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MAYOR

DIVISION OF HUMAN RESOURCES

2022 OPEN ENROLLMENT
November 1st - November 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 <https://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 <https://totalrewards.memphistn.gov/>

1) What's Happening for 2022?

- BlueCross BlueShield of Tennessee will continue to be the provider for Medical, Dental and Vision.
- The Standard Insurance Company will remain the provider for life insurance.
- New ID cards will be issued that will include additional benefits information (ex. deductible, maximum out of pocket amounts, etc.)

2) When is the Open Enrollment period for 2022 coverage?

- The Retired Employees' Open Enrollment period is between November 1st – November 30th.

3) Is this an Active or Passive enrollment for 2022?

- This is a Passive enrollment which means if you do not need to make any change, your current benefits will roll over to 2022.

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

- This is a Passive enrollment which means if you do not need to make any change, your current benefits will roll over to 2022.

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

- If you don't enroll or reenroll, your current city coverage will roll over to 2022.

6) How and where do I enroll?

THERE ARE 3 WAYS TO ENROLL OR MAKE CHANGES TO CURRENT BENEFITS.

- **Over the phone** – Dial 901-636-6800, one of our team members will call you back to select your enrollment options by phone.
- **Make an appointment online**- Schedule an appointment with one of our team members who can guide you through the enrollment process or complete the process for you. Visit our website at <https://totalrewards.memphistn.gov/> to schedule an appointment.
- **Self-Enrollment** – Log into ORACLE Fusion Login via the Total Rewards website to use the self-service portal.

7) 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 face-to-face visits. All communication is by phone, email or video conferencing. Visit <https://totalrewards.memphistn.gov/> more information on ways to enroll.

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

Note: Google Chrome is the best browser to use to view videos and enrolling for OE

- Open Enrollment link to enroll
- Documentation required for eligibility
- If you have technical problems enrolling or need to reset your password, call 636-6100.

9) Are there other changes to the benefits plan?

- No. Please refer to the 2022 Open Enrollment Booklet.

10) 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.

Health Reimbursement Account (HRA)

1) I am currently retired and enrolled in the city's Select plan, 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.

Online Appointments

1) How do I enroll for an online appointment?

- Visit the Total Rewards website <https://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.

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 a retired employee who uses nicotine. If I enroll in the City’s insurance plan, does the tobacco surcharge apply to me?

- Yes. If you are eligible to enroll in the City’s plan a nicotine user, you will be charged 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.

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 an eligible spouse who has the option to choose healthcare coverage through their employer. Due to the tax referendum, this only applies to eligible 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 2022.

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.)

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 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.

9) 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.