

# Your Benefits News

Tacoma Employees and Family Members,

Choosing your benefit plans is an important decision for you and your family. This Open Enrollment newsletter highlights the benefit changes taking place in 2024, and information on how to complete your Open Enrollment elections.

**Did You Receive This Information?** In anticipation of Open Enrollment, we recently emailed you a Benefits Confirmation Statement to help you review your current enrollments, verify the accuracy of your covered dependents and beneficiaries, and make plans for Open Enrollment. We hope you found this useful. Look for an email from [batch\\_hr@cityoftacoma.org](mailto:batch_hr@cityoftacoma.org).

**What is the Purpose of Open Enrollment?** Open Enrollment is the one special time of year when you can make changes to your plan options and dependents outside of experiencing a qualifying life event (e.g. marriage, birth of a child, loss of other coverage, etc.). Even if you do not wish to make changes to your benefit plan selections or the dependents enrolled on your plans for 2024, **we strongly encourage you to review your current information for accuracy.** Additionally, if you are interested in enrolling in a Section 125 Flexible Spending Account (FSA) for 2024, you must make a new annual election during Open Enrollment.

**Questions?** If you have questions, or need additional assistance, please contact the Human Resources Benefits Office at [benefits@cityoftacoma.org](mailto:benefits@cityoftacoma.org) or (253) 573-2345.



Kari L. Louie  
Assistant Human Resources Director

City of  
Tacoma  
2024

Open  
Enrollment  
November 1  
Through  
November 15

BLET  
SMART-TD  
Conductors

## Benefit Rates in 2024

Although the City will pay more for some benefit plans in 2024, there will be no monthly premium contribution changes for full-time employees. If you met the 2024 Wellness Program incentive requirements, your employee premium for the health insurance will be reduced. (See page 3 for details.)

Benefit Plan	2023 City Plan Cost	2023 Premium (Individual/Family)	2024 City Plan Cost	2024 Premium (Individual/Family)*
<b>Medical Plans</b>				
Regence PPO	\$1,877.45	\$40/\$80	\$1,980.71	\$40/\$80
Regence High-Deductible	\$1,207.36	\$40/\$80	\$1,273.76	\$40/\$80
Kaiser Permanente HMO	\$1,480.61	\$40/\$80	\$1,528.21	\$40/\$80
<b>Dental Plans</b>				
Delta Dental of Washington	\$117.49	\$0/\$0	\$124.95	\$0/\$0
Willamette Dental	\$148.50	\$0/\$0	\$155.80	\$0/\$0
<b>Vision Plans</b>				
Vision Service Plan (VSP)	\$11.68	\$0/\$0	\$11.68	\$0/\$0
Kaiser Permanente	Included in the HMO Medical Plan		Included in the HMO Medical Plan	

\*Note: Part-time employees regularly scheduled to work between 20-29 hours can refer to the Benefits webpage at [cityoftacoma.org/benefits](http://cityoftacoma.org/benefits) for the new 2024 prorated benefit rates.



ESS Enrollment  
Questions & Help  
7:30 a.m. - 5:00 p.m.  
[benefits@cityoftacoma.org](mailto:benefits@cityoftacoma.org)  
(253) 573-2345  
Tacoma Municipal Building  
14th Floor

Benefit Plans  
Open Enrollment Tools  
[cityoftacoma.org/benefits](http://cityoftacoma.org/benefits)

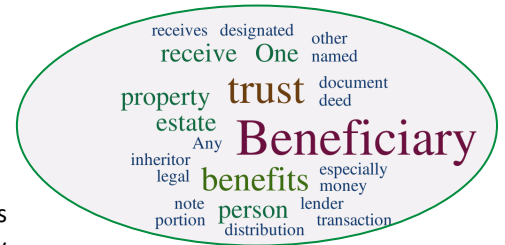
Open Enrollment Changes  
Log in to Employee Self Service  
[cityoftacoma.org/ESS](http://cityoftacoma.org/ESS)

Need login or password help?  
IT Service Desk  
(253) 591-2057  
Monday - Friday  
7:30 a.m. - 5:30 p.m.

See page 2 or the Benefits webpage for instructions on how to access Employee Self Service (ESS) and complete Open Enrollment.

# The Importance of Keeping Your Beneficiary Designations Up-to-Date

You are entitled to great benefits through your employment with the City of Tacoma. Some of these benefit programs are administered by the City, some are through other agencies or third-party administrators, and some are through a union affiliation. It is important to keep them all up-to-date. Don't forget that you may also have some personal life insurance policies or retirement accounts outside of the City that you will need to update. With information listed across these various benefit programs, you may need to go multiple places to review the information and make any needed changes. Review the "Beneficiary Change Resources" document for details on the various beneficiary designations you have with your City benefits, how to verify your information is accurate, and make changes if needed at [cityoftacoma.org/benefits](http://cityoftacoma.org/benefits) under **Open Enrollment**.



## Who Can I Cover on my Benefits?

- **Spouse:** Your current legal spouse.
- **Domestic Partner:** Your grandfathered domestic partner who met the requirements of the City of Tacoma Affidavit of Domestic Partnership and was registered and on file with the City of Tacoma as of December 31, 2016; OR, after January 1, 2017, is registered with the State of Washington under chapter 26.60.030 RCW.
- **Child under age 26:** Your children up to age 26 may include: a natural child, adopted child, or a child legally placed with you for adoption, including a child for whom you have assumed a total or partial legal obligation for support in anticipation of adoption, a stepchild or domestic partner's child, or a child for whom you have legal guardianship or court-ordered custody.
- **Child age 26 and over:** Your, your spouse's, or your domestic partner's otherwise eligible child who is age 26 or over and incapable of self-support because of physical, mental, or developmental disability that prevents the child from establishing or maintaining consistent employment or independence that began before their 26th birthday, if you complete and submit the affidavit of dependent eligibility form, with written evidence of the child's incapacity, within 30 days of the later of the child's 26th birthday or your effective date and either:
  - They are a dependent immediately before their 26th birthday; or
  - Their 26th birthday preceded your effective date and he or she has been continuously covered as your dependent on group, individual, or other insurance plan (including public programs) coverage since that birthday.
  - Newly hired employees wishing to enroll an eligible dependent must also be able to demonstrate that the dependent child has been covered on a group, individual, or other insurance plan (including public programs) immediately prior to enrollment on this plan.



**Note:** You are required to contact the Benefits Office **immediately** to report any dependents on your plans that no longer meet the above definitions.

## Instructions for Completing Open Enrollment Online

To review your current benefit elections and make any changes to your coverage choices for 2024, log in to Employee Self Service from home or work. **If you have difficulty logging in to ESS, contact the IT Service Desk at (253) 591-2057.**

Per City of Tacoma Information Technology Policy 4.1, "Employees shall not share their user ID or password with any other person".

- ✓ Log in at [cityoftacoma.org/ESS](http://cityoftacoma.org/ESS)
- ✓ Select the **Benefits** link
- ✓ Select the **COT Open Enrollment** link and remember to **Review and Save** when you are done

See detailed instructions for logging into ESS and completing Open Enrollment on the Benefits webpage at [cityoftacoma.org/benefits](http://cityoftacoma.org/benefits) under **Open Enrollment**.

# Tacoma Employee Wellness Program

## The 2024 Wellness Incentive Period has Ended



The 2024 incentive period ran from October 1, 2022 through September 30, 2023.

A letter will be mailed to your home by early November indicating whether or not you earned the wellness incentive for next year. If you successfully met the requirements (25,000 points), the chart below explains the incentives you will be eligible for based on the health plan you select for 2024. Employees who did not qualify for the incentive, but feel as though they should have, can submit an appeal form to [wellness@cityoftacoma.org](mailto:wellness@cityoftacoma.org) no later than December 15, 2023.

Incentive		
<b>Wellness Credit</b>		
<p>\$20 per month credit toward the premium contribution for medical insurance coverage under the Regence BlueShield or Kaiser Permanente traditional plan; <b>OR</b></p> <p>\$40 per month credit toward the premium contribution for coverage under the Regence BlueShield High-Deductible Health Plan (HDHP) with a Health Savings Account (HSA)</p> <p><b>Contributions to HSA Accounts:</b> Employees who elect the HDHP with HSA plan option will <b>additionally</b> receive contributions to an HSA from the City, which will be prorated per pay period throughout the plan year.</p>		
	City Contributions With Wellness	City Contributions Without Wellness
Employee Coverage	\$1,250/year	\$500/year
Family Coverage	\$2,500/year	\$1,000/year

## Virgin Pulse (VP) Wellbeing Platform

### The 2025 Incentive Period is October 1, 2023 through September 30, 2024

The VP platform offers fun challenges, helpful content, engaging social options, and tools to encourage us to make wellbeing a priority. Most importantly, it allows you to get credit for all of the healthy activities that you already practice! The VP platform goes beyond physical wellness by helping us make healthy, long-lasting behavior changes for more energy, focus, and drive.



**Download the Virgin Pulse App today** To simplify the process of participating, you are encouraged to go to your Apple or Google app store to download the **free** app so that all of the VP tools are in one easily accessible place - your smartphone or tablet.

**Save time and effort by syncing a device/app** Would you like to spend less time entering activities? Then consider syncing a device or app! This way you will automatically earn points for the healthy, everyday habits that you are already practicing.

**Don't Forget!** In addition to the many activities available for you to earn points, you can now earn voucher points for participating in a community physical activity-related event. You can receive up to six vouchers throughout the program year for participating in a 5k - 9.99k and/or 10k+ event for 200 and 400 points each, respectively. As a reminder, you can also earn points for the physical activity exerted during these events! Contact [wellness@cityoftacoma.org](mailto:wellness@cityoftacoma.org) to share proof of participation and to receive your voucher (up to six times).

**Get started today by signing up at** [join.virginpulse.com/cityoftacoma](https://join.virginpulse.com/cityoftacoma). The monthly Wellness incentive/credit will be tied to your participation in the VP Wellbeing Platform and there are an abundance of ways for you to earn points! Visit [wellness.cityoftacoma.org/wellness-incentives](https://wellness.cityoftacoma.org/wellness-incentives) to view the full list of qualifying activities.

**Questions?** Please visit [member.virginpulse.com](https://member.virginpulse.com) or [wellness.cityoftacoma.org](https://wellness.cityoftacoma.org) to learn more about the 2025 incentive requirements, sync options, appeals process, and other program components.



# Benefit Changes for 2024

## Medical Plan Changes

There are several changes taking place with the Kaiser Permanente and Regence BlueShield medical plans offered by the City effective **January 1, 2024**, which are highlighted below. You can visit the Benefits webpage under **Plan Information** to review current summaries for the Regence BlueShield (PPO and High-Deductible Health Plans) and Kaiser Permanente (HMO Health Plan). New 2024 plan booklets will be available in the first quarter of 2024.

## Kaiser Permanente Medical Plan Changes

### State Mandated Changes

**Hearing Exams and Hearing Aids** - The following coverage levels will be provided through an in-network provider:

- Hearing exams covered under preventive services at 100%
- Hearing aids, including hearing aid examination, covered up to an allowance of \$3,000 per ear, per 36-month period
- Hearing aid ancillary services - initial assessment, fitting, adjustment, auditory training, and ear molds are subject to the plan's cost shares (copays and coinsurance)

**Diagnostic Mammography (including digital breast tomosynthesis/3D mammography, breast MRI, or breast ultrasound)**- Covered at 100% through an in-network provider

**Elective Termination of Pregnancy** - Covered at 100% through an in-network provider

### Kaiser Policy Change

**Nutritional Therapy (medical formula necessary for the treatment of phenylketonuria)** - Coverage will change from not being subject to cost shares to being subject to the annual deductible and office visit copays

## Regence BlueShield Plan Changes

### Federal Mandated Change

**Annual Deductible Change (High-Deductible Health Plan)** - The IRS released guidance on updated limits for Health Savings Account (HSA) qualified high-deductible health plans for 2024. The minimum annual deductible for these plans will be increasing to the following:

Coverage	2023	2024
Individual	\$1,500	\$1,600
Family	\$3,000	\$3,200

### Regence Blue Shield Policy Changes

**Nurseline Change** - Regence is switching their vendor for the 24/7 nurse line services to Advance24 Nurseline. This change will include added phone and chat capability. A new phone number (1-877-375-2599) will be added to medical ID cards and issued to all members in January.

**Pharmacy Coupon Management Program Change** - Regence is replacing their current voluntary coupon management program (Copay Maximization Program) with Flex Access. This is a more robust program that will have the following enhancements/changes:

- Will not only offer coverage at specialty pharmacies, but will now include retail pharmacies
- Will include a large increase in the number of medications available under this program
- Member copay is changing from \$0 to \$0 - \$35 but 95% of medications in the program will have a copay of \$0 - \$5

Eligible members will need to sign up for the new coupon program and they will be contacted by Regence via letter and phone to assist with enrollment.



## Health Savings Account Contribution Limits

The Internal Revenue Service (IRS) has increased the Health Savings Account (HSA) annual limits for 2024. This means you are able to put more money into your HSA account on a pre-tax basis. The High-Deductible Health Plan (HDHP) with an HSA is very different from the traditional medical plans the City offers, and may not be the right fit for everyone.

The IRS may not allow you to use your HSA account to pay for qualified health expenses for some of your dependents (e.g. domestic partners and adult children) unless they are claimed on your tax return and meet requirements of Internal Revenue Code (IRC) Section 152.

If you are considering enrolling in this plan for next year, we recommend you visit the Benefits webpage to review the Frequently Asked Questions (FAQ) for the HDHP/HSA. You can also speak to our Plan Administrator, HealthEquity, 24/7, 365 days a year with your questions toll-free at (866) 346-5800 or [healthequity.com/HSAlearn](http://healthequity.com/HSAlearn).

**(Note:** See the Wellness article on page 3 on the City's contributions to an HSA for employees with an HDHP.)

Coverage	2023	2024
Single	\$3,850	<b>\$4,150</b>
Family	\$7,750	<b>\$8,300</b>
Catch-Up (Age 55-65)	\$1,000	<b>\$1,000</b>

## Flexible Spending Account (FSA) Basics of Section 125 FSA Options

**Annual Elections are REQUIRED during Open Enrollment** if you want to participate in a Flexible Spending Account plan. Otherwise, the only time you can sign up for this benefit or change your contribution mid-year is if you experience a qualifying life event change (e.g. marriage, birth, divorce, loss of other coverage, etc.).

The City of Tacoma's Flexible Spending Account Plan includes both a **Health Care FSA** option (which is for you and your eligible family members' health care expenses) and a **Dependent Care FSA** option (which is for eligible childcare or eldercare expenses). These programs allow you to lower your taxable income and be reimbursed for qualified out-of-pocket health care or dependent care expenses. Refer to the current FSA summary online on the Benefits webpage under **Plan Information** for more information about how these two programs work and the type of out-of-pocket expenses that can be submitted for reimbursement.

## Annual Contribution Limits

The Health and Dependent Care FSA annual plan limits will remain the same for 2024, pending notification of any changes from the Internal Revenue Service (IRS). Should such changes be announced after the printing of this publication, participants will be notified at that time.

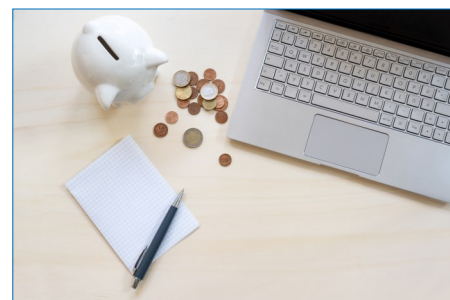
**DON'T FORGET: If you want to be enrolled in either FSA plan option for 2024, you MUST make a new election in ESS during Open Enrollment. The IRS requires you to elect these plans annually.**

## Are you eligible to establish an HSA?

The Internal Revenue Service has established rules for health savings accounts (HSAs) that restrict who can establish an account and make contributions:

- ✓ You must be enrolled in a qualified high-deductible health plan (HDHP)
- ✓ You cannot be covered by another health insurance plan (such as a spouse's plan), unless it is a qualified HDHP
- ✓ You cannot be enrolled in a general purpose flexible spending account (FSA) or have coverage through a spouse's FSA\*
- ✓ You cannot be enrolled in a health reimbursement arrangement (HRA) or have coverage through a spouse's HRA\*
- ✓ You cannot be covered by other health insurance through Medicare, TRICARE, or Indian Health Services
- ✓ You cannot be claimed as a dependent on someone else's tax return. You can be listed as a spouse filing jointly.

\*Individuals can be enrolled in or covered through a spouse's limited purpose FSA or HRA. The City of Tacoma currently offers a general purpose FSA. Employees who sign up for the HDHP will not be able to sign up for the Health Care FSA benefit. However, you can still participate in the Dependent Care FSA.



Plan Type	Current Annual Contribution Limits
Health Care FSA	<b>\$3,050</b>
Dependent Care FSA	<b>\$5,000</b>



## Important Information if You Have the Health FSA Now and Want to Sign Up for a High-Deductible Plan

If you are currently signed up for the Health Care FSA through the City and want to sign up for the Regence High-Deductible Health Plan (HDHP) with an HSA for 2024, you will need to spend down your FSA funds to zero prior to December 31, 2023. **This means claims should already have been submitted to Trusteed Plan Services Corporation, the FSA administrator, and processed before this deadline.**



**If these funds are not spent by the deadline, your HSA account cannot be funded until April 1, 2024.**

This is due to the design of the City's Health FSA plan which has a grace period and allows an employee to incur health claims in the new plan year (January 1<sup>st</sup> – March 15<sup>th</sup>) which can be applied toward the prior year's FSA funds. This would mean that although you're signed up for an HDHP, you would not be able to accumulate City or employee voluntary HSA contributions until April.

## Did You Know?

Our FSA administrator, Trusteed Plan Service Corporation (TPSC), has a secure website available with many tools such as an FSA calculator, Dependent Care Tax Credit information, tables of common eligible expenses, forms, and more!

Visit [www.trustedplans.com](http://www.trustedplans.com) and click on the RESOURCES tab.

If you are enrolled in one of the FSA plans, you can log in to their secure website to submit a claim, view your reimbursement statements, check claim status, check your account balances, and email TPSC's member services.

## Deferred Compensation Plan Annual Contribution Limits

The Deferred Compensation Plan limits will remain the same for 2024, pending notification of any changes from the Internal Revenue Service (IRS). Should such changes be announced after the printing of this publication, participants will be notified at that time.

Contribution Category	Current Annual Contribution Limits
Regular Deferral	\$22,500
Age 50+ Catch-Up	\$30,000
Pre-Retirement Catch-Up	\$45,000

## Making Changes to Your Deferred Compensation Plan Elections

Last year, a process change was made so that employees work directly with our deferred compensation plan vendors to enroll in the plan and make changes to their contribution elections. This change eliminates the need for paper forms, is secure, and also helps participants become more acquainted with our vendor websites which have a host of useful information such as educational materials, tools, and calculators to help participants stay on top of retirement saving goals.

Employees **do not** have to make any kind of changes to their contribution elections during Open Enrollment. However, we do encourage employees to review all their benefit election information during Open Enrollment, and many employees like to make changes to their deferred compensation contribution elections at this time for the new calendar year. As a reminder, instead of completing a paper enrollment/change application or signing into Employee Self Service (ESS) to make contribution changes, employees now handle these activities directly through our vendors. Access options include the vendors' website, mobile app, or by calling their customer service line. Staff from the Benefits Office process enrollment and change information from the vendor websites to coordinate payroll contributions for the plan.



*Note: Special activities like pre-retirement catch-up enrollment/calculations, employee separations and retirements, and leaves of absence issues will still be coordinated directly with the Benefits Office.*

For complete details on how to enroll or make changes to your contribution elections with MissionSquare or Nationwide, please refer to the City of Tacoma Benefits webpage at [cityoftacoma.org/benefits](http://cityoftacoma.org/benefits) under **Plan Information** and **Deferred Compensation**. If you have questions about these changes, please contact the Benefits Office at [benefits@cityoftacoma.org](mailto:benefits@cityoftacoma.org) or (253) 573-2345 or contact your representative at MissionSquare or Nationwide:

**MissionSquare:** Keith Penewit  
**Nationwide:** Mike Ferguson

[kpenewit@missionsq.org](mailto:kpenewit@missionsq.org)  
[m.ferguson@nationwide.com](mailto:m.ferguson@nationwide.com)

(202) 759-7015 Cell (202) 430-3932  
(509) 385-7825 (Fire: Local 31 employees only)

# Telehealth and Other Medical Care Options

## Employee Assistance Program Telehealth Change

Effective August 22, 2023, the First Choice Health Employee Assistance Program (EAP), transitioned telehealth vendors from BetterHelp to Talkspace. Members can access Talkspace by calling the toll-free support line at (800) 777-4114, or by submitting a referral online at [firstchoiceeap.com](http://firstchoiceeap.com), or directly through the Talkspace app. Members who received a referral to BetterHelp up until the August 22nd go-live date and who wish to continue services through their BetterHelp provider, will be allowed to use all their allotted sessions through the end of the year at which point they will be able to continue with their provider by paying out of pocket or can call in to get a new referral through Talkspace.

There are four telehealth communication methods offered through Talkspace:

- Messaging/Texting – Unscheduled visit
- Live Video Call – Scheduled visit
- Live Chat Phone – Scheduled visit
- Live Chat Messaging/Texting – Scheduled visit

## Other Medical Care Options

**Did You Know?** There are telehealth services provided through both of the City’s medical providers. Virtual care is offered 24/7 for Kaiser Permanente through Care Chat and for Regence BlueShield through MDLive. There are also many ways to receive the medical care needed with both of these medical providers (virtual, at a doctor’s office/facility, or even on-call medical care at your home). Find more details on Care Chat and MDLive and “Care Options” flyers for both Kaiser Permanente and Regence BlueShield located on the benefits webpage at [cityoftacoma.org/benefits](http://cityoftacoma.org/benefits) under **Plan Information, Medical Plans**. You can also contact the Benefits Office for details at [benefits@cityoftacoma.org](mailto:benefits@cityoftacoma.org) or (253) 573-2345.



## Personal Time Off (PTO)

### Open Enrollment for Converting to PTO

Non-represented City employees who are currently accruing vacation and sick leave, and employees represented by a union agreement that includes a PTO conversion option, are invited to make a choice between keeping their current Vacation and Sick Leave plans or converting to the City’s PTO plan.

Employees electing to convert to Personal Time Off during this open enrollment period will accrue PTO hours with the pay period beginning on **December 4, 2023**.

To review more detailed information on converting to the PTO plan, such as which union agreements include a provision for this change, how the conversion works, what the benefit levels are, and how to make a conversion election during Open Enrollment, please visit the Benefits webpage at [cityoftacoma.org/benefits](http://cityoftacoma.org/benefits), and go to **Open Enrollment**.



*Note: Eligible Rail employees were notified of their conversion opportunity in the month of October.*

Questions can also be directed to the Human Resources HRMS Team at [HRMSTeam@cityoftacoma.org](mailto:HRMSTeam@cityoftacoma.org) or call:

- Kathy Emerson (253) 591-5407
- Athena Meisenheimer (253) 573-2482
- Nicole Ratliff (253) 433-4705

**Information regarding the Annual PTO Cash Out process will be communicated to employees during the first quarter of 2024.**

# 2024

## Open Enrollment is Here

### Do You Need to Add a Dependent To Your Benefit Coverage During Open Enrollment?

If you ADD new dependents to your benefit plans during Open Enrollment you need to do the following:

- ✓ ENROLL them in all the appropriate plans in ESS
- ✓ COMPLETE and SUBMIT a “*Dependent Eligibility Verification Form*” available from the Benefits webpage at [cityoftacoma.org/benefits](http://cityoftacoma.org/benefits) and provide supporting backup documents (e.g. marriage certificate, birth certificate, etc.) to the Benefits Office

**NO LATER THAN November 15, 2023**

### Open Enrollment Employee Benefit Presentation and Vendor Q & A Event

#### Open Enrollment Virtual Benefit Recorded Presentation

We will be providing a pre-recorded employee Open Enrollment presentation this year through a link that will be emailed to all employees. To learn more about the benefit changes taking place in 2024 and how to complete Open Enrollment, employees are invited to review this recording. This recording will also be available on the Benefits webpage at [cityoftacoma.org/benefits](http://cityoftacoma.org/benefits) under **Open Enrollment**.



#### Virtual Benefit Vendor Q&A

In order to continue to provide an opportunity for employees to speak directly to our benefits vendors during Open Enrollment, we will be hosting two live Q&A sessions via Zoom with our medical, dental, vision, FSA, life and disability, EAP, and deferred compensation providers. We will also have staff from the Benefits Office as well as our Wellness Coordinator available to answer questions. Calendar appointments for call-in and login information will be emailed to all employees.

**Drop in Virtual Vendor Q&A Sessions via Zoom**  
(Access information will be emailed to employees)

**November 8, 2023 10:00 a.m. - 11:00 a.m. & 2:00 p.m. - 3:00 p.m.**

**IMPORTANT - REVIEW UPCOMING 2024 BENEFIT CHANGES**