



# CITY OF RICHMOND

## INTRACITY CORRESPONDENCE

**DATE:** May 16, 2013

**TO:** All Eligible City Employees and Retirees

**FROM:** Lorraine Adeeb, Interim Director *Lorraine Adeeb*  
Department of Human Resources

**SUBJECT:** Annual Health and Dental Insurance Open Enrollment - June 3, 2013 through June 28, 2013

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The health insurance plan offered by the City will remain with CIGNA. There are no medical plan design changes, therefore, co-pays, deductibles, and out-of-pocket expenses will not change. Premium rates will only change for City employees who choose not to participate in the New Wellness Initiative/Premium Incentive.

### INFORMATION FOR RETIREES

**Eligible retirees who wish to enroll; change their plan; or change their dependent coverage are required to complete the enclosed enrollment form. This enrollment form must be completed and received by the Richmond Retirement System by 5:00 p.m. on Friday, June 28, 2013, and the address for the Richmond Retirement System is 900 E. Broad Street, Room 400, Richmond, Virginia 23219.**

Retirees eligible for participation are defined as retirees under age 65 with ten (10) years of creditable service and participation in the City's healthcare plan during their last five (5) years of employment prior to retirement.

### INFORMATION FOR EMPLOYEES

**Eligible employees who wish to enroll; change their plan; or change their dependent coverage are required to make the change through the new RAPIDS employee self-serve "my benefits" module.** Eligible employees defined as permanent full time or permanent part time employees working 20 or more hours per week.

### **New Wellness Initiative/Premium Incentive**

Active employees currently enrolled in the CIGNA healthcare plan are encouraged to participate in the on-site biometric health screenings and the CIGNA health assessment in order to receive a premium incentive. The biometric screenings are taking place throughout the city through June 6, 2013. The health assessment data must be entered into the Cigna website at [www.mycigna.com](http://www.mycigna.com) by June 9, 2013. It is important that employees take advantage of this initiative in order to qualify for the healthcare premium incentive. Employees who do not participate in the program will pay an additional 10% in their bi-weekly premiums for FY 2014.

### **Open Enrollment Changes:**

1. Effective with the June 2013 open enrollment period, employees will complete their enrollment online through the RAPIDS employee self-serve "my benefits" site. The online enrollment can be accessed through the City's intranet Starnet page by going to the following link  
<http://starnet/index.php?q=EmployeeSelfService>

The department HR Liaisons and Timekeepers have been trained and are able to assist employees in accessing the “my benefits” site. In addition, staff from the Department of Human Resources is available to assist employees with the enrollment process at the CIGNA information sessions. Assistance is also available by calling the HR Solutions Center at 646-5660. Employees must have their user ID and password to access the website. Employees may call the DIT Helpdesk 646-6367 or via email @ [helpdesk@richmondgov.com](mailto:helpdesk@richmondgov.com) for assistance with login and password information and resets.

2. The employee plus one tier was replaced with two new tiers – employee plus child or employee plus spouse. The tier change was requested by employees and it is a better reflection of the cost associated with the different healthcare care requirements for each dependent type. Employees who are currently enrolled in employee plus one will be automatically placed in the appropriate new tier based on the dependent (child or spouse) that is currently covered in the plan. If you wish to change the current dependent coverage (add or drop), you must go into RAPIDS to the employee self serve online enrollment “my benefits” site to make any change to your current dependent coverage.
3. The pharmacy benefit has changed for employees and covered dependents who utilize maintenance medications (i.e. blood pressure medication, cholesterol, or diabetes prescriptions). Employees and dependents will be required to have their maintenance medications filled by mail order after the 3<sup>rd</sup> refill. CIGNA will provide to the affected persons the information on the mail order process. In addition, the pharmacist will advise the affected individual prior to the 3<sup>rd</sup> refill when the mail order program applies.
4. The implementation of a step therapy program that requires the use of a sequence of “steps” in the choice of medication used to treat common medical conditions. The medications are generic and low cost brands that are cost-effective and clinically appropriate. For many ongoing medical conditions, there are a number of medication choices that are proven to be safe and effective. When a condition can be treated successfully by therapeutically equivalent medications, you will be required to use the medications that offer appropriate care at the lowest out-of-pocket cost prior to using a more costly medication.

### SUMMARY

**Employees and retirees who are satisfied with their current benefit elections options, do not need to take any action during the open enrollment period. The healthcare coverage will be implemented at the premium rates as noted below effective August 1, 2013.** It is recommended that you review your current healthcare election by checking your CIGNA insurance card, or contacting CIGNA via email at [www.cigna.com](http://www.cigna.com), or by phone at 1-800-564-7642.

**Active employees who wish to make a change to their healthcare plan election you must complete your changes via the online enrollment in Rapids Employee Self –Service “my benefits” module.**

**Retirees who wish to make a change to their healthcare plan election must complete an enrollment form which is enclosed. The enrollment form should be completed and submitted to the Richmond Retirement System – 900 E. Broad Street, Room 400, Richmond, Virginia 23219.**

Attached is the schedule of the information meetings that will be conducted by CIGNA. Employees and retirees are welcome to attend any meeting except the meetings specifically conducted for the Sheriff’s department employees located at the city jail.

**ACTIVE EMPLOYEE HEALTHCARE INSURANCE PREMIUM RATES**

**Employee Plans & Rates Effective - August 1, 2013**

<b>2013 Benefit Options Health Assessment COMPLETED</b>	<b>Total Monthly</b>	<b>City Monthly</b>	<b>Employee Monthly</b>	<b>Employee Bi- Weekly</b>
<b>PLAN A-PREMIER PLAN- Open Access Plus 20/40</b>				
EE Only	633.30	548.94	84.36	42.18
EE + Spouse	1,470.72	971.94	498.78	249.39
EE+ Child	1,076.62	711.49	365.12	182.56
EE+ Family	1,714.03	1,012.81	701.22	350.61
<b>Plan B-CLASSIC PLAN- Open Access Plus 25/50</b>				
EE Only	597.68	535.18	62.50	31.25
EE + Spouse	1,387.99	939.49	448.50	224.25
EE+ Child	1,016.06	687.73	328.32	164.16
EE+ Family	1,617.61	992.57	625.04	312.52
<b>2013 Benefit Options Health Assessment NOT TAKEN – 10% Increase</b>	<b>Total Monthly</b>	<b>City Monthly</b>	<b>Employee Monthly</b>	<b>Employee Bi- Weekly</b>
<b>PLAN A-PREMIER PLAN- Open Access Plus 20/40</b>				
EE Only	633.30	540.51	92.80	46.40
EE + Spouse	1,470.72	922.06	548.66	274.33
EE+ Child	1,076.62	674.98	401.64	200.82
EE+ Family	1,714.03	942.68	771.34	385.67
<b>Plan B-CLASSIC PLAN- Open Access Plus 25/50</b>				
EE Only	597.68	528.92	68.76	34.38
EE + Spouse	1,387.99	894.63	493.36	246.68
EE+ Child	1,016.06	654.89	361.16	180.58
EE+ Family	1,617.61	930.05	687.56	343.78

**RETIREE HEALTHCARE INSURANCE PREMIUM RATES**

**Retiree Plans & Monthly Rates – Effective August 1, 2013**

<b>PLAN A-PREMIER PLAN- Open Access Plus 20/40</b>				
<b>0% city contribution</b>	<b>Options</b>	<b>City Contribution</b>	<b>Retiree Monthly Rate</b>	<b>Total Cost</b>
	Retiree Only	0%	595.56	595.56
	Retiree + One	0%	1,303.03	1,303.03
	Retiree + Family	0%	1,866.13	1,866.13
<b>PLAN B- CLASSIC PLAN – Open Access Plus 25/50</b>				
<b>0% city contribution</b>	<b>Options</b>	<b>City Contribution</b>	<b>Retiree Monthly Rate</b>	<b>Total Cost</b>
	Retiree Only	0%	581.42	581.42
	Retiree + One	0%	1,271.01	1,271.01
	Retiree + Family	0%	1,821.15	1,821.15

**RETIREE HEALTHCARE INSURANCE MONTHLY PREMIUMS EFFECTIVE August 1, 2013**

**Retiree Plans and Rates (cont'd)**

<b>PLAN A - PREMIER PLAN- Open Access Plus 20/40</b>				
<b>50% of city contribution (10-15 yrs)</b>	<b>Options</b>	<b>City Contribution</b>	<b>Retiree Monthly Rate</b>	<b>Total Cost</b>
	<b>Retiree Only</b>	354.96	361.14	716.10
	<b>Retiree + One</b>	395.87	981.05	1,376.92
	<b>Retiree + Family</b>	428.61	1,476.99	1,905.60
<b>PLAN B- CLASSIC PLAN – Open Access Plus 25/50</b>				
<b>50% of city contribution (10-15 yrs)</b>	<b>Options</b>	<b>City Contribution</b>	<b>Retiree Monthly Rate</b>	<b>Total Cost</b>
	<b>Retiree Only</b>	354.01	346.74	700.75
	<b>Retiree + One</b>	393.74	948.73	1,342.47
	<b>Retiree + Family</b>	425.53	1,430.31	1,855.84

<b>PLAN A - PREMIER PLAN- Open Access Plus 20/40</b>				
<b>75% of city contribution (15-25 yrs)</b>	<b>Options</b>	<b>City Contribution</b>	<b>Retiree Monthly Rate</b>	<b>Total Cost</b>
	<b>Retiree Only</b>	516.07	293.73	809.80
	<b>Retiree + One</b>	556.98	913.64	1,470.63
	<b>Retiree + Family</b>	589.72	1,409.58	1,999.30
<b>PLAN B - CLASSIC PLAN – Open Access Plus 25/50</b>				
<b>75% of city contribution (15-25 yrs)</b>	<b>Options</b>	<b>City Contribution</b>	<b>Retiree Monthly Rate</b>	<b>Total Cost</b>
	<b>Retiree Only</b>	515.13	279.34	794.46
	<b>Retiree + One</b>	554.86	881.32	1,436.18
	<b>Retiree + Family</b>	586.63	1,362.90	1,949.54

<b>PLAN A - PREMIER PLAN- Open Access Plus 20/40</b>				
<b>100% of city contribution (25+ yrs)</b>	<b>Options</b>	<b>City Contribution</b>	<b>Retiree Monthly Rate</b>	<b>Total Cost</b>
	<b>Retiree Only</b>	677.18	226.32	903.50
	<b>Retiree + One</b>	718.10	846.24	1,564.34
	<b>Retiree + Family</b>	750.83	1,342.17	2,093.00
<b>PLAN B - CLASSIC PLAN – Open Access Plus 25/50</b>				
<b>100% of city contribution (25+ yrs)</b>	<b>Options</b>	<b>City Contribution</b>	<b>Retiree Monthly Rate</b>	<b>Total Cost</b>
	<b>Retiree Only</b>	676.24	211.93	888.17
	<b>Retiree + One</b>	715.97	813.91	1,529.88
	<b>Retiree + Family</b>	747.74	1,295.50	2,043.24

**DEPENDENT ELIGIBILITY VERIFICATION**

If you select coverage to include a **new** dependent not currently covered (i.e. employee +child and employee + spouse or employee + family) you must provide documentation of each dependent’s status by providing the social security number of each dependent, and proof of eligibility for any dependent covered under the healthcare plan as follows:

- Spouse- legal spouse of the opposite sex
  - Social security number, and
  - Photocopy of marriage certificate or photocopy of the top portion of the first page of the employee’s most recent Federal Tax Return that shows the dependent listed as “Spouse”. Note all financial information and Social Security Numbers should be redacted or marked out.
  
- Child- natural, adopted, stepchild, legal guardian (unmarried child up to age 26)
  - Social security number, and
  - Photocopy of birth certificate (or adoption agreement) showing employee’s name or showing the name of the employee’s spouse, and
  - Photocopy of marriage certificate showing the employee and parent’s name if stepchild, or
  - Photocopy of the top portion of the first page of the employee’s most recent Federal Tax Return that shows the dependents parent listed as “Spouse”. Note all financial information and Social Security Numbers should be redacted or marked out.
  - Photocopy of the Final Court Order granting permanent custody with presiding judge’s signature, if legal guardian

The online “my benefits” enrollment will allow employees to attach documents to the module if needed in order to comply with the dependent eligibility verification requirement. Retirees are to submit their verification documents along with the enrollment form. Documents must be a copy. No original documents will be accepted.

**You do not need to submit dependent verification documentation for dependents already covered under your CIGNA healthcare plan.**

The City will conduct open enrollment information sessions from June 3, 2013 to June 28, 2013. CIGNA representatives will be available to discuss the plan options, and to assist you in making a choice for your healthcare plan. A schedule of the open enrollment sessions is enclosed. Please plan to attend a session if you have questions, or to make a change. Computers will be available on-site to assist you in making your enrollment elections on-line. If you have questions regarding any of this information, you may contact the Department of Human Resources at 646-5660.

**QUALIFYING CHANGES FOR HEALTH OR DENTAL COVERAGE THROUGHOUT THE YEAR**

**Within 30 days of a qualifying event, you may discontinue, add or modify your medical or dental coverage, enrollment. QUALIFYING STATUS CHANGE MAY BE THE FOLLOWING:**

- Change in employee’s legal marital status – marriage, divorce, death of a spouse, legal separation or annulment of marriage;
- Change in number of dependents (Note: gaining or losing an individual who is not a tax dependent does not allow an enrollment change);
- Change in employment status – termination of employment by spouse or dependent;
- Reduction or increase in number of work hours by employee, spouse, or dependent;
- Dependent satisfies or ceases to satisfy dependent eligibility requirements – attainment of limiting age, or marriage;
- Commencement or termination of adoption proceedings;
- Judgment, Decree or Order resulting from a divorce, legal separation, annulment or change in legal custody (including a Qualified Medical Child Support Order).

## Annual Dental Insurance Plan Open Enrollment - June 3, 2013 thru June 28, 2013

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The dental insurance plan offered by the City will remain with Delta Dental Services. There are no dental plan design changes, therefore, co-pays, deductibles, and out-of-pocket expenses will not change. Premium rates will change.

### INFORMATION FOR EMPLOYEES

**Eligible active employees who wish to enroll; change their plan; or change their dependent coverage are required to make the change through the new RAPIDS employee self-serve "my benefits" module. The online "my benefits" enrollment period is from Monday, June 3, 2013 through Friday, June 28, 2013 at 5:00 p.m.**

If you chose to add a dependent to the plan, proof of eligibility must be provided (birth certificate, adoption certificate, court order, marriage certificate, etc.) at the time of enrollment. The online "my benefits" enrollment will allow employees to attach document/s to the module if needed in order to comply with the dependent eligibility verification requirement.

Eligible employees are defined as permanent full time or permanent part time employees working 20 or more hours per week.

### INFORMATION FOR RETIREES

**Eligible retirees who wish to enroll; change their plan; or change their dependent coverage are required to complete a Delta Dental enrollment form. This enrollment form must be completed and received by the Richmond Retirement System by 5:00 p.m. on Friday, June 28, 2013, and the address for the Richmond Retirement System is 900 E. Broad Street, Room 400, Richmond, Virginia 23219.**

**Forms received after 5:00 p.m. on Friday, June 28, 2013 and forms sent directly to Delta Dental will not be processed.**

Eligible retirees are defined as retirees who at the time of separation from the City were eligible to receive benefits under the Defined Benefit Plan or Enhanced Define Benefit Plan.

If you are happy with your current level of coverage, you DO NOT need to submit the enclosed enrollment form, and higher payroll deductions for dental insurance will begin on July 31, 2013 for an effective coverage date of August 1, 2013.

If you wish to drop coverage, you are required to complete the enclosed enrollment form and if this form is not received by the Richmond Retirement System by 5:00 p.m. on Friday, June 28, 2013, higher payroll deductions for dental insurance will begin on July 31, 2013 for an effective coverage date of August 1, 2013.

If you chose to add a dependent to the plan, proof of eligibility must be provided (birth certificate, adoption certificate, court order, marriage certificate, etc.) at the time of enrollment. Documents must be a copy. No original documents will be accepted.

**You do not need to submit dependent verification documentation for dependents already covered under your Delta Dental plan.**

**DELTA DENTAL PLANS**

**DeltaCare Program** – Employee/Retiree selects a panel dentist from the selected DeltaCare network for their dental care needs. A list of panel dentists may be obtained from the Delta Dental representative at the open enrollment sessions or visit [www.deltadentalva.com](http://www.deltadentalva.com). The employee/retiree is not required to file a claim form; however, the employee is responsible for a co-payment.

**Delta Dental PPO Premier Plan** – Under the Delta Dental PPO Premier Plan you have the option to use In – Network and Out-of Network Providers of your choice. Preventive care visits are covered at 100%. You will be responsible for a deductible, co-insurance, and any out-of-pocket expenses determined by the agreement Delta Dental has with the dentist.

**NEW DELTA DENTAL PREMIUMS RATES  
Effective August 1, 2013**

<b>EMPLOYEE &amp; RETIREE PAYS</b>	<b>DeltaCare MONTHLY Premium</b>	<b>DELTACARE BI-WEEKLY Premium</b>	<b>PPO/Premier MONTHLY Premium</b>	<b>PPO/Premier BI-WEEKLY Premium</b>
EE only (single)	17.78	8.89	26.82	13.41
EE plus child	29.11	14.55	44.26	22.13
EE plus spouse	36.24	18.12	55.23	24.53
EE plus family	49.62	24.81	87.32	43.66

Delta Dental uses the same form for enrollment and/or plan changes. Please call the Department of Human Resources at **646-5660** for additional information or Delta Dental Member Services at 1-800-237-6060.

Dental insurance is a prepaid plan. Employee payroll deductions for dental insurance will begin on July 5, 2013 and retiree payroll deductions for dental insurance will begin on July 31, 2013, for an effective coverage date of August 1, 2013.

**CHANGES FOR DENTAL COVERAGE THROUGHOUT THE YEAR**

**Within 30 days of a qualifying event, you may discontinue, add or modify your medical or dental coverage, enrollment. QUALIFYING STATUS CHANGE MAY BE THE FOLLOWING:**

Change in employee’s legal marital status – marriage, divorce, death of a spouse, legal separation or annulment of marriage;

Change in number of dependents (Note: gaining or losing an individual who is not a tax dependent does not allow an enrollment change);

Change in employment status – termination of employment by spouse or dependent;

Reduction or increase in number of work hours by employee, spouse, or dependent;

Dependent satisfies or ceases to satisfy dependent eligibility requirements – attainment of limiting age, or marriage;

Commencement or termination of adoption proceedings;

Judgment, Decree or Order resulting from a divorce, legal separation, annulment or change in legal custody (including a Qualified Medical Child Support Order).

**Please call the Department of Human Resources at 646-5660 for additional information or Delta Dental Member Services at 1-800-237-6060**



## 2013 Health & Dental Insurance Plans - Open Enrollment June 3, 2013 – June 28, 2013

Open Enrollment is the time to make decisions about your medical and dental care coverage starting on August 1, 2013. Consider your choices carefully based on what's best for you and your family.

### During Open Enrollment:

- Every employee must go online to enroll, change or decline your current medical or dental plan elections
- Add or remove dependents from your coverage. Be sure to provide documentation that the dependents you are adding are eligible for coverage. Required documentation includes copies of the following: *marriage certificate, birth certificate, adoption decree (or proof of placement for adoption) or Court order documenting legal guardianship or legal custody. Eligible adult dependent children may be covered up to age 26.*  
*These documents can be uploaded online during the enrollment process or turned in at the one Open Enrollment sessions. If documentation is not received by June 28, 2013, your dependents will not be added to your coverage.*
- Every employee enrolled in medical and dental will receive by mail an information packet from CIGNA and Delta Dental.
- **Remember!!! All enrollments must be completed and submitted by Friday, June 28, 2013 – 11:59pm**
- CIGNA, Delta Dental and Human Resources will conduct enrollment information sessions as follows: Employees & retirees may attend any session (except those designated for the Sheriff's staff only).

Date	Time	Location
Monday June 3rd	1:00 pm to 3:00 pm	Pine Camp Cultural Arts Center-4901 Old Brook Rd. Multipurpose Rm B/C
Tuesday June 4th	10:00 am to 12:00 pm	John Marshall Circuit Court – 400 N 9 <sup>th</sup> Street – Auditorium Lower Level
Wednesday June 5 <sup>th</sup>	9:00 am to 11:00 am	City Hall - Council Chambers 2 <sup>nd</sup> flr)
Wednesday June 5 <sup>th</sup>	2:00 pm to 4:00 pm	Social Services – Marshall Plaza 3 <sup>rd</sup> flr Training Rm A/B
Wednesday June 5th	2:00 pm to 4:00 pm	Police Academy – 1202 West Graham Rd - Room 103 – 1 <sup>st</sup> flr
Thursday June 6 <sup>th</sup>	2:00 pm to 4:00 pm	*Sheriff's Office – Richmond City Jail- Female Housing Unit *(sheriff staff only)
Friday June 7 <sup>th</sup>	10:00 am to 12:00 pm	Justice Services Detention Center- 3600 West Broad St – 4 <sup>th</sup> flr conference room
Monday June 10 <sup>th</sup>	2:30 pm to 4:30 pm	John Marshall Circuit Court – 400 N 9 <sup>th</sup> Street – Auditorium Lower Level
Tuesday June 11 <sup>th</sup>	7:30 am to 9:30 am	911 Emergency Communications Center – 3516 Hopkins Road – Training Room
Tuesday June 11 <sup>th</sup>	9:00 am to 11:00 am	City Hall - Council Chambers 2 <sup>nd</sup> flr
Wednesday June 12 <sup>th</sup>	8:00 am to 10:00 am	Social Services – Marshall Plaza 3 <sup>rd</sup> flr Training Rm A/B
Wednesday June 12 <sup>th</sup>	11:00 am to 1:00 pm	Southside Community Service Center-4100 Hull St.- 2 <sup>nd</sup> flr Conference Room
Wednesday June 12 <sup>th</sup>	7:30 am to 9:30 am	911 Emergency Communications Center – 3516 Hopkins Road – Training Room
Thursday June 13 <sup>th</sup>	8:00 am to 10:00 am	DPU Operations Center – 400 Jefferson Davis Highway - Atrium
Friday June 14th	10:00 am to 12:00 pm	Fire Headquarters – 201 E Franklin St 1 <sup>st</sup> flr Auditorium
Tuesday June 18th	8:00 am to 10:00 am	DPW Hopkins Road – 3506 Hopkins Rd - Assembly Room
Tuesday June 18th	2:00 pm to 4:00 pm	Police Headquarters – 200 W Grace St – Target Review Conference Rm 236
Wednesday June 19 <sup>th</sup>	8:00 am to 10:00 am	DPW Parker Field Complex – 2720 Hermitage Rd – Assembly Room
Thursday June 20 <sup>th</sup>	1:00 pm to 3:00 pm	Fire Headquarters – 201 E Franklin St 1 <sup>st</sup> flr Auditorium
Wednesday June 26 <sup>th</sup>	1:00 pm to 3:00 pm	Southside Community Service Center-4100 Hull St.- 2 <sup>nd</sup> flr Conference Room
Wednesday June 26th	2:00 pm to 4:00 pm	DPU Operations Center – 400 Jefferson Davis Highway – 1 <sup>st</sup> flr Conference Room
Friday June 28 <sup>th</sup>	3:00 pm to 5:00 pm	*Sheriff's Office – Richmond City Jail- Female Housing Unit *(sheriff staff only)