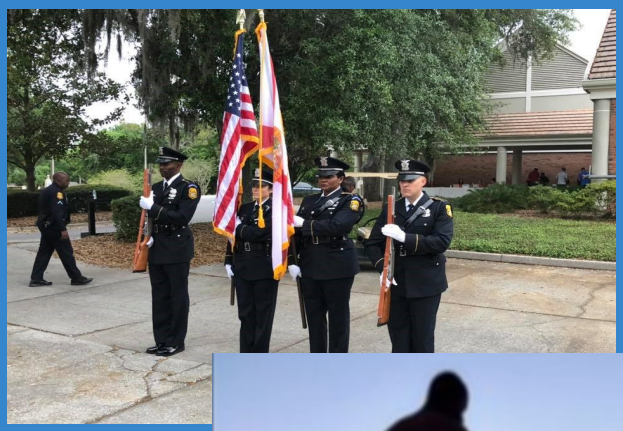
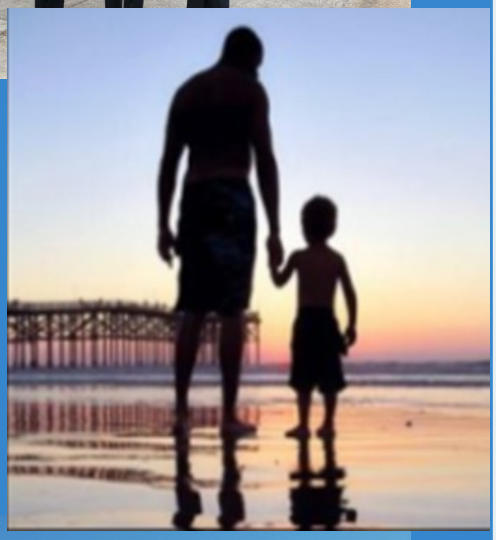
Tampa Firefighters' And Police Officers' employees' Health Plan













Trust Fund Benefits Guide 2021

Active Members

Welcome

Tampa Firefighters' and Police Officers' Employees' Health Plan offers eligible members a comprehensive benefit package that provides both financial stability and protection. Our offering provides flexibility for members to design a package to meet their unique needs. Enclosed you will find highlights of the benefits offered by the Health Plan for 2021 plan year.

After the enrollment for 2021, you will receive additional information in the mail from the insurance carriers. Please use this booklet as a guide to your benefits and review all carrier documents for the most comprehensive descriptions for your offered coverage.

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Every effort has been made to ensure the accuracy of the information in this Benefit Guide. Plan provisions summarized in this overview contain only highlights. If there is a discrepancy between this overview and the plan documents, the plan documents will govern. The following descriptions of available benefit elections options are purely informational and have been provided to you for illustrative purposes only.

Benefits Plans Overview

Coverage	Carrier	Brief Description
Medical/RX 	**United Healthcare**	One medical plan with HRA with a second plan for those retirees or members that have dependents that live outside of Florida: ♦ **Florida Residents Plan:** NHP POS Access High Deductible Health Plan (HDHP) with Health Reimbursement Account (HRA) has a $2,000 deductible and provides you an opportunity to earn wellness incentives for you and your spouse/domestic partner. Lower copays for PCP and $15 Tier 1 and $50 Tier 2 copay for prescriptions. ♦ **Out of State Plan:** Choice Plus High Deductible Health Plan (HDHP) with Health Reimbursement Account (HRA) has a $2,000 deductible and provides you an opportunity to earn wellness incentives for you and your spouse/domestic partner. There is a $30 copay for going to a designated "Premium Care Physicians" (see page 11).
Dental 	**United Healthcare**	Two voluntary dental plan options: ♦ Dental Health Maintenance Organization (DHMO) is an in-network only fixed copay plan for all covered dental services. ♦ Dental Preferred Provider Organization (PPO) has both in and out of network benefits where you pay a percentage of the covered cost for services.
Vision 	**United Healthcare**	The voluntary vision plan allows you to obtain your routine eye exam, obtain frames with lenses or contact lenses **once** every 12 month. The frames and contact lenses allowance is up to $150 with additional discounts above the allowance.
Voluntary Plans 	**Colonial** **TransAmerica** **Metlife**	Other coverage you may purchase that pays you directly: **Colonial:** ♦ Short Term Disability ♦ Cancer and Critical Illness ♦ Accident ♦ Hospital Indemnity **TransAmerica** - Universal and Term Life insurance **Metlife** - Legal Plan

Please note you will continue to receive the following benefits from the City of Tampa :

- Current Supplemental Plans (Grandfathered)
- Employee Assistance Plan (EAP)
- Basic Term Life and Beneficiary
- Long Term Disability Insurance
- 457(b) Retirement Savings Plan
- Flexible Spending Accounts
- Roth Retirement Savings

Eligibility

If you are a full time active member regularly scheduled to work 30 hours, you and your qualified dependents are eligible to enroll in the benefits within this guide. There are three times during the year that you may be eligible to enroll in your benefits as outlined below:

As a New Hire

You must enroll within the first 30 days as a new hire or full time status change effective date. Your elected benefits will be effective the 1st of the month following 30 days from your date of hire or full time status effective date.

During Open Enrollment

Open enrollment is from **October 19 through November 18, 2020**. This is the one time of year that you may enroll, add dependents or make changes to your benefit elections without a qualifying life event.

Qualifying Life Event

Generally, you may only enroll in the benefits for you and your dependents when you are first eligible as a new hire or during open enrollment. However, you may make changes/enroll during the plan year if you experience a qualifying life event. To make changes or new elections as a qualifying life event you must submit your elections to NEBA **within 30 days** of the date of the event or you will be considered a late enrollee and have to wait until open enrollment. Examples of a qualifying event:

- You get married or divorced
- You have a baby, adopt a child or guardianship
- Loss or gain of coverage due to an employment change
- Death
- Electing coverage under another group health plan
- Newly eligible for Medicare

Whom can you add to your plan?

- Spouse or Domestic Partner (marriage certificate or Domestic Partner Affidavit required)
- You or your spouse's children up to age 26 regardless of their living situation or their employment, student or marital status. Coverage lasts until the last day of the month they attain age 26 (birth certificate, adoption papers or guardianship papers required)
- You or your spouse's unmarried children ages 26 to 30 living with a parent or full time student and is not offered coverage under any other health insurance policy. Coverage lasts until the last day of the month they attain age 30 (annual recertification required)
- You or your spouse's unmarried adult child aged 26 or older whom became mentally or physically disabled before age 26 is eligible for coverage under the Plan if the child is primarily supported by you or is incapable of self-sustaining employment. (documentation required)

What do I need to supply for dependent verification?

You must provide NEBA with copies of all dependent documents to verify their eligibility for coverage. You have 60 days to provide the birth certificate for children, marriage certificate and domestic partner verification.

How and Where to Enroll

Open Enrollment is from October 19 to November 18, 2020 for a January 1, 2021 effective date.

Tampa Firefighters' And Police Officers' Employees' Health Plan offers you and your eligible dependents medical , dental, vision and supplemental plans.

Please note: All currently enrolled members and their dependents enrolled in the City of Tampa Plan as of October 15th, will be enrolled in the following plans for January 1, 2021:

Medical: Simply Wellness or HDHP with HRA to the NHP POS Access HDHP with HRA

Dental: Humana PPO to UHC PPO Dental

Humana DHMO to UHC DHMO

Vision: Superior Vision to UHC Vision

Please note: Enrollment instructions will be provided prior to October 19, 2020 on how to review or change your enrollment.

City of Tampa will still offer you the opportunity to enroll and update your beneficiary for your life insurance and enroll in the Flexible Spending Account (*you must re-enroll each year as the IRS doesn't allow this to automatically roll over to the next year*). Please go to www.tampagov.net/benefits *for more information. Please note: You will NOT be able to enroll until Open Enrollment. Open Enrollment for City of Tampa begins* ***October 19th and ends November 16, 2020. Note the different dates: If enrolling in the Flexible Spending, you must enroll by the November 16th.***

What to do after enrolling?

Provide NEBA with copies of all dependent documents to verify their eligibility for coverage for newly added dependents on or after January 1, 2021. You have 60 days to provide the birth certificate, adoption, or guardianship papers for children, marriage certificate and domestic partner verification.

You are responsible to ensure that your payroll deductions reflect the benefits you enrolled. It is important to check your pay records the first pay period after your benefits effective date to ensure your deductions reflect all the benefits you enrolled in.

Medical Plans

Tampa Firefighters' and Police Officers' Employees' Health Plan is providing you and your eligible dependents a new medical plan. The **NHP Access POS HDHP with HRA** plan is a Florida network only that provides a lower copayment for your Primary Care Doctor (PCP), 3 pediatrician sickness or injury office visits at no cost, Virtual Visits at $0 copay and lower RX copays for tier 1 and tier 2 prescriptions.

For Non-Florida Residents **UHC Choice Plus POS HDHP with HRA** plan uses the national network of providers. The plan is the same as the 2020 City of Tampa HDHP with HRA. Several enhancements to the 2020 City of Tampa plan provides you with a lower specialist copay when you select a designated *"Premium Care Physician"* and the lower PCP copayments for rehabilitation and chiropractors verses specialist.

Both plans include a Health Reimbursement Account (HRA) using your wellness incentives earned in 2020. The NHP Access POS HDHP does require you to select a Primary Care Physician or one will be assigned to you. The Choice Plus POS HDHP doesn't require an assigned PCP, however **both plans are open access and you do NOT need a referral to see a specialist.**

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	Individual deductible	Individual deductible	Family deductible*
Single/Family	$2,000/4,000	$2,000/4,000	$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
Pediatrician Visits (PCP) to age 19	**$0**	$30	30% after deductible
Premium Care Physician Designation	**$10 PCP / $50 Specialist**	**$30**	N/A
Specialist Office Visit *(referrals not required)*	$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 days)	10% after deductible	10% after deductible	30% after deductible
Mental Health & Substance Abuse			
Office Visit - Outpatient	$10	$30	30% after deductible
Inpatient Services	10% after deductible	10% after deductible	30% after deductible

(1) What is included: Deductible, copays, coinsurance are included in the out of pocket maximum. Penalties for not obtaining Pre-Certification, premiums, balance billing and services that are not covered under the plan are not included in the Out of Pocket maximum.

Medical Plans

Limitations to Covered Services:

Limited Services (check the plan document for a complete list of excluded services)	
- Acupuncture (10 per year)	- Hearing aids ($2,500 lifetime)
- Infertility up to $30,000 Medical & $10,000 RX (lifetime)	- Cranial Banding ($1,500 lifetime)

Excluded Services:

Services your plan generally does NOT cover (check the plan document for a complete list of excluded services)	
- Bariatric Surgery	- Long term care
- Cosmetic Surgery	- Private Duty Nursing
- Routine Foot Care	- Weight Loss Programs
- Dental care (Adult & Children)	- Non-emergency care when traveling outside of the US
- Glasses and Routine Eye Care (Adult/Child)	

Bi-Weekly Payroll Contributions:

United Healthcare Medical	NHP Access POS HDHP w HRA	UHC Choice Plus HDHP w HRA
Pre-Tax Contribution	Bi-Weekly	Bi-Weekly
Employee Only	$0.00	$22.44
Family	$171.69	$233.01

PLEASE NOTE THE FOLLOWING REGARDING THE MEDICAL PLANS AND RATES:

- Members married to City of Tampa employee or member enrolled in one of the trust's medical plan will have $0 contribution for the NHP HDHP and $61.32 for Choice Plus HDHP with HRA for family coverage when enrolled in the same plan for family coverage. (Spouse of member cannot be enrolled in any other medical plan)

- The UHC Choice Plus HDHP with HRA plan is provided for members that reside outside of Florida or have dependents that reside outside of Florida.

- The NHP Access POS HDHP with HRA plan network is in Florida only. However, if you have a dependent that lives outside of Florida they will search for provider in the Choice Plus network. Their address in UHC must reflect their Non-Florida address in order to use the Choice Plus network. Otherwise, they are covered for emergencies only.

Prescription Drug Plan

The two medical plans offered by Tampa Firefighters' and Police Officers' Employees' Health Plan has a New Advantage 4-Tier prescription drug list. The Florida NHP POS Access HDHP plan have lower RX copayments for Tier 1 and 2.

United Healthcare (Optum RX)	NEW TRUST HDHP with HRA	NEW TRUST HDHP with HRA	HDHP with HRA
	IN NETWORK (FL residence)	IN NETWORK (non-FL residence)	OUT OF NETWORK (1)
Prescriptions - Retail (30 days)	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%
Prescriptions - Mail Order (90 days)	**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

(1) The copay and percentages for out of network pharmacies is based on Reasonable and Customary (R&C). If the cost is more than the R&C, you will pay the difference plus the copayment or percentage on the R&C allowed amount.

Tier information. Using lower-tier medications can help you pay the lowest out-of-pocket cost. Your tier chart below indicates the overall value, medications' effectiveness and safety, cost, and the availability of alternative medications to treat the same or similar medical condition(s).

Drug Tier		Includes	Helpful Tips
Tier 1	$	**Lower-cost** 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	$$	**Mid-range** cost Medications that provide good overall value. A mix of brand-name and generic drugs	Use Tier 2 drugs, instead of Tier 3 or 4, to help reduce your out-of-pocket costs.
Tier 3	$$$	**Higher-cost** 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	$$$$	**Highest-cost** 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.

Employee Assistance Program (EAP)

Our medical plans offered by Tampa Firefighters' and Police Officers' Employees' Health Plan includes an Employee Assistance Program (EAP) for enrolled members and their dependents.

From time to time many of us will face problems at work or at home that we are not sure how to solve. These can range from emotional problems to marital problems or even substance abuse. While you can still access the City of Tampa's EAP administered by Wood & Associates, you also have access to the UHC plan through our Health Plan.

It's good to know you're not alone. Reaching out to an EAP consultant is a good first step and with UHC you are guaranteed privacy and confidentiality.

They're trained to understand your concerns so they can connect you with the counselor or services best able to help you, such as:

- Depression
- Anxiety
- Substance Abuse Issues
- Managing stress
- Working through emotional issues or grief
- Assistance with Legal and financial concerns
- Up to 3 in person visit as determined by your counselor
- Unlimited services by phone
- Available to you and your dependents that live in your household, regardless if they are covered under your health plan or not



One call puts you in touch with a clinician, counselor, mediator, lawyer or financial adviser who could help change your life for the better.



Call the member phone number on your health plan ID card and ask to speak to an EAP Consultant during normal business hours!

Or, contact EAP directly 24 hours a day, 7 days at week at 1-888-887-4114.

City of Tampa EAP

Wood & Associates

In Hillsborough: (813) 870-0392

In Pinellas: (727) 576-5164

Out-of-Area (800) 343-4670

www.woodassociates.net

Tampa Firefighters' and Police Officers'

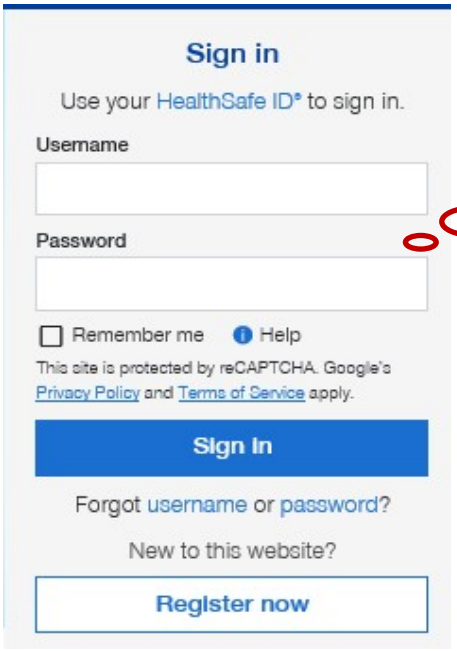
Employees' Health Plan EAP

UnitedHealthcare

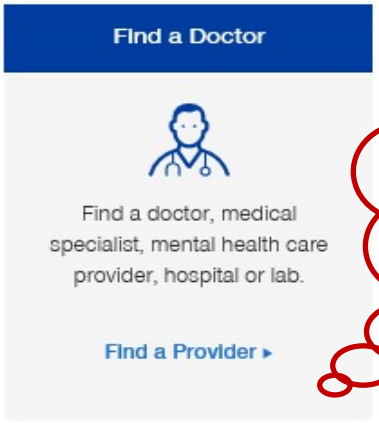
(888) 887-4114

How to Find an In-Network Provider!

In-Network Providers: It is easy to find an in-network provider by logging onto www.myuhc.com Below are some easy instructions to follow:



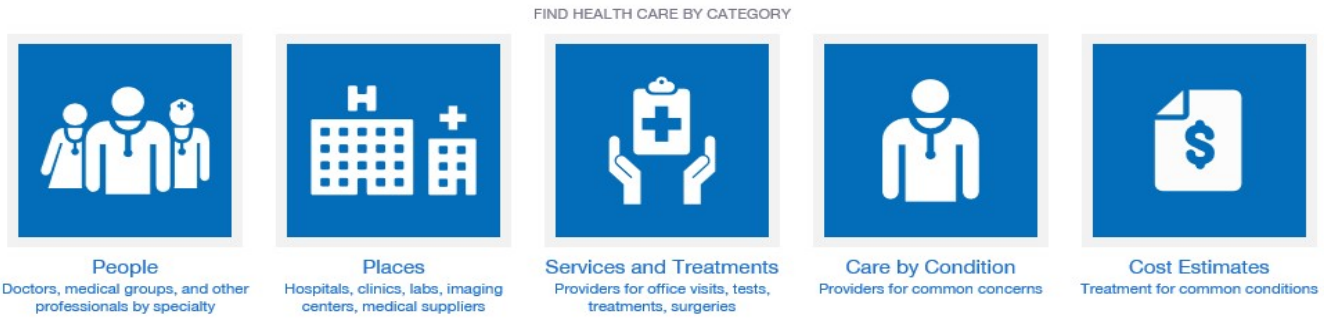
Sign in to www.myuhc.com to register on or after January 1, 2021.



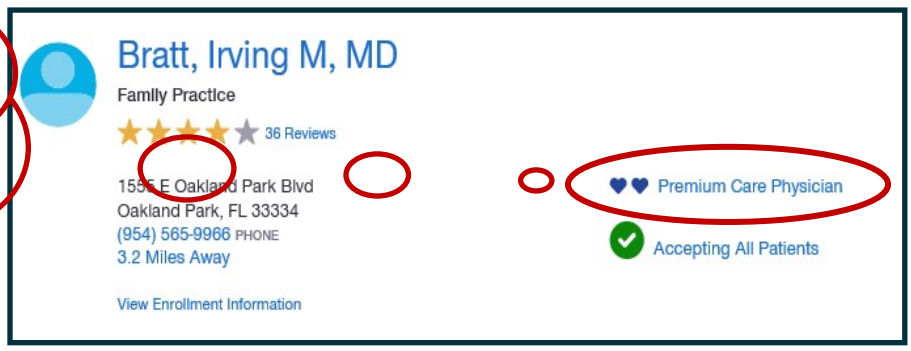
Or scroll down below the sign-in and "Find a Provider" and then click the Medical Directory to search by your zip code.

Select NHP HMO/POS Access for NHP Access HDHP with HRA and Choice Plus for the UHC Choice Plus HDHP with HRA. (Please note you cannot change plans during the year, except during Open Enrollment).

Select the type of provider you are looking for, see below:



This sample provider is accepting all patients and is a Premium Care Physician! See the next page for details on this type of physician.

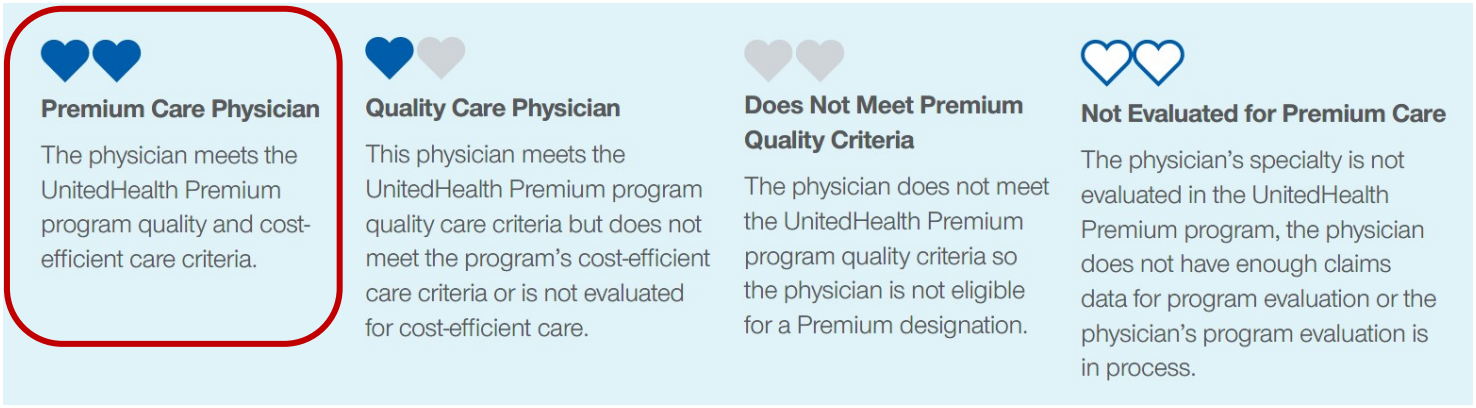


Choose smart. Look for Blue Hearts...

Choosing a doctor is one of the most important health decisions you'll make. The UnitedHealth Premium program can help you find doctors who are right for you and your family.

Choose with confidence:

The UnitedHealth Premium program evaluates physicians in various specialties using evidence-based medicine and national standardized measures to help you locate quality and cost-efficient doctors. It's easy to find a UnitedHealth "Premium Care Physician." Just go to **myuhc.com > Find a Provider.** Look for the two blue hearts for the "Premium Care Physician."



Premium Care Physician
The physician meets the UnitedHealth Premium program quality and cost-efficient care criteria.

Quality Care Physician
This physician meets the UnitedHealth Premium program quality care criteria but does not meet the program's cost-efficient care criteria or is not evaluated for cost-efficient care.

Does Not Meet Premium Quality Criteria
The physician does not meet the UnitedHealth Premium program quality criteria so the physician is not eligible for a Premium designation.

Not Evaluated for Premium Care
The physician's specialty is not evaluated in the UnitedHealth Premium program, the physician does not have enough claims data for program evaluation or the physician's program evaluation is in process.

Below are the providers that may have a Premium Care Physician designation:

Designated UnitedHealth Premium Care Physicians:

Allergy
- Allergy
- Allergy & Immunology

Cardiology
- Cardiac Diagnostic
- Cardiology
- Cardiovascular Disease
- Clinical Cardiac Electrophysiology
- Interventional Cardiology

Ear, Nose and Throat
- Head and Neck Surgery
- Laryngology
- Otolaryngology
- Otology
- Pediatric Otolaryngology
- Rhinology

Endocrinology
- Endocrinology and Diabetes Metabolism

Family Medicine
- Family Practice
- General Practice
- Preventive Medicine

Gastroenterology
- Diagestive Diseases
- Endoscopy
- Gastroenterology
- Hepatology (Liver Disease)

General & Orthopedics & Spine Surgery
- Abdominal
- Colon & Rectal
- Proctology
- Back & Spine
- Hand, Sholder & Knee
- Orthopedic

Internal Medicine
- Internal Medicine
- Pediatric Internal Medicine

Nephrology
- Nephrology

Neurology
- Neurology
- Neurology & Psychiatry
- Neuromuscular Disease

Obstetrics & Gynecology
- Gynecology
- Obstetrics
- Obstetrics & Gynecology

Pediatrics
- Adolescent Medicine
- Pediatric Adolescent
- Pediatrics

Pulmonology
- Pulmonary Medicine

Rheumatology
- Rheumatology

Urology
- Urology

Maximize Your Benefits and Savings!

How to determine the most cost effective care for your situation:

Choosing the appropriate place of care ensures prompt medical attention and lower costs.

More than 10% of all emergency room visits could have been better addressed in either an urgent care facility, doctor's office or virtual visit. If you're suddenly faced with symptoms of an illness or injury, how can you determine which facility is most appropriate for your condition?

$ - Wellness Centers

The Wellness Centers 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 Primary Healthcare needs free of charge. Services, locations and contact information to schedule a visit are located on page 13 of this guide.

$ - Virtual Visit or Telemedicine

You may call a telemedicine provider from anywhere - home, work, or on the road - and its available **24/7/365**. Telemedicine doctors can diagnose non-emergency medical problems, recommend treatment, and can even call in a prescription to your pharmacy of choice, when necessary. Telemedicine is a $0 copay on NHP Access and $15 on Choice Plus vs. your primary care of $10 or $30 copay respectively and significantly less than an ER or Urgent Care visit.

$$ - Primary Care Office

Many primary care offices keep space open for patients with minor medical conditions such as ear infections, colds, flu, sore throats, minor cuts or burns, fever or infections. The wait time is usually less than an urgent care facility with a cost of $10 for the NHP Access and $30 per visit for Choice Plus.

$$$ - Urgent Care

Urgent care centers are usually located in clinics or hospitals, and, like emergency rooms, offer after-hours care. Unlike emergency rooms, they are not equipped to handle life-threatening situations. Rather, they handle conditions that require immediate attention—those where delaying treatment could cause serious problems or discomfort. Some examples of conditions that require urgent care are these:

- Ear infections
- Sprains
- Vomiting
- High fever
- Minor cuts, burns and abrasions
- Urinary tract infections

Urgent care centers are more cost-effective than ERs for these conditions. In addition, the waiting time in urgent care centers is usually much shorter.

$$$$ - The Emergency Room (ER)

Emergency rooms are equipped to handle life-threatening injuries and illnesses and other serious medical conditions. An emergency is a condition that may cause loss of life or permanent or severe disability if not treated **immediately.** You should go directly to the nearest emergency room if you experience any of the following sudden onsite of conditions, such as:

- Chest pain or Shortness of breath
- Severe abdominal pain following an injury
- Uncontrollable bleeding
- Confusion or loss of consciousness, especially after a head injury
- Poisoning or suspected poisoning
- Serious burns, cuts or infections
- Inability to swallow
- Seizures
- Paralysis
- Broken bones

Patients at the emergency room are sorted, or triaged, according to the seriousness of their condition. For example, a patient with severe injuries from a car accident would be seen before a child with an ear infection, even if the child was brought in first.

Tampa Firefighters' and Police Officers' Employees' Health Plan Wellness Centers

Tampa Firefighters' and Police Officers' Employees' Health Plan Wellness Centers, operated by CareATC, are available to employees, Non-Medicare retirees and their dependents enrolled in the Tampa Firefighters' and Police Officers' Employees' Health Plan. The centers 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 Primary 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.

The first time that you log into the system at the CareATC website, you will be asked to complete the registration process and assign your own unique password. **Follow the prompts to schedule your appointment.**

Please note: You can also schedule an appointment through the CareATC mobile app. You will use the same user name and password that you use for the patient portal.

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

Tampa Firefighters' and Police Officers' Employees' Health Plan Wellness Portal

The Tampa Firefighters' and Police Officers' Employees' Health Plan has a New and improved dedicated wellness portal for employees, spouses or domestic partners covered by the Health Plans.

HealthPassport is part of the CareATC patient portal, ensuring that your wellness activities and incentive tracking remain confidential (with the exception of optional team challenges). With a new look and feel this year, accessing your information is both easy and convenient online via the CareATC mobile app or a personal computer.

Log on today!

Wellness Incentives	• Personal Health Assessment (PHA) • Tobacco Free Certification • Wellness Webinars and Classes • Wild on Walking and Train with Jane Challenges
CHALLENGES	• Team and Individual Challenges • Create your own, or join an existing challenge • Pick Your Healthy Behavior for the Challenge
EVENTS	• Calendar of all City of Tampa Wellness Classes • Class Details • Easy "Point" & Click Registration
RESOURCES	• **Health Feed** health education library • Food and Nutrition, Exercise and Fitness • Stress Reduction, Emotional Wellness • Web Pages, Videos, Podcasts and Other Resource

Wellness Incentive - HRA

Health Reimbursement Arrangement (HRA)

A Health Reimbursement Arrangement (HRA) is an account funded by the City of Tampa that is designed to reimburse members for qualified medical expenses that are paid for your out-of-pocket medical expenses. The amount that is funded by the City of Tampa is an incentive earned through participation in the wellness program in 2020 and is placed in your HRA account in 2021. All unused HRA balances at the end of the year will roll over to the following year up to your $2,000 deductible for single coverage and $4,000 for employee and dependents.

Members can earn up to $1,000 each year and your spouse or domestic partner may also earn $1,000 for the following year. Below is a chart on how to earn your HRA incentives and the activity deadline:

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
Maximum Incentive Reward	**$1,000**	**$1,000**	

Qualified Medical Expenses

Qualified medical claims expenses are those specified in the plan that would generally qualify for the medical expenses. You can use your HRA funds for you and your dependents medical and prescription drug deductible and coinsurance.

Qualified medical and prescription drug claims will be processed automatically, provided you have HRA funds in your account. You are not allowed to direct which claims are paid or not. However, if you have other coverage you should contact the insurance carrier to stop the automatic process to ensure providers are not over paid with tax free funds.

What if I terminate my employment during the Plan Year?

If you cease to be an Eligible Employee (i.e., you die, retire or terminate employment), your participation in the HRA Plan will end unless you elect COBRA continuation coverage. You will be reimbursed for any medical care expenses incurred prior to your termination date, up to your account balance in the HRA, provided that you comply with the plan reimbursement request procedures required under the plan. Any unused portions will be unavailable after termination of employment. However, you or your spouse/domestic partner may not participate in the wellness plan for the following year.

Dental Plan

Tampa Firefighters' and Police Officers' Employees' Health Plan offers you and your eligible dependents the opportunity to enroll in one of two voluntary dental options. The United Healthcare Dental Health Maintenance Organization (DHMO) or the Dental Preferred Provider Organization (PPO) plan. The DHMO gives you a fixed cost at point of service, while the PPO gives you more flexibility in choosing your dental provider.

United Heathcare	DHMO	Dental PPO Plan	
	IN NETWORK ONLY	IN NETWORK	OUT OF NETWORK
Calendar Year Deductible			
Single/Family	Not applicable	$50 / $150	
Calendar Year Maximum Benefit	Unlimited	Unlimited	
Preventive & Diagnostic Services	You Pay	You Pay	You Pay
Oral Evaluations & Cleaning (2 per 12 months)	No Charge	0%	20%
Bite-Wing X-rays (1 per 12 months)	No Charge	0%	20%
Full Mouth X-rays (1 per 36 months)	No Charge	0%	20%
Fluoride - Child (2 x per 12 months, under 16 yrs old)	No Charge	0%	20%
Sealant - Child (1 per 1st & 2nd molar, under 16 yrs old)	No Charge	0%	20%
Space Maintainers (1 per 60 months, under 16 yrs old)	No Charge	0%	20%
Basic Services		after deductible	after deductible
Restorative - Fillings	$40	**0%**	40%
Emergency Treatment / General Services	No Charge	**0%**	40%
Oral Surgery (including extractions)	$10 - $40	**0%**	40%
Major Services		after deductible	after deductible
Endodontics	$40 - $350	40%	50%
Periodontics	$0 - $100	**40%**	50%
Partial Inlays / Onlays / Veneers	**$195**	**40%**	50%
Crowns	**$195**	**40%**	50%
Dentures and Removable Prosthetics	**$210**	**40%**	50%
Fixed Partial Dentures (Bridges)	**$210 - $240**	**40%**	50%
Orthodontic Services (Braces)			
Lifetime Maximum Benefit	Not applicable	$2,000	
Adolescent to age 19 - Braces	**$1,800**	50%	
Adult - Braces	$2,400	Not covered	

Bi-Weekly Payroll Contributions:

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

Why choose an in-network provider?

The United Healthcare PPO dental providers have a contract with UHC and can't charge you more than the allowed amount. While the out of network dentist can balance bill you over the allowed amount that UHC indicates is reasonable and customary (R&C), the percentage you owe out of network is based on the R & C, which means you could owe the balance.

Vision Plan

Tampa Firefighters' and Police Officers' Employees' Health Plan offers you and your eligible dependents the opportunity to enroll in the voluntary vision plan with improved benefits to include Warby Parker with UHC.

United Heathcare	Vision Plan	
	IN NETWORK	**OUT OF NETWORK**
Benefit Frequency		
Comprehensive Exam	Once every 12 months	
Eyeglass Lenses	Once every 12 months	
Frames	Once every 12 months	
Contact Lenses instead of Eyeglasses	Once every 12 months	
Discount for additional pair of glasses or contacts	20%	not applicable
Copayments	You Pay	Reimbursement
Routine Exam	0%	up to $40
Eyeglasses (lenses and frames)	$15	see below
Contact Lenses instead of Eyeglasses	$15	see below
Frames Benefit	After copay	Reimbursement
Allowance	up to $150	up to $45
Discount after allowance	30%	not applicable
Eyeglass Lenses	After copay	Reimbursement
Single Standard Scratch-resistant	$0	**up to $40**
Lined Bifocal	$0	**up to $60**
Lined Trifocal	$0	**up to $80**
Polycarbonate for children to age 19	$0	up to $40
Polycarbonate for Adults	20% discount	not applicable
Progressive Lenses	20% discount	up to $60
Other types of lenses not listed	20% discount	not applicable
Contact Lenses	After copay	
Disposable Formulary	up to 6 boxes	not applicable
Non-Formulary	up to $150 allowance	**Up to $150**
Medically Necessary	**0%**	up to $210
Laser vision	After copay	
UnitedHealthcare has partnered with QualSight LASIK, the largest LASIK manager in the United States, to provide our members with access to discounted laser vision correction providers. Member savings represent up to 35% off the national average price of Traditional LASIK. Contracted prices start at $945 per eye for Traditional LASIK and $1,395 per eye for Custom LASIK. Discounts are also provided on newer technologies such as Custom Bladeless (all laser) LASIK. For more information, visit myuhcvision.com.		not applicable

Bi-Weekly Payroll Contributions:

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

Why choose an in-network provider?

If you go out of network, you must file a claim with United Healthcare and will only be reimbursed for a small portion of the actual cost. UHC Spectera has a large selection of in-network providers, both private practice and retail where you have a small copayment and a discount for items that are not standardly covered under the plan. This includes Warby Parker on-line services with additional advantages.

Vision Plan - Warby Parker Advantage

You and anyone else covered on your UHC vision plan may shop for glasses at Warby Parker online and at their retail locations nationwide! It's part of the UHC vision network. It's convenient to shop and save on your eye glasses and contacts online with Warby Parker!

Advantages of Warby Parker 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
  - ◊ Anti-reflective treatments
- Blue light glasses - They filter more blue light than standard polycarbonate or high-index options, making them perfect for screen-heavy days. Add them to any frame with or without a prescription for $50
- Charity - for every pair purchased through Warby Parker a pair is distributed to someone in need, who otherwise wouldn't be able to see clearly.
- Shop for contacts, eyeglasses and sunglasses online at www.warbyparker.com



Need to contact Warby Parker?

Call: (855) 550-0743

Email: insurance@warbyparker.com

Check myuhcvision.com to:

- Confirm your enrollment in our vision plan and your eyeglasses benefit
- Find out what your plan may cover after your $15 material copay
- Find out how often you may purchase contacts or eyeglasses

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

Supplemental Plans

Disability Insurance - Colonial

If you find yourself unable to work due to a non-occupational illness or injury, **short term disability** can help you protect your paycheck. Please note that there is a pre-existing condition limitation included with this plan. If you have a pre-existing condition and become disabled due to that condition within the first 12 months of coverage, no benefits will be payable. However, the 12 month exclusion will be reduced by the number of months you have been enrolled in the AFLAC disability plan.

Accident Coverage - Colonial

The **Accident plan** provides cash benefits directly to you (unless otherwise assigned) that help with out-of-pocket expenses - medical and non-medical - associated with treatment in the event of a covered accident. Provides 24 hour coverage and is available for you, your spouse and child(ren). You select the coverage that best protects you and your family.

Critical Illness and Cancer Insurance - Colonial

The **Critical Illness Insurance** provides cash benefits when an insured person is diagnosed with a covered critical illness-and these benefits are paid directly to you (unless otherwise assigned). The plan provides a lump-sum benefit to help with out-of-pocket medical expenses and the living expenses that can accompany a covered critical illness. Guaranteed issue amounts up to $20,000 for you and your spouse.

Cancer insurance is a type of supplemental health **insurance** that is meant to manage the risks associated with the **cancer** disease and its numerous manifestations. It 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.

Hospital Indemnity Insurance - Colonial

The Hospital Indemnity Plan 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.

Universal or Term Life Insurance - Transamerica

Universal life insurance is a type of permanent life insurance that provides coverage for life insurance, as long as 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 of time 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.

How to Enroll: There will be a website and phone number provided prior to October 19th. Open Enrollment is from October 19 to November 18, 2020.

Notes

Carrier Contacts

Often time members are unsure whom to contact and when. Outlined below is your first point of contact in order and for what purpose:

1. Insurance matters by coverage are listed in the contact grid below, they will not be able to answer questions until after your benefits effective date.
2. Active or COBRA Enrollment questions, you will contact NEBA under Active and COBRA Administrators.
3. For additional assistance with the insurance company that has not been resolved or you don't understand what the insurance company advice, you will contact NEBA under Active and COBRA Administrators.
4. For enrollment or claims issues with the supplemental plans offered by Colonial, MetLife, and TransAmerica, please contact NEES as listed below. (contact information will be provided once obtained)

CONTACTS				
Coverage	**Carrier**	**Phone Number**	**Network**	**Website**
Medical and Pharmacy NHP HDHP	United Healthcare	844-651-3833	NHP POS Access	www.myuhc.com
Medical and Pharmacy Choice + HDHP	United Healthcare	800-411-1147	Choice Plus	www.myuhc.com
Employee Assistance Program (EAP)	United Healthcare	888-887-4114	Not Applicable	www.myuhc.com
Dental PPO	United Healthcare	877-816-3596	National Option PPO 30	www.myuhc.com
Dental DHMO	United Healthcare	800-955-4137	FL Managed Care - Solstice S100B, S200A, S200B & S200AP	www.myuhc.com
Vision	United Healthcare	800-638-3120	Spectera	myuhcvision.com
Health Reimbursement Account (HRA)	United Healthcare	844-651-3833	Not Applicable	myuhc.com
Legal Plan	MetLife	800-821-6400	Not Applicable	legalplans.com
Supplemental Plans Below for enrollment and claims issues:	NEES	866-294-9783	Not Applicable	Not Applicable
Supplemental Life Insurance Claims	TransAmerica	800-251-7254	Email: TEBclaimsscanning@transamerica.com	
Supplemental Plans: Disability, Hospital Indemnity, Accident and Cancer with Critical Illness	Colonial	866-294-9783	Not Applicable	Not Applicable
Enrollment and COBRA Administrators	NEBA	800-872-1158	Email: TampaFandP@neba-fl.com	



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