

BENEFACTS Newsletter

2007 Annual Enrollment Process for Employee Benefits

Annual Enrollment Tips:

Premium Rates for 2007

For 2007, for a second year there will be no premium increases for employees and retirees under the age of 65 participating in the City's self-funded PPO Plans. Life insurance, Dental, Vision, LTD and STD rates will also remain the same.

NO CHANGES to your benefit elections for 2007 = "**NO ACTION**" required by you. Your elections will roll over for 2007.

*If you are currently enrolled in either the **DCAP** or **EMSP** programs, and you want to continue for 2007*

YOU MUST RE-ENROLL!

Finally please take this time to update your beneficiary designation forms

Annual Enrollment Tips:

Verify that your address is correct in the Human Resource Information System (HRIS)

And

Remember to check your first paycheck in January to be sure your deductions are correct!

Important Enrollment Dates

Annual Enrollment: November 6th – November 17th

Correction Period: November 20th – December 8th

Confirmation Statements: Mailed Week of November. 24th

2007 Enrollment Guides:

- Distributed the week of October 23rd
- Posted on City's websites week of October 23rd

2007 Summary Plan Description (SPD):

- Distributed the week of October 23rd
- Posted on City's websites week of October 23rd

During Annual Enrollment

Annual enrollment is the time of year for you to review your benefit elections and determine if changes are required in order to choose the combination of benefits that are best suited for you and your family.

During Annual Enrollment You May.....

- Add or drop coverage for dependents
- Choose different medical plans
- Add or drop medical, dental or vision coverage
- If you make no changes to dental and vision benefits, your current coverage will continue for 2007
- If you make no changes to your medical benefits your current coverage will continue for 2007
- If you wish to continue to participate in the Flexible Spending plans (EMSP and or DCAP) you will have to re-enroll for 2007

Benefit Election and Changes

Any benefits that you select or any changes you make during annual enrollment will be effective for a 12-month period, January 1, 2007 through December 31, 2007. You **will not** be allowed to make any changes during the year unless you have a qualifying change in status.

Accessing Customer Service

Enrollment Methods:



The Internet:

Access the HRIS Self Evident Application via the Intranet web-site or online at <https://cod.dtolawsonportal.com/lawson/portal/>. You will need a User ID and HRIS Password to enroll via the Internet, if you already have an "ID" for time entry; this is your user ID. New users are encouraged to change passwords regularly. If you would like to change your password, you may do so using the Change Password Option on the left hand side of Lawson's SEA Screen. If you are experiencing technical difficulty you may call 1-866-804-3884 for assistance.

Benefits Service Center:

To enroll by phone, call the Benefit Services Center at 1-888-873-7692 from 8:00 AM to 5:00 PM CST, Monday – Friday during the Annual Enrollment Period.

Remember:

To enroll or make changes to your dental or vision benefit elections, contact **Marsh@WorkSolutions** at the toll-free number 1-800-557-1046 or enroll online via Marsh@WorkSolutions' website at: www.personal-plans.com/cod.

For your dental or vision plans you will **not** be able to make changes or enroll via the Benefits Service Center or the City's SEA website.

The Benefits Service Center (BSC) should be your first call for customer service. The BSC can assist you with general questions concerning your benefits. If your service need falls in one of the categories below, please contact the Benefits Service Center at: 1-888-873-7692.

- Medical Coverage; Prescription Coverage
- Spouse Status; Eligibility; Insurance Rate
- Student Status; Premium Payroll Deductions
- Updating Your Benefits
 - Dropping coverage
 - Adding a new born child or spouse
 - Death of a dependent
 - Spouse is changing jobs or loses coverage
 - Dependent child is no longer eligible for coverage (reaching age 25)
- Personal information (address change, phone Number or relocation)
- Vendor complaint

Please contact the appropriate vendor directly before calling the Benefits Service Center if you have general questions or concerns regarding:

- Claims Issues or to appeal how a claim was paid
- Prescription Drugs
- Dental Coverage or Vision Coverage
- Membership ID Cards

Benefits That Will Not Change for 2007

The City of Dallas will continue to provide its current six PPO plan offerings through United Healthcare. For 2007 all rates will remain as they are in 2006 for our active employees and retirees under the age of 65.

The dental HMO and indemnity plans will continue to be administered by Safeguard. For 2007 all rates will remain as they are in 2006.

Spectera will continue to offer our vision services. For 2007 all rates will remain as they are in 2006.

Standard Insurance will continue to administer the city's life insurance programs. Supplemental insurance rates are based upon age. Dependent life and Accidental Death and Dismemberment rates will not change for 2007.

March@WorkSolutions will continue to administer the Short and Long Term Disability programs through Hartford and Metropolitan Life Insurance companies.

Benefits That Will Change for 2007

Exclusive Provider Organization (EPO) Plan

For the plan year 2007, The City **will not** offer the HMO Plan, administered by Blue Cross/Blue Shield. The City will replace the HMO and offer a new self-insured Exclusive Provider Organization (EPO). The new EPO plan will be administered by UnitedHealthcare Insurance Company. All members who are currently enrolled in the City's HMO plan will automatically be enrolled in the new EPO plan for 2007. All employees will pay the same monthly premiums for 2007. If you do not wish to change your EPO plan election for 2007, then no action is required on your part during annual enrollment. The new EPO plan will have similar plan designs as the HMO but will offer greater choices of providers and flexibility than the current HMO plan.

Letters announcing the new plan offering have been mailed to all current HMO participants along with a Summary Plan Description.

Changes to the Prescription Drug Program

Effective January 1 2007, the city will increase the retail prescription minimum co-pays of its PPO Prescription Drug Program as shown below:

Generic Drug co-payment will increase from \$5 to \$10.

Preferred drug co-payment will increase from \$10 to \$20.

Name Brand drug co-payment will increase from \$20 to \$30.

The annual deductible of \$75 and annual out of pocket maximum of \$2,500 will remain the same for 2007.

Special Treat: For individuals enrolled in the Flexible Spending Account for 2007, United Healthcare will now provide a Debit Card to access your account to pay for services and products rendered at the point of purchase with certain stipulations for its use as regulated by the plan design. See 2007 Benefits and Enrollment Guide for more details.

2007 Annual Enrollment Workshops for HMO Members Only!

To learn more about the EPO Plan the City will host three workshops.

The workshops will be held at:
Dallas City Hall-L1FN Auditorium,
1500 Marilla, Dallas, TX.

Thursday, Oct. 26th from 9:00am-11:00am

.....**And**.....

Friday, Oct. 27th 9:00am-11:00am, ..or..

Friday, Oct. 27th 2:00pm-4:00pm.

2007 Annual Enrollment Workshops for Active Employees and Retirees

Monday, October 23rd

9:00 am-11:00 am or

2:00 pm-4:00 pm

Dallas City Hall, L1FN Auditorium.

Thursday, October 26th

9:00 am-11:00 am

Dallas City Hall, L1FN Auditorium.

2:00 pm-4:00 pm

Samuell Grand Recreation Center

6200 East Grand Blvd, Dallas

Monday, October 30th

2:00 pm-4:00 pm

Marcus Annex

11532 Dennis Road, Dallas

Tuesday, October 31st

9:00 am-11:00 am

Dallas City Hall, L1FN Auditorium

2:00 pm-4:00 pm

Park in the Woods Rec. Center

6801 Mountain Creek Blvd. Dallas

Wednesday, November 1st

9:00 am-11:00 am or 2:00 pm-4:00 pm

Dallas City Hall, L1FN Auditorium.

Thursday, November 2nd

9:00 am-11:00 am or 2:00 pm-4:00 pm

Dallas City Hall, L1FN Auditorium.

Friday, November 3rd

2:00 pm-4:00 pm

Janie C. Turner Recreation Center

6424 Elam Road. Dallas