



City of Mesa - Retiree Open Enrollment for 2021 Benefit Programs Newsletter/Guide

IMPORTANT DATES – OPEN ENROLLMENT PERIOD:

- **Begins Wednesday, October 7, 2020** – online using upgraded eBenMesa enrollment application
- **Ends Wednesday, October 21, 2020 at 6 pm**

OPEN ENROLLMENT ACTIVITIES:

This is 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> only if you want to browse OR if you want to make any changes for your 2021 retiree health care coverage. Open Enrollment is the time to add or delete dependents, change medical, dental or vision care plan options and move from retiree to 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 2021 with any needed rate changes applied to January 2021 invoices or SurePay debits.

The Health and Wellness Benefits Fair at the Mesa Convention Center has been cancelled for this year – including cancellation of the assisted enrollment event using City computer equipment/staffing. However, Employee Benefits staff will provide support “virtually” by phone and email during Open Enrollment. For information or assistance about everything Open Enrollment or retiree benefits related: call the Employee Benefits Office at 480-644-2299 (you can get rate quotes and “talk-thru” assistance for Open Enrollment computer activities) or email benefits.info@mesaaz.gov.

2021 BENEFIT PROGRAM HIGHLIGHTS:

City of Mesa retiree benefit plans will continue in 2021 with the **same administrators and networks**. This includes **Cigna** for medical and behavioral health benefits using Cigna’s Open Access Plus nationwide network; **CVS/Caremark** or **SilverScript** for prescription drug benefits; **ComPsych** for Employee Assistance Program (EAP) services during the first 18 months after retirement; **Delta Dental of Arizona** for dental plan services and **VSP** for routine vision care plans.

No new medical ID cards will be issued for 2021 – keep and use your current ID cards, unless you make a plan change or add dependents that require a new ID card.

Retiree medical plan benefit levels will remain unchanged in 2021: same deductibles, copays, coinsurance and out of pocket maximums as 2020, and same requirement to be enrolled in Medicare if you are Medicare eligible and Medicare is your primary coverage.

There are a few compliance enhancements to City plans to accommodate changed circumstances during declared national emergency periods. For example, COVID-19 testing and diagnosis services are 100% covered in all three retiree medical plans. Telehealth Connection Services with Cigna remain 100% covered but will be provided exclusively by MDLive with Cigna in 2021. Other medical and behavioral health provider coverage for “virtual” telephonic/video office visit services are available in retiree medical plans at regular benefit levels i.e. deductibles, copays, and coinsurance depending upon which plan and whether in or out-of-network services.

Dental Plan benefit levels will not change in 2021. See enhancements to Vision Care Plan benefits later in this Newsletter.

Monthly Premium Rates:

- ✓ No rate changes for medical or dental plans for retirees in 2021
- ✓ Vision Care Plans - small rate **decreases** in 2021 for all three vision care plans with VSP
- ✓ Medical plan rate quotes for any plan changes you want to consider are available from Employee Benefits by phone or email
- ✓ Dental and Vision plan rates - see chart below and also in the Benefits website at www.mesaaz.gov/benefits or eBenMesa enrollment application at <https://retirees.mesaaz.gov>.

Plan Name	2021 Single Monthly Rate	2021 Family Monthly Rate
MEDICAL/RX:	Same Monthly Rates as 2020	Same Monthly Rates as 2020
Basic Medical	Contact Employee Benefits for retiree medical plan rate quote	Contact Employee Benefits for retiree medical plan rate quote
Choice Medical	Contact Employee Benefits for retiree medical plan rate quote	Contact Employee Benefits for retiree medical plan rate quote
Copay Medical	Contact Employee Benefits for retiree medical plan rate quote	Contact Employee Benefits for retiree medical plan rate quote
DENTAL:	Same Monthly Rates as 2020*	Same Monthly Rates as 2020*
Preventive Dental	\$0	\$6
Choice Dental	\$9.50	\$34
Choice Plus Dental	\$24.50	\$114
VISION:	Reduced Monthly Rates in 2021	Reduced Monthly Rates in 2021
Basic Vision	\$1	\$8.15
Vision Plus	\$5.16	\$19.56
Vision Premium Plus	\$7.36	\$25.65

*Dental plan rates may be different if you were a part-time employee prior to your retirement date with the City.

Medical/Dental/Vision plan highlights

Medical Features	Basic Medical Plan		Choice Medical Plan		Copay Medical Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible	\$500/Individual \$1,500/Family	\$1,000/Individual \$3,000/Family	\$250/Individual \$750/Family	\$1,000/Individual \$3,000/Family	\$0	\$1,000/Individual \$3,000/Family
Coinsurance (Plan Pays)	50%	25%	80%	60%	100%	60%
Out-of-Pocket Medical Maximum (Includes deductible)	\$4,000/Individual \$8,000/Family	No maximum	\$2,000/Individual \$4,000/Family	No maximum	\$3,575/Individual \$7,150/Family	No maximum
PCP Physician Office Visit (Member Pays)	\$20 copay	75% after deductible	20% after deductible	40% after deductible	\$20 copay	40% after deductible
Specialist Office Visit (Member Pays)	\$20 copay	75% after deductible	20% after deductible	40% after deductible	\$40 copay	40% after deductible
Emergency Room Visit (Member Pays)	50% after deductible	50% after deductible	20% after deductible	20% after deductible	\$150 copay (\$300 if admitted)	\$150 copay (\$300 if admitted)
Alternative Health Care (Plan Pays) (acupuncture, naturopath/homeopath)	Not Covered	Not Covered	80% after deductible, up to \$1,000/year	Same as in Network	Not Covered	Not Covered
Preventive Care & Immunizations (Plan Pays)	100%	Not Covered	100%	Not Covered	100%	Not Covered

Rx Features	Basic Medical Plan	Choice Medical Plan	Copay Medical Plan
Out-of-Pocket Rx Maximum (Separate from medical)	\$2,500/ Individual \$5,000/ Family	\$4,550/ Individual \$9,100/ Family	\$3,575/ Individual \$7,150/ Family
Annual Deductible	\$250	\$50 (Waived on Generic and 90 Day)	None
30 Day – Retail Supply · Generic · Preferred Brand · Non-Preferred Brand	You Pay · 20% (min \$5 max \$50) · 25% (min \$30 max \$100) · 40% (min \$50 max \$200)	You Pay · 20% (min \$5 max \$50) · 25% (min \$30 max \$100) · 40% (min \$50 max \$150)	You Pay · \$15 · \$50 · \$85
90 Day – Mail Order / CVS Retail · Generic · Preferred Brand · Non-Preferred Brand	You Pay · 20% (min \$10 max \$100) · 25% (min \$50 max \$200) · 40% (min \$80 max \$300)	You Pay · 20% (min \$12.50 max \$100) · 25% (min \$75 max \$200) · 40% (min \$125 max \$300)	You Pay · \$25 · \$90 · \$160
Medicare Eligible Members ONLY 90 Day – (Non-CVS Retail) · Generic · Preferred Brand · Non-Preferred Brand	You Pay · 20% (min \$15 max \$150) · 25% (min \$90 max \$300) · 40% (min \$150 max \$600)	You Pay · 20% (min \$15 max \$150) · 25% (min \$90 max \$300) · 40% (min \$150 max \$450)	You Pay · \$45 · \$150 · \$255

Dental Features	Preventive Choice Plan	Dental Choice Plan	Dental Choice Plus Plan
Annual Deductible	<ul style="list-style-type: none"> • No deductible for preventive and diagnostic services • \$50 deductible per individual on basic and major services • Family deductible will not exceed \$150 		
Preventive (Plan Pays)	100%		
Basic (Plan Pays)	80%		
Major (Plan Pays)	Not Covered	80% after deductible	
Orthodontia (Plan Pays)	Not Covered		80% up to \$1,500 per year; \$3,000 lifetime
Annual Max	\$1,000 per person	\$2,000 per person	\$2,300 per person

VISION FEATURES	Basic Vision Plan		Vision Plus Plan		Premium Plus Plan
Exam frequency EVERY year for all plans	In-Network	Out-of-Network	In-Network	Out-of-Network	Same as PLUS PLAN, but with one of the following enhancement options (called EasyOptions) per member per year, at time of materials purchase: <ul style="list-style-type: none"> • \$250 frame allowance • \$300 contact lens allowance (instead of glasses) • Fully covered Anti-reflective coating • Fully covered Progressive lenses • Fully covered Photochromic Lenses <i>EasyOptions Plan Benefits not available</i>
Frequency (glasses, contact lenses)	Every other calendar year	Every other calendar year	Every calendar year	Every calendar year	
Frames	Up to \$150 allowance	Up to \$70 allowance	Up to \$150 allowance	Up to \$70 allowance	
Lenses Single / Bifocal / Trifocal	\$10 copay	\$40 / \$60 / \$80 allowance	\$10 copay	\$40 / \$60 / \$80 allowance	
Contact Lenses (instead of glasses)					
Fitting & Evaluation	Up to \$60	Up to \$60	Up to \$60	Up to \$60	
Elective	Up to \$200	Up to \$200	Up to \$200	Up to \$200	
Medically Necessary	\$10 copay	\$10 copay	\$10 copay	\$10 copay	

Vision Care Plans – Enhancements for 2021:

Basic, Vision Plus and Vision Premium Plus plans will all benefit from allowance increases in 2021:

- In-network frame allowance to \$170; (featured frames \$190)
- \$95 frame allowance for Costco, Sam’s Club and Walmart
- \$220 in-network contact lenses allowance
- Out-of-network exam allowance increased to \$70

The Vision Plus and Premium Plus Plans will enjoy an additional benefit as well. Purchase of in-network contact lenses up to the new \$220 allowance would normally be “in lieu” of an in-network eyeglass frame benefit in that calendar year. Commencing in 2021 you can get both benefits in the same year if you are enrolled in the Plus or Premium Plus Plans. The eyeglass frames purchase would be a \$10 copay plus any amount above the standard or featured frame allowances. Note however, no frame lenses allowance would apply if the contact lenses allowance has been used. Any lenses purchased for the frames would be at full discounted cost to you.

Be sure to visit www.mesaaz.gov/benefits and check out the Retiree and Open Enrollment sections where you can review the City’s 2021 Plan Document, required notices, eligibility/qualifying event rules and vendor information/contact phone numbers and websites.

The Employee Benefits department is available Monday to Thursday from 7 am to 5:30 pm in Suite 600 of the Mesa City Plaza building at 20 E Main St, Mesa AZ 85201(by appointment only), by phone 480-644-2299 or email at benefits.info@mesaaz.gov.