



# **2024 BENEFITS GUIDE**

For Retirees and Surviving Dependents

**Medical**

**Dental**

**Vision**

**Life Insurance**

**Wellness**





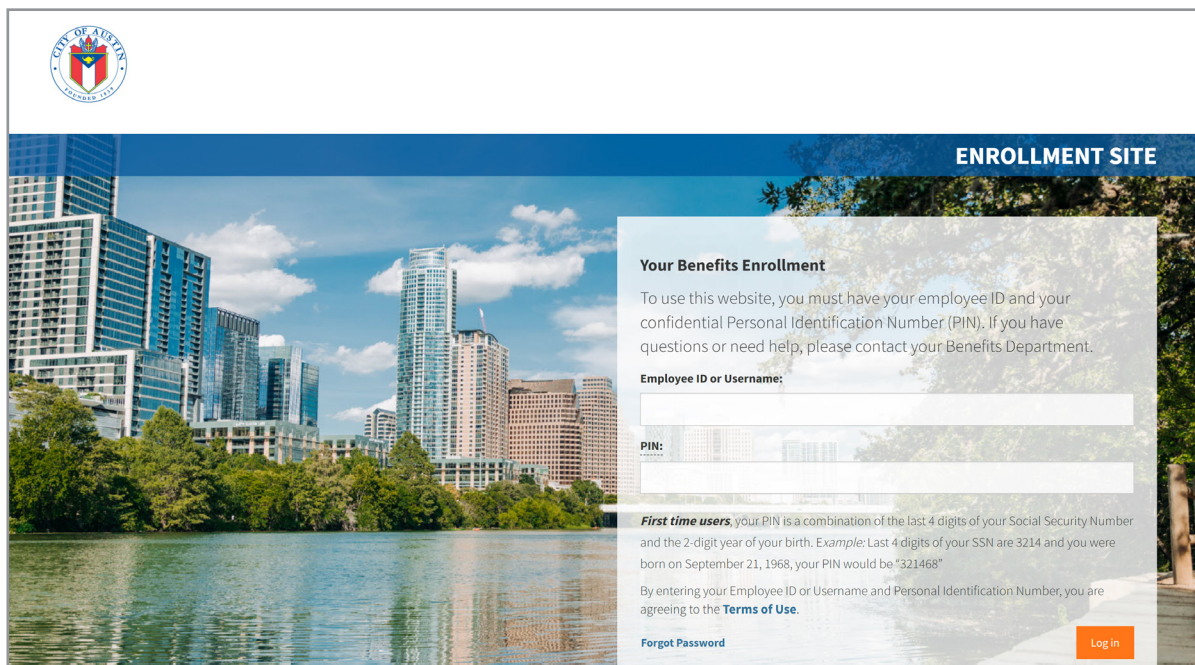
# NEW BENEFITS ENROLLMENT SYSTEM!

You will now be able to view, make changes through a Qualifying Life Event, and participate in Open Enrollment from any computer or smart device!

To enroll, view your existing coverages, or make changes follow these steps:



- ◆ Go to: [www.benselect.com/coa](http://www.benselect.com/coa) or scan the QR Code above
- ◆ Enter your **username**: Your assigned unique ID
- ◆ Enter your **PIN**: Your PIN is the last 4 digits of your Social Security Number and the last 2 digits of your year of birth. *For example*, if the last 4 digits of your SSN are 3214 and you were born on September 21, 1968, your PIN would be "321468"
- ◆ Click **Log in**.
- ◆ First time users will be prompted to create a new PIN.
- ◆ Login using your newly created PIN.



The benefit system is available 24/7 for all benefit eligible employees and retirees!



# IMPORTANT INFORMATION FOR RETIREES & SURVIVING DEPENDENTS



City of Austin retirees and surviving dependents of City retirees have access to benefits approved by the City Council each year as part of the budget process. The benefits and services offered by the City may be changed or terminated at any time.

This Guide is designed to help you understand your benefits and assist you in making your enrollment decisions. Your rights are overseen by each Plan. The terms of the Plan and detailed coverage information are included in the document made available by the Plan, which may be a plan document, evidence of coverage, certificate of coverage, contract, etc.

**In the case of a conflict between information presented in this Guide and the Plan, the Plan's terms take over.**

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The City of Austin is committed to compliance with the Americans with Disabilities Act. Call the Human Resources Department at [512-974-3400](tel:512-974-3400) (voice) or [800-735-2989](tel:800-735-2989) (Relay Texas TTY number) for more information.



# CONTACT INFORMATION

City of Austin  
Human Resources Department  
Employee Benefits Division

Benefits staff are available by phone or in person to discuss benefits questions. For your convenience, please make an appointment before visiting our office.

Phone Number: **512-974-3284**

Email: [Benefits.HRD@austintexas.gov](mailto:Benefits.HRD@austintexas.gov)

Fax Number: **512-974-3420**

Office Hours: 8:00 a.m. to 5:00 p.m.

Office Location: 505 Barton Springs Road, Suite 600

## Online Resources

To view, make changes through a Qualifying Life Event, and participate in Open Enrollment, visit [www.benselect.com/coa](http://www.benselect.com/coa).

To view eligibility requirements, plan choices, print the City's retiree benefits guide, and find information about the City's other benefits, visit [www.austintexas.gov/retirees](http://www.austintexas.gov/retirees) or scan the QR code below.





# CONTACT INFORMATION

Below you will find contact information for the vendors that provide services to retirees and their dependents. Plan documents, claim activity, provider search can be found on the websites listed below.

Benefit	Vendor	Phone Number	Website
<b>Medicare Advantage PPO</b> Group No. PTX00025	BlueCross BlueShield	855-380-8542	<a href="http://bcbstx.com/retiree-medicare-coa">bcbstx.com/retiree-medicare-coa</a>
<b>Medical</b> PPO - 246681 HMO - 246682 CDHP - 246684	BlueCross BlueShield	888-907-7880	<a href="http://bcbstx.com/coa">bcbstx.com/coa</a>
<b>Dental PPO</b> Group No. 300189	BlueCross BlueShield	888-907-7880	<a href="http://bcbstx.com/coa">bcbstx.com/coa</a>
<b>Dental HMO</b> Group No. 151630	MetLife	800-880-1800	<a href="http://metlife.com/mybenefits">metlife.com/mybenefits</a>
<b>Vision</b> Group No. 9614	Avesis	866-563-3589	<a href="http://avesis.com">avesis.com</a>
<b>Cobra &amp; Self Pay</b>	Pay Flex	888-678-7835	<a href="http://payflex.com">payflex.com</a>
<b>457 Plan</b>	Empower Retirement	866-613-6189	<a href="http://dcaustin.com">dcaustin.com</a>
<b>Employee Assistance Program</b>	Compsych	866-586-1456	<a href="http://guidanceresources.com">guidanceresources.com</a>

## Retirement Systems

	Phone Number	Website
<b>Austin Fire Fighters Relief &amp; Retirement Fund (AFRS)</b>	512-454-9567	<a href="http://www.afrs.org">www.afrs.org</a>
<b>City of Austin Police Retirement System (PRS)</b>	512-416-7672	<a href="http://www.ausprs.org">www.ausprs.org</a>
<b>City of Austin Retirement System (COAERS)</b>	512-458-2551	<a href="http://www.coaers.org">www.coaers.org</a>



# ELIGIBILITY

As a City retiree, you are eligible to enroll in medical, dental, and vision coverage. Retirees may also elect to enroll their eligible dependents. Below is a list of eligible dependents. Each of these individuals may or may not be your dependent for federal tax purposes. That determination depends on federal law.

## Eligible Dependents

- ◆ **Spouse:** Your legally married spouse.
- ◆ **Domestic Partner:** The individual who lives in the same household and shares the common resources of life in a close, personal, intimate relationship with a City retiree if, under Texas law, the individual would not be prevented from marrying the retiree on account of age, consanguinity, or prior undissolved marriage to another person. A domestic partner may be of the same or opposite gender as the retiree.
- ◆ **Children:** Your biological children, stepchildren, legally adopted children, children for whom you have obtained court-ordered guardianship or conservatorship, qualified children placed pending adoption, and children of your domestic partner, if you also cover your domestic partner for the same benefit. Your children must be under 26 years of age.
- ◆ **Dependent Grandchildren:** Your unmarried grandchild must meet the requirements listed above, and must also qualify as a dependent (as defined by the Internal Revenue Service) on your or your spouse's federal income tax return.
- ◆ **Disabled Children:** To continue City coverage for an eligible dependent past the age 26, the child must be covered as a dependent at the time, unmarried, and must also meet the following definitions:
  - ▶ A disabled child must rely on you for more than 50% of support.
  - ▶ A child is considered disabled if they are incapable of earning a living at the time the child would otherwise cease to be a dependent and depend on you for principal support and maintenance, due to a mental or physical disability.
  - ▶ A disabled child continues to be considered an eligible dependent if the child remains incapacitated and dependent on you for principal support and maintenance, and you continuously maintain the child's coverage as a dependent under the plan from the time they otherwise would lose dependent status.
  - ▶ A dependent child who loses eligibility and later becomes disabled is not eligible for coverage. A disabled child who was not covered as a dependent immediately prior to the time the child would otherwise cease to be a dependent is not eligible for coverage.
  - ▶ A disabled child must be covered continuously on the medical and dental plans. If coverage is dropped, the disabled child will not be allowed to re-enroll.

**Covering dependents who are not eligible for the City's insurance programs unfairly raises costs for all participants in the programs, as well as for the City.**





# DEPENDENT DOCUMENTATION

If you are adding a dependent under any of the City's benefits programs, you must provide documentation that supports your relationship to the dependent. **Social Security Numbers** must be provided for all eligible dependents.

Acceptable documents are listed below for the following dependents:

Dependent Type	Acceptable Documents
<b>Spouse</b>	A marriage certificate which has been recorded as provided by law.
<b>Domestic Partner</b>	A Domestic Partnership Affidavit and Agreement form signed by the retiree and domestic partner. Also a Domestic Partnership Tax Dependent Status Form signed by the retiree.
<b>Child</b>	A certified birth certificate, complimentary hospital birth certificate, Verification of Birth Facts issued by the hospital, or court order establishing legal adoption, guardianship, or conservatorship, or qualified medical child support order or the subject of an Administrative Writ.
<b>Child of a Domestic Partner</b>	The documentation listed above must also be provided and the domestic partner must be covered for the same benefit in order to cover a child of a domestic partner.
<b>Stepchild</b>	The documentation listed above must also be provided and a marriage certificate or declaration of informal marriage indicating the marriage of the child's parent and stepparent.
<b>Dependent Grandchild</b>	The documentation listed above must also be provided and a marriage certificate or declaration of informal marriage that supports the relationship between you and your grandchild.
<b>Disabled Child</b>	A completed Dependent Eligibility Questionnaire verifying an ongoing total disability, including written documentation from a physician verifying an ongoing total disability.
<b>Qualified Child Pending Adoption</b>	For children already placed in your home, an agreement executed between you and a licensed child-placing agency or the Texas Department of Family and Protective Services (TDFPS), which meets the requirements listed in Dependent Eligibility.

## Persons Not Eligible

### Dependents do not include:

- ◆ Individuals on active duty in any branch of military service (except to the extent and for the period required by law).
- ◆ Permanent residents of a country other than the United States.
- ◆ Parents, grandparents, or other extended family members not listed under the Eligible Dependents section.
- ◆ Grandchildren who do not meet the definition of dependent grandchildren and who are not claimed on your or your spouse's federal tax return.





# COVERAGE INFORMATION

## Enrolling In Retiree Benefits

Insurance Benefits for you and/or your dependents are effective the first day of the following month from your retirement date provided you completed your enrollment and submitted any required documentation to the Employee Benefits Division by the Retirement System payroll deadline. If you missed the deadline, you have 31 days from your retirement date to enroll in benefits by logging in to [www.benselect.com/coa](http://www.benselect.com/coa). Benefits coverage will be effective the first day of the following month from the date you enrolled. Your employee benefits will end on the last day of the pay period in which you terminate employment. If your active coverage ends prior to your retirement date, you may experience a lapse in coverage.

## Changing Your Retiree Benefits Coverage

You can request changes to your benefits coverage:

- ◆ Within 31 days of your retirement date.
- ◆ Within 31 days of a Qualifying Life Event.
- ◆ During Open Enrollment (occurs mid-October through mid-November, benefits changes are effective January 1 of the following year).

To change your benefits coverage or to drop a dependent who no longer meets the eligibility requirements, you must submit your changes online at [www.benselect.com/coa](http://www.benselect.com/coa).

## Retiree Qualifying Life Events

You can add/drop dependents or change your benefits coverage when you experience a Qualifying Life Event such as: marriage, divorce, birth, adoption/placement of a child, death of a dependent, establishing a committed living arrangement as domestic partners, dissolution of domestic partnership, or loss or gain of other insurance coverage. You must submit your changes and documentation online at [www.benselect.com/coa](http://www.benselect.com/coa).

The benefits change will be effective the first day of the following month from the date you enrolled. In the case of a newborn dependent, adoption, placement of adoption, guardianship, or conservatorship of a child, the benefits change is effective the date of the Qualifying Life Event and you will be required to pay any benefit premiums owed, if applicable.

## Retiree Coverage Ending Dates

Coverage for you and your dependents will end on the last day of the month if:

- ◆ You fail to pay any required premium.
- ◆ The City ceases to offer coverage to retirees.
- ◆ The plan in question is terminated.
- ◆ The coverage in question ended or is reduced.
- ◆ You voluntarily drop your or your dependent's coverage.
- ◆ You or your dependents no longer meet eligibility requirements.

## Enrolling In Surviving Dependents Benefits

As a surviving dependent, your medical, dental, and/or vision coverage will automatically continue provided you were covered in that benefit at the time of your spouse's (retiree) death. Your benefit premiums will automatically be deducted from your monthly survivor annuity. If you are not receiving an annuity or if your annuity is insufficient, you will be responsible for submitting your monthly benefit premiums to the City of Austin Third Party Administrator.

Note: Domestic partners and children of domestic partners are eligible for "Continuation of Coverage for Domestic Partners".

## Changing your Surviving Dependents Benefits Coverage

You can request changes to your benefits coverage:

- ◆ Within 31 days of a Qualifying Life Event
- ◆ During Open Enrollment (occurs mid-October through mid-November, benefits changes are effective January 1 of the following year)

Note: you cannot add dependents at any given time. Surviving Dependent coverage is only available to dependents that were covered at the time of the retiree's death.

## Surviving Dependent Qualifying Life Events

You can add, drop, or change coverage for yourself and your covered dependents when you experience a Qualifying Life Event such as: loss or gain of other insurance coverage or death of a dependent. You must submit your changes and documentation online at [www.benselect.com/coa](http://www.benselect.com/coa).

The benefits change will be effective the first day of the following month.

**If at any time you cancel all benefits, you cannot re-enroll in surviving dependent benefits.**

## Surviving Dependent Coverage End Dates

Coverage for you and your dependents will end on the last day of the month if:

- ◆ You fail to pay any required premium.
- ◆ You remarry. (Only applies to retiree's surviving spouse).
- ◆ You are covered under another group plan, except for Medicare.
- ◆ The City ceases to offer coverage to surviving dependents.
- ◆ The plan in question is terminated.
- ◆ The coverage in question ended or is reduced.
- ◆ You voluntarily drop your or your dependent's coverage.
- ◆ You or your dependents no longer meet eligibility requirements.

## Duplicate Benefits Coverage

An individual is not eligible to be covered:

- ◆ As both a City retiree and a City employee, for the same benefit
- ◆ As both a City retiree or City employee and as a dependent of a City retiree or City employee, for the same benefit
- ◆ As a dependent of more than one City retiree, or City employee, for the same benefit

Any individual found to have duplicate benefits coverage for the same benefit (including life insurance) will automatically be dropped from the duplicate benefit.

## Cancelling Coverage

You may cancel medical, dental, or vision coverage for yourself and your dependents at any time during the calendar year.

## Returning to City Employment

Retirees returning to City employment in a benefit eligible position, who wish to maintain benefits, will be required to enroll in active benefits.

Those returning to a Temporary position are not eligible for active benefits.

## Medicare Eligibility Requirements

If you, your covered spouse/domestic partner, or surviving spouse are enrolled in a City medical plan and are eligible for Medicare due to age, the City requires that you enroll in Medicare Part A (Hospital Insurance) & B (Medical Insurance).

When enrolled in Medicare, Medicare is considered primary, and the City's medical plan is considered secondary. If you do not enroll in Medicare Parts A & B, the City's medical plan will pay claims as if you were enrolled in Medicare Parts A & B.

If enrolled in Parts A & B, the City requires you to send a copy of your Medicare Health Insurance card or verification of Medicare enrollment from the Social Security Administration Office indicating the coverage effective dates for Parts A & B. It is your responsibility to ensure that the City receives your Medicare information before your Medicare Coverage effective date. Your reduced medical premium will take effect the following month from the date received. If an incorrect premium deduction occurs, no refunds will be issued.

In addition to medical coverage, the City's medical plan provides prescription drug coverage. If you choose to continue your medical coverage through the City of Austin, you should not enroll in Medicare Part D (Drug coverage).

If you need assistance in enrolling in Medicare or have Medicare questions, please contact the Social Security Administration Office at **800-772-1213** or access their website at [medicare.gov](https://www.medicare.gov).

## Coordination of Benefits

A group health insurance provision that determines which coverage will apply (primary or secondary) when an individual is covered under more than one plan. In most cases, medical coverage offered through the City is considered primary while under age 65. If you or your dependents have other coverage, refer to the appropriate plan document for information about Coordination of Benefits.





# MEDICAL PLANS

As a retiree, you may choose the medical plan that best meets your needs.

Things to consider when choosing a medical plan:

- ◆ Premium costs for dependent coverage.
- ◆ Amount of copays.
- ◆ Amount of out-of-pocket expenses.
- ◆ Future expenses and the predictability of inpatient hospital expenses.
- ◆ Freedom to not designate a Primary Care Physician.
- ◆ Freedom to seek services from a Specialist without a referral.



**BlueCross BlueShield  
of Texas**

## For treatment before your ID card arrives

You will need to pay for the services out-of-pocket, then submit a claim form and your receipt to BlueCross BlueShield.

## Comparison of Medicare Advantage Open Access to Tier 1 Providers for PPO, HMO and CDHP w/HRA Plans

Benefits	Medicare Advantage Open Access PPO	PPO	HMO	CDHP w/HRA
Annual Medical Deductible	\$0 Individual	\$600	\$0	\$1,600 (EO)
Annual Out-of-Pocket Maximum	\$0	\$4,250	\$4,750	\$5,000
Primary Care Office Visit	\$0	\$15	\$15	20% after Deductible
Specialist Office Visit	\$0	\$30	\$40	20% after Deductible
Inpatient Hospital Care	\$0	Member pays 20% after Deductible	\$1,750 copay	20% after Deductible
Outpatient Hospital Services (outpatient surgery)	\$0	Member pays 20% after Deductible	\$750 copay	20% after Deductible
Emergency Room	\$0	\$300	\$350	20% after Deductible
Urgent Care	\$0	\$40	\$50	20% after Deductible
Fitness Program	Silver Sneakers & COA Wellness Program	COA Wellness Program	COA Wellness Program	COA Wellness Program
Pharmacy	Prescription Drug Benefits	PPO	HMO	CDHP w/HRA
Annual Drug Deductible	\$50 for Brand Name Drugs Only	\$50 for Tier 1 & Tier 2 Only	\$50 for Tier 1 & Tier 2 Only	N/A
Tier 1	\$10	\$10	\$10	20% after Deductible
Tier 2	\$30 or 20% (\$60 Max)	\$40 or 20% (\$70 Max)	\$45 or 20% (\$80 Max)	20% after Deductible
Tier 3	\$50 or 20% (\$100 Max)	\$60 or 20% (\$110 Max)	\$65 or 20% (\$120 Max)	20% after Deductible
Coverage Gap	Full Coverage through Coverage Gap; Copays for Tier 1-3 will not change			
Catastrophic Coverage	\$0			



# MEDICARE ADVANTAGE OPEN ACCESS - PPO

New for 2024, City of Austin's Medicare eligible retirees and Medicare eligible dependents can receive their medical and prescription drug coverage under the Medicare Advantage Open Access plan, administered by BlueCross and BlueShield of Texas (BCBSTX).

The Medicare Advantage Open Access is a national PPO plan that combines the benefits of Original Medicare with added health and wellness benefits that can be important in maintaining ongoing good health. It allows you to see any provider that accepts Medicare and agrees to submit claims to the plan. You are not required to get a referral to see a specialist.

**Please note**, you must be enrolled in Medicare Part A and Part B to be a member of this retiree plan. You must also continue to pay your Part B premium, just as you do today. If you are eligible for Medicare Part A and/or Part B but are not enrolled, please contact Social Security right away.

## Providers

With an Open Access PPO plan, you can see any provider that accepts Medicare. That's about 98% of providers nationwide. The provider will need to submit claims either to BlueCross and BlueShield of Texas (BCBSTX) or to their local BlueCross and BlueShield (BCBS) plan. Your benefits are the same if you use a provider that is in the BCBS network or not.

**Please note:** Even providers that accept Medicare can decide which patients they want to see, except in an emergency. We recommend that you confirm with providers that they will accept your Open Access PPO plan. Some high cost medical services that have more cost effective alternatives may need prior authorization from the plan before your provider can proceed. To find a provider visit, [www.bcbstx.com/retiree-medicare-coa](http://www.bcbstx.com/retiree-medicare-coa).

## What happens after you enroll in:

**Medicare Approval** - Medicare must approve your enrollment before you are officially a member. This generally takes about 10 business days.

- ◆ **Confirmation Letter:** After your enrollment is approved by Medicare, BlueCross BlueShield will send a confirmation letter. It can be used as proof of insurance if you have not received your member ID card by your effective date.
- ◆ **Member ID Card:** Your member ID card will be mailed next. Show your new card when you get services, so you are giving the right information.
- ◆ **Welcome Guide:** This helpful kit includes plan documents and other useful information.

**Personal Phone Call** – A BlueCross BlueShield Representative will call you to answer any question and to discuss any special needs you may have that they should be aware of. The representative might also ask a few basic health questions, help you schedule your Annual Wellness Visit, and talk more about the Rewards Program.

**Ongoing Communication** - Once you are a member, your plan becomes your partner in health. BlueCross BlueShield will send helpful reminders, and health tips and guidance throughout the year. If you have a special medical condition, you may receive even more personalized communication from medical professionals who can help you manage your health and find resources just for you.

## Personalized Customer Service

If you have any questions about the Medicare Advantage Open Access plan:

Call: **855-380-8542** TTY 711

Available:

8:00 a.m. - 8:00 p.m., local time, seven days a week from October 1 - March 31 and

8:00 a.m. - 8:00 p.m. local time, Monday - Friday from April 1 - September 30,

Online:

[www.bcbstx.com/retiree-medicare-coa](http://www.bcbstx.com/retiree-medicare-coa)



# MEDICARE ADVANTAGE OPEN ACCESS - PPO SCHEDULE OF BENEFITS

Benefits	Medicare Advantage Open Access - PPO	
	In-Network	Out-of-Network
Deductible	\$0	\$0
Out-of-Pocket Maximum	\$0	\$0
Preventative Services	\$0 copay	\$0 copay
Primary Care Physician (PCP) Visits	\$0 copay	\$0 copay
Specialist Visits	\$0 copay	\$0 copay
Emergency Care	\$0 copay	\$0 copay
Ambulance	\$0 copay	\$0 copay
Virtual Visit - MD Live	\$0 copay	N/A
Inpatient Hospital Care	\$0 copay	\$0 copay
Outpatient Hospital	\$0 copay	\$0 copay
Outpatient Rehabilitation - Physical, Speech, & Occupational Therapy	\$0 copay	\$0 copay
Routine Chiropractic Services (20 Visit Limit)	\$0 copay	\$0 copay
Routine Acupuncture (12 Visit Limit)	\$0 copay	\$0 copay
Mental Health Care	\$0 copay	\$0 copay
Durable Medical Equipment	\$0 copay	\$0 copay
Residency Requirements	\$0 copay	\$0 copay
<b>Hearing Aids Routine Hearing Exam</b>		
	\$0 copay for 1 Routine Exam	
<b>Hearing Services - Hearing Aids</b>		
	\$5,000 Allowance Combined in-network and out-of-network allowance every 3 years (both ears)	
<b>Fitness Program</b>		
	SilverSneakers	
<b>Meal Service</b>		
	14 Meals / 7 Days; Max 3 times per year (Authorization required after in-patient stay)	
<b>Over-the-Counter Rx Allowance</b>		
	\$20 per month with rollover to next month	
<b>Rewards Program</b>		
	\$25 worth of gift cards up to 4 times per year	
<b>Transportation Service</b>		
	\$0 copay (for up to 12 one-way trip(s) to plan-approved locations every year)	



# MEDICARE ADVANTAGE OPEN ACCESS - PPO PHARMACY

**Copay and Deductible:** You will have copays with your prescription drug coverage along with a \$50 deductible. After spending a government-set amount on medications, you may reach or even go past the coverage gap in a year. Copays and coinsurances can change during these stages.

**Insulin:** You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on, even if you haven't paid any required deductible.

**Vaccines:** Your plan covers most Part D vaccines at no cost to you, even if you haven't paid any required deductible.

**Before you enroll, you can search for your medicines online at [www.myprime.com](http://www.myprime.com):**

**Step 1:** Select 'Medicines,' then:

'Find a Medicine,' followed by

'Continue without sign in.'

**Step 2:** Under 'Select Your Health Plan':

Select BCBS Texas.

Answer 'Yes.'

Select BlueCross Group Medicare Advantage (PPO)

Click 'Continue.'

**Step 3:** Type your medicine and dosage.

Review the drug tier and requirements.

Refer to the Summary of Benefits for your cost.

Plan Features	Medicare Advantage
Deductible per person per calendar year	\$50 Deductible for Tier 2 & Tier 3 Only
Basic Drug list - Tier 1 (Generic)	\$10
Basic Drug list - Tier 2 (Preferred)	\$30 copay or 20% of cost (\$60 Max)
Basic Drug list - Tier 3 (Non-Preferred)	\$50 copay or 20% of cost (\$100 Max)
90 Day - Mail Order	2 copays Tier 1, 2, or 3
<b>Initial Coverage Period Copays - (30-day supply) Annual drug costs up to \$5,030</b>	
<b>Gap Coverage - Annual drug costs exceeding \$5,030 (up to a total of \$8,000 out-of-pocket costs)</b>	
<b>After the Gap Copays - After your total out-of-pocket costs exceed \$8,000. Under the catastrophic phase, there is no out-of-pocket cost for the member</b>	





# MEDICARE ADVANTAGE OPEN ACCESS PPO PROGRAMS & ADDITIONAL BENEFITS



## 24/7 Nurseline

BlueCross Group Medicare Advantage plan members can call a registered nurse, 24 hours a day, 7 days a week to get help with health concerns and general health tips.

Your call is taken by a registered nurse who can help you decide whether you should go to the emergency room, urgent care center or make an appointment with your doctor. You can also call the 24/7 Nurseline whenever you or your covered family members need answers to health questions about:

- ▶ Asthma
- ▶ Back Pain
- ▶ Blood Pressure
- ▶ Cuts or burns
- ▶ Diabetes
- ▶ Dizziness or severe headaches
- ▶ High fever
- ▶ Sore throat and much more

You can access the 24/7 Nurseline at **800-631-7023** (TTY **711**).

Hours of Operation: **Anytime**



## Discounts

Blue365 offers premier health and wellness discounts from top retailers (Jenny Craig®, EyeMed, Fitbit®) to BCBSTX members. There are no claims to file, and no referrals or pre-authorizations needed. Once you sign up for Blue365 at [blue365deals.com/bcbstx](http://blue365deals.com/bcbstx), weekly 'Featured Deals' will be emailed to you.

You can find savings like:

- ▶ Discounts on exercise clothes and shoes
- ▶ Discounted gym memberships and fitness aids
- ▶ Savings on eye exams, glasses, contacts, and hearing aids
- ▶ And more

To learn more about Blue365, visit [www.blue365deals.com/bcbstx](http://www.blue365deals.com/bcbstx).



## Fitness Program - SilverSneakers

The SilverSneakers Fitness Program helps you achieve your health and fitness goals with access to more than 15,000 fitness locations and online classes led by certified Instructors.

Membership offers a welcoming community where you can have fun with friends and meet new people, all while enjoying a healthy activity. Plus, it's available at no added cost.

You will find fitness classes designed for all fitness levels and led by certified coaches. In addition to virtual classes and hundreds of online classes.

Ready to get started?

Call **888-423-4632** (TTY **711**), Monday through Friday, 7 a.m. - 7 p.m. CT, or

Visit [SilverSneakers.com/StartHere](http://SilverSneakers.com/StartHere), or

Email [support@silversneakers.com](mailto:support@silversneakers.com)

Always talk with your doctor before starting an exercise program.





## Hearing Services

This plan includes benefits through TruHearing or another hearing provider.

### Exams

- ▶ A hearing exam each year plus necessary follow-up visits for fitting and adjustments.
- ▶ \$0 copay

### Over-the-Counter (OTC) Hearing Aids

- ▶ TruHearing provides discounts on OTC hearing aids, but the plan hearing aid allowance does not apply.

For more information, please call TruHearing at **877-248-4040**.



## In-Home Health Assessment

This plan includes an **In-Home Health Assessment (IHA)** by a licensed and credentialed clinician—Certified Nurse Practitioner, Physician Assistant or MD—from our trusted partners, Signify or Matrix, at no cost to you.

### How can you make the most of your 45-to 60-minute IHE or telehealth visit?

- ▶ Discuss health concerns and learn more about disease management programs.
- ▶ Have your home checked for possible safety issues.
- ▶ Take the extra time outside of a primary care provider visit to ask questions about your physical, emotional, and mental health in the comfort of your home.

You receive a 1-page summary of the evaluation. With your permission, a full report of the IHE is shared with your primary care provider (PCP).

To set up an In-Home Health Assessment, please contact Signify Health at **866-874-6849** or visit [www.signifyhealth.com](http://www.signifyhealth.com).



## Meal Service - Mom's Meals

At Mom's Meals, you will find programs tailored to your personal needs. Whether recovering from a hospital stay or managing a chronic condition, Mom's Meals ensures you get the nutrition you need for better health at every stage in life.

Health-Specific Menus – Dietician designed to support the nutritional needs of most common health conditions.

Reliability – High quality, refrigerated meals arrive at your home when you need them the most.

Simple – Meals last for 14 days in the fridge—just heat, eat and enjoy in 2 minutes or less.

### How it Works:

1. Contact your case manager or health plan.
2. Case manager or health plan will provide paperwork to Mom's Meals.
3. Meals are delivered to your home.



## Over the Counter Rx Allowance

### What is the over-the-counter benefit?

It is a purchase allowance available with the Medicare Advantage Open Access Plan to buy OTC medicines and other health-related items.

### How does it work?

Your benefit includes a monthly allowance. Any unused balance rolls over to the next month. You can purchase OTC products from the convenience of your home. There is no need to carry a special OTC card with you when you shop. You will receive an OTC catalog in the mail with hundreds of products to choose from. It includes detailed instructions about how to place your order, which you can do online or by telephone. If you have questions about how to use the benefit, please call the number on the catalog.

### Items you can order:

- ▶ Allergy, Cold, Flu, and Sinus Cough Syrup, Expectorant
- ▶ Antacids & Acid Reducers Antacid Chewables.
- ▶ Dental & Denture Care Pepsodent Toothpaste
- ▶ Ear Care Ear Wax Removal System with Rubber Bulb
- ▶ First Aid & Medical Supplies Triple Antibiotic Ointment First Aid Kit
- ▶ Motion Sickness Dimenhydrinate
- ▶ Pain Reliever & Fever Reducers Acetaminophen and Ibuprofen
- ▶ Therapeutic Skin & Sun Care Sunscreen Lotion SPF 30



## Rewards Program

The Rewards Program gives members a healthy and easy way to earn up to \$100 worth of gift cards from national and local retailers. You receive a gift card of your choice for completing Healthy Actions throughout the year.

### How do you get your rewards?

- ▶ Annual Wellness Visit
- ▶ Annual Flu Vaccine
- ▶ Colorectal Cancer Screening
- ▶ Diabetic Screening
- ▶ In-Home Test Kits
- ▶ Mammogram

### Retailers include:

- ▶ Albertson's
- ▶ Barnes & Noble
- ▶ CVS
- ▶ Kroger
- ▶ Panera
- ▶ Safeway
- ▶ Starbucks
- ▶ Target
- ▶ Uber
- ▶ Walgreens
- ▶ Walmart

To register visit [www.BlueRewardsTX.com](http://www.BlueRewardsTX.com), registration is required to participate.



## Transportation Services

### This plan includes coverage for travel to and from:

- ▶ In-network primary care provider appointments.
- ▶ Other in-network health care providers.
- ▶ The pharmacy to fill a prescription after a health care provider visit.

### Non-covered services:

*The plan does NOT cover trips to:*

- ▶ Non-medical appointments.
- ▶ Visit a family member or friend.
- ▶ Any out-of-network provider without a prior authorization.

### Call to schedule your ride:

Call the Customer Service number on the back of your member ID card **at least three days before** your appointment. Follow the instructions provided by our Customer Service representative. Rewards Program

**If you need emergency transport, call 911 immediately.**



## Virtual Visits

Virtual Visits, powered by MDLIVE, allow you to access care for non-emergency situations by phone, mobile app, or online video anytime, anywhere.

These telehealth appointments allow you to talk with a doctor or a behavioral health specialist from the comfort of your home or on the go.

Below are some examples of conditions that an MDLIVE doctor can treat:

- ▶ Allergies
- ▶ Anxiety
- ▶ Asthma
- ▶ Cold/flu
- ▶ Depression
- ▶ Ear Infection
- ▶ Fever
- ▶ Headache
- ▶ Nausea
- ▶ Rash
- ▶ Sinus Infection
- ▶ Stress Management

To set up an appointment:

Call **888-680-8646**

or

Create an account Online at [www.mdlive.com](http://www.mdlive.com)

You will need your BlueCross BlueShield medical ID number when creating your account.

**For more information about any of these programs,  
call BlueCross BlueShield at 877-299-1008.**



# CDHP w/HRA

CDHP w/HRA is the Consumer Driven Health Plan with a Health Reimbursement Account. Like the PPO and HMO medical plans, the CDHP w/HRA is administered by BlueCross BlueShield. The same network of doctors and facilities as those on the PPO are available. Despite these similarities, the plan works differently. Read on to see if the CDHP w/HRA plan is right for you.

## How the CDHP w/HRA Works

Before enrolling in the CDHP w/HRA, it is important to understand how the plan works. Here are a few things to know about this plan:

- ◆ Preventive services mandated by the Affordable Care Act (ACA) continue to be covered at 100%.
- ◆ You must meet your calendar year deductible for medical services before the plan pays for any covered services (except for preventive services).
- ◆ Once you meet your calendar year deductible, the plan will pay 80% of Tier 1 providers covered services and 70% for Network providers covered services.
- ◆ Once you meet your calendar year out-of-pocket maximum, the plan will pay 100% for all in-network covered services and prescriptions for the remainder of the calendar year.
- ◆ The CDHP w/HRA includes three prescription formularies:
  - ▶ ACA Preventive Drug List – The plan pays 100%, no deductible.
  - ▶ CDHP w/HSA Preventive Drug List – The plan will pay 80%, no deductible.
  - ▶ Basic Drug List (Tier 1, 2, & 3 Drugs) – The plan will pay 80% after you meet your deductible.

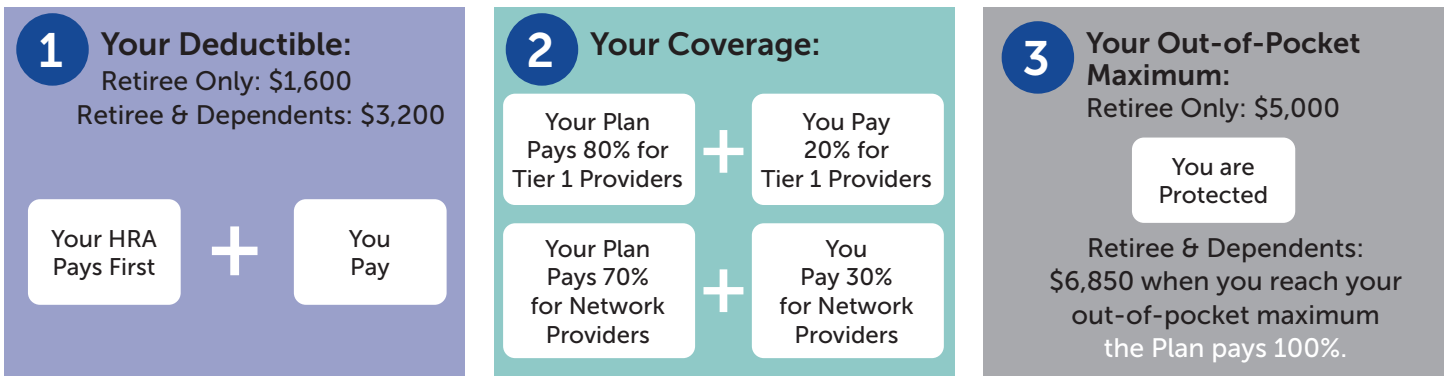




# YOUR HRA ACCOUNT

The City funds a Health Reimbursement Account (HRA) for you on an annual basis based on your years of service. An HRA is an account that helps pay for eligible health care expenses, including those that may apply to your annual deductible. BlueCross BlueShield will automatically draw the funds from your HRA account when medical or prescription claims are processed.

Even though the money in the HRA is City money, think of it as yours. By doing so, you'll realize that spending your HRA wisely can help you save. As long as you have money in your HRA, that's less you pay out of your pocket for health care expenses. HRA money does not rollover each year.



## 1. Your Deductible.

Your HRA pays first. When you have an eligible expense, like a doctor visit, the entire cost of the visit will apply to your deductible. The HRA will pay for all of your eligible expenses first, up to the amount contributed by the City. This means you won't have to pay anything until the money in the HRA is spent.

If you spend all of the HRA money, you will need to pay out of pocket. You will need to pay the full cost of your health care expenses until the deductible is met.

## 2. Your Coverage.

Your plan pays a percentage of your expenses after the deductible is met. The plan will pay 80% of each eligible expense and you pay 20% for Tier 1 Providers. The plan will pay 70% of eligible expenses and you pay 30% for Network Providers.

## 3. Your Out-of-Pocket Maximum.

You are protected from major expenses. The out-of-pocket maximum amount is the most you have to pay each year for covered services. The out-of-pocket maximum for the CDHP w/HRA plan is \$5,000 for Retiree Only coverage. For Retiree with Dependent coverage, the out-of-pocket maximum is \$6,850. The plan will then pay 100% of all remaining in-network covered expenses, including prescriptions, for the rest of the plan year. Your deductible and coinsurance will go toward your out-of-pocket maximums.

## City Annual Contributions to the HRA

Years of Service	Retiree Only	Retiree & Dependent
Less than 5	\$100	\$200
5 through 9	\$200	\$400
10 through 14	\$300	\$600
15 through 19	\$400	\$800
20 or more	\$500	\$1,000




# CDHP w/HRA, PPO, & HMO SCHEDULE OF BENEFITS

Benefits	CDHP (BlueChoice PPO)			PPO (BlueChoice PPO)		HMO (BlueEssentials)	
	Tier 1	Network	Out of Network	Tier 1	Network	Tier 1	Network
Deductible	\$1,600 EO/ \$3,200 Family		\$3,200 EO/ \$6,400 Family	\$600 EO/ \$1,800 Family		No Deductible	
Out-of-Pocket Maximum	\$5,000 EO/ \$6,850 Family		\$10,000 EO/ \$20,000 Family	\$4,250 EO/ \$13,250 Family		\$4,750 EO/ \$9,500 Family	
Preventative Services	Covered at 100%, No Deductible		40% after Deductible	Covered at 100%, No Deductible		Covered at 100%	
Primary Care Physician (PCP)	Selection not required			Selection is not required		Required	
PCP Visits (including telehealth)	20% after Deductible	30% after Deductible	40% after Deductible	\$15 copay	\$30 copay	\$15 copay	\$30 copay
Specialist Visits (including telehealth)	20% after Deductible	30% after Deductible	40% after Deductible	\$30 copay	\$50 copay	\$40 copay	\$60 copay
Urgent Care	20% after Deductible	30% after Deductible	40% after Deductible	\$40 copay		\$50 copay	
Emergency Room	20% after Deductible	30% after Deductible	40% after Deductible	\$300 copay		\$350 copay	
Ambulance	20% after Deductible			20% after Deductible		\$300 copay	
Virtual Visit - MD Live	Approximately \$49 for general health, \$100 per session for therapy counseling, and \$175 per session for psychiatry		N/A	\$10 copay		\$10 copay	
Inpatient Hospital Stay	20% after Deductible	30% after Deductible	40% after Deductible	20% after Deductible	30% after Deductible, Plus \$250 copay	\$1,750 copay	\$3,000 copay
Outpatient Surgery	20% after Deductible	30% after Deductible	40% after Deductible	20% after Deductible	30% after Deductible	\$750 copay	\$1,000 copay
Allergy Service Immunizations	20% after Deductible	30% after Deductible	40% after Deductible	Member pays \$0 Covered in Full. (Office visit copays may apply)		Member pays 50% Covered in Full. (Office visit copays may apply)	
Physical, Speech, & Occupational Therapy, Chiropractic Care (20 Visit Limit)	20% after Deductible	30% after Deductible	40% after Deductible	\$40 copay		\$50 copay	



# CDHP w/HRA, PPO, & HMO SCHEDULE OF BENEFITS

Benefits	CDHP (BlueChoice PPO)			PPO (BlueChoice PPO)		HMO (BlueEssentials)	
	Tier 1	Network	Out of Network	Tier 1	Network	Tier 1	Network
Acupuncture (12 Visit Limit)	20% after Deductible	30% after Deductible	40% after Deductible	\$40 copay	\$40 copay	Not Covered	Not Covered
CT, MRI, Scans * 	20% after Deductible*	20% after Deductible*	20% after Deductible*	\$100 copay	\$100 copay	\$150 copay*	\$150 copay*
Mental Health Care Outpatient	20% after Deductible	20% after Deductible	40% after Deductible	\$15 copay	\$15 copay	\$15 copay	\$15 copay
Durable Medical Equipment	20% after Deductible	20% after Deductible	40% after Deductible	20% After Deductible	20% After Deductible	Member pays \$0	Member pays \$0
Insulin Pump	20% after Deductible	20% after Deductible	40% after Deductible	\$100 copay	\$100 copay	\$150 copay	\$150 copay
	Tier 1			Network		Out of Network	
Referrals Required	No			No		Yes. A referral is required to seek services from a Specialist. No benefit coverage without a referral.	
Residency Requirements	None			None		Must receive services in the state of Texas. No benefit coverage outside of Texas.	

\* Preauthorization is required





# CDHP w/HRA, PPO, & HMO - PHARMACY

	CDHP (BlueChoice PPO)	PPO (BlueChoice PPO)	HMO (BlueEssentials)
<b>Pharmacy Benefits</b>			
ACA Preventative Drugs	Covered at 100%, No Deductible	Covered at 100%, No Deductible	Covered at 100%, No Deductible
CDHP w/HSA Preventative Drugs	20%, No Deductible	N/A	N/A
Deductible Per Person Per Calendar Year	20%, after Deductible	\$50 Deductible for Tier 2 & Tier 3 Only	\$50 Deductible for Tier 2 & Tier 3 Only
Basic Drug List Tier 1 (Generic)	20%, after Deductible	\$10	\$10
Basic Drug List Tier 2 (Preferred)	20%, after Deductible	\$40 copay or 20% of cost (\$70 Max)	\$45 copay or 20% of cost (\$80 Max)
Basic Drug List Tier 3 (Non-Preferred)	20%, after Deductible	\$60 copay or 20% of cost (\$110 Max)	\$65 copay or 20% of cost (\$120 Max)
90 Day - Mail Order	20%, after Deductible	2 copays Tier 1, 2, or 3	3 copays Tier 1, 2, or 3
<b>Hearing &amp; Vision Benefits</b>			
Hearing Aids	Not Covered	Not Covered	One pair every 48 months
Optometrists	20%, after Deductible	\$25 copay	\$25 copay
Ophthalmologists	20%, after Deductible	\$35 copay	\$45 copay
<b>Diabetic Supplies</b>			
Retail	Supplies are covered at participating pharmacies.		
Mail Order	Copays for insulin needles/syringes and/or diabetic supplies are waived when dispensed on the same day as your insulin and oral agents, but only when the insulin or oral agent is dispensed first.		





# CDHP w/HRA, PPO, & HMO PROGRAMS & ADDITIONAL BENEFITS

## Using Mail Order



To begin mail order:

- ◆ Have your doctor write a prescription for a 90-day supply of your medication (ask for three refills).
- ◆ Complete the mail order form and attach your prescription.
- ◆ Provide a check or credit card information.
- ◆ Within 10 days, your prescription will be delivered to you, postage paid.

If your doctor allows you to take a generic drug, this should be indicated on the prescription. Three weeks before your mail order supply runs out, you will need to request a refill.

Your cost:

- ◆ **CDHP w/HRA** participants will pay 20% of the cost once the in-network deductible is met. Your HRA will pay first. If the prescription is for a preventive care medication listed on the CDHP w/HSA Preventive Drug List, no deductible is required, and you will only pay 20% of the cost.
- ◆ **PPO** participants receive 90 days of medication for two copays/coinsurance.
- ◆ **HMO** participants receive 90 days of medication for three copays/coinsurance.

For additional information, visit [bcbstx.com/coa](http://bcbstx.com/coa) or call BlueCross BlueShield at **888-907-7880**.

## Diabetic Bundling – What Your Medical Plan Does for You



A participant's insulin/non-insulin medication and related diabetic supplies can be purchased through mail order for the cost of the insulin/non-insulin if prescriptions for the insulin/non-insulin and supplies are submitted at the same time.

- ◆ **CDHP w/HRA** participants will pay 20% of the cost once the in-network deductible is met. Your HRA will pay first.
- ◆ **PPO** participants will pay **two** copays/coinsurance for a 90-day prescription.
- ◆ **HMO** participants will pay **three** copays/coinsurance for a 90-day prescription.

Enroll in the Diabetes Program to receive select Tier 1 diabetes medication and supplies at no cost. This benefit is available to all participants 15 years of age and older enrolled in a City medical plan. See the "Wellness" section of this Guide for details.

## H-E-B Prescription Delivery Service



Free prescription delivery is available to your home in the following Texas areas: Austin, San Antonio, Waco, Houston, Corpus Christi, and Border areas within 10 miles of an H-E-B store.

How does it work?

- ◆ Call your H-E-B Pharmacy and ask for prescription delivery.
- ◆ Pay the applicable prescription copay/coinsurance by a credit card, debit card, or your HRA.
- ◆ Have someone 18 years or older at home to sign for the delivery.
- ◆ Provides delivery of prescriptions filled Monday–Friday by 4 p.m. except for major holidays.
- ◆ Delivers medications as late as 8 p.m.

For more information, call your local H-E-B Pharmacy.

## 24/7 NurseLine Services



Coping with health concerns on your own can be tough. With so many choices, it can be hard to know whom to trust for information and support. 24/7 NurseLine services were designed specifically to help you get more involved in your own health care, and to make your health decisions simple and convenient. They will provide you with:

- ◆ Immediate answers to your health questions any time, anywhere - 24 hours a day, 7 days a week.
- ◆ Access to experienced registered nurses.
- ◆ Trusted, physician-approved information to guide your health care decisions.

When you call, a registered nurse can:

- ◆ Discuss your options for the right medical care
- ◆ Help you understand treatment options.
- ◆ Answer medication questions.
- ◆ Assist in guiding you to the correct treatment facility (i.e., Urgent Care, Emergency Room, etc.).

Call 24/7 NurseLine services any time for health information and support – at no additional cost. Registered nurses are available any time, day or night. Call NurseLine services at **800-581-0368**.

## Virtual Visits - MD Live



Talk to a board-certified physician for both general health and behavioral health conditions from the comfort of your home or work. There's no driving, no crowded waiting rooms, and it's available 24 hours a day, 7 days a week. Common services treated include, cold/flu, allergies, asthma, sinus/ear infections, and pink eye. Behavioral health services include, online counseling, child behavior/learning issues, and stress management.

For the PPO and HMO Plan, virtual visits are a \$10 copay for general or behavioral health. For the CDHP Plan, virtual visits are approximately \$49 for general health, \$100 per session for therapy counseling, and \$175 per session for psychiatry.

Log in to [bcbstx.com/coa](https://bcbstx.com/coa) or download the BCBSTX app on your smartphone to access Virtual Visits powered by MDLIVE. You will need your BlueCross BlueShield medical ID number and your banking/credit card information readily available to charge your copay.

**For more information about any of these programs, call BlueCross BlueShield at 888-907-7880.**



**BlueCross BlueShield  
of Texas**



# COST FOR COVERAGE

## Retirees

The amount you pay for medical coverage is based on the following:

- ◆ Creditable years of service with the City.
- ◆ Level of coverage (i.e., retiree only, retiree and spouse, retiree and children, etc.).
- ◆ Medicare eligibility.
- ◆ Disability retirement.

## Surviving Dependents

The amount you pay for surviving dependent medical coverage is based on the following:

- ◆ City established rates for surviving dependent medical coverage.
- ◆ The retiree's creditable years of service with the City.
- ◆ Medicare eligibility. (Applies only to the retiree's spouse).
- ◆ Domestic partners and children of domestic partners are only eligible for Continuation of Coverage for Domestic Partners.

**Years of Service for Retiree and Surviving Dependents-** Your cost of coverage is determined by continuous years of employment with the City of Austin or creditable years of service, whichever is greater. Years of creditable service are determined by the retirement system and include military or City retirement system buybacks or City-purchased service credit. If any contributions were withdrawn from the retirement system prior to retirement, the creditable service will not include any years for which contributions were withdrawn. Also, years of creditable service will not include any years of employment accrued with an employer, other than the City.

**Disability Retirement for Retirees-** If you were approved for disability retirement by the retirement system, your cost of medical coverage will be based on 20 years of service.

**Medicare Rates-** Apply only when Medicare Parts A and B are in effect and a copy of the Medicare card is provided to the Employee Benefits Division. See "Medical Rates" section of this Guide.

## Premium Payments

Your benefits premium will automatically be deducted from your monthly retirement annuity. If your annuity is not enough to cover your premium, you must make arrangements with the Employee Benefits Division at **512-974-3284** to pay the premium. Payment coupons will be provided and must be returned with your monthly payment that is due on the first day of the month of coverage. If payment is not received within the required timeline, coverage will be terminated.

## Premium Deduction Errors

It is your responsibility to ensure that information on your annual Open Enrollment Coverage Statement and Confirmation Statement is correct. If a premium deduction error occurs, you must notify the Employee Benefits Division.

If an overpayment occurs due to a City data entry error or an error you made when completing your enrollment or participating in Open Enrollment, the City will reimburse you up to a maximum of one month of premiums. Conversely, if an underpayment occurs due to the City data entry error or the error you made, the City has the right to collect any additional premiums owed. The data entry error will not invalidate the coverage you elected.



# RETIREE MEDICAL RATES FOR 2024

"With Medicare" rates apply only when the covered persons have both Medicare Parts A and B. If a retiree or spouse/domestic partner is eligible for Medicare due to age, the retiree or spouse/domestic partner must enroll in both Parts A and B and provide a copy of your Medicare card to the Employee Benefits Division.

The rates shown below are monthly rates for the medical plans.

	Years of Service	CDHP w/HRA	HMO	PPO	Medicare Advantage - PPO
Retiree Without Medicare	Less than 5	\$798.87	\$857.67	\$847.67	N/A
	5 through 9	\$710.10	\$776.69	\$766.69	N/A
	10 through 14	\$532.58	\$614.80	\$604.80	N/A
	15 through 19	\$355.06	\$452.84	\$442.84	N/A
	20 or more	\$177.52	\$209.95	\$199.95	N/A
Retiree With Medicare	Less than 5	\$411.56	\$452.77	\$452.77	\$143.81
	5 through 9	\$365.84	\$409.53	\$409.53	\$130.40
	10 through 14	\$274.37	\$323.05	\$323.05	\$103.59
	15 through 19	\$182.92	\$236.54	\$236.54	\$76.81
	20 or more	\$91.45	\$106.80	\$106.80	\$50.00
Retiree Without Medicare Spouse/ Domestic Partner Without Medicare	Less than 5	\$1,438.01	\$1,716.05	\$1,706.05	N/A
	5 through 9	\$1,313.74	\$1,587.28	\$1,577.28	N/A
	10 through 14	\$1,100.70	\$1,329.76	\$1,319.76	N/A
	15 through 19	\$852.16	\$1,072.18	\$1,062.18	N/A
	20 or more	\$532.60	\$685.86	\$675.86	N/A
Retiree With Medicare Spouse/ Domestic Partner With Medicare	Less than 5	\$947.03	\$1,118.28	\$1,118.28	\$295.28
	5 through 9	\$871.57	\$1,038.41	\$1,038.41	\$276.15
	10 through 14	\$750.43	\$878.69	\$878.69	\$237.92
	15 through 19	\$599.53	\$718.94	\$718.94	\$199.69
	20 or more	\$389.07	\$479.32	\$479.32	\$150.00
Retiree Without Medicare Spouse/Domestic Partner With Medicare	Less than 5	\$1,334.35	\$1,522.66	\$1,512.66	N/A
	5 through 9	\$1,215.73	\$1,405.01	\$1,395.01	N/A
	10 through 14	\$1,008.16	\$1,169.79	\$1,159.79	N/A
	15 through 19	\$770.94	\$934.50	\$924.50	N/A
	20 or more	\$474.42	\$581.60	\$571.60	N/A
Retiree With Medicare Spouse/Domestic Partner Without Medicare	Less than 5	\$1,012.51	\$1,205.95	\$1,205.95	N/A
	5 through 9	\$933.38	\$1,120.78	\$1,120.78	N/A
	10 through 14	\$808.50	\$950.39	\$950.39	N/A
	15 through 19	\$650.26	\$780.00	\$780.00	N/A
	20 or more	\$425.25	\$524.42	\$524.42	N/A



# RETIREE MEDICAL RATES FOR 2024

	Years of Service	CDHP w/HRA	HMO	PPO	Medicare Advantage - PPO
Retiree With Medicare & Children	Less than 5	\$732.09	\$826.99	\$826.99	N/A
	5 through 9	\$668.62	\$763.02	\$763.02	N/A
	10 through 14	\$559.57	\$635.10	\$635.10	N/A
	15 through 19	\$432.64	\$507.12	\$507.12	N/A
	20 or more	\$269.95	\$315.23	\$315.23	N/A
Retiree Without Medicare & Children	Less than 5	\$1,118.45	\$1,287.00	\$1,277.00	N/A
	5 through 9	\$1,011.93	\$1,182.18	\$1,172.18	N/A
	10 through 14	\$816.65	\$972.65	\$962.65	N/A
	15 through 19	\$603.61	\$763.00	\$753.00	N/A
	20 or more	\$355.07	\$448.64	\$438.64	N/A
Retiree Without Medicare Spouse/Domestic Partner Without Medicare & Family	Less than 5	\$1,757.58	\$2,145.39	\$2,135.39	N/A
	5 through 9	\$1,615.56	\$1,992.77	\$1,982.77	N/A
	10 through 14	\$1,384.77	\$1,687.60	\$1,677.60	N/A
	15 through 19	\$1,100.72	\$1,382.34	\$1,372.34	N/A
	20 or more	\$710.15	\$924.55	\$914.55	N/A
Retiree Without Medicare Spouse/Domestic Partner With Medicare & Family	Less than 5	\$1,653.91	\$1,942.05	\$1,942.05	N/A
	5 through 9	\$1,517.57	\$1,800.58	\$1,800.58	N/A
	10 through 14	\$1,292.30	\$1,517.73	\$1,517.73	N/A
	15 through 19	\$1,019.62	\$1,234.76	\$1,234.76	N/A
	20 or more	\$652.08	\$810.42	\$810.42	N/A
Retiree With Medicare Spouse/Domestic Partner Without Medicare & Family	Less than 5	\$1,335.47	\$1,592.22	\$1,582.22	N/A
	5 through 9	\$1,238.40	\$1,486.15	\$1,476.15	N/A
	10 through 14	\$1,095.58	\$1,274.00	\$1,264.00	N/A
	15 through 19	\$901.45	\$1,061.83	\$1,051.83	N/A
	20 or more	\$604.68	\$743.61	\$733.61	N/A



# RETIREE MEDICAL RATES FOR 2024

	Years of Service	CDHP w/HRA	HMO	PPO	Medicare Advantage - PPO
Retiree With Medicare Spouse/Domestic Partner With Medicare & Family	Less than 5	\$1,267.55	\$1,492.42	\$1,492.42	N/A
	5 through 9	\$1,174.32	\$1,391.80	\$1,391.80	N/A
	10 through 14	\$1,035.48	\$1,190.60	\$1,190.60	N/A
	15 through 19	\$849.03	\$989.35	\$989.35	N/A
	20 or more	\$567.35	\$687.50	\$687.50	N/A
Spouse/Domestic Partner Without Medicare	Less than 5	\$600.94	\$753.18	\$753.18	N/A
	5 through 9	\$567.54	\$711.25	\$711.25	N/A
	10 through 14	\$534.13	\$627.34	\$627.34	N/A
	15 through 19	\$467.34	\$543.47	\$543.47	N/A
	20 or more	\$333.80	\$417.62	\$417.62	N/A
Spouse/Domestic Partner Without Medicare & Children	Less than 5	\$921.46	\$1,127.40	\$1,127.40	N/A
	5 through 9	\$870.33	\$1,064.74	\$1,064.74	N/A
	10 through 14	\$819.32	\$939.39	\$939.39	N/A
	15 through 19	\$717.06	\$814.05	\$814.05	N/A
	20 or more	\$512.30	\$626.04	\$626.04	N/A
Children Only	Less than 5	\$320.52	\$374.22	\$374.22	N/A
	5 through 9	\$302.79	\$353.49	\$353.49	N/A
	10 through 14	\$285.19	\$312.05	\$312.05	N/A
	15 through 19	\$249.72	\$270.59	\$270.59	N/A
	20 or more	\$178.50	\$208.42	\$208.42	N/A
Spouse/Domestic Partner With Medicare	Less than 5	N/A	N/A	N/A	\$151.48
	5 through 9	N/A	N/A	N/A	\$145.76
	10 through 14	N/A	N/A	N/A	\$134.33
	15 through 19	N/A	N/A	N/A	\$122.88
	20 or more	N/A	N/A	N/A	\$100.00



# SURVIVING DEPENDENTS MEDICAL RATES FOR 2024

	Years of Service	CDHP w/HRA	HMO	PPO	Medicare Advantage - PPO
Surviving Spouse Without Medicare	Less than 5	\$798.87	\$867.14	\$857.14	N/A
	5 through 9	\$710.10	\$790.85	\$780.85	N/A
	10 through 14	\$532.58	\$638.40	\$628.40	N/A
	15 through 19	\$355.06	\$485.95	\$475.95	N/A
	20 or more	\$177.52	\$257.32	\$247.32	N/A
Surviving Spouse With Medicare	Less than 5	\$411.56	\$464.43	\$464.43	\$139.59
	5 through 9	\$365.84	\$427.02	\$427.02	\$133.71
	10 through 14	\$274.37	\$352.24	\$352.24	\$116.09
	15 through 19	\$182.92	\$277.40	\$277.40	\$98.49
	20 or more	\$91.45	\$165.18	\$165.18	\$75.00
Surviving Children Only	Less than 5	\$337.32	\$453.33	\$453.33	N/A
	5 through 9	\$328.45	\$441.41	\$441.41	N/A
	10 through 14	\$319.58	\$417.59	\$417.59	N/A
	15 through 19	\$301.82	\$393.74	\$393.74	N/A
	20 or more	\$266.31	\$358.01	\$358.01	N/A
Surviving Spouse Without Medicare & Surviving Children	Less than 5	\$1,136.21	\$1,320.46	\$1,310.46	N/A
	5 through 9	\$1,038.56	\$1,232.26	\$1,222.26	N/A
	10 through 14	\$852.16	\$1,055.99	\$1,045.99	N/A
	15 through 19	\$656.87	\$879.69	\$869.69	N/A
	20 or more	\$443.84	\$615.33	\$605.33	N/A
Surviving Spouse With Medicare & Surviving Children	Less than 5	\$727.35	\$860.12	\$860.12	N/A
	5 through 9	\$673.37	\$812.38	\$812.38	N/A
	10 through 14	\$573.72	\$716.94	\$716.94	N/A
	15 through 19	\$465.75	\$621.40	\$621.40	N/A
	20 or more	\$341.13	\$478.20	\$478.20	N/A





# DENTAL PLAN

## BlueCare Dental PPO

BlueCare Dental PPO provides you the option of seeking services from in-network and out-of-network dentists. Selecting a dentist from the BlueCare Dental PPO network will offer you the greatest savings. When contacting a dentist, ask whether the dentist participates in the BlueCare Dental PPO network.

To find a dentist, view claims activity, or for more information visit [bcbstx.com/coa](http://bcbstx.com/coa) or call BlueCare Dental at **888-907-7880**.

### Plan features include:

- ◆ Freedom to choose dentist of your choice.
- ◆ Coverage for in and out-of-network dentists.
- ◆ Preventive Care – no deductible.
- ◆ Basic, Major, and Orthodontia Care – \$50 annual deductible, per covered person.
- ◆ Calendar Year Maximum – \$1,000 per covered person (includes Orthodontia Treatment).
- ◆ Orthodontia Lifetime Maximum – \$1,000 per covered person.

### In-network and out-of-network dentists:

- ◆ If you seek services from an in-network dentist:
  - ▶ Claim will be paid in full up to the Calendar Year Maximum, you will not be balance billed.
  - ▶ Based on reduced contracted rates, it will take you longer to reach your Calendar Year Maximum of \$1,000.
  - ▶ For covered services and exclusions refer to the BlueCare Dental PPO Plan Document online at [bcbstx.com/coa](http://bcbstx.com/coa).
- ◆ If you seek services from an out-of-network dentist:
  - ▶ Claim will be paid based on the Table of Allowance.
  - ▶ Orthodontia services are covered up to the Table of Allowance as work progresses.
  - ▶ For covered services, exclusions, and the Table of Allowance, refer to the BlueCare Dental PPO Plan Document online at [bcbstx.com/coa](http://bcbstx.com/coa).

## MetLife DHMO

The MetLife DHMO plan, offered through Safeguard, provides Retirees comprehensive dental benefits with a low, pre-defined fixed dollar amount (a "co-payment") on the services received with an affordable monthly premium. Members are required to select a network primary dentist for any general services and for any referrals to a specialist. Plan limitations and exclusions apply. To enroll in the DHMO plan, you must reside, live, or work in the State of Texas.

To find a dentist or speak to customer service about covered services under the MET290 DHMO plan, call **800-880-1800**.

### Plan features include:

- ◆ No deductible or annual maximums.
- ◆ No waiting periods.
- ◆ No claim forms.
- ◆ Continuing orthodontic treatment available.
- ◆ Family members may select a different general dentist.
- ◆ Participants can track their dental claims at [metlife.com/mybenefits](http://metlife.com/mybenefits).

General dentists and Specialist's honor all plan co-pays. See Schedule of Benefits for details.



	BlueCare Dental PPO In-Network	BlueCare Dental PPO Out-of-Network	MetLife DHMO In-Network
<b>Selection of Dentist</b>	Member can go to any in-network dentist. Member will realize greater savings when using in-network dentists.	Member can go to any dentist; however, the customer is responsible for the difference over the Table of Allowance.	Members must pre-select a dentist at time of enrollment, who participates in the network in order to receive benefits. Each enrolled family member may select a different participating dentist, and has the ability to change dentists up to one time each month.
<b>Annual Deductible</b>	\$50 per person, per calendar year. Deductible does not apply to Preventive Care.		None.
<b>Covered Services (other than Orthodontia)</b>	Preventive Care – covered in full. Basic Care – covered in full. Major Care – covered in full.	Preventive Care – covered up to the Table of Allowance. Basic Care – covered up to the Table of Allowance. Major Care – covered up to the Table of Allowance. Also responsible for amounts over the Table of Allowance.	Member pays applicable copays according to the schedule of benefits when services are provided by a network dentist.
<b>Orthodontia</b>	Orthodontia Care - covered in full as work progresses up to the Calendar/Lifetime Maximum. Orthodontia work already in progress prior to enrolling, is not covered (including banding).	Orthodontia Care - covered up to the Table of Allowance as work progresses up to the Calendar/Lifetime Maximum. Orthodontia work already in progress prior to enrolling, is not covered (including banding).	If you or one of your enrolled dependents is currently in active orthodontic treatment and started orthodontic treatment before your coverage for yourself or that dependent started, Continuing Orthodontic treatment may be available. A Continuation of Treatment request form must be received within 30 days from the date you become eligible for benefits
<b>Annual Maximum Benefit</b>	\$1,000 per person, per calendar year.	\$1,000 per person, per calendar year. Also responsible for amounts over the Table of Allowance.	No maximum for network dentist.

**Table of Allowance** – The most BlueCare Dental PPO will pay an out-of-network dentist for a covered service or procedure.

	BlueCare Dental PPO In-Network	BlueCare Dental PPO Out-of-Network	MetLife DHMO In-Network
Orthodontia Maximum Benefit	\$1,000 per person, per lifetime.		Benefits cover 24 months of usual & customary Orthodontic treatment and an additional 24 months of retention.
Claim Forms	Dentists file claims for covered expenses.	Members file claims to be reimbursed for covered expenses. (Some dental offices may file claims and bill the balance after the plan has paid).	None.

## Dental Rates – Monthly Premiums

	BlueCare Dental PPO		MetLife DHMO	
Retiree Only	\$37.74	I1	\$9.09	A1
Retiree & One Dependent	\$68.90	I2	\$15.88	A2
Retiree & Family or Domestic Partner & Children	\$107.90	I3	\$24.60	A3
Surviving Spouse Only	\$37.74	I6	\$9.09	A6
Surviving Spouse & One Child	\$68.90	I7	\$15.88	A7
Surviving Spouse & Children	\$107.90	I8	\$24.60	A8
Surviving Children Only	\$68.90	I9	\$15.88	A9



# VISION PLAN

Healthy eyes and clear vision are an important part of your overall health and quality of life. Avisis will help you care for your sight while saving you money.

To view benefits and locate a provider, visit [avesis.com](http://avesis.com) or call **866-563-3589**.

Plan Coverage																									
<b>Covered Service</b>	In-network benefits (limited out-of-network benefits are available).																								
<b>Comprehensive Eye Exam</b>	\$10 copay, one exam per calendar year.																								
<b>Frames</b>	Once per calendar year in lieu of contact lenses. Up to \$125 retail allowance toward provider supplied frame plus 20% off cost exceeding the allowance.* <b>OR</b> Up to \$175 retail allowance if purchased at Vision Works plus 20% off cost exceeding the allowance. <b>OR</b> Up to \$200 retail allowance toward frames if purchased using UVP Online. Additional pair of eyeglasses, 30% off if purchased at the same time as first pair.																								
<b>Contacts</b>	Once per calendar year in lieu of frames. Up to \$120 allowance toward provider supplied contacts plus an additional discount off the cost exceeding the allowance* – 10% for disposable contacts and 15% for standard contacts. <b>OR</b> Medically necessary contact lenses are covered in full with prior approval. Standard & Specialty Contacts - Evaluation, fitting fees, and follow-up care; \$25 copay applies.																								
<b>Standard Eyeglass Lenses</b>	Single, bifocals, trifocals, lenticular, and standard scratch coating. \$25 copay, once per calendar year. Polycarbonate lenses for children are covered in full up to age 19																								
<b>Lens Options</b>	<table border="0"> <tr> <td>Standard progressive addition lenses</td> <td>\$50</td> </tr> <tr> <td>Premium progressives (i.e. Varilux, etc.)</td> <td>\$90</td> </tr> <tr> <td>Intermediate-vision lenses</td> <td>\$30</td> </tr> <tr> <td>Blended-segment lenses</td> <td>\$20</td> </tr> <tr> <td>Ultraviolet coating</td> <td>\$12</td> </tr> <tr> <td>Standard anti-reflective (AR) coating</td> <td>\$35</td> </tr> <tr> <td>Premium AR Coating</td> <td>\$48</td> </tr> <tr> <td>Ultra AR Coating</td> <td>\$60</td> </tr> <tr> <td>High-index lenses</td> <td>\$55</td> </tr> <tr> <td>Polarized lenses</td> <td>\$75</td> </tr> <tr> <td>Glass photochromic lenses</td> <td>\$20</td> </tr> <tr> <td>Plastic photosensitive lenses</td> <td>\$65</td> </tr> </table>	Standard progressive addition lenses	\$50	Premium progressives (i.e. Varilux, etc.)	\$90	Intermediate-vision lenses	\$30	Blended-segment lenses	\$20	Ultraviolet coating	\$12	Standard anti-reflective (AR) coating	\$35	Premium AR Coating	\$48	Ultra AR Coating	\$60	High-index lenses	\$55	Polarized lenses	\$75	Glass photochromic lenses	\$20	Plastic photosensitive lenses	\$65
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Glass photochromic lenses	\$20																								
Plastic photosensitive lenses	\$65																								

\*Additional Discounts - Not available at Wal-Mart, Sam's Club, and Costco.

Vision Rates – Monthly Premiums		
Retiree Only	\$3.96	V1
Retiree & Spouse or Domestic Partner	\$8.56	V2
Retiree & Children	\$8.12	V3
Retiree & Family or Domestic Partner & Children	\$12.94	V4
Surviving Spouse Only	\$3.96	V6
Surviving Spouse & Children	\$8.12	V8
Surviving Children Only	\$3.96	V9





# RETIREE WELLNESS PROGRAM



## Why Engage in Wellness?

The goal of the Wellness program is to increase preventive screening rates and reduce preventable medical claims. Wellness programs are behavioral health interventions that are designed to improve health outcomes and reduce medical claims. To enroll, call HealthyConnections at **512-974-3284** and ask to speak to a Wellness Consultant.

According to claims data, retirees engaged in wellness have lower average medical expenses and a higher utilization of both primary and preventive care services. Retirees engaged in our wellness program also have shorter hospital stays and lower inpatient costs. These savings are beneficial to retirees and the organization.



## Wellness Newsletter

Retirees who are interested in receiving a newsletter about wellness opportunities and health information can email [healthyconnections@austintexas.gov](mailto:healthyconnections@austintexas.gov) and request to be added to the distribution list for a monthly electronic newsletter. Retirees can also call the Employee Benefits Division at **512-974-3284** and ask to speak with a Wellness Consultant if they have questions about wellness opportunities.



## Diabetes Control Program

### Receive Diabetes Medications and Supplies at No Cost

Learn how to manage your diabetes, get personalized diabetes care, and receive approved diabetes medications and testing supplies at no cost. This program is offered to retirees and dependents who are diabetic or prediabetic and enrolled in the CDHP w/HRA, PPO, or HMO medical plan. To enroll, call HealthyConnections at **512-974-3284** and ask to speak to a Wellness Consultant. Medicare Advantage PPO enrollees can participate in the program, but cannot access copay free medications and testing supplies.

### Participants Receive:

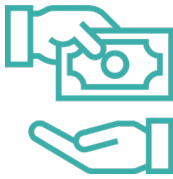
- ◆ Approved diabetes medications and testing supplies at no cost.
- ◆ Comprehensive Diabetes education.
- ◆ Quarterly screenings through a pharmacist (three visits per year required).



## Tobacco Cessation 101

### Receive Cessation Medications

Gain the resources and support needed to quit using tobacco products. Tobacco Cessation program is available on-demand online by webinar or by one-on-one telephonic coaching. Individuals who complete the program are eligible to receive cessation medication (including over-the-counter products) free for six months with a doctor's prescription. Retirees, spouses and eligible dependents (age 18 years and older) who are enrolled in a City medical plan are eligible for this benefit. Details on how to complete Tobacco Cessation 101 can be found at [austintexas.gov/retirees](http://austintexas.gov/retirees).



### Tobacco Premium

Retirees and spouses/domestic partners currently using tobacco products, including but not limited to cigarettes, cigars, chewing tobacco, snuff, pipes, snus, shisha and electronic cigarettes will be charged a tobacco premium.

Retirees and spouses/domestic partners enrolled in a City medical plan who use tobacco will each pay \$25 per month. To stop the tobacco premium, retirees and spouses using tobacco must complete the Tobacco Cessation 101 program. Details for how to complete Tobacco Cessation 101 can be found on [austintexas.gov/retirees](http://austintexas.gov/retirees).



### Hinge Health Program

City of Austin is excited to announce our partnership with Hinge Health to help you conquer back and joint pain, recover from injuries, prepare for surgery, or stay healthy and pain free. Their programs are available to you and your eligible dependents enrolled in a City medical plan and provide all the tools you need to get moving again from the comfort of your home. Your treatment plan will be tailored to you, and could include one-on-one physical therapy sessions, and wearable sensors to give live feedback on your form in the app.



### Maternity Support

This program is offered by BlueCross BlueShield and is available to pregnant, covered members enrolled in a City medical plan. The program is designed to provide the support and information needed for a healthy pregnancy. Participants will receive personalized maternity care and assistance in managing high-risk conditions including gestational diabetes and preeclampsia. To enroll, call BlueCross BlueShield at **888-907-7880**. Participants of the Maternity Support program will also be referred to the Family Connects program through Austin Public Health. Family Connects offers in-home consultations with Registered Nurses to identify needs and connect families with available resources.



### Wondr Online Weight Management Program

This simple, online program helps retirees lose weight and improve their health. It's not a diet. There are no points to count, no starving, and no eating diet food! The program teaches participants when and how to eat the foods they love while losing weight, boosting their energy and improving their health. By learning new techniques about how and when you should eat, you can continue eating your favorite foods while improving your health, reducing your chance of developing chronic disease, and losing weight. To enroll, call HealthyConnections at **512-974-3284** and ask to speak to a Wellness Consultant.



### Nationwide Fitness Program

Make it simple to go to the gym by joining the BlueCross BlueShield Fitness Program. Get access to more than 9,000 fitness centers with no contract required, making it easy to visit the gym at your convenience—near home, near work and while traveling. As a City of Austin retiree enrolled in a City medical plan, you and your covered dependents (age 18 and older) are eligible to join. Fitness Program members get unlimited access to a nationwide network of participating fitness centers. Visit [bcbstx.com/coa](http://bcbstx.com/coa) for details and plan pricing.



### Health & Lifestyle Expos

HealthyConnections sponsors citywide Health & Lifestyle Expos at Palmer Events Center. Expos offer Health Assessment screenings and an opportunity for retirees and family members to explore a number of booths focusing on health and lifestyle.



### City Olympics

HealthyConnections and the Parks and Recreation Department host the annual City Olympics at Krieg Sports Complex. Employees, retirees, and their families can watch the sports and golf tournaments, try out the extreme obstacle course, or run the Byron Johnson 5K run/walk. There will also be a number of health and lifestyle vendors at the mini-health expo and a brisket cook-off competition. Kid's activities will be provided and a kids 1K fun run will take place in the morning.



### Free Flu Shot Clinics

This benefit is free to retirees, spouses, and eligible dependents (age 18 and older). It is offered in the fall at the Health & Lifestyle Expo and at Retiree Open Enrollment meetings.



# HealthyConnections

City of Austin Wellness Program



# EMPLOYEE ASSISTANCE PROGRAM (EAP)

ComPsych GuidanceResources® services provides short-term confidential counseling to help you and members of your household deal with life's stresses. The EAP provides resources to help you address a wide variety of issues. Services are available 24 hours a day, seven days a week at no cost to you.

Your EAP benefits will give you and the members of your household confidential support, resources, and information for personal and work-life issues.

**COMPSYCH**<sup>®</sup>  
GuidanceResources® Worldwide

ComPsych GuidanceResources® can help you with:

- ◆ Marital/family problems
- ◆ Stress, Anxiety & Depression
- ◆ Grief & Loss
- ◆ Work/vocation issues
- ◆ Domestic violence
- ◆ Psychological issues

ComPsych Guidance Resources can also assist with work/life issues such as:

- ◆ Legal Guidance – Including a free 30-minute consultation
- ◆ Financial Guidance
- ◆ Child/elder care referral
- ◆ Home repair
- ◆ Online Support and more

For assistance

Call: **866-586-1456** TTY: **800-697-0353**

Or

Visit: [guidanceresources.com](http://guidanceresources.com)

Web ID: [austintexas.gov](http://austintexas.gov)



Go Mobile! Access your GuidanceResources® program anytime, anywhere!

The GuidanceNowSM app gives you fast, easy access to Employee Assistance Program resources.

Check it out! Download the app from your smartphone or tablet.

- ◆ Search GuidanceResources (one word)
- ◆ Install GuidanceNow
- ◆ To register, click the Register link. Enter [austintexas.gov](http://austintexas.gov) as the Organization Web ID.



# ADDITIONAL BENEFITS

## Life Insurance

### Coverage Description

The City provides \$1,000 of retiree life insurance at no cost to retirees. Coverage is effective the first day of the following month in which you retire. Retirees are automatically enrolled in this benefit. You must complete a Retiree Beneficiary Designation form.

Additional death benefits are available as follows:

- ◆ Employees' Retirement System – \$10,000. For more information, call **512-458-2551**.
- ◆ Police Retirement System – \$10,000. For more information, call **512-416-7672**.
- ◆ Austin Fire Fighters Relief and Retirement Fund – no death benefit offered.

Life insurance coverage is not available for dependents of retirees.

### Choosing a Beneficiary

In the event of your death, life insurance benefits are paid to your named beneficiary or beneficiaries. Unless prohibited by law, your life insurance benefits will be distributed to the beneficiaries you named. Current Texas law states a legally married spouse is entitled to 50% of the policy, and if not listed as a named beneficiary, the spouse may contest.

If you are legally married and designate less than 50% of your life insurance to your spouse, upon your death the life insurance carrier may contact your spouse for confirmation of this reduced percentage. If your spouse is not in agreement and an agreement is not reached between the beneficiaries listed, the Texas court will make the decision.

If your named beneficiary is under 18 years of age at the time of your death, court documents appointing a guardian may be required before payment can be made. You should talk with an attorney to make sure that benefits to a minor will be paid according to your wishes.

### Reviewing Your Beneficiary Designation

You can review and update your beneficiary designation for your life insurance coverage any time during the year. It is important that you keep this information current so that the person or persons you want to receive benefits are listed. To review your beneficiary information, you can visit [www.benselect.com/coa](http://www.benselect.com/coa).

### Filing a Life Insurance Claim

Your beneficiary must file the life insurance claim with the Employee Benefits Division and submit the appropriate documents:

- ◆ Retiree death – one certified death certificate.
- ◆ Vendor claim forms.

## Retiree Discount Page

You can save at thousands of retailers in your neighborhood and around the country. Whether it is the local show & save program, discounted gift cards or national deals, savings are just a click away. Visit <https://coadiscounts.savings.workingadvantage.com/home> on your computer, tablet or smart phone.

In the case of a conflict between information presented in this Guide and the Plan, the Plan's terms take over.





# NOTES



# NOTES





**HRD**

HUMAN  
RESOURCES  
DEPARTMENT