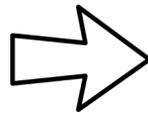


It's that time...
Benefits
OPEN
ENROLLMENT



The City of Ocala's HR and Risk Management department has prepared this newsletter as a way to quickly navigate the various insurance and benefit offerings for retirees and their dependents for the upcoming FY21. Please contact us at anytime and we will do our best to quickly answer any questions that you may have as they relate to the enrollment options that are available.

PLEASE NOTE: IF YOU ARE NOT MAKING ANY CHANGES, NO ACTION IS REQUIRED. ALL CURRENT BENEFITS YOU ARE ENROLLED IN WILL CARRY OVER TO THE NEW PLAN YEAR. ANY PREMIUM INCREASES WILL AUTOMATICALLY TAKE EFFECT ON 10/01/2020.



HR & Risk

Phone: 352-629-8359 | Email: hrrisk@ocalafl.org

2020 Open Enrollment Newsletter

Open Enrollment Deadlines

July 28

Open Enrollment
Begins

All changes to benefits and dependents **MUST BE COMPLETED** BETWEEN JULY 28 - AUG 12

August 12

Open Enrollment
Ends



Benefits Changes

To waive coverage, make changes to current elections, add/remove dependents, or update beneficiaries visit:

www.mybentek.com/cityofocala

September 21

Newly enrolled dependent audit documents are due by 5 p.m. on Sept. 21.

Dependent Audit - a dependent audit will be conducted for all new hires and for employees/retirees making changes and/or additions during open enrollment. **Dependents will not be added to plans if the required documentation is not provided prior to the benefit plan effective date.**

Eligibility Categories

Required Documents

A. Spouse (Legally Married)	A copy of page 1 of your most recently filed tax return; or a copy of marriage certificate plus proof marriage is still current (household bill or statement with both names listed.)
B. Child	Proof of relationship (as applicable: copy of birth/adoption certificate; qualified medical support or court-ordered legal custody.
C. Disabled Child	Copy of page 1 of you or your spouse's most recently filed tax return listing child as a dependent.

PLEASE NOTE: IF YOU ARE NOT MAKING ANY CHANGES TO YOUR CURRENT BENEFITS, NO ACTION IS REQUIRED. ALL CURRENT BENEFITS YOU ARE ENROLLED IN WILL CARRY OVER TO THE NEW PLAN YEAR. PREMIUM INCREASES TAKE EFFECT 10/01/20.

October 1

Benefit changes take effect on October 1.

October 15

New deductions for changes take effect October 15.

All changes must be completed by midnight August 12. For more information, contact HR/Risk at 629-8359 or hrrisk@ocalafl.org.

2020 Open Enrollment Newsletter

Information (In Person) Meeting

Due to Covid-19, current social distancing guidelines, and carriers not being able to travel, we will NOT be holding any In-Person meetings this year for Open Enrollment.

Retiree Open Enrollment Webinar Session

Just as with the information sessions, our goal is to provide you with information about annual Open Enrollment and answer any questions you may have. This year we will be hosting a Zoom meeting for Retirees with our FL Blue Medicare Representative. You will be able to ask questions within the chat feature of the Zoom meeting. If you are unable to attend the online meeting but still have questions, please reach out to HR/Risk and we will do our best to get you the information you need.

You are invited to a Zoom Webinar
TOPIC: Open Enrollment _City of Ocala
DESCRIPTION: Blue Medicare Advantage
TIME: 10:30am
DATE: July 31, 2020

Please go to this link to join the meeting:
<https://zoom.us/j/91529404163>
By Telephone: Dial 1-312-626-6799 or
1-929-205-6099 or 1-301-715-8592
WEBINAR ID: 915 2940 4163

IMPORTANT NOTICES FOR PLAN PARTICIPANTS & BENEFICIARIES

The Federal Government has outlined several notices as Important Notices for our medical plan participants.

To view these notices please go to the City's website here:

<https://www.ocalafl.org/government/city-departments-a-h/human-resources-risk-management/important-notices>

These notices include

Children's Health Insurance Program Authorization Act (CHIP)

HIPAA Notice of Privacy Practices

Special Enrollment Rights

The Newborn's and Mother's Health Protection Act

Women's Health & Cancer Rights Act (WHCRA) Enrollment Notice

Notice Regarding Wellness Program

Notice of Exchange Availability

Medicare Part D Creditable Coverage for plans 3359 & 5902

Summary of Benefits and Coverage for plans 3359 & 5902

For more information, contact HR/Risk at 629-8359 or hrrisk@ocalafl.org.

2020 Open Enrollment Newsletter

Frequently Asked Questions (FAQs)

When does open enrollment start and end? Open enrollment starts July 28 and ends August 12. **No changes can be made after this date** unless you experience a Qualifying Life Event (marriage, divorce, gain or loss of dependent coverage).

How do I find out what my current benefits are? Log into your account at www.mybentek.com/cityofocala. Click on MY BENEFITS on your Home Page.

What if I cannot remember my BenTek login information? Navigate to the BenTek website above and click on Forgot Username/Password for help retrieving your login credentials.

What if I do not have access to a computer or need HR/Risk support? HR/Risk will be assisting employees on August 4 and 11 from 7:30 - 11:30 a.m. Assistance will be available in the IT Training Room located on the 2nd floor of Fleet (1805 NE 30th Ave.—Building 200).

What if I want to keep the benefits I have? No action is required to continue with your current benefits. Any premium increases will automatically take effect.

When will my open enrollment changes take effect? Your open enrollment elections and/or changes will take effect on October 1, 2020. The new premium deductions will be reflected on your October 15, 2020 pension check. Please review your check to assure your deductions are correct.

Will I get new ID cards? New ID cards are only mailed to those newly enrolling. If you have not made changes, you will not receive new cards and should continue using the ones you have currently. In the event a new ID card is needed, please visit the benefit providers web page and login to your account to request.

What benefits do not provide ID cards? Benefits that do not provide ID cards are those where appointments are not made (e.g. AllState products). These benefits provide membership information by either mail or email upon enrollment and remain in effect year to year.

Until what age are my dependents covered? Dependents are covered as follows:

- Health & Dental - End of the calendar year in which they turn 30.
- Life insurance and Allstate voluntary benefits - until the dependent turns 26.
- Vision - age 19 or until they turn 26, if a full-time student.
- **Remember, it is the employee's responsibility to notify HR if your dependents are over age and no longer eligible to avoid paying for coverage they cannot use.**

All changes must be completed by midnight August 12. For more information, contact HR/Risk at 629-8359 or hrrisk@ocalafl.org.

2020 Open Enrollment Newsletter

—Benefit Highlights —

Health Insurance

Carrier: Florida Blue (current - no change)

Plan Design: No plan changes.

Rates: No rate changes for the 4th year in a row!



Health Ins. Rates	PPO 3359		PPO 5902	
	Under Age 65	Over Age 65	Under Age 65	Over Age 65
Retiree Only	\$460.00 /month	\$460.00/month	\$337.36/month	\$337.36/month
Retiree + Family	\$980.10/month	\$1,178.10/month	\$666.30/month	\$864.30/month

BlueMedicare	*Premium Increase Effective 10/01/2020	
	Advantage Plan 1	Advantage Plan 2
Retiree Only	\$329.78	\$271.34
Retiree + Spouse	\$659.56	\$542.68

Dental Insurance

Carrier: The Standard (current - no change)

Plan Design: No plan changes.

Rates: No rate changes.



Dental Ins. Rates	Low Plan	High Plan
Retiree Only	\$29.40/month	\$40.24/month
Retiree +1	\$45.60/month	\$62.48/month
Retiree +2 or more	\$71.96/month	\$98.56/month

Vision Insurance

Carrier: The Standard (current - no change)

Plan Design: No plan changes.

Rates: No rate changes.



Vision Ins. Rates	Retiree Only	Retiree +1	Retiree +2 or more
	\$4.98/month	\$9.92/month	\$15.59/month

All changes must be completed by midnight August 12. For more information, contact HR/Risk at 629-8359 or hrrisk@ocalafl.org.

2020 Open Enrollment Newsletter

—Benefit Highlights —

Supplemental Life Insurance

Carrier: Minnesota Life/Securian (current - no change)

Plan Design: No plan changes.

Rates: No rate changes.

Notes: Rates for Supplemental Life & Spouse Life are based on the age of the Retiree as of 10/01.

Please see the premium chart below which includes the age brackets and rate per \$1,000 in coverage.

MINNESOTA LIFE
A Securian Company

Retiree Age on 10/01/20	50 - 54	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79	80	81	82
Rate per \$1,000	\$ 0.67	\$ 0.95	\$ 1.250	\$ 1.810	\$ 3.010	\$ 6.620	\$ 9.030	\$ 9.390	\$ 9.765
Retiree Age on 10/01/20	83	84	85	86	87	88	89	90	91+
Rate per \$1,000	\$ 10.155	\$ 10.560	\$ 10.980	\$ 11.415	\$ 11.865	\$ 12.345	\$ 12.840	\$ 13.350	\$ 15.000

Examples: A 68 year old with \$65,000 in Spouse Life coverage will pay \$117.65 per month. (1.81 x 65)

An 83 year old with \$20,000 in Supplemental Life coverage will pay \$203.10 per month. (10.155 x 83)

Critical Care Insurance

Carrier: Allstate (current - no change)

Plan Design: No plan changes.

Rates: No rate changes.

Notes: .



Allstate
BENEFITS



Allstate
BENEFITS



Allstate
BENEFITS

Accident Insurance

Carrier: Allstate (current - no change)

Plan Design: No plan changes.

Rates: No rate changes.

Notes:

Cancer Insurance

Carrier: Allstate (current - no change) **Plan Design:**

No plan changes. Rates: No rate changes.

Notes:

All changes must be completed by midnight August 12. For more information, contact HR/Risk at 629-8359 or hrrisk@ocalafl.org.

2020 Open Enrollment Newsletter

—Benefit Highlights—

Legal Services

Carrier: LegalShield (current - no change)

Plan Design: No plan changes.

Rates: No rate changes.



	LegalShield	IDShield	Legal + ID
Retiree Only	\$15.75/month	\$6.95/month	\$21.70/month
Retiree + Family		\$12.95/month	\$26.80/month

Brand Name Prescription Drugs at Discounted Rates

Carrier: Elect Rx

Plan Design: No plan changes.

Rates: \$10 co-pay for each 90-day supply (\$0 co-pay for initial order.)

Notes: Retirees and/or Spouses on the Blue Medicare Advantage Plans are not eligible for this benefit. Below are some of the available drugs through the Elect RX Program. If you are enrolled in one of our commercial Florida Blue Health Insurance plans (5902 or 3359) and are interested in switching your current Brand Name Drug to Elect RX, please call 1-855-353-2879 to enroll.



Advair Diskus	Enbrel	Novolog
Afinitor	Humira	Sprycel
Aubagio	Imbruvica	Stelara
Biktarvy	Janumet	Tresiba
Copaxone	Januvia	Truvada
Cosentyx	Jardiance	Victoza
Eliquis	Neupogen	Xarelto

This is not an all inclusive list of available drugs. Elect RX dispenses over 400 Brand Name Drugs sourced from Canada, New Zealand and Australia. Please call their customer service line to inquire about the drugs you currently take.



The City's health insurance is a self-insured program and absorbs the cost of claims, such as prescriptions. Programs like ElectRx help to save the plan money and as a result, keep premiums lower. ElectRx saved the City \$161,843 in 2019 alone.

All changes must be completed by midnight August 12. For more information, contact HR/Risk at 629-8359 or hrrisk@ocalafl.org.