

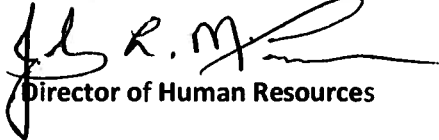


# CITY OF RICHMOND

## INTRACITY CORRESPONDENCE

DATE: May 16, 2014

TO: All Eligible City Employees and Retirees

FROM:   
Director of Human Resources

SUBJECT: Annual Health and Dental Insurance Open Enrollment – May 27, 2014 through June 21, 2014

The health insurance plan offered by the City will remain with CIGNA. Delta Dental will continue to provide the voluntary dental plan. Please refer to the information below for benefits and employee/retiree premiums.

### Information for Retirees

Eligible retirees who wish to enroll; change their plan; or change their dependent coverage are required to complete the appropriate enrollment forms. The enrollment forms must be completed and turned into the Richmond Retirement System BEFORE 5:00 p.m. on Friday, June 20, 2014, and the address for the Richmond Retirement System is 900 E. Broad Street, Suite 400, Richmond, Virginia 23219.

No action is required by retirees who wish to keep their current plans; premium rates for the new plan year are listed on page 3 and 4, and premium rates will only increase for retirees who are not eligible for a subsidy from the City of Richmond.

### 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 RAPIDS employee self-serve "My Benefits" module. Eligible employees are defined as

- permanent, full time, or
- permanent, part time employees working 20 or more hours per week.

### Healthcare Premium Incentive

Active employees currently enrolled in the CIGNA healthcare plan or, wish to enroll, 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 May 31, 2014. The health assessment data must be entered into the Cigna website at [www.mycigna.com](http://www.mycigna.com) by May 31, 2014. It is important that employees take advantage of this initiative in order to qualify for the healthcare premium incentive. City employees who choose to participate in the Biometric Screenings and Health Assessments will have lower premiums (healthcare premium incentive) than those who choose not to participate.

### Medical Plan Design

The City will continue to offer Plan A, Premier OAP 20/40 and Plan B OAP 25/50. The city's plans meet all requirements of the Affordable Care Act. As required, there will be changes to the annual out-of-pocket (OOP) maximums. The deductible, copayments and coinsurance will be included in the OOP maximums and the maximums will increase. *Please be sure to attend an open enrollment meeting to learn more about this important benefit change.*

## ENROLLING FOR BENEFITS

1. **Active 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 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 open enrollment meetings. Assistance is also available by calling the HR Solutions Center at 646-5660.  
**Prepare in advance!!** Employees must have their user ID and password to access the website; employees may call the DIT Helpdesk at 646-6367 or email [helpdesk@richmondgov.com](mailto:helpdesk@richmondgov.com) for assistance.
  
2. **Retirees** who wish to make changes to their benefit plan elections must complete appropriate enrollment forms. Completed forms must be submitted to the Richmond Retirement System at 900 East Broad Street, Suite 400, Richmond, VA 23219.
  
3. **Employees and retirees** who are satisfied with their current benefit elections 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, 2014. It is recommended that you review your current healthcare and dental elections.

Below is the schedule of the information meetings that will be conducted. 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.

Date	Time	Location
Tuesday - May 27	1:00 pm to 3:00 pm	Pine Camp Cultural Arts Center-4901 Old Brook Rd. Multipurpose Room C
Wednesday - May 28	9:00 am to 11:00 am	City Hall - Council Chambers - 2 <sup>nd</sup> floor
Wednesday- May 28	2:00 pm to 4:00 pm	Social Services – Marshall Plaza 3 <sup>rd</sup> floor, Training Room B
Friday- May 30	2:00 pm to 4:00 pm	Sheriff’s Office – Richmond City Jail- Female Housing Unit ( <b>Sheriff staff only</b> )
Monday- June 2	2:30 pm to 4:30 pm	John Marshall Circuit Court – 400 N 9 <sup>th</sup> Street – Auditorium Lower Level
Tuesday- June 3	7:30 am to 9:30 am	911 Emergency Communications Center – 3516 Hopkins Road – Training Room
Tuesday- June 3	9:00 am to 11:00 am	City Hall - Council Chambers - 2 <sup>nd</sup> floor
Wednesday- June 4	7:30 am to 9:30 am	911 Emergency Communications Center – 3516 Hopkins Road – Training Room
Thursday- June 5	8:00 am to 10:00 am	DPU Operations Center – 400 Jefferson Davis Highway - Atrium
Thursday- June 5	1:00 pm to 3:00 pm	Fire Headquarters – 201 E Franklin St, 1 <sup>st</sup> floor Auditorium
Friday- June 6	10:00 am to 12:00 pm	Fire Headquarters – 201 E Franklin St, 1 <sup>st</sup> floor Auditorium
Friday- June 6	1:00 pm to 3:00 pm	Southside Community Service Center-4100 Hull St.-2 <sup>nd</sup> floor Conference Room
Monday- June 9	2:00 pm to 4:00 pm	Police Academy – 1202 West Graham Rd - Room 103 – 1 <sup>st</sup> floor
Tuesday- June 10	8:00 am to 10:00 am	DPW Hopkins Road – 3506 Hopkins Rd - Assembly Room
Tuesday- June 10	2:00 pm to 4:00 pm	Police Headquarters – 200 W Grace St – Target Review Conference Room 236
Wednesday- June 11	8:00 am to 10:00 am	DPW Parker Field Complex – 2720 Hermitage Rd – Assembly Room
Thursday- June 12	1:00 pm to 3:00 pm	Fire Headquarters – 201 E Franklin St, 1 <sup>st</sup> floor Auditorium
Wednesday- June 18	1:00 pm to 3:00 pm	Southside Community Service Center-4100 Hull St.-2 <sup>nd</sup> floor Conference Room
Wednesday- June 18	2:00 pm to 4:00 pm	DPU Operations Center – 400 Jefferson Davis Highway – Auditorium Lower Level
Thursday – June 19	3:00 pm to 5:00 pm	Sheriff’s Office – Richmond City Jail- Female Housing Unit ( <b>Sheriff staff only</b> )

**ACTIVE EMPLOYEE HEALTHCARE INSURANCE PREMIUM RATES**

**Employee Plans & Rates Effective - August 1, 2014**

2014 Benefit Options Health Assessment COMPLETED	Total Monthly	City Monthly	Employee Monthly	Employee Bi- Weekly
<b>PLAN A-PREMIER PLAN- Open Access Plus 20/40</b>				
EE Only	\$667.34	\$582.98	\$84.36	\$42.18
EE + Spouse	\$1,549.75	\$1,050.97	\$498.78	\$249.39
EE+ Child	\$1,134.47	\$769.35	\$365.12	\$182.56
EE+ Family	\$1,806.13	\$1,104.91	\$701.22	\$350.61
<b>Plan B-CLASSIC PLAN- Open Access Plus 25/50</b>				
EE Only	\$629.80	\$567.30	\$62.50	\$31.25
EE + Spouse	\$1,462.57	\$1,014.07	\$448.50	\$224.25
EE+ Child	\$1,070.65	\$742.33	\$328.32	\$164.16
EE+ Family	\$1,704.53	\$1,079.49	\$625.04	\$312.52
2014 Benefit Options Health Assessment NOT TAKEN – 10% Increase	Total Monthly	City Monthly	Employee Monthly	Employee Bi- Weekly
<b>PLAN A-PREMIER PLAN- Open Access Plus 20/40</b>				
EE Only	\$667.34	\$574.54	\$92.80	\$46.40
EE + Spouse	\$1,549.75	\$1,001.09	\$548.66	\$274.33
EE+ Child	\$1,134.47	\$732.83	\$401.64	\$200.82
EE+ Family	\$1,806.13	\$1,034.79	\$771.34	\$385.67
<b>Plan B-CLASSIC PLAN- Open Access Plus 25/50</b>				
EE Only	\$629.80	\$561.04	\$68.76	\$34.38
EE + Spouse	\$1,462.57	\$969.21	\$493.36	\$246.68
EE+ Child	\$1,070.65	\$709.49	\$361.16	\$180.58
EE+ Family	\$1,704.53	\$1,016.98	\$687.56	\$343.78

**RETIREE HEALTHCARE INSURANCE PREMIUM RATES**

**Retiree Plans & Monthly Rates – Effective August 1, 2014**



- Retirees who are eligible for a subsidy from the City of Richmond will pay the same this year as they did last year; while total costs are higher, the City of Richmond is paying for cost increases.
- Retirees who are not eligible for a subsidy from the City of Richmond will pay more this year; however, retirees can choose to change or cancel coverage during open enrollment to reduce costs.
- There are 3 subsidy levels: *50% of City Contribution* for retirees with 10 to 15 years of service, *75% of City Contribution* for retirees with 15 to 25 years of service, and *100% of City Contribution* for retirees with 25 or more years of service.
- To ensure that all changes have been made, retirees should carefully review their August 29, 2014 payment.
- If you have questions regarding any of this information, you may contact the Department of Human Resources at 646-5660.

**SUMMARY**

**Retiree Plans & Monthly Rates – Effective August 1, 2014**

**RETIREE PREMIUMS - PLAN A, PREMIER PLAN – OPEN ACCESS PLUS 20/40**

	<b>NO SUBSIDY</b>	<b>50% SUBSIDY</b>	<b>75% SUBSIDY</b>	<b>100% SUBSIDY</b>
<b>Retiree Only</b>	\$920.92	\$361.14	\$293.72	\$226.32
<b>Retiree + One</b>	\$1,841.85	\$981.06	\$913.65	\$846.24
<b>Retiree + Family</b>	\$2,492.46	\$1,476.98	\$1,409.57	\$1,342.17
<b>Dependent Spouse</b>	\$594.04	\$594.04	\$594.04	\$594.04

**RETIREE PREMIUMS - PLAN B, CLASSIC PLAN – OPEN ACCESS 25/50**

	<b>NO SUBSIDY</b>	<b>50% SUBSIDY</b>	<b>75% SUBSIDY</b>	<b>100% SUBSIDY</b>
<b>Retiree Only</b>	\$869.12	\$346.74	\$279.34	\$211.93
<b>Retiree + One</b>	\$1,738.24	\$948.73	\$881.32	\$813.91
<b>Retiree + Family</b>	\$2,352.25	\$1,430.32	\$1,362.91	\$1,295.50
<b>Dependent Spouse</b>	\$560.68	\$560.68	\$560.68	\$560.68

**DETAIL**

**Retiree Plans & Monthly Rates – Effective August 1, 2014**

**PLAN A-PREMIER PLAN- Open Access Plus 20/40**

	<b>Options</b>	<b>City Contribution</b>	<b>Retiree Rate</b>	<b>Total Cost</b>
<b>0% city contribution</b>	<b>Retiree Only</b>	0%	\$920.92	\$920.92
	<b>Retiree + One</b>	0%	\$1,841.85	\$1,841.85
	<b>Retiree + Family</b>	0%	\$2,492.46	\$2,492.46

**PLAN B- CLASSIC PLAN – Open Access Plus 25/50**

	<b>Options</b>	<b>City Contribution</b>	<b>Retiree Rate</b>	<b>Total Cost</b>
<b>0% city contribution</b>	<b>Retiree Only</b>	0%	\$869.12	\$869.12
	<b>Retiree + One</b>	0%	\$1,738.24	\$1,738.24
	<b>Retiree + Family</b>	0%	\$2,352.25	\$2,352.25

**PLAN A - PREMIER PLAN- Open Access Plus 20/40**

	<b>Options</b>	<b>City Contribution</b>	<b>Retiree Rate</b>	<b>Total Cost</b>
<b>50% of city contribution (10-15 yrs)</b>	<b>Retiree Only</b>	\$559.78	\$361.14	\$920.92
	<b>Retiree + One</b>	\$1,841.85	\$981.06	\$1,841.85
	<b>Retiree + Family</b>	\$1,015.48	\$1,476.98	\$2,492.46

**PLAN B- CLASSIC PLAN – Open Access Plus 25/50**

	<b>Options</b>	<b>City Contribution</b>	<b>Retiree Rate</b>	<b>Total Cost</b>
<b>50% of city contribution (10-15 yrs)</b>	<b>Retiree Only</b>	\$522.38	\$346.74	\$869.12
	<b>Retiree + One</b>	\$789.51	\$948.73	\$1,738.24
	<b>Retiree + Family</b>	\$921.93	\$1,430.32	\$2,352.25

<b>PLAN A - PREMIER PLAN- Open Access Plus 20/40</b>				
75% of city contribution (15-25 yrs)	Options	City Contribution	Retiree Rate	Total Cost
	Retiree Only	\$627.19	\$293.72	\$920.92
	Retiree + One	\$928.20	\$913.65	\$1,841.85
	Retiree + Family	\$1,082.89	\$1,409.57	\$2,492.46

<b>PLAN B - CLASSIC PLAN – Open Access Plus 25/50</b>				
75% of city contribution (15-25 yrs)	Options	City Contribution	Retiree Rate	Total Cost
	Retiree Only	\$589.78	\$279.34	\$869.12
	Retiree + One	\$856.92	\$881.32	\$1,738.24
	Retiree + Family	\$989.34	\$1,362.91	\$2,352.25

<b>PLAN A - PREMIER PLAN- Open Access Plus 20/40</b>				
100% of city contribution (25+ yrs)	Options	City Contribution	Retiree Rate	Total Cost
	Retiree Only	\$694.60	\$226.32	\$920.92
	Retiree + One	\$995.61	\$846.24	\$1,841.85
	Retiree + Family	\$1,150.29	\$1,342.17	\$2,492.46

<b>PLAN B - CLASSIC PLAN – Open Access Plus 25/50</b>				
100% of city contribution (25+ yrs)	Options	City Contribution	Retiree Rate	Total Cost
	Retiree Only	\$657.19	\$211.93	\$869.12
	Retiree + One	\$924.33	\$813.91	\$1,738.24
	Retiree + Family	\$1,056.75	\$1,295.50	\$2,352.25

**Important note:** Dependent spouse monthly rate is \$594.04 for Plan A, Premier Plan and \$560.68 for Plan B, Classic Plan.

**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.**

CIGNA and Delta Dental 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 included above. Please plan to attend a session if you have questions, or want 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:**

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

The dental insurance plan offered by the City will remain with Delta Dental of Virginia.

**DeltaCare Program** – Participants select 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 participant is not required to file a claim form; however, the participant 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, 2014**

Coverage	Employee (Paid BIWEEKLY)		Retiree (Paid MONTHLY)	
	DeltaCare	PPO/Premier	DeltaCare	PPO/Premier
EE only (single)	\$9.57	\$14.24	\$19.14	\$28.48
EE plus spouse	\$19.50	\$29.34	\$39.00	\$58.67
EE plus child	\$15.66	\$23.50	\$31.32	\$47.00
EE plus family	\$26.70	\$46.37	\$53.40	\$92.74

*Note: Eligible employees are paid biweekly and eligible retirees are paid monthly; however, rates are the same.*

Delta Dental uses the same form for enrollment and/or plan changes. Please call the Department of Human Resources at 804-646-5660 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 4, 2014 and retiree payroll deductions for dental insurance will begin on July 31, 2014, for an effective coverage date of August 1, 2014.