



Retiree Benefits Overview 2020



Winston-Salem

Benefits Overview

About This Overview

The City of Winston-Salem offers a comprehensive suite of benefits to promote health and financial wellness for you and your family. This is a summary of the benefit choices that are available to you for the 2020 Plan Year.

The City's annual enrollment period for retirees is **Monday, October 7, 2019 through Monday, October 28, 2019**. You can make a medical election change, including the addition or removal of a dependent to your medical coverage, except when court-ordered.

You can view and make your 2020 medical election using our web enrollment site at <https://annualenrollment.cityofws.org>. If you do not have a computer or web access, you can complete the Retiree Benefits Enrollment/Change Form included in your information packet and return to Human Resources by **Monday, October 28, 2019** at the address listed on the form; it must be postmarked no later than **Monday, October 28, 2019**. Please remember to include required documentation if you are adding a dependent for the first time.

All employees must complete annual enrollment. If you choose not to complete annual enrollment, your elections from the current year will not automatically rollover for 2020.

Qualified Life Events

Generally, you can only change your benefit elections during the annual enrollment period, unless you experience a qualifying life event (QLE) such as marriage, divorce, birth or adoption, or a change in your (or your spouse's) employment status that affects benefits eligibility. Human Resources must be notified within thirty (30) days of QLE. Refer to the Retiree Center website at <http://www.cityofws.org/Departments/Human-Resources/Retiree-Center> for a Retiree Benefits Enrollment/Change Form.

Note: This overview describes the benefit plans and policies available to you as a retired City of Winston-Salem employee. The details of these plans are contained in the official plan documents, including some insurance contracts. This overview is not meant to contain all of the details that are included in your Member Guides or in your other employee benefit materials. If you have questions about the plans, or if there is a conflict between the information in this overview and the formal language of the plan, the formal wording in the plan documents will govern.

The benefits highlighted and described in this overview may be changed at any time and do not represent a contractual obligation—either implied or expressed—on the part of the City of Winston-Salem.

Cover image by Wings Over Winston courtesy of Visit Winston-Salem

Highlights & Changes for 2020

- Blue Cross Blue Shield of North Carolina (BCBSNC) medical premiums for 2020 remain unchanged.
- Prescription copays for retail and mail-order remain unchanged.
- All wellness requirements for the 2021 Plan Year must be met **between January 1, 2020 and September 30, 2020** to qualify for the \$50 monthly wellness premium discount and the \$0 copay on certain maintenance medications (value based pharmacy benefit). Anyone who does not complete all requirements will not receive the wellness discounts for the 2021 Plan Year.
- Retirees will still be allowed to enroll in either the Basic PPO or Basic Plus PPO regardless of their tobacco-use status. However, retirees signing up for the wellness program must complete biometric screening scheduled for **March 2020**. Retirees who test positive for tobacco-use must complete a City approved tobacco cessation program between **January 1, 2020 and September 30, 2020** to continue eligibility for the \$50 monthly wellness premium discount and the \$0 copay for certain maintenance medications.
- COBRA dental rates will not increase.
- Our dental reimbursement plan for COBRA participants will continue to be administered by Savers Administrative Services, Inc. (Savers Admin). You may use the dental provider of your choice; there is no dental network. Reimbursement claims can be submitted to Savers Admin by the participant or dental provider.

2020 Medical Premiums

You can choose from the following BCBSNC Provider Preferred Organization (PPO) plans: Basic PPO and Basic Plus PPO

Coverage	Basic PPO		Basic Plus PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible				
Individual	\$1,000	\$2,000	\$500	\$1,000
Family	\$2,000	\$4,000	\$1,000	\$2,000
Out-of-Pocket Maximum (including copay and deductible)				
Individual	\$4,000	\$8,000	\$2,000	\$4,000
Family	\$8,000	\$16,000	\$4,000	\$8,000
Physician's Office Visits				
Primary	\$20 copay	60%/40%*	\$20 copay	70%/30%*
Specialist	\$40 copay	60%/40%*	\$30 copay	70%/30%*
Routine Physical	\$0	60%/40%*	\$0	70%/30%*
Hospital Care				
Inpatient	80%/20%*	60%/40%*	90%/10%*	70%/30%*
Outpatient	80%/20%*	60%/40%*	90%/10%*	70%/30%*
Emergency Treatment				
Emergency Room	\$150 copay	\$150 copay	\$100 copay	\$100 copay
Urgent Care	\$40 copay	\$45 copay	\$30 copay	\$35 copay
Mental Health				
Office Visit	\$40 copay	60%/40%*	\$30 copay	70%/30%*
Inpatient	80%/20%*	60%/40%*	90%/10%*	70%/30%*
Substance Abuse				
Office Visit	\$40 copay	60%/40%*	\$30 copay	70%/30%*
Inpatient	80%/20%*	60%/40%*	90%/10%*	70%/30%*
Other Services				
Vision (basic routine)	\$0	60%/40%*	\$0 copay	70%/30%*
Chiropractic	\$40 copay; 30 visits per year	60%/40%*	\$30 copay; 30 visits per year	70%/30%*

*What the plan pays after your deductible.
 Coinsurance/copayments apply toward your out-of-pocket maximum.
 Note: This is not a complete listing of covered services. Please see your Member Guide on the Retiree Center website for a more complete list

Basic PPO	Retiree Monthly Premium	
Coverage Tier	Premium	Premium w/ \$50 Wellness Discount **
Retiree Only	\$290	\$240
Retiree/Child	\$660	\$610
Retiree/Spouse	\$824	\$774
Retiree/Children	\$1,210	\$1,160
Retiree/Family	\$1,402	\$1,352
Spouse Only	\$591	Not Eligible for Discount
Spouse/Child	\$963	Not Eligible for Discount
Spouse/Children	\$1,511	Not Eligible for Discount

Basic Plus PPO	Retiree Monthly Premium	
Coverage Tier	Premium	Premium w/ \$50 Wellness Discount **
Retiree Only	\$422	\$372
Retiree/Child	\$996	\$946
Retiree/Spouse	\$1,159	\$1,109
Retiree/Children	\$1,644	\$1,594
Retiree/Family	\$1,935	\$1,885
Spouse Only	\$739	Not Eligible for Discount
Spouse/Child	\$1,298	Not Eligible for Discount
Spouse/Children	\$1,959	Not Eligible for Discount

** This premium applies to retirees who are participating in the City's Wellness Program.

Medicare Advantage PPO Plan

Retirees and their spouses who become eligible for Medicare Part A & Part B due to age or disability, as defined under the Social Security Act, can enroll in the City's Medicare Advantage PPO Plan. The City will mail you an enrollment package two to three months prior to your 65th birthday.

Wellness Program

Retirees enrolled in a City medical plan are eligible to participate in the City's wellness program. Participants receive a \$50 monthly wellness premium discount and a \$0 copay on certain maintenance medications (value based pharmacy benefit).

All requirements to receive the wellness premium discount and value based pharmacy benefit for 2021 must be met between January 1, 2020 and September 30, 2020. Anyone who does not meet all requirements will not receive the wellness discounts for the 2021 Plan Year.

All program requirements must be met and are as follows:

Biometric Screening, Tobacco-Use Status

- Participate in a **March 2020** biometric screening including nicotine testing to verify tobacco-use status.
- Retirees who test positive for tobacco-use will have an opportunity to participate in the wellness premium discount by completing an approved tobacco cessation program between **January 1, 2020 and September 30, 2020**.
- FDA-approved tobacco cessation medications, including prescription drugs and over-the-counter (OTC) medications (such as nicotine replacement therapy) are covered by Prime at 100%.

Wellness Assessment

- The Wellness Assessment may be taken between **January 1, 2020 through September 30, 2020**. You can access the Wellness Assessment through the BCBSNC website at www.bcbsnc.com.

Annual Preventive Care Visit or Physical

- Complete your annual preventive care visit or physical between **January 1, 2020 and September 30, 2020**. Examples include a physical, mammogram, pap exam, colonoscopy, prostate exam, and eye exam.

Wellness Education Classes/Seminars

- Complete one wellness education class or seminar offered by the City between **January 1, 2020 and September 30, 2020**. Go to the Retiree Center website or contact the wellness coordinator at 336-748-3864 for program information. Can also complete wellness class online through BCBSNC website at www.bcbsnc.com.

Case Management and Condition Care Management

(Only required if contacted by BCBSNC)

Both the Case Management and Condition Care Programs offer a team of dedicated health care professionals – nurses, social workers, dietitians and others – who provide personal, one-on-one assistance. The goal of these programs is to help remove any barriers that may get in the way of members better managing their health. Case managers and condition care coaches work to:

- Make sure members understand their condition, treatment options and doctor's treatment plan
- Offer methods to improve day-to-day management of the condition or disease
- Provide resources to help members make well-informed decisions about health care
- Work with doctors and other health care professionals to assist in coordinating members' needs
- Help members connect to community resources that offer additional support

If you are identified by BCBSNC as a member who could benefit from this service, you will receive a call at the telephone number you provided when you enrolled in the medical plan. If you cannot be reached at that telephone number after several attempts, you will receive a letter from BCBSNC stating that an attempt was made to call you to invite you into the program. The letter will provide a phone number for you to return the call to engage in the program.

As part of the City of Winston-Salem's wellness program, if you are contacted by a BCBSNC case manager or condition care coach, either by telephone or by letter, you must participate in the program in order to continue to receive your \$50 monthly wellness premium discount and the value based drug benefit. It is not required that spouses and dependent children participate in order to continue to receive the wellness discounts although they are welcome to participate if contacted. You must participate between **January 1, 2020 and September 30, 2020** if contacted during this time period.

Prescription Drugs

Non-specialty prescriptions can be filled at a participating retail pharmacy (such as Walmart, CVS, Walgreens, and many others). Simply present your BCBSNC member ID card at the time you get your prescription filled; or you may have to pay a higher amount than the contracted cost. If you submit a manual claim you will only be reimbursed up to the contracted cost of a prescription.

For added savings, you can use AllianceRx Walgreens Prime Home Delivery, a mail order prescription program that allows you to receive a 90-day supply of maintenance medications (i.e. blood pressure, birth control, allergy, etc.) for the same cost as a 60-day supply. This discount is for mail-order prescriptions only and does not apply to prescriptions filled at a retail pharmacy.

Step Therapy allows prescriptions to be filled with an effective but more affordable medication. A more costly medication can be authorized if your physician deems the alternative medication is not effective in treating the condition. Prior authorization may be required.

If you have pharmacy or prescription questions, contact BCBSNC Customer Service at 1-800-672-7897.

For questions regarding your mail-order prescriptions, please contact PrimeMail Member Services at 1-877-357-7463 or 1-888-211-9028

All specialty medications are distributed by AllianceRx Walgreens Prime Specialty Pharmacy (PSP). To begin service or to get additional information, call PSP at 1-877-627-6337.

Value Based Pharmacy Benefit

In addition to the \$50 monthly wellness premium discount, retirees who complete the wellness requirements will also be able to participate in the value based pharmacy benefit. This benefit allows you and your dependents who are covered by the City's medical insurance to receive certain maintenance medications at a \$0 copay. A list of drugs covered under this benefit is on the Retiree Center website.

Retail Prescription Drugs (30-day supply)		
Tier 1 - Generic	\$10 copay	\$10 copay
Tier 2 - Brand Preferred	20% coinsurance (\$40 min - \$70 max)	10% coinsurance (\$30 min - \$60 max)
Tier 3 - Brand Non-Preferred	20% coinsurance (\$55 min - \$105 max)	10% coinsurance (\$50 min - \$100 max)
Mail Order Prescription Drugs (90-day supply)		
Tier 1 - Generic	\$20 copay	\$20 copay
Tier 2 - Brand Preferred	\$60 copay	\$50 copay
Tier 3 - Brand Non-preferred	\$100 copay	\$90 copay

Example of Prescription Plan for 2020 with Coinsurance and Minimum & Maximum

Prescription Drug (Retail Pharmacy)	Drug Cost	Drug Cost Basic PPO (20%) / Basic Plus PPO (10%) w/ Min. & Max.
Pradaxa Formulary/Preferred Brand	\$190.00	20% = \$38.00 / 10% = \$19.00 (Coinsurance amounts greater than min) Actual Member Cost = \$40 / \$30
Humira Specialty/Non-Preferred Brand	\$3,816.09	20% = \$763.22 / 10% = \$381.61 (Coinsurance amounts greater than max) Actual Member Cost = \$105 / \$100

COBRA Dental Coverage

Dental Reimbursement Plan

The City's retiree dental reimbursement plan is for COBRA participants only. It is administered by Savers Administrative Services (Savers Admin). The plan covers a full range of services; however it does not cover cosmetic procedures. There is no dental network; you may use the dental provider of your choice. Orthodontia is only available for covered dependents under the age of 19 with a lifetime maximum benefit of \$1,500. There is a \$1,300 annual maximum benefit per covered member.

Filing Dental Claims

Always keep a copy of your paperwork for your records when filing claims. Either you or your dental provider can submit a dental claim form to Savers Admin in one of the following ways.

Download Form: Go to www.SaversAdmin.com/CWSDental to download form.

Mail: Claims Processing, Savers Admin, 635 W. Fourth Street, Suite 201, Winston-Salem, NC 27101-2740

Fax: 336-759-3999, attention CWSDRP Claims

Email: claims@saversadmin.com – Scan and send as attachments your claim form and billing statement from your dental provider.

Dental Reimbursement Schedule

Amount of Service	City Share	Retiree Share	City Paid Benefit
First \$300	100%	0%	\$300
Next \$50	0%	\$50 deductible	\$0
Next \$250	80%	20%	\$200
Next \$1,600	50%	50%	\$800

COBRA Dental Premiums

COBRA Dental Rates	Monthly Premium
Employee Only	\$26.52
Employee + Family	\$79.56

Plan Benefits	2020
Preventive	
Routine Exams/Cleanings	Included
Fluoride Treatments	Included
Sealants	Included
Full Mouth & Bitewings	Included
X-Rays	Included
Basic	
Extractions	Included
Fillings	Included
Endodontics (Root Canals)	Included
Periodontics (Gum Disease)	Included
Major	
Crowns	Included
Dentures	Included
Bridgework	Included
Cosmetic	Excluded
Maximum (per person)	\$1,300 per calendar year (see reimbursement schedule)

Orthodontia Summary (For Covered Dependents under 19)	
Plan Benefit	A copy of the orthodontic agreement must be on file with Savers Admin before any reimbursements will be made. The reimbursement procedure goes as follows: <ul style="list-style-type: none"> Plan pays 50% of the initial down payment Plan pays 50% of monthly payments until the lifetime maximum has been reached
Coverage for Adults	None
Lifetime Maximum per person	\$1,500



Notification of Change

Address Change

If you have an address change, please keep us informed of the change. We would like to make sure you are aware of any changes to your benefits and invite you to upcoming events. Address changes can be sent to City of Winston-Salem Human Resources Department, PO Box 2511, Winston-Salem, NC 27102. You will also need to report address changes to the NC State Retirement System at 1-877-NC-SECURE (1-877-627-3287).

\$2,000 Life Insurance Benefit

To ensure we honor your intentions, please make sure you update your beneficiary information. You can access a copy of the Retiree Benefits Enrollment/Change Form online at the Retiree Center or call Human Resources at 336-747-6807.

Medicare Advantage PPO Plan

If you are enrolled in one of the City's PPO medical plans and become eligible or enroll in Medicare Part A & Part B due to age or disability as defined under the Social Security Act, please contact Human Resources at 336-747-6807 to discuss your medical coverage plan option.

Retiree Center Website

The City Retiree Center is an easy way for you to get benefits information and forms. The website is a great source to get information of upcoming events, education classes, health screenings and clinics, and other health related programs that are available to retirees and their dependents. Visit Retiree Center website at www.cityofws.org.

Contact Information

Plan	Whom To Call	Phone Number	Website
Medical Insurance	BCBSNC	877-258-3334	bcbsnc.com
Prescription Drug Plan	Prime Therapeutics Mail Order Specialty Medication	877-258-3334 877-357-7463 or 888-211-9028 877-624-MEDS (6337)	bcbsnc.com
Medicare Advantage PPO Plan	Aetna	1-800-307-4830	aetna.com
Flexible Spending Accounts/Medicare Premium Reimbursement	Savers Administrative Services, Inc. (Savers Admin)	336-837-6712 800-949-0311	saversadmin.com/fsallogin
Dental	Savers Administrative Services, Inc. (Savers Admin)	336-837-6712 800-949-0311	saversadmin.com/cwsdental
Basic and Supplemental Life and AD&D Insurance	North Carolina Mutual/Securian	EOI: 800-872-2214 Claims: 888-658-0193	lifebenefits.com
Universal Life Insurance	Unum Colonial Midlife Reassure	800-635-5597 800-325-4368 800-325-4368 336-765-1582	unumprovident.com coloinallife.com NA NA
Pension Plan	NC Retirement System	877-NC-SECURE 877-627-3287	nctreasurer.com
457 Deferred Compensation Plan, Roth IRA & 401(a)	ICMA-RC	800-669-7400	icmarc.org
	ICMA-RC Representative Daisy Jones	704-841-0207 – Local Office 866-266-7310 – Toll Free 202-288-4691 – Mobile	djones@icmarc.org
	Nationwide	877-677-3678	nrsforu.com
401(k) Plan & Roth 401(k) Plan	Prudential Customer Service	866-627-5267	ncplans.prudential.com
	Prudential Representative Denise Dalton	336-209-3507	Denise.Dalton@prudential.com
NC 529 Plan	College Foundation of NC	866-866-2362	cfnc.org/nc529



City of Winston-Salem's Mission, Vision and Values

Our Mission

The City of Winston-Salem provides quality, affordable services that ensure the health, safety and well-being of citizens, while collaborating throughout the community to ensure its economic, social and environmental vitality.

Our Vision

A municipal government deserving of public confidence, that provides excellent and innovative services, and is an active and cooperative partner in creating a vital community.

Our Values

Openness, Integrity, Equity, Accountability, Teamwork, Respect for all Citizens, Fiscal Soundness, and Continuous Learning and Improvement