

# City of Sarasota

## IMPORTANT BENEFITS INFORMATION FOR 2020

**Open Enrollment: November 11<sup>th</sup> to November 22<sup>nd</sup>**

**To Enroll In Benefits:** [benefits.plansource.com](https://benefits.plansource.com) (only log in during open enrollment)

**How to Log in:** Usernames: First Initial + Last Name

- Initial Password: Retiree Birthdate in this format: YYYYMMDD

**This year all retirees must re-enroll in benefits online during open enrollment.**

**Annual City Health Fair: Thursday, November 14<sup>th</sup>, 2019** Robert L Taylor Community Complex, 1845 John Rivers Street, Sarasota: 7:00 am to 1:00 pm (visit the open enrollment booth for assistance enrolling in benefits)

**Wellness Incentive Program** ends November 2, 2019, no exceptions. Forms were mailed out previously, but may be found on our website at:

<https://www.sarasotafl.gov/government/human-resources/benefits/retiree-benefits>

- The new wellness incentive is a pass/fail based on completion of the biometric screenings. The program is no longer outcome based.
- The following structure will be deposited into your wellness account in January of 2020.
  - \$200-Single
  - \$300- Plus One
  - \$500- Family
- This now applies to the primary member only. Dependents may still participate in annual screenings, but will not receive additional credit in the wellness account.

# City of Sarasota

## Retiree Medical Monthly Premiums for 2020

There are several upcoming vendor changes for City Medical, Dental, Vision and Pharmacy benefits. The City will be switching to Blue Cross Blue Shield for medical. The new dental and vision vendor is MetLife and Pharmacy coverage will now have a separate vendor, RX Benefits.

### Plan 1- HRA Plan

Tier of Coverage	Retiree (Pre-1993 Hire) Monthly	Retiree (Post 10/1/93 Hire) and Surviving Spouse Monthly
Single	\$137.94	\$789.86
Plus One	\$619.55	\$1,579.73
Family	\$1,108.09	\$2,764.52
Standalone Dependent (Not Medicare Eligible)	\$592.40	Not Applicable

Plan 2- HSA Plan (For retirees that are Medicare Eligible or cover a Medicare Eligible Spouse can enroll in this plan however they will have an HRA instead of an HSA account.

Tier of Coverage	Retiree (Pre-1993 Hire) Monthly	Retiree (Post 10/1/93 Hire) & Surviving Spouse Monthly
Single	\$0.00	\$684.71
Plus One	\$485.66	\$1,369.86
Family	\$976.81	\$2,263.30
Standalone Dependent (Not Medicare Eligible)	\$513.53	Not Applicable

**Medical Plan 1-** This plan includes the (HRA) Health Reimbursement Account that is currently provided. The HRA will reimburse for qualified medical, dental and pharmacy costs. This plan has copays, deductibles and coinsurance.

**Medical Plan 2-** High Deductible Health Plan (HDHP), which includes a newly offered (HSA) Health Savings Account. The plan design consists of deductible/coinsurance. Per

# City of Sarasota

IRS guidelines, health center visits will be a de minimis charge of approximately \$5. The HSA funds can be built up over time and do not expire. This HSA account can be used to pay for qualified medical, dental, pharmacy & vision expenses. If you are Medicare eligible, you can still enroll in Plan 2 however your plan will include the HRA instead of the HSA account.

**RX Benefits** is the new pharmacy vendor. If you are enrolled in Blue Cross Blue Shield for medical, you will receive a separate RX Benefits card that will be used to pick up prescriptions.

**Additional Option for Medical/Pharmacy for Medicare Eligible Retirees and Spouses:**

**IF YOU ARE CURRENTLY ENROLLED IN THE UNITED HEALTHCARE MEDICARE ADVANTAGE PLAN, THIS PLAN IS THE ONLY PLAN THAT WILL ROLLOVER TO 2020.**

**United Healthcare Medicare Advantage PPO Plan (For Medicare Eligible Retirees & Spouses)**

This plan is FREE for Retirees (Pre-1993 hire) that are Medicare eligible. Spouses can enroll and pay \$436.37 per month.

Spouse not on Medicare?? Your spouse can remain on the City's medical plan and pay 75% of the value of the plan. Plan 1-HRA \$592.40 per month or \$513.53 for Plan 2.

**Dental**

The dental plan design has remained the same and the new vendor is MetLife.

**MetLife- Base Plan 1:** Includes \$1,500 Calendar Year Benefit Maximum

Tier of Coverage	Base Plan 1- (Pre 10/1/93 hire) (Monthly)	Post 10/1/93 Hire
Retiree Only	0.00/\$5.49* (*Retirees who waive medical coverage but remain on dental coverage.)	\$35.00
Retiree + One	\$10.97	\$65.00
Retiree + Family	\$16.45	\$95.00

**MetLife Dental-Buy Up Plan 2:** Includes \$3,000 Calendar Year Benefit Maximum

Tier of Coverage	Buy Up Plan 2 (Pre 10/1/93 hire) (Monthly)	Post 10/1/93 Hire
Retiree Only	\$11.54	\$42.14
Retiree + One	21.47	\$78.26
Retiree + Family	31.37	\$114.38

# City of Sarasota

## Vision

MetLife is the new vision vendor. The Plan Design was enhanced to include frames every 12 months instead of every 24 months. The rates have remained the same.

Tier of Coverage	MetLife Vision (Monthly)
Retiree Only	\$4.89
Retiree + One	\$9.28
Retiree + Family	\$12.10

## Legal

ARAG remains the vendor for the legal benefit. The rates have remained the same.

Tier of Coverage	ARAG Legal (Monthly)
Ultimate Advisor	\$17.00
Ultimate Advisor Plus	\$23.00

## Retiree Open Enrollment Meeting Schedule

Meeting times below will include a presentation on all eligible benefits including the United Healthcare Medicare Advantage PPO Plan.

Dates	City Hall Annex SRQ Media Room- 1565 1 <sup>st</sup> Street, Sarasota 34236
Wed, November 13 <sup>th</sup>	11:30am & 3:00pm
Thurs, November 14 <sup>th</sup>	HEALTH FAIR 7AM-1PM Robert L. Taylor Community Complex- 1845 John Rivers Street, Sarasota
Fri, November 15 <sup>th</sup>	11:00am

If you are unable to attend a meeting, a pre-recorded open enrollment benefits presentation will be posted on this link prior to open enrollment.

<https://www.sarasotafl.gov/government/human-resources/benefits/retiree-benefits>