

# Tampa Firefighters' & Police Officers' Employees' Health Plan



## 2022 New Hire Benefit Orientation



# Benefit Eligibility

## ❖ New Hires

### ✓ Benefit Eligibility

- Full time employees working 30 hours or more
- Dependents of employee or spouse/domestic partner
  - ❖ Spouse or domestic partner
  - ❖ Children to age 26
  - ❖ Children age 26 to 30 living with parent or full-time student
  - ❖ Disabled children over age 26

### ✓ When to enroll

- Must enroll prior to your benefits effective date
- During benefits orientation

### ✓ Benefits are effective on the 1<sup>st</sup> of the month following 30 days of full-time status

## ❖ Other opportunities to enroll

- ✓ Open Enrollment each fall for January 1<sup>st</sup> effective date
- ✓ Qualified Life Event within 30 days of the event

# Medical Insurance Terminology

## Insurance Company – United Healthcare

*You're responsible for 100% of your covered health services to the provider before the plan pays.*

\$2,000  
Deductible

Copayment

A fixed amount you pay for RX, PCP, Specialist, Rehab, Urgent Care and Emergency Room visits without having to meet your deductible first.

10%  
Coinsurance

*The percentage you pay to the provide after the deductible is met.*



# Medical Plan Option 1

## Insurance Company – United Healthcare

**Plan:** HDHP with HRA Plan for Florida Resident

**Network:** NHP HMO/POS Access

**Primary Care Physician:** Required

**Referral:** Not required



**Copayments** (*Fixed amount you pay at point of service; deductible does not apply*):

- |  |   |
|--|---|
| <input type="checkbox"/> \$10 Primary Care Physician age 19 & over | <input type="checkbox"/> \$50 Urgent Care   |
| <input type="checkbox"/> \$0 Primary Care Physician age 0-18       | <input type="checkbox"/> \$10 Rehabilitation, Chiropractor & Outpatient Mental Health per visit |
| <input type="checkbox"/> \$50 Specialist Visit                     | <input type="checkbox"/> \$300 Emergency Room   |
| <input type="checkbox"/> \$0 Virtual Visits                        | <input type="checkbox"/> \$15/\$50/\$90 Prescription Drug                                       |
| <input type="checkbox"/> \$0 X-ray and other Diagnostic Testing    |   |

### **Deductible:**

- ☐ \$2,000 individual
- ☐ \$4,000 family

### **Out of Pocket:**

- ☐ \$4,000 individual
- ☐ \$8,000 family

### **Coinsurance after deductible is met:**

- ☐ In-network plan pays 90% / Member 10%
- ☐ Out-of-network plan pays 70% / Member 30%

# Medical Plan Option 2

## Insurance Company – United Healthcare

**Plan:** HDHP with HRA Plan for Non-Florida Resident

**Network:** Choice Plus

**Primary Care Physician:** Any PCP

**Referral:** Not required



### Copayments:

☐ \$30 Primary Care Physician age 19 & over

☐ \$30 Primary Care Physician age 0-18

☐ \$50 Specialist

☐ \$15 Virtual Visits

☐ \$0 X-ray and other Diagnostic Testing

☐ \$50 Urgent Care

☐ \$30 Rehabilitation, Chiropractor & Outpatient Mental Health per visit

☐ \$300 Emergency Room

☐ \$30/\$60/\$90 Prescription Drug

### Deductible:

☐ \$2,000 individual

☐ \$4,000 family

### Out of Pocket:

☐ \$4,000 individual

☐ \$8,000 family

### Coinsurance after deductible is met:

☐ In-network plan pays 90% / Member 10%

☐ Out-of-network plan pays 70% / Member 30%

Medical Plans	United Healthcare	NEW TRUST HDHP with HRA	NEW TRUST HDHP with HRA	HDHP with HRA (same for both plans)
		IN NETWORK (FL Residence)	IN NETWORK (Non-FL Residence)	OUT OF NETWORK
Calendar Year Deductible Single/Family		Individual deductible \$2,000/4,000	Individual deductible \$2,000/4,000	Family deductible* \$4,000/8,000
Health Reimbursement Account (HRA)		Wellness Incentive: PHA, Tobacco Free and Online Program	Wellness Incentive: PHA, Tobacco Free and Online Program	
Member		Up to \$1,000	Up to \$1,000	See in-network for details
Spouse or Domestic Partner		Up to \$1,000	Up to \$1,000	See in-network for details
Coinsurance		10%	10%	30%
Calendar Year Out-of-Pocket Max (1) Single/Family		\$4,000/8,000	\$4,000/8,000	\$8,000/16,000
Outpatient Services (illness or injury)				
Primary Care Physician Office Visit		\$10 assign/select required	\$30	30% after deductible
<i>Pediatrician Visits (PCP) to age 19</i>		\$0	\$30	30% after deductible
<i>Premium Care Physician Designation</i>		\$10 PCP / \$50 Specialist	\$30	N/A
Specialist Office Visit ( <i>referrals not required</i> )		\$50	\$50	30% after deductible
Virtual Visit		\$0	\$15	Not Covered
Urgent Care		\$50	\$50	30% after deductible
Diagnostic Lab and X-Ray		10% after deductible	10% after deductible	30% after deductible
(MRI, CAT & PET)		10% after deductible	10% after deductible	30% after deductible
Preventive Care				
Routine Well Baby Care/Well Child Care		Covered at 100%	Covered at 100%	Covered at 100%
Routine Wellness Exam - Adult		Covered at 100%	Covered at 100%	Covered at 100%
Inpatient Hospital		10% after deductible	10% after deductible	30% after deductible
Outpatient Surgery		10% after deductible	10% after deductible	30% after deductible
Emergency Care				
Ambulance		10% after deductible	10% after deductible	10% after deductible
Emergency room care		\$300	\$300	\$300
Other Services				
Durable Medical Equipment		10% after deductible	10% after deductible	30% after deductible
Physical; Speech & Occupational Rehab		\$10	\$30	30% after deductible
Chiropractor		\$10	\$30	30% after deductible
Skilled Nursing/In-Patient Rehabilitation (60		10% after deductible	10% after deductible	30% after deductible
Mental Health & Substance Abuse				
Office Visit - Outpatient		\$10	\$30	30% after deductible

Plan  
difference:

# Medical Plan – Additional Coverage

## New Coverage under both medical plans

- ☐ Cranial Banding - \$1,500 lifetime
- ☐ Infertility - \$30,000 medical and \$10,000 Rx lifetime
- ☐ Acupuncture – 10 visits per year
- ☐ Hearing Aids - \$5,000 per year





# Prescription Drug Plan

United Health Care (Optum RX)	NEW TRUST HDHP with HRA	NEW TRUST HDHP with HRA	HDHP with HRA
	IN NETWORK	IN NETWORK	OUT OF NETWORK (1)
<b>Prescriptions - Retail (30 days)</b>	Deductible waived	Deductible waived	Deductible waived
Tier 1 - Lowest Cost	\$15	\$30	\$30
Tier 2 - Mid-Range Cost	\$50	\$60	\$60
Tier 3 - Higher Cost	\$90	\$90	\$90
Tier 4 - Highest Cost	25%	25%	25%
<b>Prescriptions - Mail Order (90 days)</b>	After Deductible	After Deductible	After Deductible
Tier 1 - Lowest Cost	\$30	\$60	Not Available
Tier 2 - Mid-Range Cost	\$100	\$120	Not Available
Tier 3 - Higher Cost	\$180	\$180	Not Available
Tier 4 - Highest Cost	25%	25%	Not Available

Drug Tier		Includes	Helpful Tips
Tier 1	\$	<b>Lower-cost</b> Medications that provide the highest overall value. Mostly generic drugs. Some brand-name drugs may also be included.	Use Tier 1 drugs for the lowest out-of-pocket costs.
Tier 2	\$\$	<b>Mid-range cost</b> Medications that provide good overall value. A mix of brand-name and generic drugs	Use Tier 2 drugs, instead of Tier 3 or 4, to help reduce your out-of-pocket costs.
Tier 3	\$\$\$	<b>Higher-cost</b> medications that provide good overall value at a higher cost than Tier 2. Mostly brand-name drugs where there is another preferred brand or generic drug that is more cost effective.	Ask your doctor if a Tier 1 or Tier 2 option could work for you.
Tier 4	\$\$\$\$	<b>Highest-cost</b> medications that provide the lowest overall value. Mostly brand-name drugs, as well as some generics.	Many Tier 4 drugs have lower-cost options in Tiers 1, 2 or 3. Ask your doctor if they could work for you.



# Medical Plan – Health Reimbursement Account (HRA)

## HDHP with HRA plans (FL Resident and Non-FL Resident)

- ☐ New Wellness Incentives earned in 2022 and not used in 2022 will roll over to 2023.
- ☐ Maximum roll over amount is \$2,000 individual / \$4,000 family.
- ☐ HRA is used to cover your medical deductible and coinsurance, reducing your out-of-pocket expenses.
- ☐ Medical Claims will be “auto-adjudicated” and the provider will be paid directly.
- ☐ You will have the opportunity to earn Wellness Incentives with CareATC in 2022 for 2023 but they will be under a portal for the Tampa Firefighters’ & Police Officers’ Employees’ Health Plan.



**Note:** *If you enroll in the City Of Tampa’s Flexible Spending Account (FSA) and you have HRA funds, you should use the FSA for Dental and Vision expenses only until your HRA is exhausted to avoid paying twice for the same expense. If you have other coverage, you should contact UHC to turn off the auto-adjudication, to avoid overpayment.*

# Medical Plan – HRA Wellness Incentives

Wellness Incentive Activities	Employee Wellness	Spouse or Domestic Partner Wellness	Wellness Incentive Activity Deadline
PHA	\$500	\$500	18-Sep
Tobacco Free Certification	\$250	\$250	12-Nov
Your Choice of:	\$250	\$250	
> Wild on Walking Challenge, including Train with Jane challenge or...	✓	N/A	12-Nov
> 2 Wellness Classes or...	✓	N/A	12-Nov
> 2 Wellness Webinars or...	✓	✓	12-Nov
> A combination of 1 Wellness Class and 1 Wellness Webinar	✓	N/A	12-Nov
<b>Maximum Incentive Reward</b>	<b>\$1,000</b>	<b>\$1,000</b>	

CareATC Clinics are available to employees, Non-Medicare retirees and their dependents enrolled in the Tampa Firefighters' & Police Officers' Employees' Health Plan. The clinics are managed by physicians and staff who provide easy and cost-free access to the highest quality medical services. Come to the Wellness Center for your Healthcare needs including:

Allergies	Asthma	Cold & Sinus	Headache	Sore Throat
Ear Pain	Congestion	High Cholesterol	Congestion	High Blood Pressure
Flu	Diabetes	Physicals	Lab Work	Tobacco Cessation

**How to Schedule an Appointment:** To schedule your appointment call (800) 993-8244 or visit CareATC's patient portal at <https://www.careatc.com/patients>.

**Brandon Wellness Center**

413 W. Robertson St., Suite A

Brandon, FL 33511

Monday - Friday 8:00 am to 5:00 pm

Saturday 8:00 am to 12:00 pm

**Himes Wellness Center**

4107 N. Himes Ave., Suite 101

Tampa, FL 33607

Monday - Wednesday 7:00 am to 7:00 pm

Thursday 7:00 am to 6:30 pm

Friday 7:00 am to 5:00 pm

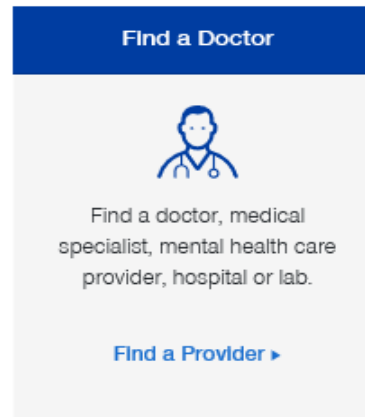
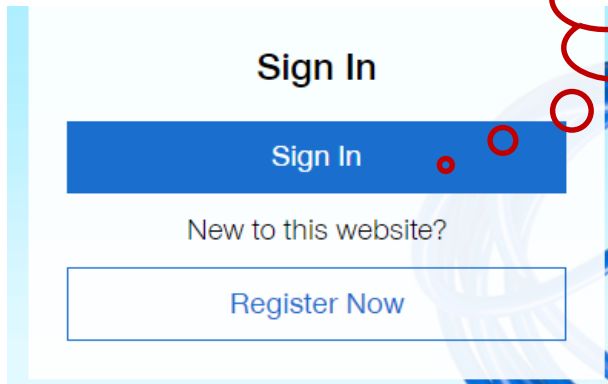
Saturday 8:00 am to 12:00 pm

**Note:** CareATC is not part of United Healthcare. While you may utilize them as part of your plan, you still need to designate a PCP with UHC.

# Network Review

**In-Network Providers - NHP POS Access or Choice Plus:** It is easy to find an in-network provider by logging onto [www.myuhc.com](http://www.myuhc.com). Below are some easy instructions to follow:

Sign in to [www.myuhc.com](http://www.myuhc.com) and register if you haven't before. **(after benefits effective date)**



Or scroll down below the Sign In to "Find a Provider" and then click the Medical Directory to search by your zip code.

## FIND HEALTH CARE BY CATEGORY



### People

Doctors, medical groups, and other professionals by specialty



### Places

Hospitals, clinics, labs, imaging centers, medical suppliers



### Services and Treatments

Providers for office visits, tests, treatments, surgeries



### Care by Condition

Providers for common concerns



### Cost Estimates

Treatment for common conditions

# Primary Care Physician

**How to select your NHP POS Access Primary Care Physician (PCP):** Go to People / enter your zip code and miles from your work or home / select Primary Care Physicians



## People

Doctors, medical groups, and other professionals by specialty



**Denise K. Edwards, MD**

Adolescent Medicine, Internal Medicine, Pediatrics

★★★★★ 2 Reviews



**Edwards, Denise Kalil, MD**

Adolescent Medicine, Internal Medicine, Pediatrics

★★★★★ 2 Reviews

128 S West Shore Blvd Ste C  
Tampa, FL 33609

(813) 974-2201 PHONE

0.1 Miles Away

[View Additional Locations \(2\)](#)

[View Enrollment Information](#)

This sample provider is accepting all patients and is a Premium Care Physician!

♥♥ Premium Care Physician

✓ Accepting All Patients

Provider ID required (includes the zeros before and after) for your PCP for members and dependents

✓ IN-NETWORK

SAVE

(813) 974-2201

OVERVIEW

SERVICES & COSTS

LOCATIONS

PATIENT REVIEWS

ENROLLMENT INFORMATION

128 S West Shore Blvd Ste C  
Tampa, FL 33609

0.1 Miles Away

[View Hours](#) OPEN NOW

Phone

(813) 974-2201 PHONE

Accessibility

Exterior Building

Bathrooms

Parking

♥♥ Premium Care Physician

✓ Accepting All Patients

Provider ID

00002666021 010

# Medical Bi-Weekly Payroll Deductions

United Healthcare Medical	NHP HDHP with HRA	CHOICE PLUS HDHP with HRA FL
Network	NHP POS Access - FL Residence	Choice Plus - FL Residence with dependent out of state
Pre-Tax Contribution	Bi-Weekly (26)	Bi-Weekly (26)
Employee Only	\$0.00	\$20.99
Family	\$178.10	\$233.79
Dual City of Tampa Family	\$0.00	\$59.99

## PLEASE NOTE THE FOLLOWING REGARDING THE MEDICAL PLANS CONTRIBUTIONS:

- ☐ Dual City of Tampa Family bi-weekly premiums are for married or domestic partner that both work for the City of Tampa and/or a members enrolled in one of the trust's medical plan. (Spouse/domestic partner cannot be enrolled in any other medical plan)
- ☐ The UHC Choice Plus HDHP with HRA plan FL Residence plan is provided for members with dependents that reside outside of Florida. If your covered dependent child is a full-time student at an accredited college or university, you will pay the same premiums as the NHP Plan. Annual verification is required.

# Dental Plan – DHMO

## DHMO Plan – United Healthcare

**Network:** FL Managed Care – Solstice S100B, S200A, S200B & S200AP

**Out of Network Coverage:** No

**Calendar Year Maximum: Unlimited**

☐ Deductible for Basic and Major Services:

➤ none

**Scheduled Payments:**

☐ **Preventive and Diagnostic**

➤ No charge

☐ **Basic Services**

☐ \$40 Routine filling per tooth

☐ \$10 - \$40 Oral Surgery

☐ \$40-\$350 Endodontics

☐ **Major Services**

☐ \$0 - \$100 Periodontics

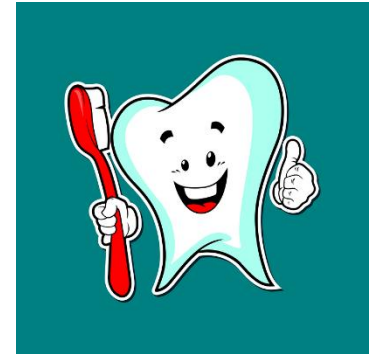
☐ \$195 Crowns

☐ \$210 - \$240 Bridges

**Orthodontic Services (Braces)**

☐ \$1,800 dependent children to age 19

☐ \$2,400 adult





# Dental Plan – PPO Plan

## PPO Plan – United Healthcare

**Network:** National Option PPO 30

**Out of Network Coverage:** Yes

**Calendar Year Maximum: Unlimited**

☐ Deductible for Basic and Major Services:

- \$50 individual
- \$150 family

**Coinsurance:**

☐ Preventive, Diagnostic and Basic Services

- Plan pays 100%
- Out-of-network plan pays 80% / Member 20%

☐ Major Services

- ☐ Plan pays 60% / Member 40%
- ☐ Out-of-network plan pay 50% / Member 50%



**Orthodontic Services (Braces)**

- ☐ Plan pays 50% both in and out of network
- ☐ \$2,000 Lifetime Maximum
- ☐ For dependent children to age 19

## Dental Bi-Weekly Payroll Deductions

United Healthcare Dental	DHMO	PPO Dental
Pre-Tax Contribution	Bi-Weekly	Bi-Weekly
Employee Only	\$5.53	\$14.21
Employee + One	\$10.94	\$27.00
Family	\$19.46	\$44.52

# Vision Plan

## Insurance – United Healthcare

**Network:** Spectera

**Out of Network Coverage:** Yes (reimbursement only)

☐ **Benefit Frequency: Once every 12 months**

- Eye Exam
- Frames or Contact Lenses
- Eyewear Lenses

☐ **In-network Benefit**

- \$15 Exam and material copay
- \$150 Frames allowance
- \$150 Contact lenses allowance

☐ **Standard Scratch-resistance lenses**

- Single, lined bifocal or trifocals 0% after copay
- 20% discount for additional lenses

☐ **In-network Contact Lenses**

- Disposable Formulary – up to 6 boxes
- Medically Necessary – material copay only



# Vision Plan – Additional Advantage

## ❑ Warby Parker Advantage with your Vision Plan:

- Warby Parker's frames are designed in-house from top material
- Order online and pick 5 frames to test out for 5 days free (no shipping cost to you)!
- No additional cost to you after your \$15 material copay for:
  - ❖ Scratch-resistance, Smudge resistance and Anti-reflective treatments
- Shop for contacts, eyeglasses and sunglasses online at [www.warbyparker.com](http://www.warbyparker.com)
- Warby Parker stores in the Tampa Area:



### Glasses/Frames only

#### Showroom at Oxford Exchange

420 West Kennedy Boulevard

Tampa, FL 33606

(813) 981-5100

Monday - Friday 9:00 am to 5:30 pm

### Exams & Glasses

#### International Plaza

2223 N West Shore Boulevard

Tampa, FL 33607

(813) 524-5436

Monday - Saturday 11:00 am to 7:00 pm

Sunday 12:00 pm to 6:00 pm

# Vision Bi-Weekly Payroll Deductions

United Healthcare Vision	Vision
Pre-Tax Contribution	Bi-Weekly (26)
Employee Only	\$3.78
Employee + One	\$7.57
Family	\$12.65

# Supplemental Plan Offerings

## Colonial Plans:

- **Accident Insurance:** Provides cash benefits directly to you that help with out-of-pocket expenses - medical and non-medical - associated with treatment in the event of a covered accident.
- **Short Term Disability:** Can help you protect your paycheck, if you find yourself unable to work due to a non-occupational illness or injury.
- **Hospital Indemnity:** Provides cash benefits directly to you (unless otherwise assigned) that help pay for some of the costs - medical and non-medical - associated with a covered hospital stay due to a sickness or accidental injury.
- **Cancer Insurance:** Is meant to mitigate the costs of **cancer** treatment and provide policyholders with a degree of financial support for the type of cancer treatment received.
- **Critical Illness:** Provides lump sum cash benefits when an insured person is newly diagnosed with a covered critical illness.

# Supplemental Plan Offerings

## Universal or Term Life Insurance – Transamerica

- **Universal life insurance** is a type of permanent life insurance that provides coverage for life insurance, if premiums are paid. It's made up of two parts: a guaranteed death benefit, which is money left to your loved ones, and a cash value component. The cash value earnings grow tax-deferred, meaning no tax will be due until they are withdrawn. It's flexibility on your terms.
- **Term insurance** is a type of life insurance policy that provides coverage for a certain period or a specified "term" of years. If the insured dies during the time period specified in the policy and the policy is active, or in force, a death benefit will be paid to your beneficiary.

## Legal Plan – MetLife

Offers a large network of providers for many legal services. It also includes identity theft restoration, free simple tax return preparation and a free simple will. Legal services are provided at a discounted fee for your entire family.



# City of Tampa Benefits

What is not offered by the Tampa Firefighters' & Police Officers' Employees' Health Plan that is offered by the City of Tampa:

## Benefits Provided by the City of Tampa:

- |                                   |                                  |
|-----------------------------------|----------------------------------|
| ◆ Employee Assistance Plan (EAP)  | ◆ 457(b) Retirement Savings Plan |
| ◆ Basic Term Life and Beneficiary | ◆ Flexible Spending Accounts     |
| ◆ Long Term Disability Insurance  | ◆ Roth Retirement Savings        |

# Who to contact

1. The phone numbers for questions about your insurance are listed in the benefits booklet under Contact Information. They will not be able to answer questions regarding claims, providers, or what is covered or not covered, and can only be contacted after your benefits effective date.
2. For Active or COBRA Enrollment questions, or if you need additional assistance that the insurance company was unable to help you with, contact NEBA at the phone number listed under Active and COBRA Administrators. (800-872-1158)
3. Need additional assistance for finding a provider, claims resolutions, navigating myuch.com or questions regarding your benefits, contact our Benefits Advocate. Diana Kemelek, email: [diana.Kemelek@bbrown.com](mailto:diana.Kemelek@bbrown.com) or Phone: (904-631-6990)
4. For questions about the supplemental plans provided by Colonial, MetLife and Transamerica, contact NEES for help with enrollment, benefits or claims. (800-884-0689 x803)

Go to: [www.tampabenefits.com](http://www.tampabenefits.com) to obtain the 2021 Benefits Guide and all plan documents.

