



CITY OF LEWISTON

ANNUAL ELECTION OF BENEFITS
2012

HEALTH INSURANCE PREMIUM INCREASES FOR VARIOUS GROUPS

- STATE WIDE GROUPS UNDER MMEHT
- TRUST-WIDE AVERAGE + 4%
- INDIVIDUALLY RATED GROUPS: + 0% minimum to + 9% maximum – Lewiston falls in this category
- NON-RATED GROUPS: + 4%
- CITY OF LEWISTON INCREASE – 5.94% OVER 2011!!

2012 Health Insurance 10 % Rates For the Comprehensive POS Plan

- Employee only - \$635.24/mo - \$14.66/wk. – increase of \$0.82/wk.
- Emp/Child - \$1036.44/mo - \$23.92/wk. – increase of \$1.34/wk.
- Family or Emp/Spouse - \$1424.80/mo - \$32.88/wk – increase of \$1.84/wk.

***These rates will take effect c/d 1/4/12
if goals have been met***

2012 Health Insurance 11 % Rates For the Comprehensive POS Plan

- Employee only - \$635.24/mo. - \$16.13/wk. – increase of \$0.91/wk.
- Emp/child - \$1036.44/mo. - \$26.31/wk. – increase of \$1.48/wk.
- Family or Emp/Spouse - \$1,424.80/mo. - \$36.17/wk. – increase of \$2.03/wk.

***These rates will take effect c/d 1/4/12
if goals have been met***

POS rates for employees hired either 7/1/07 or 9/1/07 or after – 20% rates as follows:

- Employee only - \$635.24/mo. - \$29.32/wk. – increase of \$1.64/wk.
- Employee/Child - \$1036.44/mo. - \$47.84/wk. – increase of \$2.69/wk.
- Family or Emp/Spouse - \$1424.80/mo. - \$65.76/wk. – increase of \$3.69/wk.

***These rates will take effect c/d 1/4/12
if goals have been met***

HEALTH INSURANCE CHANGES FOR 2012

- NO CHANGE IN CO-PAY AMOUNTS FOR MEDICAL
- EMERGENCY COPAYS: \$100 instead of \$50
- PREVENTIVE COLONOSCOPIES: no longer pay the \$100 facility fee – fully covered (POS-C plan only) (endoscopy still have \$100 facility fee)
- DEPENDENT DEFINITION & MAXIMUM ELIGIBILITY AGE UP TO 26: child (ren) may be enrolled up to age 26 – life & health
- ANNUAL LIMIT: Physical, Speech & Occupational Therapy (COMBINED LIMIT) is 75 visits per year
- ***NEW MEDICAL ID CARDS TO ALL BY EARLY JAN. 2012***

2012 PRESCRIPTION CHANGES

- 3 TIER TO 5 TIER PROGRAM:
- Tier 1 – Select Generic \$4.00 (30 day supply - \$8.00 (90 day supply)
- Tier 1 – Standard \$10 (30) \$20 (90)
- Tier 2 – Preferred Brand \$30 & \$60
- Tier 3 – Higher Cost Brand \$50 & \$100
- Tier 4 – Specialty & Lifestyle \$60 & \$120
- FMI: VISIT www.mmeht.org under WHAT'S NEW – Tier 1 drugs are located there

VSP VISION PLAN

- Well Vision Exam - \$15/copay every year
- Prescription Glasses - \$25/copay
- Frames – every other calendar year
 - \$130 allowance for frame of your choice
 - 20% off the amount over your allowance
- Lenses – every calendar year
 - Single vision, lined bifocal and lined trifocal lenses
 - Polycarbonate lenses for dependent children
 - If you choose no line bifocals or trifocals or progressive lenses, you get 20% off the additional cost

VISION PLAN cont'd

- Contact lens care – no copay every year
 - \$130 allowance for contacts and the contact lens exam (fitting and evaluation). If you choose contact lenses you will be eligible for a frame one calendar year from the date the contact lenses were obtained.
 - Current soft contact lens wearers may be eligible for a special program that includes an initial contact lens evaluation and initial supply of replacement lenses.
 - [CONTACT MMEHT @ 1.800.452.8786 fmi](tel:18004528786)

VISION PLAN cont'd

- EXTRA DISCOUNTS AND SAVINGS
- Average 20-25% savings on all non-covered lens options
- 20% off additional glasses and sunglasses, including lens options from any VSP doctor within 12 months of your last Well Vision Exam
- Contacts – 15% off cost of contact lens exam (fitting and evaluation)
- Laser Vision Correction – Average 15% off the regular price or 5% off the promotional price – discounts only available from contracted facilities

VISION PLAN cont'd

- WEEKLY PRE-TAX PREMIUMS
- Employee only.....\$ 1.23
- Employee + Spouse..... 2.45
- Employee + Child(ren)..... 2.62
- Employee + Family..... 4.20
 - If you sign up for this benefit and go for your annual eye visit you would no longer show your anthem card you would inform the office that you have VSP

VISION PLAN cont'd

- You must see VSP providers to get the in-network benefits – participating providers:
- Norman Madore – Lewiston
- Central Maine Eye Care – Lewiston
- Optometric Associates – Lewiston
- Reginald Mailhot – Lewiston
- Roger Bergeron – Lewiston
 - If you don't see your provider, go to vsp.com to see if your provider is on the list – you cannot go to a lenscrafters, b.j.'s optical, etc. to receive this benefit

MEDICAL REIMBURSEMENT ACCOUNT:

- \$5,000 ANNUAL BENEFIT FOR CO-PAYS, DENTAL WORK, PRESCRIPTIONS, OVER THE COUNTER MEDICINES (**NEED** a prescription for each and every OTC)
- \$96.15/wk. for \$5,000 for no employer contribution or \$92.30/wk. if employer contributes \$200 or \$90.38/wk. if employer contributes \$300

MED. REIMB. cont'd

- You may put in whatever amount you choose – minimum amount is \$3.85/wk. for \$200/yr.
- You can take out your full annual election the 2nd of the year (providing you have received the services) and the City will pull your contributions for the remainder of the year

Med. Reimb. cont'd

- Will I lose my money?
- Statements are sent out on a quarterly basis
- You have until the end of February of 2012 to pull your money including dates of services for January and February
- You have until the end of March to pull everything out (no dates of service for March)
- If you don't pull by 4/1/12, then you lose what's in your account

GDI DEBIT CARD – WHAT'S THAT?

New name replaces BENNY CARD

- Works like a credit card to pay for services
- No need to fill out reimbursement forms – however, if you need to do a form and Group Dynamics receives it before Tuesday, your reimbursement check will be in the mail that Friday
- **IMPORTANT!!** At the end of December, please destroy your current Benny Card (s)

GDI DEBIT CARD – cont'd

- You will be issued one (1) new GDI Debit Card if you elect that option on your form – Cost is \$18/yr. – if you want another card at no cost to you, call 1.800.626.3539 within 30 days of Plan Year 2012

GDI DEBIT CARD – cont'd

- Group Dynamics is urging employees to utilize their website to manage your acct:
- To set yourself up, go to www.gdynamic.com – click on Participant Login II – **Temporary Username:** Your first name/state abbreviation/last 5 digits of your ssn (e.g. ireneme12345) – **Temporary Password:** Your first initial/state abbreviation/zip code (e.g. ime04240) – you will be asked to create a new username and password after your initial login

GDI DEBIT CARD – cont'd

- **FEATURES OF ONLINE RESOURCES**

- Account balance information
- Debit card transactions
- Claim history
- Download forms
- File a claim (some restrictions may apply)
- **NOTE:** You can also receive email notifications about your account by providing your email address under the "Profile" tab

GDI DEBIT CARD – cont'd

- **FILING OPTIONS**

- If you are unable to file a reimbursement request online, please use one of the following methods to submit a request:
- E-mail: claims@gdynamic.com
- Fax: 207.781.3841
- Mail: Group Dynamic, Inc.
411 U.S. Route One
Falmouth, ME 04105

IMPORTANT: Make sure you have a reimbursement form as well as supporting documentation

GDI DEBIT CARD – cont'd

- The \$18 cost will be deducted from your annual election amount
- **IMPORTANT: Everyone needs to fill out a medical reimbursement form – whether or not you are taking the benefit – this is your chance to increase or decrease your election for the year – HR will be after you!!**

IMPORTANT!!!

2012 GDI DEBIT CARD CHANGES

- DUE TO THE NEWLY ENACTED HEALTH CARE REFORM:
- A prescription will be required for the reimbursement of over-the-counter drugs & medicines – (tylenol, cough medicine, etc. see your handout for more information –
- A “note of medical necessity” will no longer be a valid form of substantiation

IMPORTANT!!!

2012 GDI DEBIT CARD CHANGES

(cont'd)

- Insulin, medical devices, bandages, contact lens solution, etc. continue to remain eligible for reimbursement without a prescription
- ALL medicines & drugs (including those available over-the-counter) require a prescription for reimbursement – group dynamics will process claims of this type with a current copy of a prescription that has been written on a prescription pad – the prescription must be submitted with each reimbursement request for OTC drugs & medicines

IMPORTANT!!!

2012 GDI DEBIT CARD CHANGES

(cont'd)

- GDI Debit Card participants will not be able to use the card to pay for OTC drugs & medicines (RX drugs are OK)
- PLEASE REVIEW THE UPDATED MEDICAL FSA ELIGIBLE EXPENSE LIST IN ORDER TO DETERMINE YOUR ANNUAL ELECTION
- REMEMBER TO INDICATE ON YOUR FORM WHETHER OR NOT YOU WOULD LIKE A GDI DEBIT CARD – HR NEEDS YOUR FORM BY 12/2/11!!!

DEPENDENT CARE

- Reimbursement of eligible work-related child or elder care expenses
- \$5,000 benefit (single or married, filing jointly)
- \$2,500 benefit (married, filing separately)
- Weekly amount must be in account before you can access the money unlike medical reimbursement

Dependent Care cont'd

- You can sign up for automatic dependent care payment process – see me for form
- **IMPORTANT:** If you sign up for dependent care through Group Dynamics, you cannot claim child care services when you file your taxes!!

DELTA DENTAL

- Diagnostic/Preventive (Coverage A)
 - **No deductible & waiting period – pays 100%**
- 4 cleanings in a 12-month period, sealants once per permanent molar in a 3-yr. period to age 19 – evaluations twice in a 12-month period – full mouth/panorex x-rays once in a 3-year period – x-rays of individual teeth as needed, etc.

DELTA DENTAL cont'd

- Basic (Coverage B)

- \$100/\$300 **Lifetime** deductible per person/family –
Delta pays 80% after 6-month waiting period

Amalgam fillings (white fillings anterior teeth only) –
surgical and routine extractions – root canal therapy –
periodontal cleaning – denture repair, etc.

DELTA DENTAL cont'd

- Major (Coverage C)

- \$100/\$300 **Lifetime** deductible per person/family –
Delta pays 50% after 12 -month waiting period

Crowns – onlays – dental implants – rebase & reline
dentures – complete dentures, etc.

DELTA DENTAL cont'd

- Orthodontics (Coverage D)
 - No deductible – Delta pays 50% after 24 - month waiting period - LIFETIME MAXIMUM - \$1,500 per person

Due to Health Care Reform, you can add coverage for your Dependent to age 26

Difference in premiums in 2011 vs. 2012: 10% increase eff. 1/4/12

- Current 2011
 - One person - \$11.17/wk
 - Two persons - \$19.20/wk.
 - Three or more persons - \$33.26/wk.
 - **\$1,500 max. per person per year with carry over**
- 2012
 - One person - \$12.29/wk. diff. of \$1.12/wk.
 - Two persons - \$21.12/wk. diff. of \$1.92/wk.
 - Three or more persons - \$36.59/wk. diff. of \$3.33/wk.
 - **\$1,500 max. per person per year with carry over**

What's a carryover????

- Have a paid claim for either an oral exam or cleaning during a calendar year and
- Your paid claims for the year cannot exceed \$500 – if this occurs:
- The carryover benefit would be \$250 – meaning that in year 2013, your max. would be increased to \$1,750 – see handout for example

DELTA DENTAL OTHER BENEFIT

- VISION DISCOUNT PROGRAM
 - This program is available free to all Northeast Delta Dental subscribers and their dependents
 - Can save up to 35% off eyewear from LensCrafters, Pearle Vision, Sears Optical
 - IT'S EASY: To request your discount, simply present your Delta Dental member ID card or this flyer when you arrive at the provider office or location. Your EyeMed provider will take care of the rest!!

RETIREMENT HEALTH SAVINGS ACCOUNT – PW eff. 2/28/12

- SICK LEAVE
 - 0 – 100 hrs. – 0 days
 - 101 – 299 – 2 days
 - 300 – 699 - 5 days
 - 700 – 1199 – 6 days
 - 1200+ - 10 days
 - SNAPSHOT OF YOUR BALANCE WILL BE TAKEN ON 2/15/12
- VACATION
 - 35 days – 4 days
 - Maximum vacation accumulation is 40 days
 - SNAPSHOT OF YOUR BALANCE WILL BE TAKEN ON 2/15/12

RETIREMENT HEALTH SAVINGS ACCOUNT – PRO-TECH eff. 2/28/12

- SICK LEAVE

- 0 – 24 days – 0 days
- 25 - 49 – 1 day
- 50 – 74 – 2 days
- 75 – 99 – 3 days
- 100 – 124 – 4 days
- 125 – 149 – 5 days
- 150 – 174 – 6 days
- 175 – 7 days

- VACATION

- 35 days – 4 days – in addition the City shall contribute one (1) day of compensatory time to each employee's RHS account per year

RETIREMENT HEALTH SAVINGS ACCOUNT – FIRE eff. 1/15/12

- SICK LEAVE
- 216– 432 hrs. – 1 day
- 433 - 659 – 3 days
- 660 – 865 – 5 days
- 866 – 1082 – 6 days
- 1083 – 1298 – 7 days
- 1299+ - 8 days
- VACATION
- NOT APPLICABLE

RETIREMENT HEALTH SAVINGS ACCOUNT – POLICE eff. 3/01/12

- SICK LEAVE
- 0 – 120 hrs. – 0 hrs.
- 121 – 240 – 8 hrs.
- 241 – 400 – 16 hrs.
- 401 – 520 – 24 hrs.
- 521 – 820 – 32 hrs.
- 821 – 1,000 – 40 hrs.
- 1001 + - 48 hrs.
- VACATION
- NOT APPLICABLE

RETIREMENT HEALTH SAVINGS ACCOUNT – POLICE BRASS eff. 3/01/12

- SICK LEAVE
 - 0 – 600 hrs. – 0 days
 - 601 – 700 – 3 days
 - 701 – 900 – 5 days
 - 901 – 1000 – 6 days
 - 1001 – 1100 – 7 days
 - 1101 + - 8 days
- VACATION
 - 280 hrs. – 32 hrs.

RETIREMENT HEALTH SAVINGS ACCOUNT – MSEA eff. 2/28/12

- SICK LEAVE
 - 0 – 200 hrs. – 0 days
 - 201 – 350 – 2 days
 - 351 – 500 – 3 days
 - 501 – 600 – 4 days
 - 601 – 800 – 5 days
 - 801 – 1000 – 6 days
 - 1000 + - 7 days
- VACATION
 - 35 days – 4 days

RETIREMENT HEALTH SAVINGS ACCOUNT – NON-UNION eff.

2/28/12

- SICK LEAVE
- 0 – 24 days – 0 days
- 25 – 49 – 1 day
- 50 – 74 – 2 days
- 75 – 99 – 3 days
- 100 – 124 – 4 days
- 125 – 149 – 5 days
- 150 – 174 – 6 days
- 175 – 7 days
- VACATION
- 30 – 34 days – 5 days
- 35 + days – 10 days

**MONIES FOR THE RHS
ACCOUNTS ARE
DEPOSITED EVERY
JULY IN WHICH THE
TIME WAS TAKEN –
EFFECTIVE FOR ALL
GROUPS!!!**

ICMA & HARTFORD DEFERRED COMPENSATION PLANS

- LIMIT CONTRIBUTIONS FOR 2012
 - 457 PLANS
 - Annual Deferral Limit - \$17,000
 - Pre-Retirement Catch-Up Limit - \$17,000
 - Age 50+ Catch-Up limit - \$5,500
 - REMEMBER YOU CAN CHANGE, STOP, RESUME YOUR CONTRIBUTIONS AT ANYTIME – CAN DO EITHER FLAT RATE OR % - CITY MATCHES UP TO 6% IF YOU ARE NOT ON MSRS.....

PRE-PAID LEGAL SERVICES PRODUCT SUMMARY

- **LEGAL SERVICES:**
 - LAST WILL AND TESTAMENT: You and your spouse will have the peace of mind that comes from having a comprehensive Last Will and Testament, Healthcare Directive and Power of Attorney at **NO EXTRA CHARGE!!**

PRE-PAID LEGAL SERVICES PRODUCT SUMMARY – cont'd

- **LEGAL SERVICES – cont'd**
 - Contract and Document Review: Unlimited contract review (up to 10 pages per document), whether you are leasing, buying or selling a home, or need a long modification, refinancing, help understanding the Hope for Home Owners Act or understanding court papers, auto leases, home repair/construction contract, etc.

PRE-PAID LEGAL SERVICES PRODUCT SUMMARY

- **LEGAL SERVICES – cont'd**
 - Attorney Letters: A letter from an attorney can get a better response and can help with most landlord/tenant issues (including evictions), credit issues, consumer affairs or warranty issues, often resulting in money back to you!

PRE-PAID LEGAL SERVICES PRODUCT SUMMARY – cont'd

- **LEGAL SERVICES – cont'd**
 - Traffic Ticket Representation: (for you, your spouse and covered dependents)
 - PLUS - Consultation for Divorce, Child Custody, Adoption, Probate, Bankruptcies, Immigration, Credit Card Liability Resolution, Credit and Asset Protection, Home Foreclosure and much, much more.....Plus you receive a 25% discount on attorney fees if you need an attorney on retainer or to represent you in court!

PRE-PAID LEGAL SERVICES PRODUCT SUMMARY – cont'd

- **IDENTITY THEFT PROTECTION –**
Anyone can be a victim of identity theft. Anyone can purchase a monitoring service, which are a dime a dozen. You don't need someone to tell you when you have a problem..... ***You need to fix it!!!***

PRE-PAID LEGAL SERVICES PRODUCT SUMMARY – cont'd

- **IDENTITY THEFT PROTECTION**

- Identity theft happens in 5 areas: DMV, Social Security, Medical Information, Criminal and Financial Identity. Pre-paid covers them all!!!

- You're covered as soon as your application is processed
 - You membership packet contains simple steps that authorize monitoring of your credit report by Kroll Background America

PRE-PAID LEGAL SERVICES PRODUCT SUMMARY – cont'd

- **IDENTITY THEFT PROTECTION**

- Monitoring Service: Receive email alerts, whether or not you have activity on your account
- Our Identity Restoration Service is *SECOND TO NONE*: Licensed fraud investigators work on your behalf (so you don't have to) to correct the damage. They contact law enforcement, the government and credit card companies on your behalf to restore your identity, saving you hundreds of hours of your valuable time.
 - Fraud alerts will be sent on your behalf to all 3 credit bureaus and affected companies and agencies

PRE-PAID LEGAL SERVICES PRODUCT SUMMARY – cont'd

- **WHAT'S THE COST???**

- Separate Plans:

- *Life Events Legal Plan (No Identity Theft Shield plan) – WEEKLY - \$3.68*
 - *Identity Theft Shield Plan (No Legal Plan) – WEEKLY - \$2.99*
 - *ID Theft w/Protection for your Children – WEEKLY \$3.22*

PRE-PAID LEGAL SERVICES PRODUCT SUMMARY – cont'd

- **WHAT'S THE COST???**

- Combined Plans:

- *Life Events Legal Plan with Identity Theft Shield Plan: WEEKLY - \$5.98*
 - *Life Events Legal Plan/Identity Theft/Protection for Children: WEEKLY - \$6.21*
 - Benefit is portable & employee may continue coverage at same rate when no longer employed
 - Benefit is rate-stable; cost of coverage does not increase over time

PRE-PAID LEGAL SERVICES PRODUCT SUMMARY – cont'd

- **BENEFIT COVERS:**

- Employee
- Spouse or significant other (no matter the gender)
- Children up to age 21, never married, living at home
- Children up to age 23, never married, full time college student
- Children up to 18 years if employee is legal guardian
- Children with a physical or mental disability are covered for life under employee's plan

QUESTIONS OR COMMENTS:

- NEW PREMIUMS EFFECTIVE: 1/4/12
- **DEADLINE FOR FORMS: 12/2/11**
- REMEMBER: THIS IS OPEN ENROLLMENT FOR HEALTH, DENTAL, VISION, MEDICAL/DEPENDENT REIMBURSEMENTS, AFLAC – LOCKED IN FOR THE YEAR UNLESS THERE IS A STATUS CHANGE LIKE DIVORCE, BIRTH, ETC.