



Benefits & Wellness

October 2009

2010 Open Enrollment Information

**2010 Open Enrollment Begins on October 26, 2009
and Ends at Midnight on November 13, 2009**

**FOR
FPPA
RETIREES**

In an effort to prepare you for this year's Open Enrollment, we are providing you with the 2010 rate schedule for your medical and dental benefit plans, information on a plan enhancement and information on our revised Year 6 Reach Your Peak: 3 Step Wellness Program.

The City is self-insured for medical, pharmacy, dental and vision. The premium cost of these plans is directly linked to the expenses we pay for access to healthcare services, our claims experience and our reserve balance funds. We will **not** have any plan changes in the coming year, but will have an increase in our medical plan premiums and Delta Hi-Option PPO plan premiums for 2010. Vision premiums for 2010 will remain the same.

By actively participating in the Reach Your Peak: 3 Step Wellness Program and meeting the reward requirements, you can reduce your costs for medical premiums in 2010 by as much as \$300. As a participant in the City's medical plan you and your eligible dependents can access the City Employee Medical Clinic for a nominal \$10 co-pay per visit. You can also save money by purchasing generic prescriptions whenever possible and obtaining your prescriptions through our in-house City Employee Pharmacy.

All premiums rates are published as monthly rates. The medical premium rates include the Reach Your Peak wellness incentives.

**Delta Hi-Option PPO Dental Plan
2010 Monthly Plan Rates**

Level of Coverage	Total Plan Cost
Retiree Only	\$42.00
Retiree & Spouse	\$95.00
Retiree & Child(ren)	\$76.00
Retiree & Family	\$118.00

**Delta Core Dental Plan
2010 Monthly Plan Rates**

Level of Coverage	Total Plan Cost
Retiree Only	\$30.00
Retiree & Spouse	\$54.00
Retiree & Child(ren)	\$50.00
Retiree & Family	\$66.00

**Delta Standard-Option PPO Dental
2010 Monthly Plan Rates**

Level of Coverage	Total Plan Cost
Retiree Only	\$30.00
Retiree & Spouse	\$69.00
Retiree & Child(ren)	\$55.00
Retiree & Family	\$86.00

**Direct Reimbursement Hi-Option
2010 Monthly Plan Rates**

Level of Coverage	Total Plan Cost
Retiree Only	\$41.00
Retiree & Spouse	\$91.00
Retiree & Child(ren)	\$74.00
Retiree & Family	\$114.00

CITY OF COLORADO SPRINGS SWORN MONTHLY RETIREE RATES

Level of Coverage - Not Medicare Eligible	Coverage Codes	EPO Plan				EPO Mid-Level Plan			
		2009	2010	2010 with level 1 Reward*	2010 with level 2 Reward*	2009	2010	2010 with level 1 Reward*	2010 with level 2 Reward*
Early Retiree (not Medicare Eligible)	5	\$573.61	\$717.01	\$697.01	\$687.01	\$456.02	\$524.42	\$504.42	\$494.42
Early Retiree & Spouse (not Medicare Eligible)	L	\$1,147.25	\$1,434.06	\$1,414.06	\$1,404.06	\$912.06	\$1,048.86	\$1,028.86	\$1,018.86
Early Retiree & Family (not Medicare Eligible)	M	\$1,663.50	\$2,079.38	\$2,059.38	\$2,049.38	\$1,322.49	\$1,520.87	\$1,500.87	\$1,490.87
Early Retiree & Children (not Medicare Eligible)	N	\$1,089.89	\$1,362.36	\$1,342.36	\$1,332.36	\$866.45	\$996.41	\$976.41	\$966.41
Medicare AB Eligible Plans - (not enrolled in Medicare part D)									
Retiree or Surviving Spouse with AB	P	\$311.56	\$358.30	\$338.30	\$328.30	\$247.69	\$309.61	\$289.61	\$279.61
Retiree or Surviving Spouse with AB & Child(ren)	R	\$830.81	\$955.43	\$935.43	\$925.43	\$660.50	\$825.62	\$805.62	\$795.62
Retiree & Spouse one AB, one not Medicare	T	\$830.81	\$955.43	\$935.43	\$925.43	\$660.50	\$825.62	\$805.62	\$795.62
Retiree & Spouse one AB, one not Medicare + Child(ren)	V	\$1,350.07	\$1,552.59	\$1,532.59	\$1,522.59	\$1,073.30	\$1,341.63	\$1,321.63	\$1,311.63
Retiree & Spouse with AB	C	\$623.11	\$716.57	\$696.57	\$686.57	\$495.36	\$619.20	\$599.20	\$589.20
Retiree & Spouse with AB & Child(ren)	X	\$1,142.38	\$1,313.74	\$1,293.74	\$1,283.74	\$908.19	\$1,135.24	\$1,115.24	\$1,105.24
Retiree or Surviving Spouse with B only	Q	\$373.88	\$429.96	\$409.96	\$399.96	\$297.23	\$371.54	\$351.54	\$341.54
Retiree & Spouse with B only	D	\$747.77	\$859.93	\$839.93	\$829.93	\$594.46	\$743.08	\$723.08	\$713.08
Retiree & Spouse 1AB one B only	W	\$685.44	\$788.26	\$768.26	\$758.26	\$544.92	\$681.15	\$661.15	\$651.15
Retiree & Spouse 1B, one not Medicare	U	\$899.69	\$1,034.64	\$1,014.64	\$1,004.64	\$715.25	\$894.07	\$874.07	\$864.07
Medicare AB and D Eligible Plans - (when enrolled in part D - Rx not covered by City Retiree Benefit Plan)									
Retiree or Surviving Spouse with AB & D - no City/Rx coverage	H	\$276.36	\$317.82	\$297.82	\$287.82	\$212.49	\$265.61	\$245.61	\$235.61
Retiree & Spouse with AB & D - no City/Rx coverage	I	\$562.71	\$635.61	\$615.61	\$605.61	\$424.96	\$531.20	\$511.20	\$501.20
Retiree or Surviving Spouse with B & D - no City/Rx coverage	J	\$338.68	\$389.48	\$369.48	\$359.48	\$262.03	\$327.54	\$307.54	\$297.54
Retiree & Spouse with B & D - no City/Rx coverage	K	\$677.37	\$778.97	\$758.97	\$748.97	\$524.06	\$655.08	\$635.08	\$625.08
Please Note: The premiums above reflect the full monthly premium costs. If you are eligible for a "subsidy" that amount will be deducted from these costs.									
RETIREMENT STATUS									
CITY "Subsidy"									
Eligible to retire before January 1, 1979 (fully paid "subsidy")	100% of medical premium								
Eligible to retire on or after January 1, 1979 and hired before August 1, 1988 (partial "subsidy")	\$91.40 per month								
Hired on or after August 1, 1988 (no "subsidy")	-0-								

*The premium reduction rewards can be earned by meeting the Reach Your Peak Program requirements. Those enrolled in the Waiver plan will be eligible to earn an HRA through the Reach Your Peak Program. For more information, please see the Reach Your Peak website or brochure.

Plan Changes and Enhancements

Year 6 Reach Your Peak Information

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.

Reach Your Peak: 3 Step Wellness Program:

- ◆ **Old:** Members earn up to \$250 toward an HRA.
- ◆ **New:** Retirees enrolled in the City's Medical plan can earn a maximum \$300 taxable annual premium discount. Retirees in the Medical Waiver plan can earn a maximum \$300 taxable cash reward.

Teladoc:

- ◆ Teladoc services were discontinued as of 8/31/09.
- ◆ Medical plan participants have access to the City Employee Medical Clinic for a \$10 co-pay.

New Laws:

- ◆ The City will comply with the Mental Health Parity Act and Michelle's Law as of 1/1/2010.

Note: In the event of a contradiction or discrepancy between these benefit plan changes and the Benefit Plan Documents, the Benefit Plan Documents will prevail.



The new 2009-2010 (Year 6) Reach Your Peak: 3 Step Wellness Program will start on October 1, 2009. This year will be an abbreviated year that will end on June 15, 2010. Retirees on the Medical plan or in the Medical Waiver program can earn up to a **\$300** taxable reward for the year; the biggest reward offered to date! The new program includes three steps as it did last year, but this year, retirees who participate in the Medical plan will receive taxable monthly medical premium discounts instead of a contribution toward a Health Reimbursement Arrangement (HRA) in 2011. Retirees in the Medical Waiver program can qualify for taxable cash reward checks worth up to a total of \$300.

STEPS 1 and 2 will be to get a Health Screening, complete the online Health Risk Assessment, and enter the credits for these two steps in the Reach Your Peak website by 12/15/09. Participants must complete both of these steps in order to be eligible for the reward in **STEP 3**. There will be several Health Screenings offered in the City Auditorium between October 1, 2009 and December 10, 2009. Dates and times will be posted on the Benefits and Wellness section of the City website. Retirees who complete these two steps will receive a \$20 taxable monthly premium discount from 1/1/10-6/30/10. Retirees in the Medical Waiver program who complete these two steps will receive a \$120 taxable cash reward check in January 2010.

Retirees with a Health Risk Factor(s) will be required to have a Risk Factor Verification form completed by their doctor. Retirees will need to bring the completed form to a meeting with a City Health Coach by 4/30/09. At the meeting, the retiree and the coach will agree on a plan of action for the Health Risk Factor(s). The retiree will again need to meet with the City Health Coach by 6/15/09 in order to show that the action plan was implemented.

STEP 3 will be to earn another 2 Health Improvement Program (HIP) credits and enter them in the Reach Your Peak website by 6/15/09. Retirees who meet with a City Health Coach and satisfactorily follow through with the action plan will be awarded credits toward **STEP 3**. (Retirees who have a Health Risk Factor(s) and do not meet the requirements with the City Health Coach will not be eligible for the reward in **STEP 3**.) Retirees in the Medical plan who complete this step satisfactorily will get a \$30 taxable monthly premium discount from 7/1/10-12/31/10. Retirees in the Medical Waiver program who complete this step satisfactorily will qualify for an additional \$180 taxable cash reward check in July 2010. Retirees who do not complete **STEP 3** will revert back to the full medical premium on 7/1/10. (See the Year 6 Reach Your Peak: 3 Step Wellness Program brochure or the Reach Your Peak website for more complete information.)

Unfortunately, medical premiums will be going up again in 2010 so completing the steps outlined in the Year 6 Reach Your Peak: 3 Step Wellness Program is a great way to save yourself some money each month and stay active and healthy.

What is a City Health Coach?

Our City Health Coaches came on board when the City opened the City Employee Medical Clinic in February 2009. The City Employee Medical Clinic is located on the first floor of the City Administration Building. The City Health Coaches conduct many different services including blood pressure screenings, lunch and learns, Diabetes Ten City Challenge coaching, etc. Working with a City Health Coach can help participants develop a plan to decrease Health Risk Factors such as high cholesterol or high blood pressure.

It can be difficult to change habits without a personal support system. The City Health Coaches offer just such a support system. When participants meet with a City Health Coach, all information shared is HIPAA protected. The City HR Benefits and Wellness office is not involved in any way. The only information that the City HR Benefits and Wellness office will receive is confirmation of the fact that a participant has completed all the RYP program requirements with a City Health Coach. Once participants with a Health Risk Factor have satisfactorily met all of these requirements, they can earn the 2 HIP credits in **STEP 3** of the Reach Your Peak: 3 Step Wellness Program.

The taxable premium discount or cash reward check is a great way to save money each month. We hope that all participants, even those with no Health Risk Factors, will take advantage of this free personal service that is being offered by the City Health Coaches.

A retiree information session for 2010 Open Enrollment will be held in room 102 of the City Administration Building on November 4th from 2-3 p.m.