

2021 OPEN ENROLLMENT

NOVEMBER 2nd - 30th

FREQUENTLY ASKED QUESTIONS (FAQs)

RETIRED EMPLOYEES

The City of Memphis is committed to ensuring that all employees and retirees get accurate information, as well as assistance enrolling in an affordable plan to meet their healthcare needs.

For additional information, visit our website at totalrewards.memphistn.gov, call 636-6800, or email benefitsquestions@memphistn.gov. The City's Total Rewards-Healthcare Service Center has made every effort to ensure the *accuracy of the information in these Frequently Asked Questions.

**If there is a conflict in the FAQs with language in the plans or benefits policies, the policies govern. The City of Memphis reserves the right to amend, suspend, or terminate benefits plans at any time.*

General Questions

BlueCross BlueShield of Tennessee is the provider for medical, dental, pharmacy, and vision coverage. The Standard Insurance Company is the provider for all life and disability insurance. For additional information, review the Open Enrollment booklet, or view a copy online at totalrewards.memphistn.gov.

1) What's New for 2021?

- BlueCross BlueShield of Tennessee replaced MetLife as the dental provider.
- In addition to disability insurance plans, The Standard Insurance Company now provides life insurance.

2) When is the Open Enrollment period for 2021 coverage?

- Retired employees must complete enrollment between November 2nd -30th

3) Is this an Active or Passive enrollment for 2021?

- This is an Active (**mandatory**) enrollment. Whether you plan to make changes or not, all employees must confirm their current choices or make changes to all City benefits coverage they are eligible to receive such as medical, dental, vision, etc. You can also add or delete dependents.

4) Why do I have to enroll?

- This year we made some significant changes to the plan benefits and employee should be aware of this change and take action.
- Some changes could have direct impact on your benefit premium and we want every employee to make the best decision for his or her family.

5) What if I want to keep the same information?

- This year everyone must enroll due to plan changes.
- If you do not want to make any changes to your elections, please follow the steps below:
 - Sign in
 - Clicking the “Next” button through the screens to you get to the end which states enroll.
- You will get a confirmation statement with your election.
- Please review to ensure the information is correct.
- If not correct, you have an opportunity to fix your election by calling customer service at ext. 6800.

6) What happens if I don't enroll/reenroll?

- If you don't enroll or reenroll, your current city coverage will end Dec. 31. This means you will not have insurance coverage in 2021.

7) How and where do I enroll?

- Visit the Total Rewards website at totalrewards.memphistn.gov to choose one of the following ways to enroll:
 - Make an appointment for one of our team members to call you back to select your enrollment options by phone.
 - Schedule a video conference call with one of our team members who can guide you through the enrollment process or complete the process for you.
 - Login via the Total Rewards website to use the self-service portal.

8) Can I visit the Total Rewards office to get assistance during the Open Enrollment period?

- No. Due to COVID-19 safety guidelines, we cannot accept walk-ins or face-to-face visits. All communication is by phone, email or video conferencing. Visit totalrewards.memphistn.gov for more information on ways to enroll.

9) What can I find on the Total Rewards website to help me enroll?

- Link to enroll.
- Link to schedule an appointment for one of our team members to assist you in enrolling
- Documents and Videos.
 - **Google Chrome is the best browser to use to view videos and for OE enrollment.**
- If you have technical problems enrolling or need to reset your password, call 636-6100.

10) Are there other changes to the benefits plan?

- Yes. There are rate changes and some plans designs have been restructured. Please refer to the 2021 Open Enrollment Booklet.

11) What changes can I make during the open enrollment period?

- View or make changes to all your City benefits such as medical, dental, vision, etc.
- For example:
 - Choose a different plan.
 - Add or delete dependents.
 - Increase or decrease your life or disability coverage.
 - Increase or decrease your Health Reimbursement Account.

12) Are there any premium increases for 2021?

- Yes. Premiums increased for the Choice Plan.
- Review the 2021 rate sheets located at totalrewards.memphistn.gov.
- The federal government may publish increases in Medicare coverage plans. We will inform you if we receive any information about an increase.

13) Do I have to reenroll or confirm all my coverage since we are changing vendors?

- Yes. The 2021 Open Enrollment is **mandatory** regardless of whether or not you plan to make changes. *All retired employees must confirm or reenroll in their elected coverage.*

14) What if my spouse's employer does not offer medical insurance or my spouse is not eligible to enroll in the offered plans from his/her employer?

- In this scenario, you will be allowed to cover your spouse on the City's plan as long as you and your spouse have City-approved supporting documentation and complete a Spousal Affidavit. It is important to keep the City informed of any changes in your spouse's coverage options because affidavits are subject to random audits.

15) What is considered City-approved supporting documentation?

- The following are acceptable forms of supporting documentation and must be approved by the City:
- A letter from your spouse's employer on business letterhead that says your spouse is not eligible for coverage.
- If your spouse is unemployed, you must provide your spouse's statement of earnings from the Social Security Administration. This can be requested at <https://secure.ssa.gov/>.

16) What if my spouse and I are both retired City employees?

- You may both choose individual coverage, or one of you can choose family coverage.

17) I am a general retiree; can I add my spouse to my coverage and pay a surcharge?

- No. That option is only available for retired commissioned employees which includes Fire and Police officers, communication workers, and paramedics.

18) Can I add my spouse to my coverage when I retire and pay the surcharge?

- This depends on what your employee status is when you retire. Also, it depends on whether you are an employee whose title is covered under the City of Memphis 2019 Sales Tax Referendum.

19) I am turning 65 and retiring. Will my 60-year-old spouse be able to keep health insurance with the city until they reach 65?

- The coverage for family members follows the employee. An active employee who turns 65 and is eligible for Medicare will be covered by the City. Retirees who are no longer eligible for City coverage are eligible for Via Benefits. Since a spouse and dependents follow the coverage option of the retiree, they would be eligible to receive an HRA through Via Benefits.

Retirement Specify Questions

1) I am a retiree but not eligible for Medicare or I was told previously that enrollment in Medicare Part B is not required. What happens to my City sponsored medical plan?

- The City of Memphis intends to provide only benefits supplementary to Medicare and will not cover claims that you would otherwise be eligible to receive from Medicare, if you had voted "yes" in the Divided Referendum offered in October 2011. If you voted "no" in the Divided Referendum, unless some other employer provides you retiree health care coverage or you have purchased individual health care coverage (if you are then eligible for such coverage) you may not have health care coverage for your health care needs through the City of Memphis sponsored plan but will have an option to enroll in the City of Memphis Private Exchange.

2) If a retiree opts out of the City's medical plan, will the right to re-enroll be lost forever?

- All retirees currently eligible to enroll in the City's medical plan will have the option to select a City plan during the Open Enrollment period or any other qualifying Life Event.

3) As a retiree, am I required to enroll in Medicare when I become eligible?

- Yes, all retirees that are eligible for Medicare must enroll and notify the Total Rewards Service Center immediately upon enrollment or intent to enroll.

4) I am a widow or dependent child receiving a Line of Duty (LOD) disability pension benefit. Is the City eliminating the subsidy paid toward my medical plan premium?

- No. All widows/widowers/dependents of deceased employees due to a Line of Duty will continue to receive the City's 70% subsidy if they remain eligible for the Line of Duty pension benefit.

5) What if I have Medicare A&B but my spouse does not? What are my options?

- Once the retiree becomes covered under Medicare, the spouse of the retiree will be offered coverage through the City of Memphis Private Exchange

6) If I'm retired, under age 65, and not eligible for Medicare and not included in the tax referendum, will I have coverage options?

- Yes, you would be offered coverage through the City of Memphis Private Exchange

7) If I am over 65, and not eligible for Medicare and not included in the tax referendum, will I have to pay 100% for the City's sponsored coverage?

- No, you would be offered coverage through the City of Memphis Private Exchange

8) Can Sales Tax Referendum retirees opt out of a Pre- 65 Marketplace Plan with the City HRA into the City Choice or Select plans during open enrollment for the City?

- Yes, only retirees included in the Sales Tax Referendum can opt into the City's plan and out of the Via Benefits plan during the current annual OE period

9) Can any retiree opt out of a Pre- 65 Marketplace Plan with the City HRA into the City Choice or Select plans throughout the year?

- No- only retirees included in the Sales Tax Referendum can opt into the City's plan during Open Enrollment

10) There are many retirees who have turned 65 but their spouses are under 65. In past years before the changes, the Post 65 moved into the City plan that was offered at that time or into a Medicare Supplemental plan and their spouse that was pre- 65 was allowed to maintain their supplemented 70%/30% coverage and then received a HRA. The Family is an important group and the spouse is ultimately the survivor and pensioner. Will these pre- 65 family members be allowed back into your plans?

- No, the coverage for family members will follow the retiree or employee coverage. For those whom are turning 65 and eligible for Medicare if still employed they are covered by city coverage. Retirees whom are no longer eligible for city coverage, but however are eligible for Via Benefits, their spouse and dependents will follow the coverage of the retiree and would be eligible to receive an HRA through Via Benefits.

Flexible Spending Account (FSA) and Health Reimbursement Account (HRA)

1) Does my HRA rollover?

- Yes. Unused balances will rollover to the next year.

2) Is the HRA attached to both the Choice plan and the Select plan?

- No. Only the Select plan has the HRA attached to the plan. Single coverage- \$750.00 HRA, Family coverage-\$1500.00 HRA
- For additional, please the OE Benefit Booklet or call Health Equity at 1-888-796-0609.

3) Does my FSA rollover upon retirement?

- No. All FSA funding stops on the date of retirement.

Online Appointments

1) How do I enroll for an online appointment?

- Visit the Total Rewards website totalrewards.memphistn.gov and click on “online appointment.” Sign up with your email address, then select a date and time.

2) Will the representative be able to help me to pick the plan I need?

- No. The representative can help you enroll in either plan, but you will need to choose the plan that fit your needs. If you need assistance to determine which plan is best for you, contact BCBST at 1-888-796-0609.

3) Will the representative be able help me enroll in the plan I choose?

- Yes. The representative can guide you through self-enrollment or complete the process for you.

Virtual Seminar

1) How do I sign up for a virtual seminar?

- Visit the Total Rewards website. Click on “virtual seminar.” Enter the password: MemphisWellness or use the following link and password.
- Link: <https://www.fitpros.com/cityofmemphis>
- Password: MemphisWellness

2) Will I be able to ask questions during the seminar?

- Yes. You will be able to type a question in the chat section. The moderator will read your question and the presenter will answer it.

3) Will I be able to complete a feedback form?

- Yes. The feedback form will be located under the feedback section of the portal.

Nicotine Surcharge

1) Will the tobacco/nicotine surcharge apply to each person in my family who uses those products?

- No. The City will continue to apply the nicotine surcharge per family.

2) Is there assistance available for individuals who want to stop using nicotine?

- Yes. The City offers a smoking cessation program at no additional charge. You can enroll anytime by calling the customer service phone number on the back of your Open Enrollment booklet.

3) Is the smoking cessation program available to my family members?

- Yes. All family members covered by the City's medical plan can enroll in the program.

4) I am an active employee who uses nicotine. If I enroll in the City's insurance plan, does the tobacco surcharge apply to me?

- Yes. If you are a nicotine user and you enroll in a City plan, you will pay the surcharge in addition to your medical premium.

5) How can I have the tobacco surcharge waived?

- You can have your surcharge waived by enrolling in the smoking cessation program or by choosing to work with your personal physician.

6) Am I required to complete the Nicotine Affidavit, and am I subject to an audit?

- Yes, you are required to complete the affidavit if you wish to avoid the nicotine surcharge. Random audits will continue.

Retired Fire and Police

Commissioned, Dispatchers, Operators, and Paramedics

1) What does "spousal surcharge" mean?

- A spousal insurance surcharge is an additional cost an employee pays to elect coverage for a spouse who has the option to choose healthcare coverage through their employer. Due to the tax referendum, this only applies to spouses of employees in commissioned positions, dispatchers, operators, and paramedics.

2) How much is the spousal surcharge?

- The spousal surcharge is \$50 per pay period which equals \$100/month.

3) What if my spouse loses coverage?

- Your spouse's loss of coverage would be considered a qualifying event, which means they could enroll in the City's insurance plan within the life event timeframe and you would not be

required to pay the surcharge. Please refer to qualified life events in the OE Booklet.

4) Does the surcharge only apply to medical insurance?

- Yes. The surcharge applies only to the MEDICAL plan. If your spouse enrolls in their employer's health plan to avoid the surcharge, they are able to continue coverage or enroll in the City's dental and/or vision plan.

5) When is the spousal surcharge applicable?

- The first spousal surcharge will be deducted on the first paycheck in January 2021.

6) What are the exemptions to the spousal surcharge?

- My spouse is not employed.
- My spouse is employed with the City of Memphis.
- My spouse is employed and is not eligible for his/her employer's health insurance coverage. (Documentation is needed.)
- My spouse is employed, and my spouse's employer does not offer health insurance coverage. (Documentation is needed.)
- My spouse is employed and is not eligible for his/her employer's health insurance coverage. (Documentation is needed.)

7) What happens if I enroll my spouse in the City's plan even though my spouse is eligible or covered through his/her employer?

- The \$100 monthly spousal surcharge will be added to your health insurance cost.

8) When does the spousal surcharge go into effect if I am newly retired?

- If you are a new retiree and eligible due to the tax referendum and you and your spouse enroll in the City's health insurance plan, the effective date of the surcharge would be the same as the effective date of your health insurance coverage.

9) When is the spousal surcharge effective for a health insurance qualifying event?

- If you have a qualifying event for your City's health insurance coverage, the effective date of the employee spousal surcharge would be the date of the qualifying event.
- Please review the Open Enrollment Booklet for examples of qualified life events.

10) What happens if my spouse finds a new job and I forget to notify the Total Rewards office, and my spouse remains enrolled in the City's plan?

- The employee will owe the cost of the spousal surcharge for the months your spouse was enrolled while they were eligible for insurance through their own employer. You may be responsible for any claims incurred and paid out on behalf of your spouse. It is the responsibility of the employee to notify the Total Rewards office of any changes immediately upon the coverage change.

11) What if my spouse and I are both City of Memphis retirees?

- If you are married to a City of Memphis retiree and qualify for coverage under the tax referendum, you are not required to pay the spousal surcharge. However, if your spouse's employment status changes you **must** notify the Total Rewards office.