

**RISK MANAGEMENT
BENEFITS EDUCATION
& 2017
RETIREE OPEN ENROLLMENT
INFORMATION**



LATEST FLORIDA BLUE CHANGES

North Florida Regional Medical Center (NFRMC)
Emergency Room Physicians
are NO longer in-network with FL Blue

The co-pay for the facility remains the same because it is in-network. The physicians are not.

To present to NFRMC ER means you will have increased costs.



LEGISLATIVE CHANGES

**FL HOUSE BILL 221
EFFECTIVE JANUARY 1, 2017**

**ER PHYSICIANS & URGENT CARE CENTERS
(NON-PARTICIPATING PROVIDERS)
MUST BILL AT THE IN-NETWORK RATE
CAN NO LONGER BALANCE BILL!!!**

**PLANS MUST PAY THE SAME RATE FOR IN/OUT
NETWORK PROVIDERS (80%)**

**REQUIRES PLANS TO PROVIDE SPECIFIED COVERAGE
FOR TREATMENT OF DOWN SYNDROME**



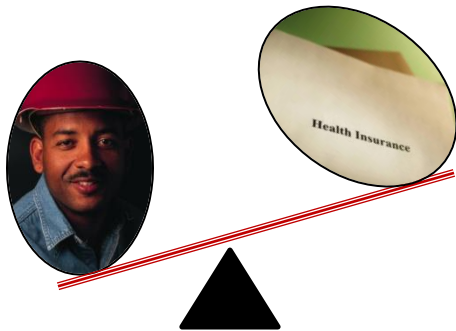
BENEFITS

HOW DO MY BENEFITS WORK WITH THE
CALENDAR YEAR DEDUCTIBLE,
CO-INSURANCE & OUT OF POCKET?



HOW YOUR HEALTH BENEFITS WORK

Joe's Plan Deductible: \$600



Joe hasn't reached his \$600 deductible yet

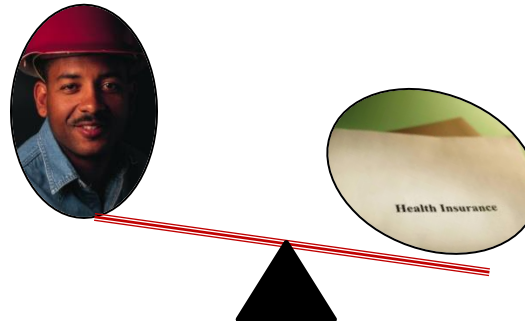
His plan doesn't pay any of the costs.

Specialist Office visit costs: \$125

Joe pays: \$125

His plan pays: \$0

In Network Co-insurance: 20%/80%



Joe reaches his \$600 deductible, co-insurance begins

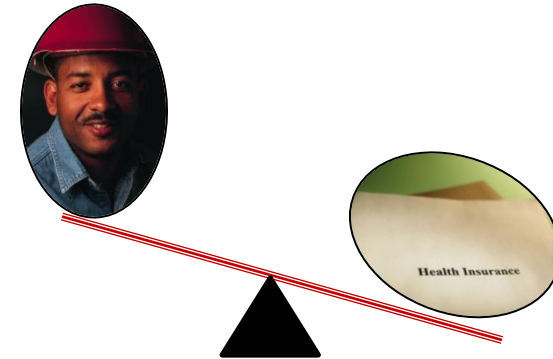
Joe's seen a specialist several times and paid \$600. His plan pays some of the costs for his next visit.

Office visit costs: \$125

Joe pays: 20% of \$125 = \$25

His plan pays: 80% of \$125 = \$100

Out-of-Pocket Limit: \$4,000



Joe reaches his \$4,000 out-of-pocket limit

Joe has paid \$4,000.00 out-of-pocket. Joe's plan pays the full cost of his covered health care services for the rest of the year.

Office visit costs: \$200

Joe pays: \$0

His plan pays: \$200



OUTPATIENT PROCEDURE CO-PAYS

QUESTION:

I HAD TO HAVE BLOODWORK FOR MY
OUTPATIENT PROCEDURE AND I WAS
CHARGED TWO CO-PAYS; ONE FOR
THE BLOODWORK AND FOR THE
PROCEDURE.
WHY IS THAT?



OUTPATIENT PROCEDURE CO-PAYS

CO-PAYS ARE BASED UPON THE DATES OF SERVICE. IF YOU HAVE A PROCEDURE AND ATTEND THE PRE-OP APPOINTMENT, YOU ARE CHARGED A CO-PAY AND ON THE ACTUAL DAY OF THE PROCEDURE, YOU MAY BE CHARGED ANOTHER CO-PAY.



PHARMACY APPEALS

QUESTION:

MY DOCTOR FILED AN APPEAL THROUGH PRIME THERAPEUTICS & I STILL HAVE NOT HEARD ABOUT MY MEDICATION. WHY AM I HAVING SUCH A HARD TIME?



PHARMACY APPEALS

PRIME THERAPEUTICS HANDLES PRIOR AUTHORIZATIONS BUT IF YOUR DOCTOR WRITES “APPEAL” ON THE DOCUMENTATION, PRIME CANNOT HANDLE THE REQUEST. APPEALS GO TO FL BLUE ONLY AND MAY TAKE UP TO 60 DAYS.



ICMA

QUESTION:

I WOULD LIKE TO PERSONALLY INVEST MY 457, ROTH IRA AND RHS FUNDS? AM I ABLE TO DO THIS AND IF SO, HOW? AM I ABLE TO WITHDRAW MY IRA FUNDS ONLINE TOO?

ICMARC.ORG



ICMA

VISIT ICMARC.ORG

AND REGISTER TO LOG-IN

IRA WITHDRAWALS
ASSESS BALANCES
CHANGE INVESTMENTS
UPDATE BENEFICIARIES



ICMARC.ORG



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Saving to an IRA can supplement savings in other retirement accounts and may provide tax-sheltered or tax-free growth and investment flexibility.

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- > [Help](#)
- > [Forgot User ID or Password?](#)
- > [Enroll Now](#)

 [Get Our Mobile App](#)

I want to...



ICMA

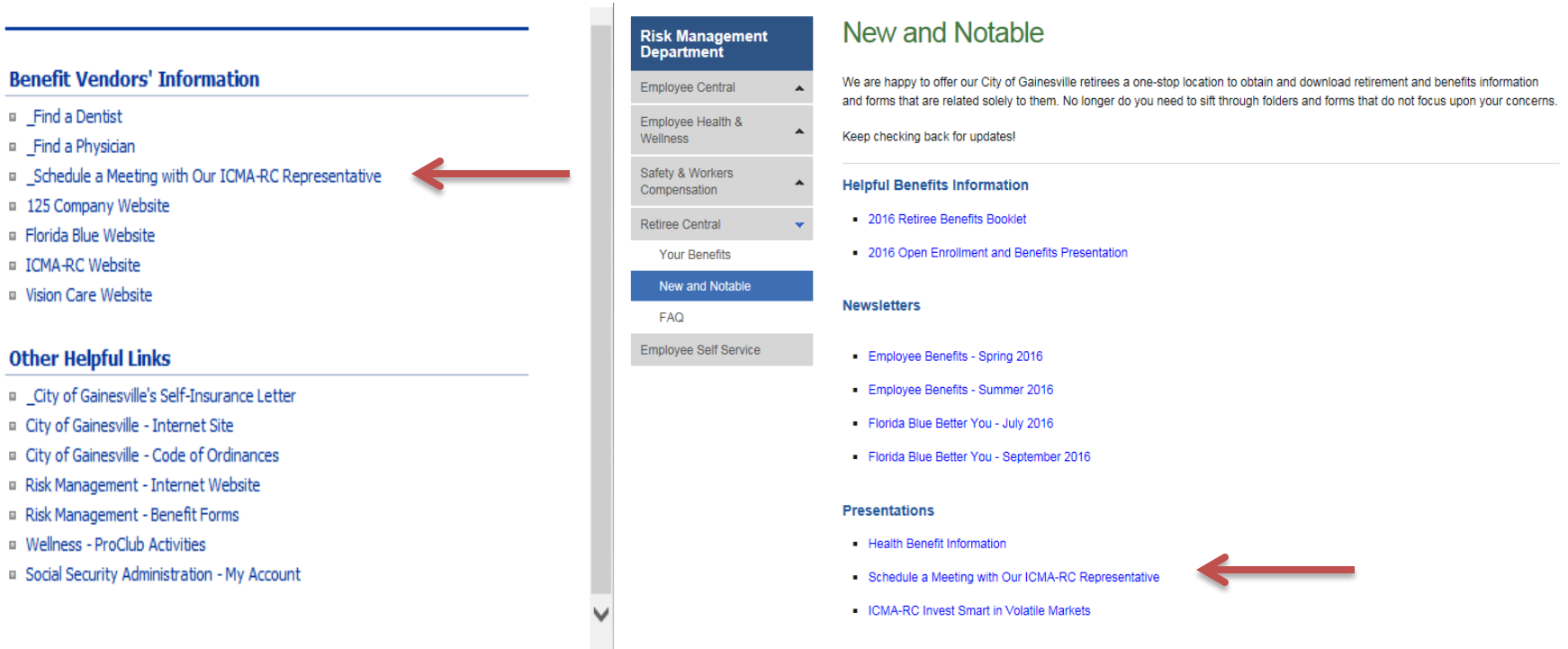
QUESTION:

I NEED TO MEET WITH THE ICMA REP BUT WHEN I CALLED RISK MANAGEMENT, I WAS TOLD I HAD TO GO ONLINE TO SCHEDULE THE APPOINTMENT. IS THIS ACCURATE?



ICMA

SCHEDULING AN APPOINTMENT WITH ADAM FERGUSON-INTRANET RISK MGT SITE



The screenshot displays the ICMA Intranet Risk Management site. On the left, there are two main sections: "Benefit Vendors' Information" and "Other Helpful Links". The "Benefit Vendors' Information" section contains a list of links, with a red arrow pointing to the link "_Schedule a Meeting with Our ICMA-RC Representative". The "Other Helpful Links" section contains a list of various links related to City of Gainesville services. In the center, there is a vertical navigation menu for the "Risk Management Department" with options like "Employee Central", "Employee Health & Wellness", "Safety & Workers Compensation", "Retiree Central", "Your Benefits", "New and Notable", "FAQ", and "Employee Self Service". On the right, the "New and Notable" section contains a paragraph of text and a link to "2016 Open Enrollment and Benefits Presentation". Below that, the "Helpful Benefits Information" section contains links to "2016 Retiree Benefits Booklet" and "2016 Open Enrollment and Benefits Presentation". The "Newsletters" section contains links to "Employee Benefits - Spring 2016", "Employee Benefits - Summer 2016", "Florida Blue Better You - July 2016", and "Florida Blue Better You - September 2016". The "Presentations" section contains links to "Health Benefit Information", "Schedule a Meeting with Our ICMA-RC Representative", and "ICMA-RC Invest Smart in Volatile Markets". A red arrow points to the link "Schedule a Meeting with Our ICMA-RC Representative" in the Presentations section.

Benefit Vendors' Information

- ▣ [_Find a Dentist](#)
- ▣ [_Find a Physician](#)
- ▣ [_Schedule a Meeting with Our ICMA-RC Representative](#)
- ▣ [125 Company Website](#)
- ▣ [Florida Blue Website](#)
- ▣ [ICMA-RC Website](#)
- ▣ [Vision Care Website](#)

Other Helpful Links

- ▣ [_City of Gainesville's Self-Insurance Letter](#)
- ▣ [City of Gainesville - Internet Site](#)
- ▣ [City of Gainesville - Code of Ordinances](#)
- ▣ [Risk Management - Internet Website](#)
- ▣ [Risk Management - Benefit Forms](#)
- ▣ [Wellness - ProClub Activities](#)
- ▣ [Social Security Administration - My Account](#)

Risk Management Department

- Employee Central ▲
- Employee Health & Wellness ▲
- Safety & Workers Compensation ▲
- Retiree Central ▼
- Your Benefits
- New and Notable**
- FAQ
- Employee Self Service

New and Notable

We are happy to offer our City of Gainesville retirees a one-stop location to obtain and download retirement and benefits information and forms that are related solely to them. No longer do you need to sift through folders and forms that do not focus upon your concerns.

Keep checking back for updates!

Helpful Benefits Information

- ▣ [2016 Retiree Benefits Booklet](#)
- ▣ [2016 Open Enrollment and Benefits Presentation](#)

Newsletters

- ▣ [Employee Benefits - Spring 2016](#)
- ▣ [Employee Benefits - Summer 2016](#)
- ▣ [Florida Blue Better You - July 2016](#)
- ▣ [Florida Blue Better You - September 2016](#)

Presentations

- ▣ [Health Benefit Information](#)
- ▣ [Schedule a Meeting with Our ICMA-RC Representative](#)
- ▣ [ICMA-RC Invest Smart in Volatile Markets](#)



ICMARC.ORG



2017 OPEN ENROLLMENT CHANGES



OPEN ENROLLMENT



2017 PRESCRIPTION CHANGES

\$300 Rx Deductible

Rx Co-Pays Apply to:

Preferred and Non-Preferred Brands ONLY!!!!

Generic Drugs do not have a Co-Pay!!!!!!

Co-Pay Tiers

Preferred Brand Drug-\$50

Non-Preferred Brand Drug-\$80

Specialty Drug-\$160

CVS Pharmacies (including ones located inside of Target) are NO longer in-network pharmacies!!!!



2017 PLAN CHANGE

2017 OUT-OF-POCKET MAXIMUM

Individuals-\$4,500



Family-\$7,500



2017 PLAN CHANGE

2017 IMPORTANT REMINDERS

All Qualifying Events during Open Enrollment must be completed on paper and completed within 30 days of the Qualifying event and necessary documentation must be provided.



2017 IMPORTANT REMINDERS

2017 IMPORTANT REMINDERS

When enrolling dependents, please make sure that you have reviewed the dependent age limits on the benefit, prior to enrolling your dependent



2017 IMPORTANT REMINDERS

2017 DEPENDENT BENEFITS

Age Restrictions

Health

- Legal dependents are eligible to enroll in these benefits until the age of 26 (whether married, a student or residing with the parent/legal guardian).
- Dependents who are over the age of 26, who are physically or mentally unable to work and are supported by the employee (medical documentation required).
- Grandchildren-Newborns up to 18 months (as long as the parent of the child is covered by the plan).



MEDICARE

City Medicare Supplements

What Plans Are Offered?

- Part F-Covers Gaps in Parts A & B
- Part D-Prescription
 - \$350 deductible in 2016

How Does It Work?

The City will use its contribution towards your health insurance premium to purchase Medicare Supplements D (Rx) and/or F (Medical). The difference in cost, if any, is paid by the Retiree.



MEDICARE

Q & A TIME

Questions?



Q & A TIME