 copay or 50% (max \$170); Insulin: max is \$35	
Network Pharmacy Retail-90 and Mail Order Pharmacy: (up to 90-day supply)	
Tier 1 Generic: Greater of \$20 copay or 20% (max \$120); Insulin: max is \$105	
Tier 2 Preferred Brand: Greater of \$70 copay or 30% (max \$220); Insulin: max is \$105	
Tier 3 Non-Preferred Brand: Greater of \$120 copay or 50% (max \$340); Insulin: max is \$105	
Specialty Pharmacy: (up to a 30-day supply)	
Tier 4 Specialty Generic (non-Medicare) or Specialty Preferred for Medicare Part D: Greater of \$15 copay or 20% (max \$90)	
Tier 5 Specialty Preferred Brand (non-Medicare): Greater of \$55 copay or 30% (max \$165)	
Tier 5(D) Specialty Non-Preferred Brand (Medicare Part D only): Greater of \$55 copay or 30% (max \$165)	
Tier 6 Specialty Non-Preferred Brand (non-Medicare only): Greater of \$90 copay or 50% (max \$255)	
Rx Max Out of Pocket \$4,000 per person or \$8,000 per family – non-Medicare	
RX Max Out of Pocket for Medicare Part D Retiree Individuals \$2,100 (included in above for wrap coverage)	

Medical, Dental and Vision Plan Monthly Premium Rates: **ITEMS IN RED PRINT HAVE BEEN CHANGED/UPDATED**

2026 Medical/Prescription Drug Plan Monthly Premiums			
<p>YOUR PREMIUM MAY BE DIFFERENT TO THE CHART BELOW. Quoted rates are estimates only, net of standard ASRS or PSPRS subsidies for which you may be eligible and if eligible, Medicare discounts for up to two Medicare eligible persons covered under the Plan. Your actual monthly premium rate may be higher if you have selected Optional Premium Benefit that reduces ASRS subsidy amounts (or you may have different premium rates than those quoted in this chart, due to other factors that applied to your specific retirement). Contact Retiree Benefits Administration at 480-644-2299 for more information about your 2026 Retiree Medical Plan premiums.</p>	Basic Medical Plan 2026 Monthly Premiums	Choice Medical Plan 2026 Monthly Premiums	Copay Medical Plan 2026 Monthly Premiums
Single Coverage			
Non-Medicare Eligible	\$26	\$131	\$383
Medicare Eligible	\$0	\$81	\$333
Family Coverage			
Retiree and All Covered Family Non-Medicare Eligible	\$48	\$289	\$692
One Person Only Medicare Eligible	\$0	\$234	\$637
At Least Two Persons Medicare Eligible	\$0	\$179	\$582

2026 Retiree Dental and Vision Plan Premiums per Month	SINGLE COVERAGE	FAMILY COVERAGE
DENTAL PREVENTATIVE PLAN	\$0	\$6
DENTAL CHOICE PLAN	\$9.50	\$34
DENTAL CHOICE PLUS PLAN	\$24.50	\$114
VISION BASIC PLAN	\$1.00	\$8.15
VISION CHOICE PLUS PLAN	\$5.66	\$20.95
VISION PREMIUM PLUS PLAN	\$9.57	\$31.73

****Rate confirmation notices WILL NOT be sent out – please take note of any new rates****

Personalized rate quotes for any plan changes you want to consider are available from Employee Benefits by phone (480-644-2299) or email to benefits.info@mesaaz.gov

Other Information:

Take this Open Enrollment opportunity to visit our Employee Benefits website at **www.mesaaz.gov/benefits** and check out the Retiree and Open Enrollment section. You can review the City's 2026 Plan Document, required notices, eligibility/qualifying event rules and vendor information/contact phone numbers and websites. Remember to always keep our office updated with your current telephone number, home/mailling address and your personal email address information.

Reminder: all City of Mesa retiree medical plan members (including covered family members) have access to the City's **Employee Health and Wellness Center** for primary and preventive care services and dermatology screenings free of charge for all covered family members (age 2 and over) at 59 S. Hibbert Street in Mesa. Schedule appointments by telephone at 480-644-9355(WELL).

The City's health and wellness classes and programs for employees are also available to retiree medical plan members through our Mesa Wellness 360 program. Most classes are online and recorded for later access (some classes may be in-person), and there is no charge. Topics include Diabetes Education, Disease Management, Financial Well-Being, Healthy Mind, Mindful Eating/Weight Management, Nutrition, and Stress Management. Please contact the Health and Wellness department by email at MesaWellness@MesaAZ.gov for more information, schedules/topics and how to register.

Important Reminders:

- Remove dependents no longer eligible for coverage, or who you no longer want covered, including committed partners and ex-spouses.
- Update contact information with Employee Benefits
- If you don't make changes during Open Enrollment, you'll need to wait until next year, or experience a life event eligible for mid-year enrollment changes (although you can cancel coverage irrevocably at any time)
- Retirees and all covered dependents must enroll in Medicare A&B directly with Medicare (and opt-in to the City's Medicare Part D program) when initially eligible and must report the Medicare A & B coverage to the Employee Benefits Department

Retiree Logon to eBenMesa for Open Enrollment Activities

Go to: <https://retirees.mesaaz.gov/> from any computer or tablet with internet connection (preferred Google Chrome browser) and enter your credentials, which means your “domain”, username and password as described below:

Enter retiree Domain of: ext\

Tip: You must include the backslash, which is above the enter key on your keyboard

Enter your Username after the domain: RXXXXX

Username is your 5-digit employee ID number with the city, preceded by capital **R**; if you only have a 4-digit employee ID, add a preceding zero before your ID number to make 5-digits

Enter your Password: Mesa\$XXXX (this is temporary for initial logon – you will be prompted to reset)

After \$ sign enter last 4-digits of your social security number

Example: Retiree with employee ID # 12345, and a social security number ending in 1234 will enter Domain\Username and Password as follows:

ext\R12345 (this is the Domain\Username)

Mesa\$1234 (this is the Password)

Common logon errors include:

- **For Domain** – using a forward slash instead of the **backslash** above the “enter” button must be entered after ‘ext’ (all lowercase)
- **For Username** - if your Employee ID is only 4 digits, you must **add a preceding zero** to make it 5 digits e.g., if your ID is 1234, enter 01234
- **For Username** - do not forget the capital letter ‘**R**’ in front of your 5-digit Employee ID
- **For Password** - the ‘**M**’ in **Mesa** must be capitalized
- **For Password** - the **dollar sign** must be entered between Mesa & the last four digits of your Social Security Number (\$ sign is on the ‘4’ key when you hold down the ‘Shift’ key)
- **NO SPACES** in the Domain\Username or in the Password

Enrollment Steps in eBenMesa:

1. After entering <https://retirees.mesaaz.gov/retiree> into your google browser and logging in with the credentials above, you are in eBenMesa.
2. Links on the eBenMesa Home Screen:
 - a. **Open Enrollment** – click this when you are ready to proceed
 - b. Upload Benefit Forms and Documents – click this when you need to upload dependent verification documents
 - c. Current Enrollment – click to view or print the current years enrollment
3. Click on each tab to review, edit and/or enroll and save and continue through each tab in the application for Dependents, Medical, Dental and Vision. As you “save and continue” each tab will show a green checkmark, and you will be advanced to the next tab.
4. Check Out tab shows all dependents and enrollments by plan. Review carefully, go back to any previous tabs and make changes if needed. When you are ready, type in your Electronic Signature (must be identical to the name above the signature line) on the Check Out tab. Click the Final Submission button, print for your records if desired. Your participation in the survey after Final Submission is appreciated.
5. You may return to eBenMesa as many times as you want during the Open Enrollment period, even after you have completed a Final Submission. Note: you must Save and Continue on each tab that you update. You are not required and will not have the option to do another Final Submission if you have already completed a Final Submission earlier in the Open Enrollment period.

