



WELCOME TO OPEN ENROLLMENT 2020

Plan Year: January 1 – December 31



November 15, 2019

Dear Members:

We trust this notice finds you in good health. The Board has worked hard to keep our benefits and premiums as low as possible and thanks to everyone, we have been successful over time. Since 2016, our rates have stayed the same or decreased. We have conveyed year after year that our claims experience dictates our rates. With no change in the amount the City will be contributing towards our health plan and a VERY high claims year, we are forced to increase rates in 2020. We have implemented strategies to reduce our overall claims experience since becoming partially self-insured and those programs continue to be successful (Surgical Management Program, Envision Imaging, Connect DME, CareATC, etc).

This year we are changing our Pharmacy Benefit Manager (PBM) from Script Care to RxBenefits/Express Scripts. We are making this change in efforts to lower our pharmacy costs, keep copays manageable, and provide access to medications. You will receive communications from our new PBM in the mail shortly regarding current prescriptions, mail order, Specialty Drugs, etc. **Everyone will receive a new ID card from Healthcare Solutions Group (HSG) reflecting the change of pharmacy vendors.** Failure to provide your new card to the pharmacy after January 1, 2020 will result in rejected claims.

As communicated previously, the City of Tulsa no longer contributes to any dental plan. The Trust's dental plan is now considered a voluntary plan and rates have increased due to the lack of City funding. You are not required to enroll in this coverage.

Our vision plan with VSP will renew again with no change in rates.

Life insurance rates for voluntary life are unchanged. However, if you aged up to the next age band, your rates will increase in January. (See age bands/rates in the pages to follow).

Open Enrollment for 2020 is November 18th – December 8th, 2019. You will need to enroll/make changes through the online benefits platform, Employee Navigator (instructions available on the benefits website: www.tffhwt.org). If you are not making changes, no action is required. Your benefits will carry forward from 2019 to 2020.

The Benefits Team will be at the Union Hall on the following dates to answer benefit-related questions and assist with enrollment:

Wednesday, November 20 th	12pm – 4pm
Friday, November 22 nd	8:30am – 1pm
Tuesday, December 3 rd	10am – 3pm

We encourage you to review this Open Enrollment Benefits Guide in its entirety. Additional information can be found on the benefits website: www.tffhwt.org.

Kindest Regards,

Your Board Members

Jim Nance	John Buck
Josh Lamb	Aaron Goins
Kevin Caywood	Colt Herren

PICK THE BEST BENEFITS FOR YOU AND YOUR FAMILY.

The Tulsa Firefighters Health and Welfare Trust strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you're getting the most out of our benefits—that's why we've put together this Open Enrollment Guide.

Open enrollment is a short period each year when you can make changes to your benefits. This guide will outline all of the different benefits offers, so you can identify which offerings are best for you and your family. Elections you make during open enrollment will become effective on January 1, 2020. If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to the insurance office, HUB International, at 919-359-6000.

Table of Contents



Health Insurance..... 5



Dental Insurance..... 7



Vision Insurance..... 8



Life Insurance..... 9



Flexible Spending Account..... 10



Health Savings Account..... 10



Additional Benefit Offerings..... 10



Questions and Answers..... 11



WELCOME TO OPEN ENROLLMENT

WHO IS ELIGIBLE?

If you're an active Tulsa Firefighter or Retiree who has maintained your coverage, you're eligible to enroll in the benefits outlined in this guide. Full-time employees are those who work 30 or more hours per week. In addition, the following family members are eligible for medical, dental and vision coverage:

- Legal spouse and dependent children under the age of 26
- Children who are your natural children, stepchildren, adopted children, or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

How to enroll

Are you ready to enroll? The first step is to review your current benefits. Did you move recently or get married? Verify all of your personal information and make any necessary changes.

Once all your information is up to date, it's time to make your benefit elections. **Please see online enrollment instructions included in this guide.**

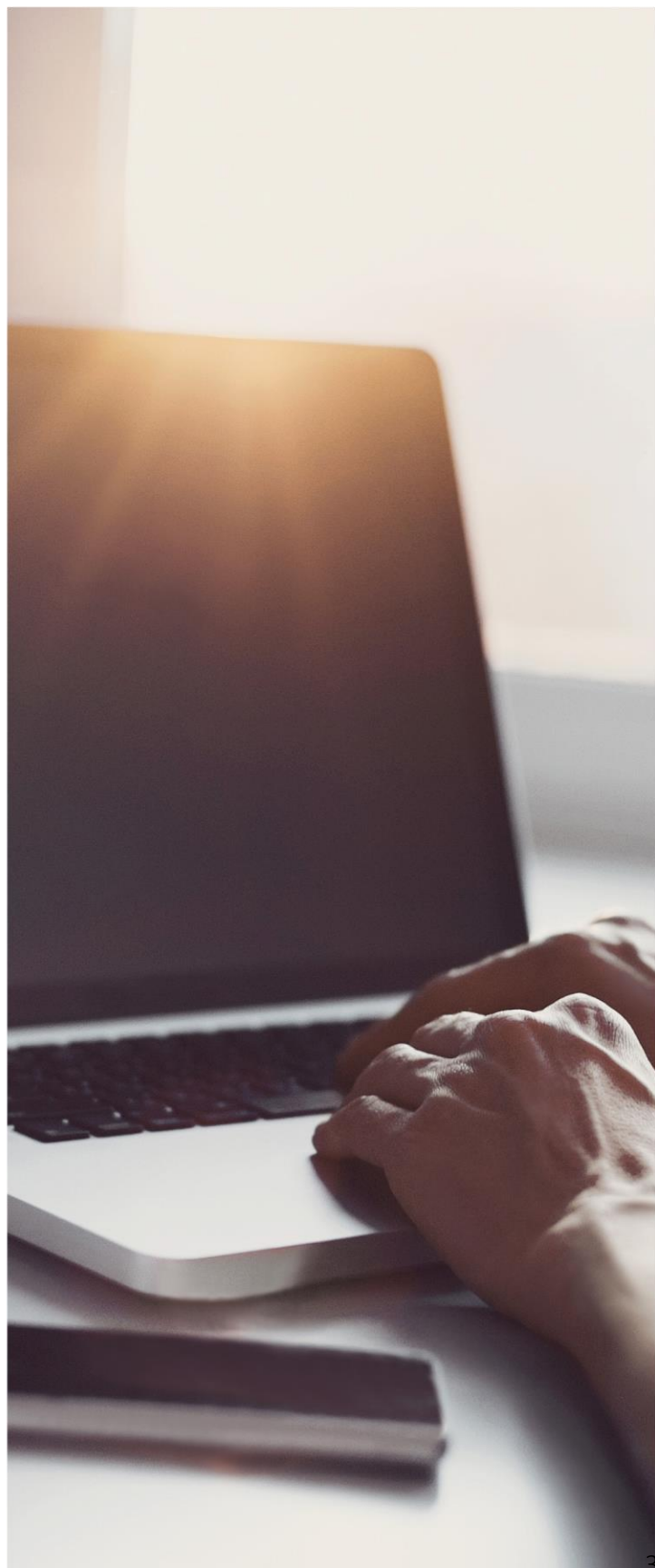
When to enroll

Open enrollment begins on **November 18th** and runs through **December 8th**. The benefits you choose during open enrollment will become effective on **January 1, 2020**.

How to make changes

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. Qualifying events include:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Involuntary loss of coverage through another plan





HEALTH INSURANCE

The following chart reflects benefits effective **January 1, 2020**.

	PPO Plan with Copays (PHA Participant)	High Deductible Health Plan (PHA Participant)
Services	In-Network	In-Network
Deductible (\$500 PHA Participation Credit Illustrated)	\$1,200 per person \$3,600 Max deductible per family	\$4,500 per person \$9,000 Max deductible per family
Out-of-Pocket Maximum Individual / Family	\$4,000 / \$8,000 (includes deductibles and copay, excludes Rx)	\$6,050 / \$12,100 (includes deductible and coinsurance)
CareATC Wellness Clinic (Generic drugs dispensed here are free)	\$0 Copay	\$0 Copay / \$40 copay for non-preventive service, if contributing to HSA
Physician Visit	\$25 Copay/PCP or \$50 Copay/SCP (Visits up to \$500) Visits over \$500: Deductible + 20%	Deductible + 20%
1-800-MD (Telemedicine)	\$0 Copay	\$0 Copay
Hospitalization	Deductible + 20%	Deductible + 20%
Outpatient Surgery	\$300 Copay through Provider Partners Deductible + 20% at all other facilities	Deductible only through Provider Partners (coinsurance waived) Deductible + 20% at all other facilities
Preventive Care	Covered 100%	Covered 100%
Urgent Care	Visits up to \$750: \$50 Copay Visits over \$750: Deductible + 20%	Deductible + 20%
Lab Work	\$0 at CareATC Clinics \$0 if done in conjunction with your office visit on the insurance plan using any in-network physician	\$0 at CareATC Wellness Clinic Deductible + 20% at any other lab
Complex Imaging (MRI's, etc)	\$50 Copay if using Provider Partners 20% Copay with One Call Medical Deductible + 20% at other facilities	Deductible only through Provider Partners (coinsurance waived) Deductible + 20% at all other facilities
Emergency Room	\$250 Copay + 20%	Deductible + 20%



PHARMACY BENEFITS

RxBenefits / Express Scripts is our new Pharmacy Benefit Manager for 2020. More information can be found on the Tulsa Firefighters Benefit Website: www.tffhwt.org under the 'RXBENEFITS / EXPRESS SCRIPTS' tab.

	PPO Plan with Copays	High Deductible Health Plan
Prescription Drugs Out-of-Pocket Maximum	\$2,600 Individual / \$5,200 Family	No separate OOP Max. All prescriptions accumulate towards the out-of-pocket maximum listed previously.
Prescription Drugs	Retail Pharmacy 1 month supply Generic: \$15 Preferred Brand: \$35 + 5% Non-Preferred Brand: \$50 + 5% (max copay of \$300)	Deductible + 20% Deductible is waived for "preventive" medications.
	Mail Order 3 month supply Generic: \$45 Preferred Brand: \$105 Non-Preferred Brand: \$150	
	Specialty Drugs 1 month supply *no longer mandatory mail order Generic: \$10 Preferred Brand: \$40 Non-Preferred Brand: \$50	

MONTHLY MEDICAL DEDUCTIONS					
	Single ACTIVE	Family ACTIVE	Single RETIREE	Family RETIREE	Medicare Eligible Single / Family
PPO	\$130.00	\$495.00	\$478.60	\$1,304.50	\$709.00 / \$1,837.00
HDHP	\$0	\$78.50	\$395.50	\$1,145.50	\$609.00 / \$1,575.00



DENTAL INSURANCE

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

If you recall in our previous open enrollment, the *City of Tulsa stopped contributing* towards any employee dental coverage. After two years, the Trust was left with no option but to raise payroll deductions.

NEW Our plan is now changing to a “voluntary” plan. If you wish to keep dental coverage, you will pay the entire premium. You can change plans, add dependents, drop dependents or even drop the coverage entirely, effective January 1, 2020. (Retirees: You have always paid the entire premium. Please remember that Retirees that drop Dental cannot get the coverage back at future open enrollments).

Our network is DentalGuard Preferred. The following chart outlines the in-network benefits for the plans we offer. You also have out-of-network benefits available. You can view more details about your plan either on www.tffhwt.org or through Employee Navigator (the online benefit enrollment system).

SERVICES	AMOUNT YOU PAY	
	HIGH PLAN	LOW PLAN
Deductible	\$50 Max of 3 deductibles per family	
Preventive Services Exams, cleanings, x-rays, sealants, fluoride treatments	\$0 Once every 6 months	
Basic Services Fillings, simple extractions Composite fillings covered on all teeth if you use an in-network dentist	\$0	20%
Major Services Dentures, crowns, implants	40%	50%
Orthodontia	40%	50%
Annual Maximum	\$1,500	
MONTHLY DEDUCTION (Active & Retiree)	Single: \$40.20 Family: \$129.93	Single: \$30.64 Family: \$98.97



VISION INSURANCE

Driving to work, reading a news article and watching TV are all activities you likely perform every day. Your ability to do all of these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems.

The Tulsa Firefighters Health and Welfare Trust's vision insurance entitles you to specific eye care benefits. Our policy covers routine eye exams and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses. Our plan is unchanged and our payroll deductions are unchanged for 2020.

If you seek the services of a provider listed in-network through VSP, your benefits include the following:

BENEFIT	COPAY	FREQUENCY
Well Vision Exam Focuses on your eyes and overall wellness	\$10	Every calendar year
Prescription Glasses	\$20	(See frames and lenses)
Frames \$130 allowance for a wide selection of frames \$150 allowance for featured frame brands 20% savings on the amount over your allowance \$70 Costco frame allowance	Included in Prescription Glasses	Every other calendar year
Lenses Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children	Included in Prescription Glasses	Every calendar year
Lens Enhancements Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 20-25% on other lens enhancements	\$0 \$95 - \$105 \$150 - \$175	Every calendar year
Contacts (instead of glasses) \$130 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation)	Up to \$60	Every calendar year
Diabetic Eyecare Plus Program Ask your VSP doctor for details	\$20	As needed
MONTHLY DEDUCTION (Active and Retiree)	Single: \$6.77 Family: \$19.32	



BASIC LIFE INSURANCE

Life insurance can help provide for your loved ones if something were to happen to you. Tulsa Firefighters Health and Welfare Trust provides ACTIVE full-time employees with **2 times your annual salary** in Group Life and Accidental Death & Dismemberment (AD&D) insurance at no cost to you. In addition, the Trust purchased **\$10,000** of supplemental life insurance on everyone who was an “Active Firefighter” on or after April 1, 2001.

Contact the Benefits Team if you would like to update your beneficiary information.

GROUP DEPENDENT LIFE INSURANCE

The Tulsa Firefighters Health and Welfare Trust offers full-time employees the opportunity to purchase Dependent Life Insurance on their spouse and/or children. The payroll deduction for this benefit is **\$2.90/month** and covers your legal spouse and dependent children for the following amounts:

Spouse: **\$20,000**

Child(ren): **\$10,000**

VOLUNTARY LIFE INSURANCE

While The Trust offers basic life insurance, some employees may want to purchase additional coverage. Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future (for example, college tuition for your child)? Depending on your needs, you may want to consider buying supplemental coverage.

With voluntary life insurance, you are responsible for paying the full cost of coverage through biweekly payroll deductions. You can purchase coverage for yourself or for your spouse in \$10,000 increments. The minimum coverage level is \$20,000 and the maximum is 2x's your salary up to \$150,000 for employees. You must enroll in the program to be able to purchase on your dependents. The maximum coverage for a spouse is \$30,000, and for a child \$10,000.

The chart below outlines the monthly costs of purchasing additional coverage.

Monthly Cost for Every \$1,000 of Employee and/or Spouse Life Insurance Coverage										
Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 +*
Life	\$0.11	\$0.12	\$0.14	\$0.19	\$0.31	\$0.56	\$1.01	\$1.20	\$1.99	\$3.22
	*Coverage Terminates at Age 75									
Dependent Children	\$0.75 per month for \$5,000 per child (up to age 26) \$1.50 per month for \$10,000 per child (up to age 26)									



FLEXIBLE SPENDING ACCOUNTS

The Trust does not offer a Flex plan, but the City of Tulsa does offer this to all of its employees. You will need to go online as a City of Tulsa employee to sign up for this benefit. Remember, you cannot contribute to a Flex AND an HSA at the same time.

HEALTH SAVINGS ACCOUNTS

Health savings accounts (HSAs) are a great way to save money and budget for qualified medical expenses. HSAs are tax-advantaged savings accounts that accompany high deductible health plans (HDHPs). HDHPs offer lower monthly premiums in exchange for a higher deductible (the amount you pay before insurance kicks in).

WHAT ARE THE BENEFITS OF AN HSA?

There are many benefits of using an HSA, including the following:

- **It saves you money.** HDHPs have lower monthly premiums, meaning less money is being taken out of your paycheck.
- **It is portable.** The money in your HSA is carried over from year to year and is yours to keep, even if you leave the company.
- **It is a tax-saver**—HSA contributions are made with pre-tax dollars. Since your taxable income is decreased by your contributions, you'll pay less in taxes.

The maximum amount that you can contribute to an HSA in 2020 is \$3,550 for individual coverage and \$7,100 for family coverage.

Additionally, if you are age 55 or older, you may make an additional “catch-up” contribution of \$1,000. You may change your contribution amount at any time throughout the year as long as you don't exceed the annual maximum.

ADDITIONAL BENEFIT OFFERINGS

You are also eligible to enroll or participate in the following voluntary programs:

- AFLAC
- Central United Life/Manhattan Life

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact HR.



QUESTIONS & ANSWERS

What changes are effective Jan. 1, 2020?

- Pharmacy Benefit Manager is changing from Script Care to RxBenefits / Express Scripts. For more information, please see the **RXBENEFITS / EXPRESS SCRIPTS** tab on the website, or call 1-800-334-8134
- Medical and Dental rates have increased (with the exception of the Single rate for the Medical HDHP)

If I DON'T want to make any changes, what do I need to do?

- No action is required. Your benefit elections will remain the same as they were in 2019.

If I DO want to make changes, what do I need to do?

- You must use the online benefit platform, Employee Navigator, to make changes. Instructions for benefit platform can be found on the Tulsa Firefighters Benefit Website: www.tffhwt.org.

Who should I contact with additional questions?

Benefits Team 918-359-6000	HSG 1-800-749-1422
Medical, Dental, Vision, Life Insurance Benefits Beneficiaries Retirement Benefits / Medicare Eligible Adding / Dropping Coverage Adding / Dropping Dependents Contact Info Open Enrollment Dates / Information Account / Group Numbers	Status of Claims Billing Questions EOBs Medical ID Cards