

MIAMI BEACH

Retired Employees Insurance Benefits At-A-Glance

2017–2018 Benefit Year

Know Your Benefits and Return Your Completed Enrollment Form

During open enrollment, it is important to understand and familiarize yourself with the benefits which are available for the upcoming plan year. Your first priority should be to thoroughly review this benefit summary and to call Cigna's open enrollment hotline for any questions relating to your medical and dental plan elections. The hotline is available 24 hours a day, 7 days a week. The phone number for the hotline is 1.800.564.7642.

Once you have reviewed your choices, please complete and sign the enrollment forms which have been provided with this benefit summary. Your enrollment form must be received in the Human Resources Department by Monday, September 4th, in order to change or waive any coverage. **However, if you are currently enrolled in the Standard PPO or Premium PPO, you are required to respond to open enrollment because these two plans will not be available as of October 1, 2017.** If you will be newly enrolling any dependents in your medical and/or dental plan, please provide copies of those documents which are needed in order to prove dependent eligibility (i.e., marriage certificate for a spouse and birth certificate for a child). Your enrollment form may be returned by mail, in-person, via e-mail or via fax. All of your benefit elections will take effect on October 1, 2017.

Please help us provide you with excellent customer service by following the instructions above. Here is a summary of the steps you need to take to be ready:

- » Know your benefits. Review this benefit summary and contact Cigna's open enrollment hotline with any questions relating to your medical and dental plan elections. The number is **1.800.564.7642**.
- » Complete your enrollment form. Complete and sign your enrollment form. Please remember to provide copies of those documents which are needed in order to prove dependent eligibility (i.e., marriage certificate for a spouse and birth certificate for a child).

» Return your enrollment form. Choose any of the four methods below for returning your completed enrollment form:

1. **Mail.** Mail your completed enrollment form and any additional documents for proof of dependency to:

City of Miami Beach
Attn: HR / Benefits Open Enrollment
1700 Convention Center Drive
Miami Beach, FL 33139
2. **In-person.** To drop off your enrollment form and any additional documents for proof of dependency in-person, please provide it to a member of our staff at the front desk of the Human Resources Department on the third floor of City Hall. The address to City Hall has been provided above in the mailing instructions under number one.
3. **E-mail.** To e-mail your enrollment form and any additional documents for proof of dependency, attach your scanned documents to your e-mail and send them to openenrollment@miamibeachfl.gov.
4. **Fax.** Fax your enrollment form and any additional documents for proof of dependency to **305.673.7023**.



Eligibility

Retirees and eligible dependents or members of their family may participate in the City-sponsored insurance benefit program. Proof that your covered dependents qualify for coverage is required by the City and could include your legal spouse, domestic partner, unmarried children or stepchildren. The City requires that you prove dependent eligibility by producing documentation at the time of enrollment—this documentation can include a marriage certificate or license, a domestic partner affidavit, birth certificate, adoption certificate, court ordered guardianship or a copy of your divorce decree indicating that you are the parent responsible for health insurance coverage for your claimed dependent.

Making Changes

Open enrollment is the time for you to make changes to your insurance benefits through the City—please take the time to consider your existing coverage to determine if it is still right for you. The Internal Revenue Service also allows you to make changes during the year but only as the result of a qualifying event that could include a marriage, divorce, legal separation, birth of a child, adoption, death of a dependent, a change in a dependent's eligibility status or a change in your spouse's employment that affects benefit coverage. If you experience a "qualifying" life event that affects your insurance coverage, you must contact the City of Miami Beach Human Resources Department, Benefits Division within 30 days of the qualifying event—otherwise, you will not be able to make those changes until the next annual open enrollment period.

Contact Information

Miami Beach Retirement Plan: 305.673.7437 or rickrivera@miamibeach.gov

Miami Beach Human Resources Department: 305.673.7524

Cigna Medical Plan: 800.244.6224 or www.mycigna.com

Cigna Dental Plan: 800.244.6224 or www.mycigna.com

EyeMed Vision: 866.299.1358 or www.eyemedvisioncare.com



Coordination of Benefits with Medicare

Please note that once eligible for Medicare, retirees who participate in the City's health insurance plans are strongly encouraged to enroll in Medicare Part B (Part A is automatic) which provides coverage for lab tests, surgeries, doctor visits and some medical supplies. If you do not enroll in Medicare Part B when eligible, Cigna will still pay your claim as if you were enrolled in Part B and treat your coverage through the City's plan as the "secondary payer". **This means you will be subject to coordination of benefits and will incur significantly higher out-of-pocket expenses.** The "primary payer" (Medicare) pays what it owes on your bills first, and then sends the rest to the "secondary payer" (Cigna) to pay in accordance with the summary plan description (SPD). As shown in the City's plan documents and plan summaries, the City's health plan is not free from out-of-pocket expenses.

In order to properly coordinate benefits, the City's health plan will assume that all retirees are enrolled in Medicare Parts A and B upon attaining age 65. Retirees who are ineligible for Medicare coverage are required to communicate this information to the City in writing.

If you have any questions on how the City's health plan has coordinated a benefit with Medicare for one of your claims, please contact Cigna customer service at 1-800-244-6224. You may also contact Natalie Tapley, the City's Onsite Cigna Representative at 305-673-7000 extension 6909, for additional information.



Medical Benefits

Administered by Cigna | 1.800.244.6224

Medical Benefits					
	Open Access	NEW Open Access HDHP		NEW Open Access PPO	
	In-Network ONLY	In-Network	Out-of-Network	In-Network	Out-of-Network
PCP Office Visit	\$20	100% after BYD	70% after BYD	\$20	70% after BYD
Specialist Office Visit	\$35	100% after BYD	70% after BYD	\$25	70% after BYD
PCP Referral Required	No	No	No	No	No
Rx Deductible	None	100% after BYD	70% after BYD	None	None
Rx (Tier 1/2/3)—30 DAYS	\$7 / \$40 / \$60 Member pays difference between generic and brand	100% after BYD	70% after BYD	\$10 /\$40 /\$60 Member pays difference between generic and brand	70% after BYD
Benefit Year Deductible (BYD) (Individual / Family)	\$0 /\$0	\$2,500 / \$5,000	\$5,000 / \$10,000	\$350 / \$1,050	\$350 / \$1,050
Coinsurance	N/A	100% after BYD	70% after BYD	90% after BYD	70% after BYD
Rx Out-of-Pocket Max (Individual / Family)	\$2,500 / \$5,000	\$2,500 / \$5,000	Same as out- of-network out-of-pocket maximums	\$2,500 / \$5,000	Same as out- of-network out-of-pocket maximums
Copay Maximum (Individual / Family)	\$1,500 / \$3,000	100% after BYD	70% after BYD	N/A	N/A
Out-of-Pocket Max (Individual / Family)	Included in medical copay out-of-pocket maximum above	Same as BYD	Same as BYD	\$2,000 / \$6,000	\$2,000 / \$6,000
Emergency (Service Area/Outside)	\$200 copay waived if admitted	100% after BYD		90% after \$200 copay waived if admitted	
Urgent Care Facility	\$40 copay	100% after BYD	70% after BYD	\$25	70% after BYD
Outpatient Diagnostics	\$200 copay	100% after BYD	70% after BYD	90% after \$100 per admission copay	70% after \$100 per admission copay
Outpatient Surgery	\$200 copay	100% after BYD	70% after BYD	90% after \$100 per admission copay	70% after BYD, \$500 per admission copay
Inpatient Care	\$250 copay per day, plan pays 100% after copay out-of- pocket maximum is met	100% after BYD	70% after BYD	90% after \$100 per admission copay	70% after BYD, \$500 per admission copay



Cigna Tools and Resources

Cigna Treatment Cost Estimator

This personalized online tool provides information to help calculate estimated out-of-pocket expenses. The Treatment Cost Estimator through myCigna health care professional directory offers you transparent cost and quality information, which helps you make more informed decisions about your care.

You can access the estimator on the Cigna website, myCigna.com.

Cigna 24/7 Hotline

When you have an emergency, calling 911 or going to the nearest ER is your best option. But if it's not an emergency, then what? You have a lot of different options for care. We are here to provide helpful information so you can choose the right option for you.

The health information line has a team of health professionals, who are here to help you with your health questions. We can help you with information to make the right decision, so you can get the care you need.

There's no additional cost to call — this service is part of your Cigna health plan. So whenever a non-emergency health concern strikes, do what thousands like you do everyday — visit myCigna.com or call **800.Cigna24**.

Cigna Telehealth Connection

If you have video capability on your home computer, tablet, or smart phone, you can virtually visit a provider. Access this service from either Amwell or MDLIVE to see and speak to a doctor, and obtain a diagnosis and a prescription. Virtual providers are available in most states.

- a. Through the web:
 - Amwell: AmwellforCigna.com
 - Phone: **855.667.9722**
 - MDLIVE: MDLIVEforCigna.com
 - Phone: **888.726.3171**
- b. Download the Amwell for Cigna App and MDLIVE for Cigna App to your smartphone or mobile device.
- c. At myCigna.com
 - » Log in to myCigna.com
 - » Select the Cigna Telehealth Connection
 - » Select either Amwell or MDLIVE

Cigna Lifestyle Management Programs

This service connects you with the best mental health consulting services to fit your individual needs. Please see page 9.

Cigna Tobacco Cessation Program

(Refer to "Cigna Tobacco Cessation Program" on page 10 for more details.)



SAVINGS AT YOUR FINGERTIPS



Now it's easier than ever to find and compare health care costs.

Smarter searches. Better results.

It's true. The more you know about the cost and quality of doctors and hospitals, the easier it is to make the best choices for you and your family. After all, no one wants to pay too much for health care.

The intuitive myCigna health care professional directory has plenty to offer, starting with simplified search tools that give you the results you need. You'll also see integrated cost and quality information throughout the directory, helping you compare doctors and control health care spending.

We've put everything at your fingertips, ready to help you make the most confident, cost-effective decisions about your care.

It pays to plan ahead.

Integrating cost and quality information into our online directory makes it easier for you to get the care you need.

For example, did you know that an MRI can cost anywhere from \$400 to \$1,400*, depending on where you go? It's okay if you didn't know, because we do. And we'll tell you, even if you don't think to ask before you start searching.



* Estimated costs are based on November 2014 Cigna analysis of claims for MRI of lower back without dye total cost during a 12-month period. Actual costs will vary.

Together, all the way.™



Details that make a difference.

Let's say you need to find a knee doctor. Wouldn't you want to know which doctors do their outpatient knee surgeries at a hospital and which do the same procedures at a (more affordable) outpatient surgery center? We'll show you those types of differences as part of your search, too.

103 In-Network doctors for Orthopedic Surgery

Search for common Orthopedic surgery procedures within 24 miles of Hartford, CT

Joint Fluid Removal \$3,323 - \$3,983 Search | Knee Arthroscopy \$3,323 - \$3,983 Search | Shoulder Arthroscopy \$3,323 - \$3,983 Search | View all procedures

Sort by: Distance | Last Name | Signal Green Registration | Email | Save as PDF | View List | View Map

Ortho, Ann B, MD - Orthopedic Associates of Middletown
 2005 SAs - 2005 - 80 Southland St, Hartford, CT 06103 | 1.1 miles Out | Book Now | Search in list

Orthopedic Surgery | 8 years in practice | 2 Hospital Affiliations | Board Certified | Cigna Care Organization | **Do not bill before the bill arrives.** View procedures and get cost estimates

Doctor, Ben C, MD - ProHealth Physicians
 2005 SAs - 2005 - 242 Southland St, Hartford, CT 06103 | 2.1 miles Out | Book Now | Search in list

Orthopedic Surgery | 11 years in practice | 2 Hospital Affiliations | Board Certified | Cigna Care Organization | **Do not bill before the bill arrives.** View procedures and get cost estimates

Surgeon, Cal O, MD - Northeast Medical Group Inc.
 2005 SAs - 2005 - 12 Village Street North Haven, CT 06457 | 2.8 miles Out | Book Now | Search in list

Orthopedic Surgery | 8 years in practice | 2 Hospital Affiliations | Board Certified | Cigna Care Organization | **Do not bill before the bill arrives.** View procedures and get cost estimates

Savings by the numbers.

What will you have to pay? We don't just do the math for you. We go one step further and show you the math. Not only do we call out the estimated cost for each service, but we also show you how much your plan will pay and how much you'll need to cover.

Estimated Out-of-Pocket Cost	\$1,345	Estimated Out-of-Pocket Cost	\$1,545
Total Cost Breakdown		Total Cost Breakdown	
Dr. Kowen's Primary Procedure	\$304	Dr. Kowen's Primary Procedure	\$304
Dr. Kowen's Additional Procedure	\$0	Dr. Kowen's Additional Procedure	\$0
Orthopedic Associate Surgery Center	\$600	Hartford Ortho	\$1,100
Lab / X-ray / Anesthesia	\$22	Lab / X-ray / Anesthesia	\$22
Other	\$0	Other	\$0
Total cost before applying coverage	\$1,345	Total cost before applying coverage	\$1,545
Your Coverage: Who Pays		Your Coverage: Who Pays	
Plan Pays	—	Plan Pays	—
Deductible - You pay	\$1,340	Deductible - You pay	\$1,540
Coinsurance	—	Coinsurance	—
Copay	—	Copay	—
Estimated Out-of-Pocket Cost	\$1,345	Estimated Out-of-Pocket Cost	\$1,545
Use account funds to pay out-of-pocket expenses		Use account funds to pay out-of-pocket expenses	
Health Reimbursement Account could pay...	\$600	Health Reimbursement Account could pay...	\$600
Estimated cost if you use HRA funds	\$845	Estimated cost if you use HRA funds	\$1,045

Try it. You'll love it!

From simpler searches to valuable cost comparison information, there's so much to love about myCigna's health care professional directory. Smarter searching is just the beginning.

myCigna is your one-stop source for managing your health plan whenever and wherever you like. On myCigna you can estimate health care costs, manage and track claims, learn how to live a healthier life, and so much more.



Get the information you need to make the right decisions about your health care. Visit myCigna.com or download the myCigna mobile app today.*



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City of Miami Beach

Telehealth Connection

Administered by Cigna



Your medical plan includes telehealth services through Cigna Telehealth Connection, provided by Amwell and MDLIVE with 24/7/365 access to board-certified doctors and pediatricians by video chat or phone.

Frequently asked questions

What is telehealth?

Telehealth is the delivery of health-related services and information via telecommunications technologies, including telephones, smartphones and personal computers, for virtual consultations. Among the most significant benefits are ease of access, convenience, time savings and competitive cost.

What is Cigna Telehealth Connection?

Cigna Telehealth Connection is our telemedicine program that provides access to certain telehealth services as part of your employer's medical plan through Cigna. It includes live appointments with board-certified doctors via secure video or phone who are able to diagnose and prescribe, when appropriate. Customers are able to choose the time and day that works best for them with medical telehealth services available 24/7/365.

Is telehealth a safe way to receive health care services?

A consultation with a telehealth doctor will be similar to the care you receive from your physician when you call him or her for medical assistance when you are unable to get to their office.

Does telehealth replace my primary care physician (PCP)?

Telehealth is not intended to replace your PCP. For common or chronic conditions, a virtual consultation can sometimes be a convenient and affordable alternative to a doctor's office or nonurgent ER visit. Communication with your PCP is important for continuity of care.

Can telehealth handle my emergency situations?

No. Telehealth is designed to handle minor, nonemergency medical issues. You should NOT use telehealth if you are experiencing a medical emergency. If you have a medical emergency, you should dial 911 immediately or visit the nearest hospital.

Using telehealth

When should I consider using telehealth?

- ▶ When your PCP is not available
- ▶ If you're considering an ER or an urgent care center for a nonemergency medical issue
- ▶ To request refills for most prescriptions (when appropriate)*
- ▶ When traveling and in need of medical care
- ▶ During or after normal business hours, nights, weekends and even holidays

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

900763 a 05/17

Lifestyle Management Programs

Administered by Cigna | 855.246.1873



Whether your goal is to lose weight, quit tobacco or lower your stress levels, you have the power to make it happen. Cigna Lifestyle Management Programs can help – and all at no added cost to you. Each program is easy to use and available where and when you need it. And, you can use each program online or over the phone – or both.

Weight management

Reach your goal of maintaining a healthy weight – all without the fad diets. Create a personal healthy-living plan that will help you build your confidence, be more active and eat healthier. And, you'll get the support you need to stick with it.

Tobacco

Get the help you need to finally quit tobacco. Create a personal quit plan with a realistic quit date. And, get the support you need to kick the habit for good. You'll even get free over-the-counter nicotine replacement therapy patch or gum.*

Stress management

Lower your stress levels and raise your happiness levels. Learn what causes you stress in your life and develop a personal stress management plan. And, get the support you need to help you cope with stressful situations – both on and off the job.

* Depending on plan purchased.

Together, we can help you get where you want to be

Call us for:

- › One-on-one wellness coaching
- › Convenient evening and weekend hours
- › Program workbooks and toolkits

Or visit us online for:

- › Convenient support
- › Personalized programs
- › Educational tools and resources

Take control of your life

To enroll in the program, or if you have questions, call **855.246.1873**.

Or, if you want to enroll online, visit **myCigna.com**, select "My Health" tab, then "Programs and Resources," then select "Health Assistant" from the drop-down menu.



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Tobacco Cessation Program

Administered by Cigna | 877.448.7848

TOBACCO CESSATION

How to quit for good



Quitting tobacco is one of the best things you can do for your health. Lifestyle choices, such as tobacco use, diet and exercise are the biggest influences when it comes to a person's quality of life. Though we can't always control our environment, the type of health care we have or our genetics, we can control whether or not we use tobacco, what we eat and how much we move.

Most people know tobacco use and exposure to secondhand smoke causes lung cancer. But there are many other health consequences as well. These include:

- › Increased risk of many types of cancer
- › More frequent colds and chronic bronchitis
- › Emphysema
- › High blood pressure
- › Stroke
- › Heart disease
- › Tooth decay

Smoking also causes:

- › Bad breath
- › Discolored teeth and fingernails
- › Decreased sense of taste and smell
- › Premature wrinkling of the skin
- › Shortness of breath
- › Financial burden

Did you know?

Tobacco use is a leading cause of cancer and of death from cancer. People who use tobacco products or who are regularly around **environmental tobacco smoke** (also called secondhand smoke) have an increased risk of cancer because tobacco products and secondhand smoke have many chemicals that damage DNA.¹

Question: Why is tobacco so hard to quit?

Answer: Habit and addiction

Habit: A behavior pattern acquired by frequent repetition.

Addiction: A physical need or dependency on nicotine, the primary agent in tobacco.

Within 10 seconds, the nicotine found in cigarettes moves from the lungs into the bloodstream and, finally, into the smoker's brain. This triggers the release of the neurotransmitter "dopamine." Dopamine is responsible for feelings of pleasure and well-being. Some of the pleasurable effects associated with tobacco use include heightened awareness, increased short-term memory, reduced anxiety, decreased appetite and an increased tolerance to pain. Within minutes, the acute effects of nicotine wear off. So people must continue "smoking" or "chewing" to maintain its pleasurable effects and to prevent withdrawal.

The harmful effects of secondhand smoke

Secondhand smoke is classified as a Group A cancer-causing agent. This means that because no level of smoke is known to be safe, federal agencies recommend reducing secondhand smoke exposure to the lowest possible level.

Secondhand smoke sticks around long after a cigarette has been finished; up to two and a half hours. The fabrics in your car and home trap its harmful chemicals as well. And fanning smoke away doesn't help because smoke is invisible.

Together, all the way.®



Making the decision to quit

Behavior change is rarely a single event. It is a process with stages people pass through. Living tobacco-free requires you to make a major lifestyle change.

Be forewarned: There is nothing simple about tobacco or quitting. Tobacco is not a single product or chemical. While nicotine is the most powerful addictive substance in tobacco, there are many more; over 500 substances total.² Among them are acetone (a solvent), pyrene (used in dyes and pesticides) vinyl chloride (used in plastic materials), polonium 210 (a radioactive element) and DDT (an insecticide). Some of these additives enhance the experience of tobacco use. Others allow the cigarette to burn back evenly. So, failure has been built into the addiction model.

Quit plan

- Step 1 – Determine how you will quit
- Step 2 – Choose your quit date
- Step 3 – Make plans to deal with triggers
- Step 4 – Build your support system
- Step 5 – Begin to take steps toward quitting
- Step 6 – Celebrate your milestones and successes

Resources to help you quit

- › Smokefree.gov: smokefree.gov
- › BeTobaccoFree.gov
- › American Heart Association: americanheart.org
- › National Cancer Institute (NCI) offers free, confidential information about quitting tobacco by phone and online:
 - The NCI quitline, **1.877.44U.QUIT (1.877.448.7848)** is available Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.
 - Smoking cessation counselors are available online by clicking the **Quitting Smoking** button in the LiveHelp pop-up, Monday through Friday, 8:00 a.m. to 11:00 p.m. ET.

What about e-cigarettes?

There is not enough research to show that e-cigarettes can help you quit smoking.

1. National Cancer Institute, Tobacco, April 2015, <http://www.cancer.gov/about-cancer/causes-prevention/risk/tobacco>

2. American Heart Association, Smoking: Do you really know the risks?, Feb 2015, http://www.heart.org/HEARTORG/HealthyLiving/QuitSmoking/QuittingSmoking/Smoking-Do-you-really-know-the-risks_UCM_322718_Article.jsp#.VyCck1UrKCh

3. Benowitz, Neal; Glantz, Stanton; Grana, Rachel; American Heart Association, Contemporary Reviews in Cardiovascular Medicine, 2014, <http://circ.ahajournals.org/content/129/19/1972.full>

4. American Heart Association, Smoke-free Living: Benefits & Milestones, June 2015, http://www.heart.org/HEARTORG/HealthyLiving/QuitSmoking/YourNon-SmokingLife/Smoke-free-Living-Benefits-Milestones_UCM_322711

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impact of using them is not yet known. And, they are not regulated by the FDA at this time. While likely less toxic than cigarette smoking, e-cigarette vapor still may contain low levels of toxic chemicals, nicotine and metals.³

The benefits of living tobacco-free⁴

20 minutes

Your blood pressure and heart rate recover from the cigarette-induced spike.

12 hours

The carbon monoxide levels in your blood return to normal.

2 weeks–3 months

Your circulation and lung function begin to improve.

1 month–9 months

Clear and deeper breathing gradually returns as coughing and shortness of breath diminishes; you regain the ability to cough productively instead of hacking, which cleans your lungs and reduce your risk of infection. One year after quitting smoking, a person's excess risk of coronary heart disease is reduced by 50 percent.

5 years

Your risk of cancer of the mouth, throat, esophagus, and bladder are cut in half. Your risk of cervical cancer and stroke return to normal.

10 Years

You are half as likely to die from lung cancer. Your risk of larynx or pancreatic cancer decreases.

15 Years

Your risk of coronary heart disease is the same as a non-smoker's.



What is a High Deductible Health Plan (HDHP)?

A HDHP provides comprehensive health care coverage like a traditional health plan where members are responsible for paying for their medical expenses before the deductible is satisfied. After the annual deductible is met, members are not responsible for additional copayments or deductibles for in-network, eligible services. HDHP are also referred to as consumer driven health care plan because employees are able to use incentives and tools to control both health care decisions and the costs associated with them. A typical consumer-directed plan might include:

- » Web-based tools that support the decisions employees make regarding their health plan choices, health savings amounts, etc.; and
- » Other support features, such as nurse telephone lines, care coaches, and disease management.

What are the benefits of a HDHP?

1) Lower monthly premiums, 2) insured against serious medical conditions, 3) maintain more control and flexibility for how your dollars are spent, and 4) eligibility for a Health Savings Account (HSA) which builds savings with investment options.

What are some of the advantages to the HDHP options?

Here are a few of the advantages:

- » You have access to a broad national network of providers.
- » Preventive care, including annual exams, women's health services, immunizations, and preventive blood and urine testing are covered at 100% (in-network) before you meet your deductible.
- » Open an HSA account with any financial institutions and start saving today.
- » Together with the HSA, there are significant tax advantages, as any amounts you put in your HSA and any interest that accumulates are tax-free.

Do I need to choose a Primary Care Physician?

You can choose any doctor or hospital. However, you may wish to find a physician that manages your overall care to assure overall quality and coordination with any specialists.

Do I need a referral to see a specialist?

You don't need a referral but you will save money by choosing an in-network provider. It is your responsibility to ensure that any referrals (even from network providers) to specialists and other provider types are in-network. If the provider you were referred to is not in the plan's network, benefits will be paid at the non-network benefit level.

Health Savings Account (HSA)

An HSA is a personal healthcare bank account that you may use to pay out-of-pocket medical expenses with pretax dollars when you are enrolled in a high deductible health plan (HDHP) It has several advantages:

- » You choose how much to save each year up to annual IRS limites (\$3,437.50 for individual coverage; \$6,862.50 for employee+ dependent(s) coverage in 2018-2019)
- » Money goes in tax-free, grows tax-free, and can be used tax-free for eligible expenses
- » If you are age 55 or older, you can contribute an additional \$1,000 per year

Who is Eligible for an HSA

You are eligible to open an account at any financial institution of your choice and fund an HSA

if: You are covered by a qualified high deductible health plan

- » You are not covered by your spouse's non-HDHP health plan, health care flexible spending account or health reimbursement account
- » You are not eligible to be claimed as a dependent on someone else's return
- » You have not received Medicare or Veterans Administration Benefits

At the end of the year, unused HSA dollars in your account will rollover and you will be able to use it the following year. If you leave, the funds in the account are yours and may be rolled over to another HSA or used for valid medical expenses.

Dental Benefits

Administered by Cigna | 1.800.244.6224

Dental (Not available to IAFF bargaining unit retirees and part-time employees)			
	Cigna DHMO (P4XV0)	Cigna DPPO	
	In-Network	In-Network	Out-of-Network
Benefit Description	Must use participating providers. Plan pays 100% after fixed copayment for service.	Must use participating providers. Plan payment is based on provider's reduced contracted fees.	Your choice of licensed dental healthcare providers. Plan payment is based on reasonable and customary allowances.
Calendar Year Maximum Benefit	None	\$2,500 per participant	\$2,500 per participant
Annual Deductible (individual/family)	None	\$50 / \$150	\$50 / \$150
Preventive Care (no deductible)	Covered at 100%	Covered at 100%	Covered at 100%
Basic Services	Copay schedule	80% after deductible	80% after deductible
Fillings	Fixed copay—schedule	80% after deductible	80% after deductible
Periodontia	Fixed copay—schedule	80% after deductible	80% after deductible
Endodontia	Fixed copay—schedule	80% after deductible	80% after deductible
Major Services	Fixed copay—schedule	50% after deductible	50% after deductible
Orthodontia (adults/children)	Fixed copay—schedule	50%*	50%
Carrier Website (DHMO)	www.mycigna.com / 1.800.244.6224		
Carrier Website (PPO)	www.mycigna.com / 1.800.244.6224		

*Orthodontia covered for children up to age 26

Vision Insurance

Administered by EyeMed | 866.299.1358

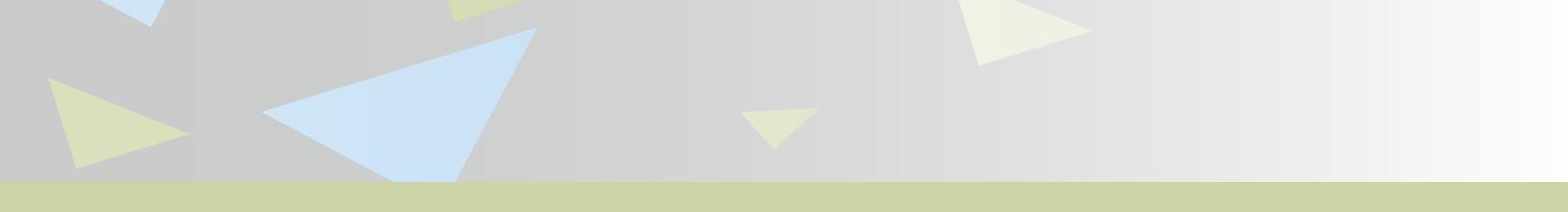
Vision—Must Participate in One of the City's Medical Plans		
EyeMed Select Vision	EyeMed Select Vision	
	In-Network	Out-of-Network
Eye Exam (with dilation as necessary)	\$0 (limited to one examination per year)	Up to \$28
Contact Lens Fit & Follow-Up		
Standard	\$0	Up to \$40
Premium	10% off retail, then apply \$40 allowance	
Frames (limit one per year)	\$150 allowance, then 20% discount	Up to \$38
Lenses — once every 12 months		
Standard Plastic Lenses		
Single Vision Lenses	\$10	Up to \$18
Bifocal Lenses	\$10	Up to \$38
Trifocal Lenses	\$10	Up to \$56
Standard Progressives	\$10	Up to \$77
Premium Progressive	\$10 then 80% of charge—less \$120 allowance	Up to \$77
Lenticular	\$10	Up to \$66
Contact Lenses	once every 12 months	once every 12 months
Conventional	\$150 allowance, 15% off remaining balance	Up to \$120
Disposables	\$150 allowance	Up to \$120
Medically Necessary	\$0	Up to \$200
Carrier Website	www.eyemedvisioncare.com	
Carrier Toll-Free Number	1.866.299.1358	

Monthly Rates

Medical – Cigna Monthly Rates			
Tier Level	OAP In-Network Only Standard	OAP NEW HDHP	OAP NEW PPO
Pre-Medicare			
Single	\$307.12	\$196.56	\$669.67
Retiree + One	\$644.95	\$412.77	\$1,406.30
Family	\$890.65	\$570.02	\$1,643.33
Medicare			
Single	\$233.43	\$178.25	\$509.80
W/Spouse O/U	\$525.20	\$401.05	\$1,146.92
W/Spouse O/O	\$466.84	\$356.48	\$1,019.48
W/Child	\$525.20	\$401.05	\$1,146.92
W/Spouse/Child O/U	\$658.03	\$502.48	\$1,436.98
W/Spouse/Child O/O	\$599.67	\$457.92	\$1,309.56

Dental – Cigna Monthly Rates		
Tier Level	Cigna DHMO (P4XV0)	Cigna DPPO
Single	\$8.46	\$21.94
Retiree + One	\$14.82	\$42.28
Family	\$23.30	\$64.82





Notes



This benefit summary prepared by

 Arthur J. Gallagher & Co.