



## 2022 City of Tampa Benefits Open Enrollment

The 2022 Open Enrollment period begins on Thursday September 30 and ends on Wednesday October 13. As in the past, employees will enroll using Oracle EDP from Oracle Employee Self Service. For 2022, your options for medical coverage will not change, and the ways your family can earn wellness incentives to maintain or improve your health and lower your costs remains the same.

Regardless of which medical plan you enroll in, the two City Wellness Centers operated by CareATC are available to employees and dependents covered under the health plan, and offer physician visits, laboratory service and prescriptions on the CareATC formulary at no cost.

For 2022, **UnitedHealthcare** remains the administrator of the health plan. The **City Plan with HRA** and the **Simple Wellness Plan** are both unchanged, however premiums will be increasing 7.5% due to the increase in underlying medical costs. The City will continue to pay 100% of the premium for individual coverage and 50% for the cost of coverage for dependents on the **City Plan with HRA**. The **Simple Wellness Plan** will also be available for an additional cost. The two medical plan options available in 2022 are very similar in value and both provide excellent coverage. The calendar year deductibles and maximum out of pocket expense limits that must be met are identical in each plan, and equal to those in the current plans; however, the way you share in out-of-pocket costs differs.

In the **City Plan with HRA** wellness incentive rewards earned by the employee and a covered spouse or domestic partner will be placed in a Health Reimbursement Arrangement, or HRA. In the **Simple Wellness Plan** wellness incentive rewards earned by the employee will be applied to fund the Dollar First Benefit Allowance and applied to each covered family member. Because each family member in the Simple Wellness Plan has available the full amount of employee wellness incentive earnings, a covered spouse or domestic partner will not be permitted to use incentive earnings for activities they complete.

**UnitedHealthcare** is the administrator of the Flexible Spending Account (FSA) and employees can look forward to an enhanced participant experience and tools and resources for managing their FSA account.

The **Humana Dental, Superior Vision, Voya Life, New York Life Long Term Disability** plans are unchanged for 2021. **EFP Voluntary Insurance** is introducing two new options, enhanced short term disability including mental health and substance abuse, and Cancer Guardian.

Complete details on all City of Tampa benefit options and costs can be found in the [2022 City of Tampa Benefits Guide](#) on this website.

| 2022 Medical Plans at a Glance     |                        |   |
|------------------------------------|------------------------|---|
| IN-NETWORK                         | CITY PLAN WITH HRA     | SIMPLE WELLNESS PLAN                            |
| <b>Calendar Year Deductibles</b>   |                        |   |
| Individual                         | \$2,000                | \$2,000   |
| Family                             | \$4,000                | \$4,000   |
| <b>Coinsurance</b>                 | 10%                    | N/A   |
| <b>Out-of-Pocket Maximum</b>       |                        |   |
| Individual Out-of-Pocket Maximum   | \$4,000                | \$4,000   |
| Family Out-of-Pocket Maximum       | \$8,000                | \$8,000   |
| PCP Office Visit                   | \$30                   | \$30  |
| Specialist Office Visit            | \$30 Tier1/\$50        | \$30 Tier1/\$50                                 |
| Emergency Room Copay               | \$300                  | \$300 After Deductible                          |
| Urgent Care Facility               | \$50                   | \$50  |
| In-Patient Hospital                | Deductible/Coinsurance | \$400 Copay Per Day, Days 1-5, After Deductible |
| Out-Patient Surgery - Hospital     | Deductible/Coinsurance | \$250 Copay After Deductible                    |
| Out-Patient Surgery - Freestanding | Deductible/Coinsurance | \$100 Copay                                     |
| Out-Patient Diagnostic             | Deductible/Coinsurance | \$200 Copay After Deductible                    |
| <b>Prescription Drugs</b>          |                        |   |
| Retail                             | \$30/\$60/\$90/25%     |   |
| Mail Order – 90 day supply         | 2 x Retail             |   |
| <b>Bi-Weekly Premium</b>           |                        |   |
| Single Coverage                    | \$0                    | \$17.54   |
| Family Coverage                    | \$197.54               | \$231.69  |

The **City Plan with HRA** features lower premiums than the Simple Wellness Plan. Key features of the City Plan with HRA are in the shaded portion of the chart above. In the **City Plan with HRA** with coinsurance you pay 10% of covered expenses after you meet your deductible, up to the maximum out of pocket limit. Services subject to 10% coinsurance include inpatient hospitalization, outpatient surgery, and diagnostic services such as MRI's and other imaging services, laboratory services and diagnostic tests. For 2022, the City will continue to pay 100% of the premium for individual coverage and 50% for the cost of coverage for dependents in the City Plan with HRA. New bi-weekly premiums for 2022 are shown at the bottom of the chart.

The features of the **2022 Simple Wellness Plan** are unchanged from 2021; however, the premiums are higher than in the 2021 City Plan with HRA. The shaded portion of this chart contains the key features in the Simple Wellness Plan. This plan differs from the City Plan with HRA in that it has no coinsurance after you meet the deductible. The **Simple Wellness Plan** has a Dollar First Benefit Allowance, which is an allowance of money paid by the City for qualified medical care from in-network providers. The Dollar First Benefit Allowance helps you and your dependents pay for eligible services such as physician visits, hospital services, lab tests and x-rays, and is applied before you begin to pay your deductible. The amount of your Dollar First Benefit Allowance is equal to the amount of wellness incentive rewards earned by the employee and is available for each family member covered under the Simple Wellness Plan.

The **2022 Simple Wellness Plan** includes copayments which apply after you meet the deductible. These copayments are assessed each time you use those services. Services requiring a copayment include inpatient hospitalization, outpatient surgery, diagnostic services such as laboratory services, x-rays and other imaging, manipulative treatment and diagnostic tests.

With the exception of out-patient surgery in a free-standing center, these copays apply only after meeting the deductibles. These copays apply each time you receive that service.

## **Making Open Enrollment Selections through Oracle EDP**

Completing the electronic online Open Enrollment process in Oracle EBS Self-Service ensures that you have the benefits that are best for you and your family. When employees log into Oracle to complete their enrollment, they will see that their medical plan will reflect participation in the City Plan with HRA. This is the default plan. Oracle will also list your currently covered dependents, if any. Employees who desire the Simple Wellness Plan, or desire to add or remove dependents, should make those changes in Oracle during open enrollment.

Just like last year, employees must click the Confirmation Statement button in Oracle EBS Self-Service to obtain a printed copy as proof of your elected benefits for 2022. Don't forget to print your confirmation statement as it reflects both the plan you desire and shows the dependents you wish to cover. Enrollment Link: [Enrolling through Oracle EDP Employee Self Service](#)

## **Open Enrollment begins Thursday September 30 and will end Wednesday October 13.**

Should you have any questions regarding open enrollment, visit the open enrollment website at [www.tampagov.net/benefits](http://www.tampagov.net/benefits), send an email to [benefitsquestions@tampagov.net](mailto:benefitsquestions@tampagov.net) or leave a message at 813-274-5757.

## Wellness Incentives and the 2022 City Plan with HRA

| Wellness Incentive Activities   | Employee       | Spouse or Domestic Partner | Maximum Family Health Reimbursement Account (HRA) Amount |
|---|----------------|----------------------------|--|
| PHA   | \$500          | \$500                      | <b>\$1,000</b>   |
| Tobacco Free Certification  | \$250          | \$250                      | <b>\$500</b>   |
| Your Choice of:   | \$250          | \$250                      | <b>\$500</b>   |
| <ul style="list-style-type: none"> <li>• Wild on Walking Challenge including Train with Jane challenge or ...</li> </ul>      | ✓              | N/A                        |  |
| <ul style="list-style-type: none"> <li>• Combination of any 2 Classes, Webinars, KOFE Webinars or Quizzify Quizzes</li> </ul> | ✓              | N/A                        |  |
| <b>Maximum 2022 Incentive Reward</b>  | <b>\$1,000</b> | <b>\$1,000</b>             | <b>\$2,000</b>   |

In the **2022 City Plan with HRA**, employees and their covered spouse or domestic partner who have completed approved wellness incentive activities will receive their rewards in a health reimbursement account, or HRA. The balance in the HRA will be used to meet out of pocket medical expenses which apply towards the calendar year deductible, such as inpatient hospitalization, outpatient treatment and diagnostic services.

As you can see from the chart above a family may earn up to \$2,000 in the HRA, and once in the HRA the balance can be used for any covered members of the family. At the end of the year the HRA balance, if any, reverts to zero dollars.

When covered family members visit a United HealthCare network provider, expenses which apply to the calendar year deductible will be automatically paid with the HRA, providing funds are available.

## Wellness Incentives and the 2022 Simple Wellness Plan

| Wellness Incentive Activities   | Employee       | Spouse or Domestic Partner | Dollar First Benefit Allowance Amount for Each Covered Family Member |
|---|----------------|----------------------------|--|
| PHA   | \$500          | N/A                        | <b>\$500</b>   |
| Tobacco Free Certification  | \$250          | N/A                        | <b>\$250</b>   |
| Your Choice of:   | \$250          | N/A                        | <b>\$250</b>   |
| <ul style="list-style-type: none"> <li>• 2 of: Wellness Webinars, KOFE Webinars Quizzify Quizzes or...</li> </ul>             | ✓              |                            |  |
| <ul style="list-style-type: none"> <li>• Combination of any 2 Classes, Webinars, KOFE Webinars or Quizzify Quizzes</li> </ul> | ✓              |                            |  |
| <b>Maximum 2022 Incentive Reward</b>  | <b>\$1,000</b> | N/A                        | <b>\$1,000</b>   |

As shown in the above chart, in the **2022 Simple Wellness Plan** the same activities are available to earn incentive rewards. However, because this plan has a Dollar First Benefit which applies to all covered members in the family, only the activities completed by the employee receive a reward. These rewards include \$500 for completion of the PHA, \$250 for being tobacco free, and \$250 for completion of Wild on Walking or any combination of 2 wellness classes, KOFE webinars or Quizzify quizzes. The total incentive reward, up to \$1,000, will be applied to the Dollar First Benefit Allowance which will be available for all covered family members.