

2010 Plan Changes/Highlights

TelaDoc:

Due to low utilization, the TelaDoc service was discontinued as of midnight on 8/31/09. Members who are enrolled in the City's medical plan may continue to access the City Employee Medical Clinic for a \$10 co-pay per visit.

Alternative Medicine:

- **Old:** Plan Pays 50% of each claim up to an annual family maximum of \$750.
- **New:** Plan pays 50% of each claim up to an annual family maximum of \$1000.

Eligibility ID Reminder:

Members are now required to present the employee's unique City ID number with the medical card to providers at the time of service. Some providers, such as Cigna, may continue to require the Employee's Social Security Number. Medical Network and VSP will accept the employee's six-digit Employee ID number, but the employee needs to let them know that we now file claims with this number instead of the Social Security number. Delta Dental will need a nine-digit number so employees need to add three zeros in front of their six-digit Employee ID number and tell the dentist to enter the number where the Social Security number is entered in the Delta Dental system.

New Laws:

The City will comply with the Mental Health Parity Addition Equity Act of 2008 and Michelle's Law effective 1/1/2010.

Reach Your Peak: 3 Step Wellness Program:

You can earn up to a \$300 incentive in the new Reach Your Peak program. A taxable discount off of the retiree share of the medical premiums for Medical plan participants or additional taxable checks for retirees on the Medical Waiver plan instead of a cash incentive will begin on 1/1/2010. **First level reward:** \$20 taxable monthly discount for Medical plan participants or taxable check for \$120 for Medical Waiver program participants for the period January – June 2010. **Second Level reward:** \$30 taxable monthly discount for Medical plan participants or taxable check for \$180 for Medical Waiver program participants for the period July – December 2010.

How does the program work?

STEP 1: Health Screening

STEP 2: Complete the online Health Risk Assessment

- Identified Health Risk Factor: must complete a Risk Factor Verification form and meet with a City Health Coach.

If you complete **STEPS 1 and 2** by December 15, 2009 and enter the credits on the RYP website by that date, you will get a taxable premium discount of \$20 per month or a taxable \$120 check (Waiver Program participants) for the period January – June 2010.

STEP 3: Earn 2 Health Improvement Program (HIP) credits and enter them on the RYP website by June 15, 2010. If you complete this **STEP**, you will earn an additional \$10 (\$30 total) taxable premium discount per month or a taxable \$180 check (Waiver program participants) for the period of July 1 – December 31, 2010.

Identified Health Risk Factor: If you have an identified Health Risk Factor (i.e., high blood pressure, diabetes, etc.), you must complete a Risk Factor Verification form and meet with a City Health Coach by 4/30/2010. *Failure to complete the Risk Factor Verification form and meet with a City Health Coach by this time disqualifies you for the second level reward and requires you to pay the full employee share of the medical premium as of 7/1/2010.* You will need to meet with a City Health Coach again by 6/15/10 and demonstrate that your agreed upon plan has been implemented in order to be eligible for the additional reward in STEP 3 *and to avoid paying the full employee share of the medical premium or receiving the regular cash back as of 7/1/10.*

No identified Health Risk Factor: Meeting with a City Health Coach is voluntary and will earn you one HIP credit toward **STEP 3**.

Please see the Year 6 Reach Your Peak: 3 Step Wellness Program brochure or Reach Your Peak website for complete program details.