



# 2023 OPEN ENROLLMENT

## FREQUENTLY ASKED QUESTIONS (FAQs)

### ACTIVE 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 [totalrewards@memphistn.gov](mailto:totalrewards@memphistn.gov), call 636-6800, or email [benefitsquestions@memphistn.gov](mailto:benefitsquestions@memphistn.gov). Total Rewards 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](http://totalrewards.memphistn.gov).

#### **1) What's New for 2023?**

- Increased premiums to the Choice Plan

#### **2) When is the Open Enrollment period for 2023 coverage?**

- Active employees must complete enrollment from September 26<sup>th</sup> until October 21<sup>st</sup>.

#### **3) Is this an Active or Passive enrollment for 2023?**

- 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?**

- Significant changes to the plan benefits for the "Choice" have been made and employees should be aware of these changes to make the best plan choice for their family
- Changes directly impact on the "Choice Plan" benefit premiums.

## 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 2023.

## 7) How and where do I enroll?

- Visit the Total Rewards website at [totalrewards.memphistn.gov](https://totalrewards.memphistn.gov) to choose one of the following ways to enroll:
  - Enroll Online – Click on the Open Enrollment Tab
  - By Phone – Call 901-636-6800
  - By Appointment – Click on Appointments to schedule an appointment with a Benefits Representative
  - In Person – A list of walk-in location will be provided for in person enrollments

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

- Unfortunately, due to COVID-19 safety guidelines, we cannot accept face-to-face visits however we will facilitate “Sign-Up Safe” days at various City of Memphis locations. The schedule and locations for the “Sign-Up Safe” days will be posted on the Total Rewards website. If you will not be able to attend one of the “Sign-Up” safe days, communication is by phone, email, or video conferencing. Visit [totalrewards.memphistn.gov](https://totalrewards.memphistn.gov) more information on ways to enroll.

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

- Link to enroll.
- Documents and Videos.
- **Google Chrome is the best browser to use to view videos and enrolling for OE.**
- 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 premium rate changes to the choice plan. Please refer to the 2023 Open Enrollment Booklet by going to the Total Rewards website at [totalrewards.memphistn.gov](https://totalrewards.memphistn.gov)

## 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 2023?

- Yes. Premiums increased for the Choice Plan.
- Review the 2023 rate sheets located at [totalrewards.memphistn.gov](https://totalrewards.memphistn.gov).

**13) Do I have to reenroll or confirm all my coverage since there are premium increases?**

- Yes. The 2023 Open Enrollment is **mandatory**. If you plan to make changes or decide your coverage will stay the same, **All full-time employees must confirm or reenroll in their elected coverage, or they will lose coverage for 2023.**

**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 active City employees?**

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

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

- No. That option is only available for active 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 with the exception of active commissioned employees which includes Fire and Police officers, communication workers, and paramedics.
- 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.

**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 information, please view the OE Benefit Booklet by visiting the Total Rewards website at [totalrewards.memphistn.gov](http://totalrewards.memphistn.gov) or call Health Equity at 1-888-796-0609.

**3) Does my FSA rollover?**

- No. You cannot carry over the balance in your FSA past the year that you opened your account.
- Unused funds in the account will be forfeited on the last day of March the following year.

### Online Appointments

**1) How do I enroll for an online appointment?**

- Visit the Total Rewards website [totalrewards.memphistn.gov](http://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 best 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 emailing [wellness@memphistn.gov](mailto:wellness@memphistn.gov)

**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.

## **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 2023.

**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 hired?**

- If you are a new hire who is not exempt from the surcharge, 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.

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

- If you are married to a City of Memphis employee, you are not required to pay the spousal surcharge. However, if your spouse's employment status changes you **must** notify the Total Rewards office.