



## 2024 OPEN ENROLLMENT 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.

*\*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 Insurance

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

- The Retired Employees' Open Enrollment period is between November 13, 2023 – November 30, 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 change 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 – A letter will be mailed to the address on file with instructions on how to enroll online.
  - 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 of 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 information, reference the 2024 OE Benefit Booklet 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.

**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 of Memphis 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) 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 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 with no penalty or surcharge payment. 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 City's MEDICAL 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 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.

### **8) 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.