

## 2024 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.

*\*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

#### 1) What's New for 2024?

- Effective for 2024, the BCBST Choice Plan will return as a Medical Plan Option as well as the Select Plan.
- MetLife is now our provider for Life, Disability, and Absence Management.

#### 2) When is the Open Enrollment period for 2024 coverage?

- Active employees must complete enrollment from October 9, 2023 – November 3, 2023

#### 3) Is this a Mandatory or Passive enrollment for 2024?

- This is a **mandatory** enrollment, meaning that you are required to enroll/re-enroll.

#### 4) Why am I required to enroll?

- Mandatory enrollment is required anytime there is a change to benefits. This will make you aware of the changes and allow to make the best choice for you and your family.

#### 5) What if I want my benefits to remain the same?

- Even if you do not want to make any changes to your current benefits, you are required to re-enroll.

#### 6) What happens if I don't enroll/re-enroll?

- If you don't enroll or re-enroll, your current city coverage will end December 31, 2023.
- This means you **will not** have insurance coverage in 2024.

#### 7) How and where do I enroll?

- Visit the Total Rewards website at <https://totalrewards.memphistn.gov> to choose one of the following ways to enroll:
  - Self Service Online – Click on the Open Enrollment Tab
  - By Phone – Call 901-636-6800
  - By Appointment – Click on Appointments to schedule a call back appointment with a Benefits Representative
  - In Person – A list of walk-in locations will be provided for in person enrollments

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

- Yes, **by appointment only**, call 901-636-6800 to make an appointment.

**9) 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

**10) 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 if 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.

**11) 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/>.

**12) 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.

**13) 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.

**14) 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.

**15) 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. Both 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 2024 OE Benefit Booklet by visiting the Total Rewards website at <https://totalrewards.memphistn.gov> or contact Health Equity at 1-888-796-0609.

**3) I was forced to go on the Select Plan for 2023, if I go back to the Choice Plan for 2024, will I be allowed to keep my balance on the HRA Card from the 2023?**

- You will be able to file a claim for unused funds for plan year 2023 until March 31, 2024. If you go back to the Choice Plan for 2024, you are no longer eligible for the HRA.

**4) 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.

## **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 city's smoking cessation program or by choosing to work with your personal physician.

## **Spousal Surcharge**

Commissioned Police and Fire, 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 2024 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 can 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 2024.

**6) What are the exemptions to the spousal surcharge?**

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

**7) 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.

**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 those 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.