

FAQ 2021/2022 Employee Benefits

Category	Question	Answer
Open Enrollment	What platform will be used for Open Enrollment?	Employees will access the Open Enrollment Platform through Employee Self Service.
Open Enrollment	When is Open Enrollment?	Begins: July 19 Ends: August 20
General Insurance	I am on another insurance with my spouse who has a 1/1 plan year. Am I able to switch insurance mid year to my spouse's insurance or add my spouse mid year?	You can drop or add any insurance coverage outside of open enrollments if there has been a qualifying life event. A change in coverage on spouses plan (adding or deleting coverage) is a qualifying life event.
General Insurance	Will Long Term Care Insurance be offered?	We are exploring all potential benefits to add in the future.
Medical	Are the screenings offered previously still being offered?	The pharmacogenomics, Cancer Guardian, and Coronary Calcium Score ended in 2020.
Medical	Are there less doctors available on the lower costs plan?	No. The BCBS TX networks for all three plans are the same, and are actually broader networks, so more providers will be available for city employees on the medical plan.
Medical	Do we charge an extra fee if a spouse is offered insurance elsewhere?	There is no penalty if your spouse elects insurance through the City and is offered insurance elsewhere.
Medical	I currently have BCBS TX through my spouse's employer/insurance. Will any OOP Max/Deductibles carry over if I enroll for the City's medical plan through BCBS TX?	No.
Medical	I switched from Quality to Choice last year, however, found out less doctors accept that plan with Cigna. Is it the same with BCBS?	The Choice Local Plus plan with Cigna did have fewer providers. The medical providers with BCBS will have the same networks for all three plans and should be equivalent or potentially have even more providers.
Medical	If I already met my deductible, will that carry over into the new plan year?	Yes. Deductibles and Out of Pocket Maximums will carry over until September 30, 2022, essentially creating a 21 month plan year.
Medical	Is a health assessment still required/available through BCBS TX?	An online health assessment will be available for members on the city's medical insurance through BCBS TX, but it will not be required. For employees participating in the IWin wellness program, we encourage employees to complete it for additional wellness points in the IWin book.
Medical	What types of doctors are specialty providers?	Specialist doctors are orthopedics, cardiologists, neurologists, oncologists, etc..
Medical	Where can we look up our current doctors to make sure they're on the new plans?	https://www.bcbstx.com/ Search as a guest using all plans.

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Medical	Who will be considered our Medical Carrier?	Blue Cross Blue Shield of Texas (aka BCBS TX)
Medical	Why are we switching to the fiscal year plan?	Because we are a self-funded medical health plan, having the benefit plan year coincide with the city's fiscal year will help HR, Finance, and city leadership better determine budgeting when planning for premiums, claims costs, and FTE positions.
Medical	Will BCBS TX cover any medical-related services when traveling abroad/overseas? What about in instances of a medical emergency?	When traveling outside of the contiguous 48 states and Alaska, members have emergency coverage only. When traveling within the contiguous 48 states and Alaska, but outside of Texas, members will have the same experience regardless of which state they are in and will notice nothing different when their claims are processed either.
Medical	Will IUI or IVF be covered by the new provider?	These are excluded from the plan.
Medical	Will my OOP Max/Deductible still carry over even if I switch to a new medical plan during OE?	Yes. Deductibles and Out of Pocket Maximums will carry over to a new plan for those people who were covered previously. If the deductible or Out of Pocket Maximum was met by an individual who is no longer on the plan, those amounts will not carry over.
Medical	Will the max allowable PT visits on my medical plan carry over, or will it start over? Will the PT visits be limited during a plan year collectively, or will it reset for each injury/body part?	The day limits start over on October 1.
FSA/HSA	Does FSA calculate on calendar year vs Fiscal? How does that work for us now?	The FSA plan will follow a plan year.
FSA/HSA	If we have a balance on our FSA/HSA, will that roll over or will we lose the balance?	The FSA plan allows for a rollover provision of \$500 into the new plan year. For this coming year all unused FSA dollars will be allowed to be rolled over due to federal legislation that the City has adopted.
Critical Illness	What is an example of a critical illness?	Heart Attack, Stroke, Major Organ failure, End-stage Kidney failure, Cancer, Alzheimer's, Parkinson's, Paralysis, etc.
Critical Illness/Accident	How long will we have to file on our current accident/critical illness policy?	Employees have 15 months from the date of claim/service with the current Cigna policies.
Vision	Do you know if the vision exam includes a diabetic vision exam?	This would be completed by a Ophthalmologist under the group medical plan.