



2020 Benefits Open Enrollment

November 2019

Dear City of Tacoma TERS Retiree and Family,

Open Enrollment is your opportunity to make changes to your current retiree dental coverage for 2020. The Open Enrollment period is **November 13 – November 26, 2019**. All changes will be effective on **January 1, 2020**.

What is Changing in 2020?

To help address chronic health conditions, the plan will move the coverage level for Evidence Based Care for treating Periodontal Disease to Class I (preventive) coverage, which will cover the cost at 100%. This benefit change includes coverage for periodontal gum maintenance, prescription-strength fluoride toothpaste, and antimicrobial rinses provided during a dental visit.

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, you will no longer be eligible to return to a City of Tacoma dental plan.

Dental Plan Options	Delta Dental	Willamette Dental
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

What Changes Can I Make During Open Enrollment?

During Open Enrollment you can make the following changes:

- Change from Delta Dental to Willamette Dental or from Willamette Dental to Delta Dental
- Add or remove dependents
- Cancel your dental plan

What if I Don't Want to Make Changes to My Coverage?

If you do not want to make any changes to your plan coverage or the dependents that are currently enrolled, you do not need to take any action. Your current plan, and covered dependents that remain eligible, will continue in 2020.

What if I Want to Change Plans, Add, or Remove Dependents?

You can make changes to your coverage and/or covered eligible dependents during Open Enrollment by completing and submitting a City of Tacoma Retirement Enrollment/Change Form and any other required documents to the City of Tacoma Retirement Office no later than November 26, 2019.

Note: *If you wish to add eligible dependents to your coverage, you must also complete a Dependent Eligibility Verification Form along with required documentation to verify dependent eligibility.*

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.

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 as of Dec. 31, 2016, OR, after Jan. 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: Any dependent disabled child over the age of 26 who otherwise meets the criteria for "child" and is incapacitated due to developmental disability, physical handicap, or mental health diagnosis that would prevent the child from establishing and maintaining consistent employment or independence, provided the child was covered on the day before the 26th birthday and the incapacity occurred prior to the 26th birthday.

Questions/Additional Information?

For Benefit Plan Information visit the benefits website at www.cityoftacoma.org/benefits, or contact us at 253-573-2345 or benefits@cityoftacoma.org or schedule an appointment to visit the Human Resources Benefits staff at the Tacoma Municipal Building.

Please contact the City of Tacoma Retirement Office directly for questions regarding retirement and pension information or for benefit forms at 253-502-8200 or TERSretirement@cityoftacoma.org.



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