

**OPEN ENROLLMENT IS AUGUST 13
THROUGH AUGUST 24, 2018**



Let's GO!

**WE'RE MAKING SOME BIG, EXCITING CHANGES THIS
YEAR—LOOK INSIDE FOR DETAILS!**

Open Enrollment is your chance to change your current coverage, enroll in coverage for the first time or add/remove family members from coverage—and it only comes once a year! Remember, once you make your elections, you can't change them until the next Open Enrollment window, unless you have a qualified life event during the plan year.

Please review this newsletter carefully so that you understand your options and can make informed choices come Open Enrollment!

Investing in YOU

The City of Corpus Christi wants to give you and your family the benefits you need to be happy, healthy and secure. We believe that when we invest in you, you are able to focus on making a real impact in the community we all love. The benefit changes we are making this year are designed to help you achieve your health, wealth and work-life potential. These changes will go into effect on October 1, 2018.

NEW MEDICAL CARRIER

We are changing our medical plan carrier from UnitedHealthcare (UHC) to Blue Cross Blue Shield of Texas (BCBSTX). We have partnered with BCBSTX to improve service, give you access to greater resources and ultimately reduce your out-of-pocket costs, including:

- **Access to a Benefits Value Advisor (BVA)**, your own personal health care concierge! From finding the best doctor for your condition to scheduling an appointment to helping you understand your Explanation of Benefits and even resolving billing issues, your BVA can guide you through the often confusing world of health care.
- **A larger network of providers**, which means you'll have a wider selection of doctors, hospitals and specialists to choose from. To check whether your current provider is part of the BCBSTX network, go to <https://www.bcbstx.com/find-a-doctor-or-hospital>. When asked to select a plan/network, select "PPO Choice."
- **More wellness tools and resources**, such as the Well onTarget and Blue Care Connection® programs (available on the secure Blue Access for Members website and Blue Access mobile app) to help you and your family manage chronic conditions, reduce your health risks and live well.

Note: If you are currently receiving medical care from physician(s) who are not a part of the BCBSTX network and would like to coordinate care with your new medical plan, you must complete and submit a Transitional Care Benefits and Release of Information Form, found on www.bcbstx.com, to BCBSTX. Examples of medical care include pregnancy, surgery or organ transplant. Transitional care may be available for up to 90 days after your effective date of coverage (October 1, 2018). After 90 days, coverage is subject to BCBSTX's preauthorization process.

BENEFITS VALUE ADVISOR

You have choices when deciding where to go for care. BCBSTX's Benefits Value Advisor program can help you find the doctors, providers and facilities that are right for your needs. Benefits Value Advisors can help you get the information you need to choose between cost-effective, in-network providers.

Benefits Value Advisors can also help you understand your benefits, find in-network doctors and hospitals to help avoid out-of-network costs, schedule doctor visits, get preauthorization for certain services and use online educational tools.

Watch for your new combined medical and pharmacy ID card in September's mail. Your new ID card will include the Benefits Value Advisor phone number. You can get in touch with a Benefits Value Advisor at that time.

NEW RX ADMINISTRATOR

We are changing our prescription drug administrator from Express Scripts/Accredo to CVS Caremark. CVS Caremark offers a broad network of retail pharmacies.

Medications taken regularly (such as high blood pressure and diabetes medicine) can be filled up to three times at any in-network retail pharmacy. After three courtesy fills, CVS's All Access program allows you to fill your maintenance medications at any retail CVS pharmacy or through the mail with CVS Caremark's mail service pharmacy. You will receive three months of medication for only one copay!

Please look for a CVS Caremark Welcome Packet in your mailbox in September. The packet will contain additional information on how this change affects you, along with information on how to transfer your current prescriptions.

Please Join Us for an Open Enrollment Meeting

Fire Plan

- Tuesday, Aug. 7 at 1 p.m.

Police Plan

- Friday, Aug. 10 at 11 a.m.

NEW TRANSFORM DIABETES CARE PROGRAM

Managing diabetes can be difficult—not to mention expensive. That is why we are introducing the Transform Diabetes Care™ program through CVS Caremark. This program will make it easier for you to manage your diabetes, so you can focus on what matters most to you. Here's what you need to know:

- **Save money.** Like all maintenance medications, you will need to fill your diabetes medicine in 90-day supplies from a CVS pharmacy or through the CVS Caremark mail service pharmacy. You will only pay one copay for a 90-day supply!
- **Get new testing supplies.** You are eligible to receive a new connected meter and unlimited test strips—at no cost to you!
- **Get two free diabetes monitoring visits per year at any MinuteClinic® location.** These visits may help prevent diabetes-related conditions. There's no out-of-pocket cost to you and no appointment needed. You'll receive a voucher from CVS Caremark.
- **Receive ongoing support.** Certified diabetes educators (CDEs) will be available to provide personalized support should you need it. You can also get in-person counseling at CVS pharmacies. Finally, you can download the CVS app to refill your prescriptions online, get reminders, find a CVS pharmacy near you and more.

You will receive more detailed information—including instructions on transferring your diabetes prescriptions—directly from CVS. Stay tuned!

ACCESS YOUR BENEFITS ON THE GO!

- **Blue Access Mobile App:** Access your benefits on the go with the Blue Cross Blue Shield of Texas (BCBSTX) app—anytime, anywhere! You will be able to find a doctor, hospital or urgent care facility; access your claims, coverage and deductible information; view and use your member ID card and more! To download, text BCBSTXAPP to 33633.
- **Caremark Pharmacy® App:** Check how much your prescriptions will cost under your plan, order and track your prescription refills, sign up for mail order, view your ID card, locate a pharmacy near you and more with the CVS Pharmacy app.

To download these apps, go to the app store on your smartphone or mobile device (e.g., Apple App Store or Google Play) and search for "BCBSTX" or "CVS Pharmacy."

SAVE WITH HELP FROM FLEX!

Did you know the City offers you a way to save on health care? It's true! With the Flex Account, or flexible spending account (FSA), you can contribute pre-tax funds that you can then use to pay for eligible health care and dependent care expenses.

Here's how it works:

1. **You contribute pre-tax funds through convenient payroll deductions up to the annual IRS limit of \$2,650. This means your taxable income is reduced and you keep a greater portion of your paycheck!**
2. **You can then use these funds to pay for eligible health care and dependent care expenses, including copays, coinsurance and deductible amounts, prescription drugs, eyeglasses and more.* You can use a debit card at the point of purchase or pay out of pocket and submit claims for reimbursement.**
3. **You lose any unused funds at the end of the year! Keep this in mind when deciding how much to contribute.**

IMPORTANT: YOU MUST ENROLL DURING OPEN ENROLLMENT EACH YEAR TO PARTICIPATE.

*For a complete list of qualified health care expenses, visit <https://www.irs.gov/pub/irs-pdf/p502.pdf>. For a complete list of qualified dependent care expenses, visit <https://www.irs.gov/pub/irs-pdf/p503.pdf>.



Look **INSIDE**

Open Enrollment begins August 13!

Please note: This communication is intended to provide you with highlights of our benefits program. It is not intended to address all details. Actual benefit coverage is specified in the Plan Documents. In the event of any differences between this communication and the Plan Documents, the Plan Documents will govern.

If you want to enroll in coverage for the first time, make changes to your current elections, add/drop dependents or participate in the Flex Account, you must enroll by August 24. Otherwise, your current elections will roll over to 2019, with the exception of any Flex Account elections.

To enroll, go to www.citynet.cc and click on "Employee Self Service," then follow the step-by-step instructions.

Do I Need to Enroll?

ENROLL OR MAKE CHANGES TO YOUR BENEFIT ELECTIONS BETWEEN AUGUST 13 AND AUGUST 24, 2018.

To ensure you have the benefits you want in the new plan year, please take the following steps:

Look through this newsletter, which contains important information on changes we're making to your benefits.

Attend an Open Enrollment meeting—see the schedule inside for details.

Review your benefit options with your family. Copies of your benefits guide will be distributed during Open Enrollment.

Review your covered dependents and current benefit elections. Visit www.citynet.cc and click on "Benefit Plans & Programs."

What You Need to Do