

Benefits at a Glance 2020

Within 30 days of retirement, retirees may elect medical and/or dental coverage. If you do not elect to enroll or continue the City of Tacoma's group health insurance, or if you elect to cancel your coverage at any time, you will no longer be eligible to return to a City of Tacoma plan.

Regence BlueShield PPO or High-Deductible Health Plan (HDHP) plans are available to retirees. During our annual open enrollment period, retirees who maintain medical coverage may switch plans and add or drop eligible dependents.

Medical Plan Options (Participant Plan Costs)	Regence PPO Preferred Network/Participating Network/ Out of Network	Regence HDHP Preferred Network/Participating Network/ Out of Network
Monthly Premium	\$1,605.71	\$1,032.61
Office Visit Co-pay	\$20	N/A
Deductible	\$250 Individual/ \$500 Family	\$1,500/\$3,000
Telehealth (through MDLive)	\$10 copay	After Deductible 20%
Telehealth (Virtual Visit)	\$10 copay / \$10 copay / 50%	After deductible 20% / 20% / 50%
Out-of-pocket maximum	\$1,500 Individual \$3,000 Family	\$3,000 Individual \$6,000 Family
Hospital Coinsurance	10% / 40% / 50%	20% / 40% / 50%
Rx Co-pay	\$5 Generic \$35 Brand \$60 Non-formulary \$75 Specialty – Formulary \$150 Specialty – Non-Formulary Mail Order: 2x Rx co-pay 90 day supply *Low Value Drug Exclusion List added to exclude high-cost drugs that have a lower cost alternative	After Deductible has been met coverage is 20% - member may be balance-billed when non-participating pharmacy is used. Retail or Mail Order: Up to 90-day supply and up to 30-day supply for covered self-administrable injectable medication. Note: RX list includes drugs in certain categories that will not be subject to the plan deductible. It includes generic medications and formulary brand-name medications specifically designated for treatment of chronic diseases. *Low Value Drug Exclusion List added to exclude high-cost drugs that have a lower cost alternative
HSA IRS Annual Contribution Limits	N/A	\$3,550/\$7,100*

*Annual limits are subject to change by the IRS. Individuals age 55 and over can make an additional annual \$1,000 catch-up contribution.

Delta Dental of Washington and Willamette Dental plans are available to retirees. The annual open enrollment period will only apply to those who maintain coverage, which includes adding or dropping eligible dependents and/or switching plans between Delta Dental and Willamette. If you cancel your coverage at any time, will are no longer be eligible to return to a City of Tacoma dental plan.

Dental Plan Options	Delta Dental	Willamette
Monthly Premium	Retiree only: \$60.26 Retiree plus spouse: \$120.56 Retiree plus children: \$84.10 Retiree plus spouse and children: \$144.40	Retiree only: \$89.53 Retiree plus spouse or one child: \$172.93 Retiree plus family: \$242.97
Office Visit Co-pay	None	\$10 general / \$30 specialty
Deductible	\$0 – Network Provider \$50 Individual /\$150 Family - Out-of-Network Provider	None
Annual Benefit Maximum	\$2,000 per person	None
Diagnostic & Preventive Care	0%	0%
Basic Services	20%	0%
Major Services	50%	0%
Orthodontia	Not covered	Pre-Orthodontic Service Co-Pay: \$150 \$1,800 Orthodontic Co-Pay

Alternative Individual Health Care Resources

Under the Affordable Care Act, individuals can now also access public exchanges, where they may qualify for tax credits that immediately lower health insurance costs. Reminder: Open Enrollment for the public exchanges is from 11/01/19 – 12/15/19. If you do not enroll in a 2020 health insurance plan by Dec. 15, 2019, you cannot enroll in a health insurance plan for 2020 unless you experience a qualifying life event which allows you to take advantage of a Special Enrollment Period. You can contact Washington Health Plan Finder for assistance. Additional alternative health care resources are also listed below for your information.

- Washington Health Plan Finder: www.wahealthplanfinder.org or 1-855-WAFINDER (1-855-923-4633)
- Washington Basic Health: www.hca.wa.gov
- Statewide Health Insurance Benefits Advisors (SHIBA): www.insurance.wa.gov/shiba or 1-800-562-6900
- Medicare: www.medicare.gov or 1-800-MEDICARE (1-800-633-4227)
- Social Security: www.ssa.gov or 1-800-772-1213
- Federal Healthcare Resource: www.healthcare.gov or 1-800-318-2596

Benefit Forms:

Forms can be found by visiting www.cityoftacoma.org/TERS or you may request a paper form(s) be mailed to you by calling 253-502-8200

Questions/Additional Information?

Please contact City of Tacoma for Benefit Plan Information: at benefits@cityoftacoma.org, 253-573-2345, visit the benefits website at www.cityoftacoma.org/benefits, or visit the Human Resources Benefits staff at the Tacoma Municipal Building.

If you have additional questions about making changes, please contact the Retirement Office: 253-502-8200 or TERSretirement@cityoftacoma.org.