WHAT’S NEW FOR 2019

This brochure gives an overview of the City’s all-new Retiree Benefits for 2019 and explains what you need to do to enroll. Read it through carefully and make sure you enroll for coverage before the deadline. If you do not enroll by Friday, November 9 at 5 p.m., you will not have any City retiree health care benefits in 2019.

Please note:

» The City will discontinue its relationship with OneExchange (now known as Via Benefits), effective December 31, 2018.

» There are no changes to the Medical Expense Reimbursement Plan (MERP) program.

Health Care Changes

UnitedHealthcare (UHC) replaces Cigna and BlueCross/BlueShield as the City’s medical and pharmacy benefits carrier for retirees, effective January 1, 2019. OneExchange (now known as Via Benefits) will be discontinued at the end of 2018. City retirees can continue to keep their current health plans, or enroll in a new health plan through UnitedHealthcare and enjoy the convenience of paying your health care premiums directly from your pension check each month.

All-New Medical Plans with Three-Tier Premiums

The City is pleased to offer four very distinct medical plan options for non-Medicare retirees:

» Two plans with large, national networks: Choice PPO and Choice HSA
» Two plans with Arizona networks: Navigate HMO and Navigate High Deductible Plan

<table>
<thead>
<tr>
<th>Monthly Health Plan Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td>NAVIGATE HIGH DEDUCTIBLE PLAN</td>
</tr>
<tr>
<td>-----------------------------</td>
</tr>
<tr>
<td>Retiree</td>
</tr>
<tr>
<td>Plus One</td>
</tr>
<tr>
<td>Family</td>
</tr>
</tbody>
</table>

» These premiums are already reduced by 10% through the use of the Retiree Stabilization Fund, and further reduced by the Qualified City Contribution.

» Most General City retirees will receive an additional $100 per month in Category MERP automatically when enrolled in one of these medical plans!
NAVIGATE Plans
» The Navigate plans use a smaller, Arizona-only network of providers that does not include Mayo or Banner.
» A Primary Care Physician (PCP) of record is needed, and referrals to specialists are required.
» There is no out-of-network coverage.

CHOICE Plans
» The Choice plans use a large local and national network of providers that does include Mayo and Banner.
» No Primary Care Physician (PCP) of record is needed, and referrals are not required.
» You have the choice to save money when you use a Premium Tier 1 provider in the Choice Plus network.
» The Choice PPO plan offers out-of-network coverage.
» The Choice HSA plan allows you to contribute to a health savings account (HSA).

Comparing the Plans
Here is a chart briefly comparing the four medical plans:

<table>
<thead>
<tr>
<th>Which UHC network do I use?</th>
<th>NAVIGATE® HIGH DEDUCTIBLE PLAN</th>
<th>CHOICE HSA</th>
<th>CHOICE PPO</th>
<th>NAVIGATE® HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Can use out-of-network providers</td>
<td>✗</td>
<td>✗</td>
<td>✓</td>
<td>✗</td>
</tr>
<tr>
<td>Can open an HSA</td>
<td>✗</td>
<td>✓</td>
<td>✗</td>
<td>✗</td>
</tr>
<tr>
<td>Annual in-network deductible for individual coverage</td>
<td>$4,000</td>
<td>$2,000</td>
<td>$1,000</td>
<td>$350</td>
</tr>
<tr>
<td>Cost for in-network physician/PCP office visit</td>
<td>$40</td>
<td>10% after deductible</td>
<td>20% after deductible</td>
<td>$25</td>
</tr>
<tr>
<td>Lowest to highest premiums</td>
<td>Lowest</td>
<td>Low</td>
<td>High</td>
<td>Highest</td>
</tr>
</tbody>
</table>

For more information about each plan, including a detailed comparison chart, see your City of Phoenix 2019 Retiree Benefits Guide.
Transition of Care

If you are currently on a treatment plan with an in-network physician, inform your physician that your medical plan is changing effective January 1, 2019, and discuss your options.

» If your physician is in the UHC network associated with your new plan, then your care will continue seamlessly.

» If your physician is not in the UHC network, you may qualify for continuity of care coverage if you have an acute condition, serious chronic condition, pregnancy, terminal illness, authorized surgery, or are caring for a newborn child.

For details about Transition of Care, please contact UnitedHealthcare at (844) 585-1273, Monday through Friday, from 8 a.m. to 8 p.m.

If You Are Enrolled in the Cigna HMO

Please be aware that the physicians, pharmacy, and other services provided at the Cigna Medical Group Clinics are not part of the City retiree health plan coverage starting January 1, 2019.

The Benefits Office and UnitedHealthcare are here to help you find a new primary care physician that meets your needs, and other services. See the blue box at the top of this page for UnitedHealthcare contact information or contact the City’s Benefits Office at (602) 262-4777 or benefits.questions@phoenix.gov. Please understand that if you receive care or fill prescriptions at a Cigna Medical Group Clinic after December 31, 2018, you will pay full cost for the services or medications.

ID Cards

After you enroll for medical coverage, UHC will send you a new medical ID card.
Pharmacy Benefit Changes

Each of the health plans offered through UnitedHealthcare includes a robust pharmacy plan. The list of covered medications – called the formulary – is broad, but it is not exactly the same as the formulary you know today. Pharmacy copays are $20 for Tier 1, $35 for Tier 2, and $50 for Tier 3. More information about each plan’s pharmacy benefits is included in your City of Phoenix 2019 Retiree Benefits Guide, also being mailed to your home this month.

To check whether the medication you’re currently taking is covered under one of the new UHC plans, visit WelcomeToUHC.com/phoenix to view the formularies, or contact UnitedHealthcare at (844) 585-1273, Monday through Friday, from 8 a.m. to 8 p.m. You may also attend the Retiree Benefits Fair on Friday, October 12th at the Phoenix Convention Center from 9 a.m. to 3 p.m. to speak with UHC representatives.

Cigna Dental Plans through Pension Deductions are Back!

The Cigna Dental PPO and Cigna Dental HMO are back for 2019. Enroll through the City for January 1, 2019 coverage, and your dental premium will be deducted from each month’s pension check. The Dental PPO plan offers a $2,000-per-person annual benefit and 80% coverage. The Dental HMO uses the same fee schedule the City has used for years. Please note that the Dental HMO is not available in many rural areas.

New! Retiree Vision Plan

Consider enrolling in the brand-new retiree vision plan through Avesis. The plan provides generous coverage for one pair of glasses or one set of contacts per calendar year. A national network of opticians and optical retailers is available. To find an Avesis provider, go to www.avesis.com. For vision coverage details, see your 2019 Retiree Benefits Guide.

How to Enroll in Health Plans

» You can enroll online using eCHRIS at https://hcmprod.phoenix.gov/psp/hcmprod/. If you need help with your password, please call the Help Desk at (602) 534-4357, Monday to Friday, from 7 a.m. to 5 p.m.

» You can enroll by phone by calling the Benefits Office at (602) 262-4777, Monday through Friday, from 8 a.m. to 5 p.m.

» You can enroll on paper by visiting a Retiree Enrollment Support Event (see page 6 for the schedule).
Direct Pay Plans

The City is offering a second legal plan and a new pet insurance plan for 2019. You can enroll in these plans at low group rates that are less than what you would pay if you purchased an individual policy on your own. You enroll directly with the vendor and pay them each month.

Legal Plan Now Includes a $12/Month Value Plan

You now have two legal plans to choose from: our current standard plan and a new, value plan that offers the most popular legal services. Both plans are available through ARAG, a leader in employer-sponsored legal plans. To sign up for either legal plan, enroll directly through ARAG using the form found in your 2019 Retiree Benefits Guide. ARAG will bill you each month for your premium. For more details about both plans, see your 2019 Retiree Benefits Guide.

New Pet Insurance through Nationwide

You now have the opportunity to purchase pet insurance through Nationwide Pet Insurance. The plan helps pay for medical problems and conditions related to accidental injuries, poisoning, and illnesses (including cancer). It covers such things as lab fees, treatments, prescriptions, and surgeries. Routine care coverage is available for cats and dogs. Policyholders can visit any licensed veterinarian, veterinary specialist, or animal hospital. Read more information about this program in the 2019 Retiree Benefits Guide that is being mailed to your home this month.

Contact the City’s Benefits Office with Questions

Call the City’s Benefits Office with questions at (602) 262-4777, or send an email to benefits.questions@phoenix.gov. City offices are open Monday through Friday, from 8 a.m. to 5 p.m.
What’s Next

For those who find it convenient to attend, the City is offering a Retiree Benefits Fair, Retiree Information Sessions, and an online webinar. All information provided at these meetings will be sent to your home by US mail. Please read everything carefully and contact UnitedHealthcare or the City Benefits Office with questions.

Retiree Information Sessions

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Event</th>
<th>Location</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Friday, Oct. 12</td>
<td>9 a.m. to 3 p.m.</td>
<td>Retiree Benefits Fair</td>
<td>Phoenix Convention Center</td>
<td>100 N. 3rd St. Downtown Phoenix</td>
</tr>
<tr>
<td>Thursday, Oct. 18</td>
<td>1 p.m. to 4 p.m.</td>
<td>Retiree Information Session</td>
<td>Washington Activity Center</td>
<td>2240 W Citrus Way</td>
</tr>
<tr>
<td>Friday, Oct. 19</td>
<td>9 a.m. to 12 noon</td>
<td>Retiree Information Session</td>
<td>Washington Activity Center</td>
<td>2240 W Citrus Way</td>
</tr>
<tr>
<td>Monday, Oct. 22</td>
<td>1 p.m. to 4 p.m.</td>
<td>Retiree Information Session Via Webinar</td>
<td><a href="https://tinyurl.com/y8a6vrz7">https://tinyurl.com/y8a6vrz7</a></td>
<td>Your Computer</td>
</tr>
</tbody>
</table>

Free parking in the East Garage at Jefferson and 5th Street

Join us at the Retiree Benefits Fair
Phoenix Convention Center
100 N 3rd Street
Downtown Phoenix

All New Retiree Benefits Program for 2019!
Save the Date!
Friday, October 12, 2018
9:00 a.m. to 3:00 p.m.

This brochure provides highlights of the City of Phoenix retiree benefit plans, effective January 1, 2019. Please keep in mind that summary plan descriptions, coverage certificates, policies, and contracts prevail when questions of coverage arise.
Need Help?
You have multiple ways to get help in understanding your benefit changes, deciding which plans are right for you, and how to enroll in the plans.

**Enrollment Support Events**
Do you need help getting enrolled? Do you have some questions or concerns about coverage or provider networks? If it’s convenient, stop by one of these Enrollment Support Events for assistance:

<table>
<thead>
<tr>
<th>Washington Activity Center</th>
<th>Beuf Community Center</th>
</tr>
</thead>
<tbody>
<tr>
<td>2240 W. Citrus Way</td>
<td>3435 W. Pinnacle Peak Rd.</td>
</tr>
<tr>
<td>Tuesday, October 23</td>
<td>Thursday, November 1</td>
</tr>
<tr>
<td>9 a.m. to 3 p.m.</td>
<td>9 a.m. to 3 p.m.</td>
</tr>
<tr>
<td>Friday, October 26</td>
<td></td>
</tr>
<tr>
<td>9 a.m. to 3 p.m.</td>
<td></td>
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<tr>
<td>Wednesday, October 31</td>
<td></td>
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<tr>
<td>9 a.m. to 3 p.m.</td>
<td></td>
</tr>
<tr>
<td>Wednesday, November 7</td>
<td></td>
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<tr>
<td>9 a.m. to 3 p.m.</td>
<td></td>
</tr>
<tr>
<td>Friday, November 9</td>
<td></td>
</tr>
<tr>
<td>9 a.m. to 3 p.m.</td>
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</table>

**Other Questions?**
Contact the City’s Benefits Office

Email: benefits.questions@phoenix.gov
Phone: (602) 262-4777
In Person: Call to make an appointment. Office hours are Monday through Friday, 8 a.m. to 5 p.m.
The City of Phoenix is pleased to announce it is replacing its existing retiree health plan with a more affordable, expanded program for Medicare and non-Medicare retirees and dependents, effective January 1, 2019. That means the City’s medical and dental coverage offered today ends on December 31, 2018.

If you wish to be enrolled in a City retiree health plan in 2019, you must take action to enroll during these Open Enrollment dates:
- Monday, October 22 to Friday, November 9, 2018 at 5 p.m.

The City of Phoenix is pleased to announce:

All-New Retiree Benefits Program for 2019!