



# OPEN ENROLLMENT 2024

## CITY OF PHOENIX EMPLOYEES

# Open Enrollment for 2024

October 13<sup>th</sup>  
through

November 9<sup>th</sup> at  
11:59pm

- ▶ Medical
- ▶ Pharmacy
- ▶ Dental
- ▶ Vision Coverage
- ▶ Legal Insurance
- ▶ Optional Life Insurance
- ▶ Flexible Spending Account – Health and Dependent  
New Election Required Annually!
- ▶ Health Savings Account  
Enrollment and Contribution Election Required Annually!

# Open Enrollment Communication

September through mid-November



Mailings &  
Website  
**READ  
YOUR  
MAIL!**



Raising the  
Bar with HR  
– Benefits &  
Wellness  
Podcast

Airing 10/13/23



Virtual  
Open  
Enrollment  
Fairs  
  
Live Q&A  
Sessions



City  
Emails



eCHRIS  
Login  
Messages



## New! HR BENEFITS VIDEO LIBRARY

Pre-produced animated HR Benefits Videos on benefit topics that explain complex benefit topics to employees.

# What's New for 2024

Medical Plan Design Changes

Premium Changes

- Medical and Dental

HSA Required Enrollment

Beginning January 1, 2024, employees participating in a City health insurance plan will experience premium changes

# BCBS Savers Choice

Individual coverage:  
\$15.45 per month  
increase

Family coverage - \$53.63  
per month increase

10% coinsurance added to  
the plan

# Banner HMO

Individual coverage -  
\$4.59 per month increase

Family coverage - \$14.57  
per month increase

Deductible - Change from  
\$500.00 to \$0.00 (single  
coverage) and from  
\$1000.00 to \$0.00 (family  
coverage)

Copay - Increasing by  
Service

# BCBS PPO

Individual coverage -  
\$1.88 per month increase

Family coverage - \$6.00  
per month increase

# Cigna Dental PPO

Family coverage - \$2.51  
per month decrease

# Cigna Dental PPO Plus

Individual coverage -  
\$8.94 per month increase

Family coverage - \$22.11  
per month increase

# Post Employment Health Plan - PEHP

- ▶ The City of Phoenix expanded the PEHP program in 2023 to include City employees who are enrolled as a spouse/qualified domestic partner (QDP) on another employee's City medical plan, and who are otherwise eligible for PEHP.
- ▶ To receive the PEHP contribution, a City of Phoenix employee, enrolled as a spouse/QDP on a City of Phoenix active medical plan, must enter their SSN or TIN into eCHRIS.
- ▶ The monthly PEHP amount is \$150 and the account is managed by Nationwide.

# The Wellness Incentive

## Adds Money to Your Paycheck!

- ▶ **Receive \$40 per month** when you or an enrolled spouse or qualified domestic partner qualify
- ▶ **Receive \$60 per month** when you and an enrolled spouse or qualified domestic partner qualify

**\$480 or \$720 per year**





# WELLNESS INCENTIVE 2024

To qualify for the Wellness Incentive:

1. Visit your Primary Care Provider(PCP) using your City-sponsored medical plan for an annual wellness visit.
2. Complete the **Health Assessment** and **PCP Visit Attestation** by visiting [www.join.virginpulse.com](http://www.join.virginpulse.com)

# Creating an account

Go to <https://join.virginpulse.com/fit4phoenix> to create an account or log in.

Spouse's or QDP's must create their own account and have their own User ID and password on the website. To create the account, the Spouse /QDP would use the employee's ID number with an S at the end. (Example: 000000S)

English

**PHX HR**  
BENEFITS AND WELLNESS

## Sign Up For Better Health

The steps are simple. We'll collect a little personal information to make sure you can use this benefit. Then you'll read and agree to the rules so you can move on to create your account.

- Identify**  
We'll ask for a few personal details to see if you're approved to use this benefit.
- Agree**
- Create**
- Finish**

### Tell Us Who You Are

Let's make sure you're eligible to join. Spouses enrolled in a medical plan should use the employee's Employee ID + S at the end for their Employee ID value.

**My first name \*** **My last name \***

Enter your first name      Enter your last name

**My employee ID \***

Enter your employee ID

**My date of birth \***

mm/dd/yyyy

**My country/region \***

Choose from this list

**Submit**

Already a member? [Sign In](#)

Employees need to complete both the Health Assessment and PCP Visit Attestation to qualify.

Complete the Health Assessment and PCP Visit Attestation by visiting the Virgin Pulse portal and clicking on the “Rewards” section under the “Home” Tab on the Virgin Pulse Platform.

The screenshot displays the Virgin Pulse Rewards portal interface. At the top, there is a navigation bar with icons for Home, Health, Benefits, Social, Media, More, and Support. The main content area is divided into several sections:

- Reward Progress:** A sidebar on the left showing progress for Pulse Cash (Maximum reward: \$2,250, \$0 Earned) and 2023 & 2024 incentive (Maximum reward reached, 1 Earned, Maximum reward reached 3/1/2023).
- Fit4Phoenix:** A section with text: "If you completed a PCP visit and health assessment between January 1, 2022 and February 28, 2023 please contact City of Phoenix HR to confirm your incentive. Activities completed in 2023 will earn the premium discount credit (\$40 per month when an Employee OR Spouse completes, \$60 per month when both an Employee AND Spouse completes) for the remainder of 2023 and 2024."
- How to Earn / My Earnings:** A section with a message: "Congrats, you've completed all **PRIORITY** actions. All rewards are now available to you."
- 178 days left to earn rewards:** A purple progress bar.
- PRIORITY 2023/4 Wellness Incentive:** A yellow-bordered section with the following details:
  - HOW TO EARN:** Completed 1 2023 & 2024 Incentive (indicated by a green checkmark and a yellow ribbon with the number 1).
  - ACTIONS:** A list of two actions, both marked with green checkmarks:
    - Complete the Health Assessment (indicated by a red arrow pointing left)
    - Primary Care Physician (PCP) Visit Attestation (indicated by a red arrow pointing left)

# Wellness Offerings

- Fit4Phoenix Website
- Onsite Preventative Care
- Webinars
- & much more

City of Phoenix

Home Learning Benefits Wellness Safety Labor Policies Forms News

HR Connection • Benefits • Wellness Programs

Content Editor

Edit this page to modify your web page content.

## PHX HR BENEFITS AND WELLNESS

The City of Phoenix has a robust set of wellness programs for the benefit of its employees. Programs that encourage and train employees to get up and move, eat in a healthier way, and spend their money in more fruitful ways.

### FIT4PHOENIX Employee Wellness Programs

- Wellness Events
- Virta
- Fit 4 Phoenix Classes
- Wellness Incentive
- Sharecare
- Health Coach
- Wellness Resources
- Banner | aetna | Cigna
- WISDMAR
- CompPsych
- Lactation Room
- LiveWELL Newsletter
- Employee Discounts
- Blue Cross Blue Shield Behavioral Health
- Wellness Library
- CompPsych
- TobaccoCess
- Lactation Room
- LiveWELL Newsletter
- Employee Discounts

#### Wellness Contact

Contact Benefits  
602-262-4777  
BE.HEALTHY@PHOENIX.GOV

be.healthy@phoenix.gov  
602-262-4777

Like us on Facebook!

#### Contact Benefits

For questions on your benefits:  
Phone: 602-262-4777  
Email: benefits.questions@phoenix.gov

PHX: 602-495-5700 | hr@phoenix.gov | Legal Notices | Security and Privacy Statements | Copyright 2022, City of Phoenix

# Who can be enrolled in Benefit Plans?

- The employee's legally married spouse, same or opposite gender.
- The employee's Qualified Domestic Partner with approved application.
- The employee's biological children.
- The employee's stepchildren while legally married to their parent, or while their parent is deemed a Qualified Domestic Partner.
- Children adopted by or placed for adoption with the employee, legally married spouse or Qualified Domestic Partner.
- Children for whom the employee, legally married spouse or Qualified Domestic Partner has court approved legal custody or guardianship.

*Eligible children can be enrolled through the month they turn 26 years old.*

*Children 26 and older can be deemed eligible due to permanent medical disability if they were covered by the City's medical plan when turning age 26.*

*Having ineligible dependents on your coverage may result in disciplinary action up to and including termination. Documentation required.*



Medical Plans and Pharmacy  
Coverage  
**Savers Choice • PPO • HMO**

# Full-Time Designated City Representatives!



Visit the Benefits website for current contact  
information. [www.phoenix.gov/benefits](http://www.phoenix.gov/benefits)

# Medical Plan Premiums 2024

City pays 80% of total premium, employee pays 20% of total premium

Plans	Tier	Full Monthly Premium	City Pays	Employee Pays	Payroll Deduction
Savers Choice	Employee	\$601.40	\$481.12	\$120.28	\$60.14
	Family	\$1,950.20	\$1,560.16	\$390.04	\$195.02
HMO	Employee	\$636.70	\$509.36	\$127.34	\$63.67
	Family	\$2,021.30	\$1,617.04	\$404.26	\$202.13
PPO	Employee	\$768.30	\$614.64	\$153.66	\$76.83
	Family	\$2,439.10	\$1,951.28	\$487.82	\$243.91





# Savers Choice High Deductible Health Plan

- ▶ Large National network (**same as PPO but no out of network coverage**).
- ▶ Deductible: Single - \$1,700/Family-\$3,400
- ▶ 10% Coinsurance after deductible (Does not apply to Rx)
- ▶ Max Out of Pocket – Single - \$3,400/Family \$6,800
- ▶ Health Savings Account (HSA) with annual employer contribution
  - ▶ Lowest premium cost
  - ▶ **Action**- Must enroll in the HSA account for plan year 2024 to make contributions
  - ▶ **Note** – HSA Contributions over 24 pay periods

# HDHP Saver's Choice Example for 2024

Deductible \$1700	Coinsurance 10%	Out-of-Pocket Maximum \$3400
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Employee Pays	Plan Pays
100%	0%



Employee Pays	Plan Pays
10%	90%



Employee Pays	Plan Pays
0%	100%

**First visit:** Employee visits the Doctor for a sick visit. Cost for the visit is \$150. Employee pays the full cost of visit as Deductible has not been met.

**Mid-year visit:** Employee visits The Doctor and the visit costs \$100. Assuming the employee's deductible has been met, the employee only owes the coinsurance. Employee pays \$10  
The Plan pays \$90

**End of the year visit:** Employee visits the Doctor and the visit costs \$150. If the Out-of-Pocket-Maximum has been met the employee would owe \$0.

(Please note: If the employee has not met the Out-Of-Pocket Max the employee would owe \$15.

\*These examples are only hypotheticals

# Savers Choice Plan 2024 – Highlights

- ▶ Full City Contribution to HSA
  - ▶ For single coverage: receive \$1,125
  - ▶ For family coverage: receive \$2,250
  - ▶ Contribution is deposited into your HSA with the first paycheck in January 2024.

If electing the Saver's Choice Plan. You must enroll in the HSA for 2024, your current enrollment will not rollover.

# Savers Choice Plan 2024 – Highlights

## ▶ Preventive Drug List

- ▶ Generic medications for a number of chronic health conditions are a **\$10.00 co-pay**, bypassing the deductible and co-insurance.
- ▶ Can include high blood pressure, cholesterol, thyroid, blood thinners, diabetes, antidepressants, bowel prep, tobacco cessation, contraceptives, and more



# The Health Savings Account

## Through HealthEquity

- ▶ An IRS approved account that you and the City contribute to on a tax-free basis
- ▶ The money in your HSA is always yours. It rolls forward every year and can become a retirement medical expense account
- ▶ As your account grows, you have investment options
- ▶ You get free debit card(s) and can make e-payments

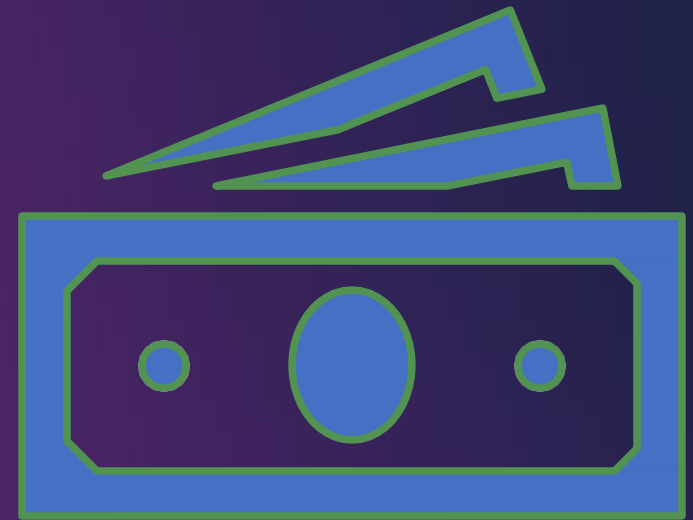


Use for  
MEDICAL,  
PHARMACY,  
DENTAL and  
VISION costs.

# HSA = Triple Tax Savings



- ▶ You don't pay taxes for the money going into your HSA Account
- ▶ You don't pay taxes on the interest you earn
- ▶ You don't pay taxes when you use your HSA money for qualified expenses



# Health Savings Account (HSA)

**HealthEquity**  
Building Health Savings™

## 2024 Maximum Contribution to HSA Account

Employee Coverage: \$4,150

Family Coverage: \$8,300

You can contribute an extra \$1,000 when 55 years or better.

Set up your paycheck contributions using eCHRIS and make changes as often as needed.

Manage your HSA account securely online. HealthEquity offers 24-hour customer service phone support and web access to track and manage your funds and payments.

# Health Savings Account

## Important Notices

- ▶ IRS does not allow the use of a health savings account
  - ▶ While you are claimed as a dependent on someone else's tax return,
  - ▶ When you are covered on another medical plan – e.g. spouse's plan.
    - ▶ This also includes a spouse's Health Care FSA
  - ▶ When covered by Medicare
- ▶ If you are currently enrolled in an FSA plan and have a balance as of 1/1/2024, you are not eligible to receive the City contribution or make contributions until the grace period for the FSA is ends on 3/15/24
- ▶ Expenses incurred by a Qualified Domestic Partner cannot be paid using a health savings account. Refer to publication 969.
- ▶ Questions? Call HealthEquity at 877-582-4793





# PPO Plan

## ▶ Large National In-Network Coverage

- ▶ \$600 deductible per member, capped at \$1,800 per family of 3 or more
- ▶ 20% coinsurance; after deductible met
- ▶ Max. Calendar Year Maximum
  - Medical - \$1,200 per covered member, \$3,600 covered family
  - Pharmacy -\$1,500 per covered member, \$3,000 per covered family

## ▶ Out-of-Network Coverage

- ▶ Separate maximum of \$2,000 per covered member, \$6,000 per covered family
- ▶ 30% coinsurance
- ▶ Pharmacy Not Covered
- ▶ **Plus** Balance Billing



BlueCare Anywhere<sup>SM</sup>

# See a Doctor Anytime, Anywhere



**ENROLLED IN THE PPO: \$0 COPAY PER VISIT**

**ENROLLED IN SAVERS CHOICE: \$20 COPAY PER VISIT (\$0 AFTER DEDUCTIBLE IS MET)**

- ▶ Broad and Performance Network
- ▶ Unlimited Lifetime Maximum Benefit
- ▶ No deductible
- ▶ 10 % co-Insurance that applies ONLY to the Home Healthcare and Skilled Nursing for Broad Network providers
- ▶ Increase to Co-Pays
- ▶ 98point6 – Virtual Healthcare

# A local, simple and convenient health plan

## Robust Network

- All services have a low and predictable copay
- Access to multiple networks of doctors

### Tier 1 Performance Network

2,000+ Primary care doctors

10,450+ Specialists

35 Hospitals, including HonorHealth & Phoenix Children's

144 Urgent care centers

12 Banner health centers

44 Walk-in clinics, including Banner Clinic at Central &

Washington

Enhanced chiropractic network

Vincere cancer screening program

### Tier 2 Broad Network

5,180+ Primary care doctors

21,800+ Specialists

93 Hospitals, including Mayo Clinic

245 Urgent care centers

70 walk-in clinics

## Community Based Nurse Support

- 24/7, 365 access to a Banner nurse to discuss your symptoms and assist on determining best place to go for care
- Assist in finding and scheduling provider care within Banner Health Network
- Our case managers are also local. Telephonic coaching to assist with a hospital admission or complex chronic conditions. Available to meet with you face to face if you prefer!\*

**\*Note: due to COVID-19, nurse advocates will likely suggest virtual options as appropriate**

## Unmatched convenience with 98point6 and CVS

No cost on-demand, text-based primary care with 98point6. Available 24/7, 365.

- No cost walk-in clinics across the valley

### 34 MinuteClinic Locations

Easy access for items such as minor illnesses, minor injuries, skin conditions and wellness

### 18 CVS@HealthHUB Clinics

All the services of a MinuteClinic and a whole lot more!

Total health resources — with a focus on chronic conditions, behavioral health and more

# HMO Plan Copays

	Performance Network	Broad Network
PCP Office Visit	\$25	\$50
Specialist Office Visit	\$50	\$80
Outpatient Surgery	\$200	\$200
Chiropractic	\$0/36 visits max. per plan year	\$0/36 visits max. per plan year
Inpatient Hospitalization	\$200/admission	\$300/admission
Behavioral Health Office Visit	\$25	\$50

# 98point6

## Virtual Care Option

### \$0 copay per visit!

**Banner** | **aetna**



City of Phoenix

### Introducing: Banner|Aetna and City of Phoenix's New Virtual Care Solution

Through Banner|Aetna, City of Phoenix now offers access to 98point6—on-demand primary care delivered via secure, in-app text messaging, that's accessible anytime, anywhere—with \$0 out of pocket cost per visit. With 98point6, U.S.-based, board-certified doctors answer questions, diagnose and treat, outline care options, order prescriptions and labs as appropriate, and can refer to specialists and resources in the Banner|Aetna network, all through the convenience of one app.

**\$0 out of pocket cost per visit**



Service extends beyond episodic care including medical questions, diagnosis and treatment, prescriptions, labs, referrals, follow-up, reminders and more. Available on iOS, Android and web platforms.

#### On-Demand

Whether you're feeling unwell or have a health-related question, simply sign in and start a visit whenever you're ready. No appointment needed.

#### Text-Based

Connect with a 98point6 doctor right from your phone. Get treatment for a cough at work or get care for your child's stomach pain while at a weekend barbecue.

#### Quality Care

U.S.-based, board certified 98point6 doctors diagnose, treat, prescribe medication and order labs as appropriate and follow up. Audio and video support are also available as needed.

#### 24/7

Virus in the middle of the night or itchy rash over the weekend? Get immediate, non-emergency care around the clock—even after hours and on holidays.

**Available now** for all City of Phoenix employees and dependents ages 1+ enrolled in the Banner|Aetna HMO plan.

Get ready for a 98point6 visit today.

Learn more at: [98point6.com/cityofphoenix](https://98point6.com/cityofphoenix)

# Yes. You *can* reverse type 2 diabetes.

Go beyond treating the symptoms of type 2 diabetes, reverse it at no cost to you.\*

On Virta, you learn how to use low-carb foods to help you lose weight, lower your blood sugar naturally, and reduce the need for diabetes medication.



In only one year, Virta patients see an average of<sup>1</sup>:

**63%** Medication reduction

**1.3pt** HbA1c reduction

**12%** Weight loss

"I have lost 33 pound and reduced my A1c below the diabetic threshold after 3 months on the Virta treatment and my cholesterol numbers are within the normal range (with medication) for the first time in 10 years!

Thank you for the opportunity to do this program!"

- *City of Phoenix Employee*

1 Hallberg SJ, McKenzie AL, Williams P, et al. Effectiveness and Safety of a Novel Care Model for the Management of Type 2 Diabetes at One Year: An Open Label, Non-Randomized, Controlled Study. Diabetes Ther. 2018.

\*Virta is fully covered for eligible City of Phoenix employees and their adult dependents who have type 2 diabetes and are enrolled in a health plan through BCBSAZ or Banner|Aetna.



[virtahealth.com/join/cityofphoenix](https://virtahealth.com/join/cityofphoenix)

# HSA vs. FSA

## Health Savings Account (HSA)

- ▶ It's always your money, including the employer contribution—no “use it or lose it.”
- ▶ You can start, stop, and change your payroll contribution anytime.
- ▶ HSA Contribution limit: Set by IRS  
(employer contribution + employee contribution)
- ▶ Documentation requirements are often automatically fulfilled. Retain records of your expenses.

## FSA - Health Care Account

- ▶ What you don't use by the end of the year is forfeited.
- ▶ You have until 3/15/2024 to incur claims and until 3/31/2024 to submit for reimbursement
- ▶ Your contribution cannot change unless there is a qualified life event.
- ▶ The 2024 limit has not been released yet.
- ▶ Reimbursement requests typically require documentation

If you elect the 2023 maximum, the City will automatically increase your contribution to the 2024 maximum when the 2024 contribution amounts are released.



# FSA 2024

(formerly known as  
Flexrap)



## Healthcare

- ▶ Most healthcare expenses are eligible.
- ▶ If you have an HSA and enroll in an FSA, your FSA is converted to a limited purpose FSA and can only be used for vision and dental expenses.
- ▶ You and your family don't have to be enrolled in a City medical plan. FSA is separate from medical coverage.

## Dependent Care

- ▶ Adult or childcare needed to allow you and your spouse to work or attend school.
- ▶ Can contribute up to **\$5,000** per year for daycare expenses.
- ▶ Overnight camps, tutors, educational camps, and kindergarten are not eligible.
- ▶ Daycare expenses incurred for children up to age 13 are eligible.
- ▶ Daycare provider must provide you with a Tax ID # or SSN.

If you elect the 2023 maximum of \$3,050, the City will automatically increase your contribution to the 2024 maximum when the 2024 contribution amounts are released from the IRS in early November.

2024 maximums not available yet



# Prescription Drug Benefits

Use a retail pharmacy to fill medications that are not for chronic health conditions such as antibiotics, short-term pain medication, etc.

Huge national network of pharmacies: CVS, Walgreens, Fry's, Safeway, Bashas', Costco, Target, Walmart and more.

Medication Tier	Up to a 30 Day Supply	90 Day Supply Via Home Delivery
Tier 1 Generic	\$10	\$20
Tier 2 Preferred Name Brand	\$40	\$80
Tier 3 Non-preferred Name Brand	\$80	\$160
Tier 4 Specialty	\$100	Limited to 30-day supply

# Prescription Drug Benefits

- Maintenance medication is through Elixir Home Delivery Pharmacy. However, if you wish to use a retail pharmacy, you can only use CVS, Target or Fry's to fill 90-day maintenance medication.
- The 4<sup>th</sup> consecutive fill of the same medication with the same dose, same quantity and same physician instructions, this is considered Maintenance medication.

To set up Home Delivery call  
Elixir

**1-833-803-4402**

**Have your medication, doctor's information  
and credit card ready when you call.**

# Have You Visited Elixir's Website Or Downloaded The Mobile App?

**Member Portal: [member.elixirsolutions.com](https://member.elixirsolutions.com)**

**\*\*Tip: First Time Registering - First Name Field May Require Middle Initial.\*\***

## What Can You Do On The Elixir Mobile App And Member Portal?

- Access your member ID card and download to your wallet.
- Access your pharmacy benefits and medication list.
- Transfer medications to Elixir's Mail Order Pharmacy or place a refill order with Elixir Mail Order.
- Check the price of drugs by using the Drug Pricing Tool.
- Request reimbursement for medications that did not process under your insurance.

**We are here to help if you need assistance, have questions or concerns about your pharmacy benefits contact Elixir to speak with a Customer Care representative **1-833-803-4402** or send an email to the dedicated City of Phoenix team at Elixir [ctyphoenixsupport@envisionrx.com](mailto:ctyphoenixsupport@envisionrx.com)**



# Davis Vision by MetLife Buy-Up Vision Plan

- ▶ Glasses or contacts every calendar year  
**The Davis Coverage and the core vision coverage do not “coordinate”. You cannot apply both coverages to the same purchase for glasses or contacts. You can, however, use each coverage separately**
- ▶ Listing of providers can be found at, [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)
  - ▶ Include Costco, Walmart, Nationwide, Visionworks to name a few
- ▶ Member Services - (833) EYE-LIFE

Vision Care Service	In-Network Benefit	Out-of-Network Benefit
Eye Exam	\$10 copay	Up to \$40
Material:		
Frame Allowance	\$175 retail value	Up to \$50
Single Vision Lenses	Covered in full	Up to \$40
Bifocal Lenses	Covered in full	Up to \$60
Trifocal, Lenticular Lenses	Covered in full	Up to \$80
Standard Progressive Lens	Covered in full	Up to \$80



Did you know the Buy-Up Vision plan includes a Lasik Reimbursement, refer to the Benefits Guide for more details on this benefit.

# Cigna Dental Plans

Choose the plan that's right for you

	<b>Dental HMO</b>	<b>Dental PPO</b>	<b>Dental PPO Plus</b>
Large, national network	No	Yes	Yes
Out of network coverage	No	Yes	Yes
Implants covered	No	No	Yes
Preventative Services	Free	80% <small>(plan pays after deductible)</small>	80% <small>(plan pays after deductible)</small>
Maximum Annual Benefit	Fee Schedule	\$2,000	\$3,000

# Dental Rates 2024

		Employee Pays (Monthly Payroll Deduction)	City Pays	Full Premium
Dental HMO	Single	\$0	\$27.32	\$27.32
	Family	\$18.82	\$56.48	\$75.30
Dental PPO	Single	\$0	\$47.52	\$47.52
	Family	\$32.76	\$98.28	\$131.04
Dental PPO Plus	Single	\$14.22	\$47.52	\$61.74
	Family	\$71.90	\$98.28	\$170.18

# Optional Life Insurance

- ▶ Evidence of Insurability (EOI) is required for employees requesting more than \$150,000 in coverage
- ▶ If current employee coverage is below \$150,000, coverage may be increased by \$10,000 or \$20,000 up to \$150,000 without EOI
- ▶ Evidence of Insurability (EOI) is required for spouse or qualified domestic partner life insurance unless you already have at least \$10,000 in spouse coverage. If so, you can increase the coverage by \$10,000 or \$20,000 up to \$50,000 without EOI

[LifeBenefits.com/SubmitEOI](https://LifeBenefits.com/SubmitEOI)

Group Policy #34390 Access Key: Phoenix

- ▶ Child coverage available – cover all eligible children for one premium





# ARAG Legal Plan

Choose from two plan levels:

A national network of attorneys to assist with your family's legal needs.

- ▶ Full Plan: \$23.70/month
  - ▶ ID Theft Protection
  - ▶ Tax Preparation Assistance
  - ▶ 2<sup>nd</sup> Home
- ▶ Value Plan: \$11.65/month

Contact ARAG with questions:

1-800-247-4185

[ARAGLegalCenter.com](http://ARAGLegalCenter.com)

Code: 16922phx

# Pet Insurance

## Direct Enroll, Direct Pay in 2024

- ▶ Contact METLIFE Pet Insurance online or by phone to enroll your dog(s), cat(s), and/or other pets in comprehensive coverage. City employees receive a 10% discount.
- ▶ With Pet Insurance offered by MetLife, you can help take the worry out of covering the cost of unexpected pet care. **You may be able to cover up to 100% on veterinary expenses at any licensed veterinarian, specialist or emergency clinic in the U.S.**
- ▶ **Plus, you'll receive the following benefits:**
  - ▶ • **Flexible product offerings** with straightforward pricing and options, group discounts, customizable limits, and deductible savings
  - ▶ • **Quick 3-step enrollment and hassle-free claims** experience with most claims processed within 10 days
  - ▶ • **Multichannel support options** with our experienced team of pet advocates serving pet parents and their communities for more than 15 years

# Employee Loan Program

## ▶ TrueConnect Loans

- ▶ Up to \$5,000
- ▶ 19.99% APR
- ▶ No credit score
- ▶ Safe, regulated bank loans
- ▶ Simple, fast online application
- ▶ Automatic paycheck deduction
- ▶ Payment can't be more than 8% of gross pay
- ▶ No fees, no pre-payment penalty
- ▶ Repayment reported to Credit Bureaus



True Connect  
(561) 270-5981  
[TrueConnectloan.com](http://TrueConnectloan.com)



# Deferred Compensation

Your retirement programs are key to building your future financial freedom

## 401 (a) Plan

Benefit Category	City Contribution July 14, 2023 – June 30, 2024
001	0.45%
002	3.62%
003	2.36%
004	2.56%
005	4.42%
006	1.5%
007	6.50%
008	1.92%
009, 010, 011, 016, 017, 018, 019	9% or \$9,500 annually (whichever is greater)

## 457 Plans

- You can set up **pre-tax** contributions from your paycheck to the plan; no City contributions to the 457 plan.
- Roth 457 - You can set up **post-tax** contributions from your paycheck to the plan; no City contributions to this plan.
- You can start, stop, or change your contribution at any time.
- Contribution maximums are subject to annual IRS contribution limits. Roth and Traditional 457 combined contributions share the same annual limit. <https://www.irs.gov/retirement-plans>
- View and manage your account online at [phoenixdcp.com](https://phoenixdcp.com).

City of Phoenix Financial Expo

October 18, 2023 9 a.m to 3 p.m.

Phoenix City Hall- 200 W. Washington St



Visit [PhoenixDcp.com](https://PhoenixDcp.com)

Look for emails to join with the direct link or QR code

Talk with a Plan Representative and attend workshops during the Expo

Asset Allocation- 9:30 to 10:30 a.m.

Myths and Realities- 11 to 12 p.m.

Back to Basics- 1:30 to 2:30 p.m.

# Adventure awaits

Set your sights on your financial future.

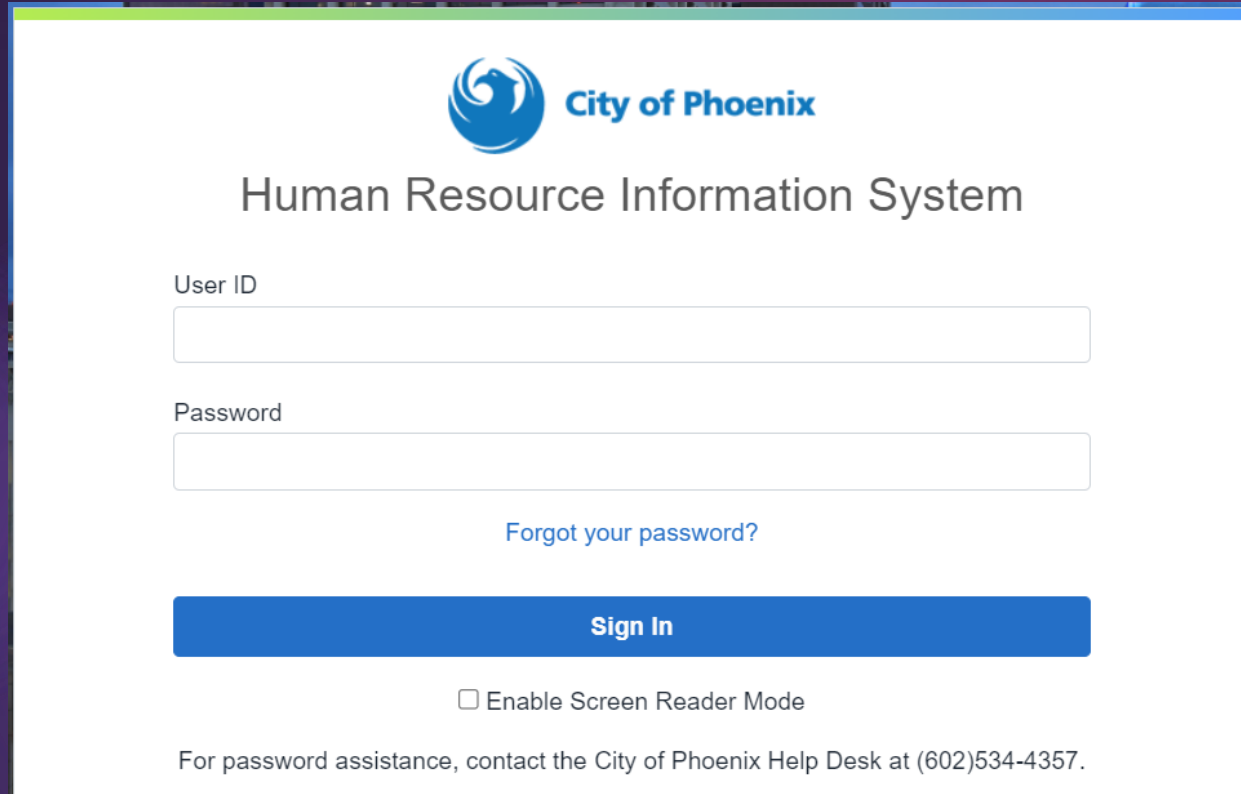


Coming Soon

Explore the Virtual Adventure Center from October 23 to November 23 to learn how you can get – and stay – on track before and after retirement.



# How to make Open Enrollment Changes



The screenshot shows the login interface for the City of Phoenix Human Resource Information System. At the top left is the City of Phoenix logo, which consists of a blue circular icon with a white stylized 'P' and the text 'City of Phoenix' to its right. Below the logo is the title 'Human Resource Information System'. There are two input fields: 'User ID' and 'Password'. Below the password field is a link for 'Forgot your password?'. A prominent blue button labeled 'Sign In' is centered below the fields. At the bottom, there is a checkbox for 'Enable Screen Reader Mode' and a footer note: 'For password assistance, contact the City of Phoenix Help Desk at (602)534-4357.'

Log into eChris self-service

Select the Benefits Tile which will take you to the Welcome/Enrollment screen where you can make changes

The screenshot shows the HCMDEV Employee Self Service portal. The browser address bar displays the URL: hcmdev.one.phoenix.gov/psc/hcmdev/EMPLOYEE/HRMS/c/NUI\_FRAMEWORK\_PT\_LANDINGPAGE.GBL?. The page header includes 'HCMDEV' and 'Employee Self Service'. The main content area features a grid of tiles:

- Benefits Open Enrollment** (Circled in blue): Starts now until 8:01:2022. Your final enrollment must be submitted by 11:59 PM MST, 8/31/2022. Countdown to Open Enrollment Deadline: Days 00: 00: 14 11:54:38.
- Announcements**: No Current Announcements.
- Personal Details**: Icon of a person.
- Total Rewards**: 2022 Total Rewards Statement.
- Payroll**: Last Pay Date: 01/27/2023.
- Leave**: Icon of a briefcase.
- Performance**: Next Review Date: 05/03/2023.
- Evaluate Open Ended Questions**: Icon of a person and a document.
- Careers**: Icon of a person and a document.
- Interview Panel Member**: No Interviews Today.
- Learning**: Icon of a person and a graduation cap.
- Health and Safety**: Icon of a person and a first aid kit.
- Pension Estimator**: Icon of a bar chart.
- Community Service Fund Drive**: Icon of a person and a dollar sign.
- Benefits** (Circled in blue): Action Required.
- Ethics**: Acknowledged on 12/22/2017.

Benefits Open Enrollment

Enrollment Period 10/13/2023 - 11/9/2023

Jane Doe

Welcome

Acknowledgement Complete

Personal Information Visited

Dependent/Beneficiary Info Complete

Benefits Enrollment Complete

Benefits Statements Visited

Summary Visited

Open Enrollment for Plan Year 2024

10/13/2023 through 11/9/2023 at 11:59 p.m. (\*Please note that the Benefits Office staff will only be available to answer questions through 5:00 p.m. on Thursday November 9th.)

Open Enrollment is the annual time of year to review benefit plans and changes for the next plan year. If you have questions about your benefit choices or how to enroll, please call City's Benefits Office at (602) 262 4777 or send an email to [benefits.questions@phoenix.gov](mailto:benefits.questions@phoenix.gov). For additional information, visit [phoenix.gov/benefits](http://phoenix.gov/benefits).

**Important Benefit reminders:**

During Open Enrollment:

- You are responsible for reviewing your benefits elections and make any desired changes to your elections. If you make no changes, your benefit selections from the previous plan year roll-over, except for Flexible Spending Account and Health Savings Account.
- You MUST enroll or re-elect a Flexible Spending Account(FSA) and Daycare FSA.
- You MUST enroll or re-elect the Health Savings Account (HSA) (only if enrolled in the City's HDHP and eligible to participate in an HSA) in order to receive the employer HSA contribution.

If you don't take action,  
your current elections roll  
forward to 2024.

BUT.....

Flexrap / HSA enrollment  
requires an annual  
election.

Once you have made your  
elections, make sure you visit  
the Benefits Statement page  
and view what elections  
you've made



# Getting ready to retire?

## Retiree Benefits available!

- ▶ Support provided by the City's Benefits Office staff.
- ▶ Premiums deducted from pension check.
- ▶ Automatic eligibility for public safety retirees for State Subsidy and HELPS Act.
- ▶ Retirement Classes offered throughout the year
- ▶ Non-Medicare and Medicare benefits sessions during Open Enrollment
- ▶ Effective 1/1/2024, if you are not enrolled in a City retiree health plan, you will not be able to re-enroll in the City's retiree health plans.
- ▶ The non-Medicare medical retiree plans will end and no longer be available on 12/31/2025.

Health Plan

Prescriptions

Dental Plans

Vision Plan

Legal Plans

Pet  
Insurance

CONTACT THE BENEFITS OFFICE FOR MORE INFORMATION AT  
602-262-4777 or [benefits.questions@phoenix.gov](mailto:benefits.questions@phoenix.gov)



This concludes  
our presentation.

Thank you!

Phoenix.gov/benefits

[benefits.questions@phoenix.gov](mailto:benefits.questions@phoenix.gov)