

# Employee Benefits Summary Guide 2014 School Crossing Guards







**To:** All Eligible City of Cleveland Employees

From: Department of Human Resources

Date: February 21, 2014

**Subject:** 2014 Annual Benefits Open Enrollment

March 14, 2014 - March 30, 2014

Welcome to 2014 Open Enrollment for Benefits! During Online Open Enrollment, **beginning March 14, 2014 through March 30, 2014,** you may add or delete coverage for yourself, and/or your dependents, or change from one medical plan to another.

Open Enrollment is the **ONE TIME** of the year where you can make changes to your benefits without a "qualifying event." **Enrollment changes will be effective April 1, 2014.** Please make sure you review the *Employee Benefits Summary Guide* to decide on changes, if any. In order to make changes to your benefit choices, log onto the Employee Self-Service (ESS) portal for Benefits through the ADP portal at <a href="https://portal.adp.com">https://portal.adp.com</a>. All enrollment changes must be made online by March 30, 2014.

For more information, Open Enrollment meetings have been scheduled across various locations beginning February 28<sup>th</sup>, 2014.

#### What's New for 2014?

We are pleased to announce that City of Cleveland employees will have expanded physician and hospital plan options starting in April 2014 with the addition of Anthem Blue Access PPO plan.

School guards may choose the Anthem PPO plan as a 'buy-up' option. If a buy-up option is not chosen, the current School Crossing Guards Medical Mutual Plan (CMM) will continue to be your regular plan.

The HMO Health Ohio plan will no longer be available. The Anthem plan was designed to closely match HMO Health Ohio, except with a broader network that includes University Hospital and Cleveland Clinic. If you currently have HMO Health Ohio and do not switch plans during Open Enrollment, you will be moved to the Anthem Blue Access PPO plan effective April 1, 2014.

#### **Enrollment Reminders**

If you do not make any plan changes, your current coverage will continue at 2014 rates. Please verify that the information on file for you, your dependent(s), and beneficiary (ies) is accurate and up to date. Dependent documentation must be on file.

### Who is Eligible



City of Cleveland employees who are eligible may enroll in benefits described in this guide. The following family members are eligible as your dependents for medical, prescription drug, dental and vision coverage: Spouse; domestic partner; children, or other qualified dependents, under the age of 26.

A covered dependent who reaches 26 years of age, may remain as your dependent on the medical plan until the age of 28, under the conditions defined in your plan. Additional forms are required, and a surcharge is assessed to the employee.

A dependent child who reaches age 23 is no longer eligible for dental or vision benefits, but may retain medical and prescription coverage until the age of 26 under federal law. The dependent may continue lost coverage through COBRA. Please look for an election notice from ADP COBRA Services.

More information is available on the Employee Self-Service (ESS) portal in the Document Library. It is your responsibility to notify Human Resources/Benefits when your spouse or other dependents are no longer eligible for benefits.

### When to Enroll

- The Online Open Enrollment period runs March 14, 2014 through March 30, 2014. The benefits you elect during Open Enrollment will be effective April 1, 2014 through March 31, 2015.
- When you are first eligible. New hires, re-hires, recalled employees: You must enroll within 30 days of becoming eligible. Benefits begin the first of the month following employment, or recall.
- During the year, under certain circumstances (i.e., Change in Status).

### Change in Status



Changes to benefit elections can only be made during Open Enrollment.

Throughout the plan year, if you have a qualifying event, you may make changes to your benefit elections. Qualifying events include: marriage, divorce, legal separation, birth or adoption of a child, death of spouse, domestic partner, or other covered dependent, commencement or termination of adoption proceedings, change in spouse's benefits or employment status, a covered dependent becoming eligible for Medicare, Medicaid, an adult dependent child becoming eligible for his or her own employer's benefits, or your own loss of other coverage.

If you wish to make a benefits change due to one of these qualifying events during the balance of the plan year, you must notify Human Resources/Employee Benefits, and complete a Life Event change online via the Employee Self Service (ESS) and submit supporting documents, within 30 days of your change in status date. Please refer to the Document Library in the ESS for the required documentation to be submitted to Benefits.



### How to Enroll (First Time Users)

The first step is to register through the City of Cleveland Employee Self-Service (ESS) portal at <a href="https://portal.adp.com">https://portal.adp.com</a>.

The First-Time Users Registration Code is CLEVE-1234

Please note an email address is required as part of the registration process (refer to the instructions below).

Once you have registered through ESS, login and review your current benefit elections, verify your personal information and make any changes if necessary. Once the Open Enrollment event closes, you will not be able to change your benefit elections until the next Open Enrollment period unless you have a Change In Status as described above.

#### Enroll in Benefit Plans Online (Available March 14, 2014 through March 30, 2014)

If you are a First Time User of the City of Cleveland's Employee Self-Service (ESS) portal, aka City of Cleveland's Benefit Enrollment tool:

- 1. Go to <a href="https://portal.adp.com">https://portal.adp.com</a> and click First Time Users Register Here
- 2. Click on **Begin Registration** tab. Registration code is **CLEVE-1234**
- 3. Verify identity and click **Next**
- 4. Get User ID and select and confirm password. **NOTE:** Your User ID is populated by the system. Document your User ID now
- 5. Select your security questions and click **Next**

Note: Your registration is now complete.

- 6. Enter your contact e-mail information and click Next
- 7. Review and confirm the information you entered and click **Submit**

If you have logged into the ESS tool before at <a href="https://portal.adp.com">https://portal.adp.com</a> and have forgotten your User ID or Password, click on the "Forgot your User ID" or "Forgot your Password" radio button and follow the directions provided by ADP.

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#### To enroll in Benefits:

- 1. Go to <a href="https://portal.adp.com">https://portal.adp.com</a>, click User Login, and enter your User ID and Password
- 2. If your Enrollment event does not appear, click "Myself," then "Benefits," then "Enrollment"
- 3. An "Enrollment" event announcement will appear on your Home Page. (Click Document Library for the How-To-Use Tutorial and view instructions on how to use this system if needed)
- 4. Click on "Enroll" and you will be brought to your Summary Page
- 5. Click on "Dependents" to add dependents
- 6. Click on the green Add button to add your dependents information
- 7. Add your dependents information and click "Done" for each
- 8. Once each dependent has been added, click "Submit"
- 9. Complete enrollment by clicking each **blue** hyperlink under "Benefit Elections" (Medical, Dental, Vision, Life, etc.). Click a check mark next to the name of each dependent you want to cover
- 10. Select each plan you want, ensuring that you click a check mark next to each dependent on each plan that you want to cover, and click "Done"
- 11. When you have finished electing your plans, you will be brought back to the Summary Page
- 12. View your elections on the Summary Page. If all is correct, including each dependent's name appears next to each plan, you must click "Confirm Elections" at the bottom of the page
- 13. You will be brought to the Certification Statement, read this and click "I Agree" to continue
- 14. Click to receive an e-mail confirmation of your enrollment or not, and click "Submit"
- 15. Wait for a Confirmation Number to appear near the top of your Summary page
- 16. **Read the page** to confirm your elected benefits and all covered family member names are shown. This page will also show the employee costs that will be deducted from your paycheck.
- 17. Verify your Beneficiaries. To add or change beneficiaries, click the applicable Life insurance link
- 18. Click the link to "Manage Beneficiaries" and enter your beneficiary's (ies') information
- 19. Click to "Add Designations;" assign Primary and Contingent beneficiaries, and click "Done"

You have now completed your enrollment. Your new Benefit elections will be effective April 1, 2014.

### Medical

The City of Cleveland will be maintaining the same School Crossing Guard CMM health care plan and costs as you had in the 2013-2014 plan year. However, the Medical Mutual HMO Health Ohio buy-up plan will no longer be available. The Anthem Blue Access PPO network plan will take its place.



	CMM PLAN				
Services	In Network	Out of Network			
Physician Office Visit	80% after deductible	64% after deductible			
Deductible					
- Individual	\$1,000	\$1,000			
- Family	\$2,000	\$2,000			
Inpatient	80% after	64% after			
Hospitalization	deductible	deductible			
Outpatient Services	80% after	64% after			
	deductible	deductible			
Preventive Care	100%	64% after			
F		deductible			
Emergency use of an ER	80% after deductible				
Non-emergency use	80% after	64% after			
of an ER	deductible	deductible			
Urgent Care	80% after o	80% after deductible			
Out-of-Pocket					
Maximum	00.000	<b>^</b> =			
- Individual	\$2,000	\$3,500			
- Family	\$4,000	\$7,000			
Prescription Drugs	<b>CVS</b> CAREMARK				
Retail (30-days)					
- Generic	\$5 co-pay¹				
- Preferred	\$20 co-pay <sup>1</sup>				
- Non-Preferred	\$35 co-pay <sup>1</sup>				
Mail Order (90-days)					
- Generic	\$10 co-pay <sup>1</sup>				
- Preferred	\$40 co-pay <sup>1</sup>				
- Non-Preferred	\$70 co-pay <sup>1</sup>				
MONTHLY	SINGLE	FAMILY			
EMPLOYEE	£40.00	<b>\$05.00</b>			
CONTRIBUTION	\$10.00	\$25.00			

## Medical Continued...







	SuperMed Plus	BUY UP (PPO)	Anthem Blue	Access (PPO)	HealthSpan	BUY UP (HMO)
Services	In Network	Out of Network	Level 1 Network	Level 2 Non-Network	In Network	Out of Network
Physician Office Visit	\$10 per visit	70% after deductible	\$15 per visit	100% UCR*	\$15 per visit	
Deductible - Individual - Family	\$400 \$800	\$400 \$800	\$0 \$0	\$0 \$0	\$0 \$0	
Inpatient Hospitalization	90% after deductible	70% after deductible	90%	70%	90%	
Outpatient Services	90% after deductible	70% after deductible	90%	70%	90%	
Preventive Care	100%	70% after deductible	100%	70%	100%	lable
Emergency use of an ER	\$80 co-pay	; then 100%	\$80 co-pay;	then 100%	\$50 per visit (Waived if	t Avai
Non-emergency use of an ER	\$80 then 90%	\$80 then 70%	\$80 then 90%	\$80 then 70%	Admitted to Hospital) <sup>2</sup>	are nc
Urgent Care	\$10 per visit	70% after deductible	\$15 per visit	100% UCR*	\$15 per visit	nefits a
Co-Insurance	Excludes Deductible					, Be
- Individual - Family	\$1,000 \$2,000	\$2,500 \$5,000	\$1,000 \$2,000	\$5,000 \$10,000	\$1,000 \$2,000	Non-Network Benefits are not Available
Prescription Drugs Retail (30-days)	CVS CAREMARK		CVS CAREMARK			Non-
- Generic - Preferred - Non-Preferred Mail Order (90- days)	\$5 co-pay <sup>1</sup> \$20 co-pay <sup>1</sup> \$35 co-pay <sup>1</sup>		\$5 co-pay <sup>1</sup> \$20 co-pay <sup>1</sup> \$35 co-pay <sup>1</sup>		\$5 co-pay \$20 co-pay \$35 co-pay	
- Generic - Preferred - Non-Preferred	\$10 co-pay <sup>1</sup> \$40 co-pay <sup>1</sup> \$70 co-pay <sup>1</sup>		\$10 co-pay <sup>1</sup> \$40 co-pay <sup>1</sup> \$70 co-pay		\$10 co-pay \$40 co-pay \$70 co-pay	
	<sup>1</sup> Please Note: When a generic is available, but the pharmacy dispenses the brand-name medication for any reason, you will pay the difference between the brand-name medication and the generic plus the generic copayment.  *Anthem Non-network charges will be paid at usual, customary, and reasonable (UCR) rates. Balance billing may apply and will be the member's responsibility.					work level, regardles
MONTHLY EMBLOYEE	SINGLE	FAMILY	SINGLE	FAMILY	SINGLE	FAMILY
EMPLOYEE CONTRIBUTION	\$108.17	\$274.59	\$209.00	\$533.66	\$121.00	\$334.47

#### Medical Mutual



A trusted insurer for 80 years, Medical Mutual is the oldest and largest health insurance company headquartered in the state of Ohio. We have a long history of partnering with City of Cleveland employees to meet your health coverage needs. As a Medical Mutual member, you have access to many value added features including our award- winning website, MedMutual.com.

- Enhanced Member Website, My Health Plan. Our redesigned website includes enhanced site navigation, improved content, and a fresh appearance.
- The My Health Plan site also allows you to keep organized with access to your explanation of benefits (EOBs), order replacement identification cards, and locate network providers.
- Our smartphone app allows members to perform tasks from their phone, including an advanced provider search using GPS location, placing a call to a provider with one click, and adding providers to phone contacts.
- Save money with our SuperWell Extras that gives you valuable discounts on health products and services such as Gaiam, SpaFinder.com, DrugStore.com, Safe Beginnings baby safety products, Chef's Garden and more.
- Our SuperMed Plus PPO provides a broad network of hospitals which include the Cleveland Clinic System, University Hospital Ajuha Medical Center, MetroHealth, Summa Health System, Akron General Medical Center, Mercy Regional Medical Center, and many more.
- The First Health PPO network is a national network available to you when traveling or receiving any services outside of Ohio.

### HealthSpan



HealthSpan is committed to making health care easier and more affordable to help members and patients get and stay well. Once you enroll in HealthSpan, you and your family members will select a Primary Care Physician from our expanded network that includes HealthSpan Physicians, MetroHealth, and Mercy Lorain Physicians.

As a HealthSpan member, you have access to 15 medical offices in Northeast Ohio as well as to a variety of value-added health and wellness resources and programs to keep you healthy.

- Walk in mammography screenings with no appointment necessary (select locations)
- Flu shot clinics at no additional cost
- Discounted over-the-counter medications available at our pharmacies
- 24-hour care line that provides medical advice **1-800-524-7377**

Anytime you receive care at a HealthSpan medical office you are connected to vital health information anytime, anywhere with My Health Manager. My Health Manager\* allows you to email your doctor's office with routine questions securely and conveniently, 24 hours a day, schedule appointments online quickly and conveniently, view most lab tests, immunizations, and health reminders, and manage or refill prescriptions.

\*Please note that on October 1, 2013, Kaiser Permanente Ohio became HealthSpan. For a certain period of time, as we work to fully transition our online presence to **healthspan.org**, you may be redirected to the Kaiser Permanente website (**kp.org**) for information and resources including access to your electronic medical record, My Health Manager. Please continue to log onto **kp.org** to manage the care you receive at our Northeast Ohio medical offices.

#### Anthem Blue Cross and Blue Shield



- Big-company advantages with a local-company approach Anthem Blue Cross and Blue Shield's
  extensive provider networks offer members access to conveniently located primary care
  physicians, specialists, and hospitals throughout Ohio, including both University Hospitals and the
  Cleveland Clinic systems. You are also covered no matter where you go. Either traveling in the
  U.S. or out of the country, your coverage travels with you through the BlueCard program.
- Anthem Care Comparison Anthem Care Comparison compares prices at certain area hospitals
  for common procedures. It quickly shows that one procedure can carry different price tags at
  different hospitals. Anthem Care Comparison allows employees to make informed decisions.
- Mobile App Using this technology can make it more convenient to manage your health care.
   Search for Anthem Blue Cross and Blue Shield at the app store on your mobile device. Find doctors, urgent care centers, and hospitals, and get driving directions from wherever you are.
- Find a Doctor We believe that finding a doctor online is one of the top reasons many of you visit our website. Use our Find a Doctor website tool to get information about doctors in your area.
- SpecialOffers @ Anthem Exclusively for Anthem members, SpecialOffers provides discounts on family and homes services; vision, hearing, treatments, fitness and health, and more.

### CVS Caremark - Your Pharmacy Benefit Manager



CVS Caremark is the City of Cleveland's Pharmacy Benefit Manager (PBM). This is the prescription drug benefit that goes along with your Medical Mutual or Anthem coverage. Your prescription drug program allows you to obtain medications via your local retail pharmacy or CVS Caremark Mail Service Pharmacy for your maintenance drugs. If you take certain medications on an ongoing basis, you can save money and time by having those medications filled through the CVS Caremark Mail Service Pharmacy.

Since your prescription drug benefits are completely separate from your medical benefits, you will have both a medical ID card and a Prescription Drug Card. When having a prescription filled, you will need to present your CVS Caremark Prescription Drug Card to your pharmacist.

If you are a new hire, your CVS Caremark Prescription Drug Card and additional information regarding your CVS Caremark Drug Program will be mailed to your home after enrollment.

Note: If you are a HealthSpan HMO plan member, you will not receive a CVS Caremark prescription drug card. Your HealthSpan membership card will serve as your prescription drug card and will be accepted at HealthSpan-approved pharmacies.

### Cigna Dental PPO



The City of Cleveland will be maintaining the same dental benefit plans as we had in the 2013-2014 plan year. Your Cigna plan allows you to seek treatment from the dentist of your choice.

	CIGNA D	DENTAL PPO
Services	IN NETWORK	OUT of NETWORK
Deductible - Individual - Family		\$150 \$450
Preventive & Diagnostic Care - Oral Exams - Routine Cleanings - Full Mouth X-Rays - Fluoride Treatment - Bitewing & Panoramic X-rays	100% (n	o deductible)
Basic Restorative Care - Fillings - Root Canals - Oral Surgery - Periodontal - Surgical Extractions	80% aft	er deductible
Major Restorative Care - Crowns - Dentures - Bridges	60% aft	er deductible
Orthodontia	Not	Covered
Plan Year Maximum		\$750

For services provided by a Cigna Dental PPO network dentist, Cigna Dental will reimburse the dentist according to a Contracted Fee Schedule. For services provided by an out-of-network dentist, Cigna Dental will reimburse according to Reasonable and Customary Allowances but the dentist may balance bill up to their usual fees.

#### Your cost in 2014

Monthly payroll deductions will be as follows:

EMPLOYEE CONTRIBUTION				
	Employee Only Employee & Family			
BASE	\$5.00	\$15.00		



### Basic Life Insurance

The City of Cleveland provides all benefit eligible employees with Basic Term Life coverage in the amount of \$15,000 at no cost.

### Optional Term Life Insurance Coverage Options

Optional Life and Dependent Life can be elected at any time but requires a Statement of Health approved by MetLife, for any amount after the initial election period for new employees.

The Statement of Health form can be found in the Document Library of the online ESS. Contact HR/Benefits for assistance if you do not have access to a computer or the Internet.

For You	Multiples of \$10,000 to a Maximum Benefit of \$300,000
For your Spouse	\$10,000
For your Dependent Children	Child (14 days but less than 6 months) \$1,000
Tor your Dependent Officient	Child (6 months but less than 23 years old (25 for full time student) \$5,000

Optional Life Insurance (Non-Smoker) – Employee Rates per \$1,000 of coverage										
Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 +
Optional Life *	\$0.091	\$0.106	\$0.122	\$0.145	\$0.206	\$0.328	\$0.573	\$0.711	\$1.223	\$1.965
Spouse	\$2.06 Per Month									
Dependent Children	\$1.22 Per Month									

Optional Life Insurance (Smoker) – Employee Rates per \$1,000 of coverage										
Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 +
Optional Life *	\$0.099	\$0.122	\$0.145	\$0.168	\$0.244	\$0.390	\$0.680	\$0.848	\$1.460	\$2.348
Spouse	\$2.06 Pe	\$2.06 Per Month								
Dependent Children	\$1.22 Pe	\$1.22 Per Month								

<sup>\*</sup>NOTE – The rates for the optional life coverage for the employee include matching AD&D coverage (this is only offered on the optional life, not the basic or dependent life coverage).

### **Employee Assistance Program**



We are pleased to inform you that the City of Cleveland continues to offer employees and their immediate family the benefit of the ease@work Employee Assistance Program. By offering this program, we are making an investment in your wellbeing. We strive to be supportive of your, emotional, physical and social needs at home and at work, which, ultimately, bring about a healthier and more balanced life for you and your family.

Available to you and your dependents are the services of qualified professionals who can assist in dealing with a wide variety of issues and concerns.

Here are just some of the many issues that ease@work is equipped to help you with:

- \* Stress
- \* Diet/Nutrition
- \* Marital issues
- \* Healthy Lifestyle Choices
- \* Retirement concerns
- \* School-aged Services
- \* Family Relationship
- \* Drug/Alcohol abuse
- \* Finances/Budgeting
- \* Adolescent concerns
- \* Smoking Cessation
- \* Fitness
- \* Geriatric concerns
- \* Legal issues
- \* Depression/Anxiety
- \* Grief/Loss

ease@work's services adhere to and follow strict guidelines to ensure your privacy and confidentiality. The only aggregated, statistical information shared includes data such as the number of cases and hours of service provided; no individual names or identifying information is ever released.

The City of Cleveland pays the full cost of the ease@work program for employees and dependent family members! Whether it's counseling, advice, referrals or general resources you're looking for, ease@work can help.

ease@work Employee Assistance services are accessible to you and your dependents 24-hours a day. Request services by phone, email or through the 'members-only' website. In addition, you can conduct a number of 'self-directed' searches to find the information you're looking for immediately.

#### Call EASE at:

216-241-3273 (EASE) or 1-800-521-3273 (EASE) Visit ease@work

http://www.easeatwork.com

User ID: City of Cleveland Password: EASE (upper case only)

Please share this letter with your dependents. Assure them that the program is **strictly confidential.** We encourage you to call ease@work anytime you need them.

### 2014 Health Insurance Notice and Updates for City of Cleveland employees

#### Women's Health and Cancer Rights Act (WHCRA)

The Women's Health and Cancer Rights Act (WHCRA) provides protections for individuals who elect breast reconstruction after a mastectomy. Under WHCRA, group health plans offering mastectomy coverage must also provide coverage for certain services relating to the mastectomy, in a manner determined in consultation with the attending physician and the patient. Required coverage includes all stages of reconstruction of the other breast to produce a symmetrical appearance, prostheses and treatment of physical compilations of the mastectomy, including lymph edema.

#### Medicaid and the Child Health Insurance Program (CHIP)

If you or your dependent(s) are not currently enrolled in Medicaid or CHIP and you think your dependents might be eligible, you can contact the Ohio Medicaid or CHIP office or dial 1-877-KIDS-NOW or <a href="www.insurekidsnow.gov">www.insurekidsnow.gov</a> to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependent(s) are eligible for premium assistance under Medicaid or CHIP, your employer's health plan is required to permit your dependent(s) to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer's plan. You have 60 days to request coverage after it is determined you are eligible for premium assistance.

#### Patient Protection and Affordable Care Act (PPACA) / Health Care Reform Update

**State Based Exchanges:** Under the PPACA (also known as the Affordable Care Act), a federally-operated Exchange, or Marketplace, has been established for individuals and business to purchase health insurance. Individuals who qualify for Medicaid, federal subsidies, or tax credits may also use the Marketplace to obtain health coverage. Marketplace plans are operational in the State of Ohio as of January 1, 2014.

**Impact:** The City of Cleveland provides health insurance that meets the minimum value and affordability aspects of the PPACA. Therefore, if you are eligible for benefits through the City of Cleveland, you do not qualify for federal subsidies or tax credits through Marketplace enrollment.

**Uniform Summary of Benefits Coverage (SBC):** IRS and the Department of Labor and Health and Human Services have issued proposed regulation that identifies the standards for a uniform explanation of coverage requirement. Benefit summaries may include the following provisions: Uniform definitions of insurance and medical terms, premium and cost sharing provisions, description of plan coverage, plan contact information, etc. The SBCs for the health care plans offered by the City of Cleveland have been mailed to your home address under separate cover.

#### Reporting Employer Provided Health Coverage in Form W-2:

The Affordable Care Act requires employers to report the cost of coverage under an employer-sponsored group health plan on an employee's Form W-2, Wage and Tax Statement, in Box 12, using Code DD. Many employers are eligible for transition relief for tax-year 2012 and beyond, until the IRS issues final guidance for this reporting requirement.

In general, the amount reported should include both the portion paid by the employer and the portion paid by the employee. This reporting is now required, not only to show employees the value of their health care benefits so they can be more informed consumers, but as of the 2014 tax year, for the purpose of reporting your health care enrollment compliance.

#### **Our Commitment Regarding Your Personal Health Information**

The City of Cleveland is committed to maintaining and protecting the confidentiality of our employees' personal health information. Each health plan entity is required by federal and state law to protect the privacy of your individually identifiable health information and other plan information, known as Protected Health Information (PHI). You will be receiving Privacy Notices from each responsible entity after your initial enrollment and periodically as may be necessary.

### Trustmark Voluntary Benefits

Trustmark Voluntary Benefits will be available during Open Enrollment. You may choose to cover yourself with one or more of the following individual policies:

- Critical Illness Insurance
  - Disability Income Insurance
    - Accident Insurance

For more information, contact a Trustmark benefits counselor at (877) 262-1936 or see a Trustmark representative during one of the Open Enrollment Benefits Meetings.

Please remember that Trustmark Voluntary Benefits are individual insurance policies. Because they are not one of City's group policies, you will need to enroll directly with Trustmark. The City has arranged to collect premiums by payroll deduction and send to Trustmark for you. However, you will not be able to enroll with Trustmark through the City's online benefits portal.

It's your story. Protect it with Trustmark insurance.

#### **Important Contacts:**

Medical: Medical Mutual of Ohio

http://www.medmutual.com

Customer Service: 1-800-524-9820

Group Number: 228383

HealthSpan (formerly Kaiser)

www.healthspan.org

Customer Service: 1-800-686-7100

Group Number: 151-AA

Anthem Blue Cross and Blue Shield

http://www.anthem.com

Customer Service: 1-800-552-9159

Group Number: 00172730

**Dental:** Cigna Dental

http://www.cigna.com

Customer Service: 1-800-244-6224

Group Number: 3329367

Prescription Drugs: CVS/Caremark

https://www.caremark.com

Customer Service: 1-800-776-1355

Group Number: COCCM

**Life Insurance:** Metropolitan Life

http://www.metlife.com

Customer Service: 1-800-638-5433

Group Number: 104111

Flexible Spending Account: ADP FSA Services

www.flexdirect.adp.com

Customer Service: 1-800-654-6695

Fax: 1-866-392-4090

**Employee Assistance Program:** Ease@Work

http://www.easeatwork.com/easey

User ID: City of Cleveland Password: EASE Contact: 1-800-521-3273 or 216-241-3273

COBRA: ADP BeneDirect

https://www.benedirect.adp.com

Contact: 1-800-526-2720

Human Resources/Benefits: City of Cleveland

http://www.city.cleveland.oh.us

Benefits Helpline Contact: 216-664-3496 E-mail: HR-benefits@city.cleveland.oh.us

#### Frequently Asked Questions

#### **What is Online Open Enrollment?**

Online Open Enrollment is a safe, easy-to-use, computerized system that allows employees to go online and elect new benefits coverage or make changes to their existing coverage.

#### When is open enrollment?

Open enrollment begins Friday, March 14, 2014 and ends Sunday, March 30, 2014. Divisional meetings are scheduled from February 28 through March 14, 2014.

#### How do I register?

You would register through the City of Cleveland Employee Self-Service (ESS) portal at <a href="https://portal.adp.com">https://portal.adp.com</a>. The First Time Users Registration Code is **CLEVE-1234** 

#### What if I don't have a computer?

If you do not have a computer, you may come to Room 2 at City Hall Monday through Friday between 9 a.m. and 4 p.m. to enroll in benefits. There are also computers located at all public libraries in the area, including the Public Administration Library at City Hall, Room 100. The Personnel Lead in your department can also assist you with Open Enrollment.

#### What if I am already registered but cannot retrieve my forgotten PIN or User ID?

If you cannot retrieve your credentials or get a security lock-out message, contact the Department of Human Resources Benefits Helpline at (216) 664-3496, Monday through Friday, 9 a.m. to 4 p.m.

#### If I like the plans I have right now, do I need to do anything during Open Enrollment?

The HMO Health Ohio plan will no longer be available. The Anthem plan was designed to closely match HMO Health Ohio, except with a broader network. If you currently have HMO Health Ohio and do not switch plans during Open Enrollment, you will be moved to the Anthem Blue Access PPO plan effective April 1, 2014. If you do nothing in other cases, your current benefit elections will continue. We encourage everyone to register and login to the Employee Self-Service (ESS) portal to view your information. Please verify that the information we have on file for you and your dependent(s) is correct and that your life insurance beneficiaries are up-to-date.

#### Is the online system secure?

Yes, the Online Open Enrollment system is secure. The City is committed to ensuring your personal information remains confidential. We have taken steps to safeguard the integrity of our communications and computing infrastructure, including but not limited to: User ID and password authentication, monitoring, auditing, and encryption.

Other than authorized HR-Benefits personnel, no one can access your information unless they know both your User ID and your Password. Protect your personal online information by not revealing your User ID and Password to anyone. Prevent others from viewing your information on your computer screen by logging out and completely shutting down your browser if you have to walk away from the computer in the middle of a session and when have finished.

#### If I use the online system, how will I know that you received my changes?

You will receive a confirmation number after completing your online enrollment entries. Read the Summary page beneath the Confirmation Number to be sure your Benefit Election choices and dependents' names are shown next to each plan in which you intended to enroll them. If so, you have successfully completed your enrollment. If the word "waived" appears next to the benefits you elected, or if family members' names are not shown, your enrollment is <u>not</u> complete. Go back to your Home Page, click to view the Tutorial, or read the Instructions in this Guide, and take any steps you might have missed. If problems persist, contact the HR-Benefits Helpline for assistance.

#### Why do I receive an email from HR-Benefits when I have not made any changes?

Every employee with an email registered in the ESS will receive an automated email to notify you when an enrollment event begins and when the enrollment event closes, even if you have made no changes.

#### What if I have questions about how a plan works or what is covered?

If you have questions about how a plan works or what is covered, please refer to the Document Library in the ESS or view the website links to the carriers for further information. You will find electronic versions of plan booklets, forms, and information. You may also contact the Department of Human Resources Benefits Helpline at (216) 664-3496, or email a team member at <a href="https://hrs.ncbi.nlm.ncbi

#### Do I need to send documentation to enroll or remove dependents?

Yes. You must always send the appropriate documentation to the Department of Human Resources. Please refer to the Document Library in the online ESS for documentation requirements.

#### How do I submit the documentation required?

- o Fax documentation to (216) 664-3489
- o Scan the documentation and e-mail to <a href="mailto:HR-Benefits@city.cleveland.oh.us">HR-Benefits@city.cleveland.oh.us</a>
- Hand-deliver documentation to the Department of Human Resources at Cleveland City Hall,
   601 Lakeside Avenue, Room 2

#### When will I get my health insurance ID cards?

Expect to receive your health insurance ID cards mid-April, 2014

### Can two or more City-employed family members cover each other, and/or dependent children?

No. Dual coverage is not permissible for City of Cleveland employees. A dependent may not be covered both parents. Spouses must decide which employee will cover all family members.

#### Who would be a Domestic Partner for enrollment as a dependent on my benefits plans?

A Domestic Partner is a person of the same-sex or opposite-sex of the employee who meets specific criteria, including but not limited to: they have a single dedicated relationship of at least 12 months; they share the same permanent residence and the common necessities of life for at least 12 months; they are financially interdependent on each other and provide specific supporting documentation; neither is married to another person under either statutory or common law, in another domestic partnership, civil union, or legally separated from someone else; and they register with the City of Cleveland as Domestic Partners. Please refer to the Document Center of the online ESS to read the Human Resources policy on Domestic Partnerships for the complete definition, requirements, procedures, forms, and rates.

### Listed below is a schedule of Open Enrollment the meetings and locations for 2014:

BENEFIT MEETINGS						
DATE	TIME	LOCATION				
FRIDAY, FEBRUARY 28 <sup>TH</sup>	10:00AM - 11:30AM	DIVISION OF POLICE, 1300 ONTARIO STREET 7 <sup>TH</sup> FL, RM 731				
MONDAY, MARCH 3 <sup>RD</sup>	10:00AM – 11:30AM	CITY HALL – CAFETERIA AREA				
TUESDAY, MARCH 4 <sup>TH</sup>	8:00AM – 9:30AM	WASTE COLLECTION, 5600 CARNEGIE AVENUE				
TUESDAY, MARCH 4 <sup>TH</sup>	11:00AM – 12:30PM	CLEVELAND PUBLIC POWER, 1300 LAKESIDE AVENUE, CENTENNIAL ROOM				
WEDNESDAY, MARCH 5 <sup>TH</sup>	10:00AM – 11:30AM	CENTRAL COLL AGENCY & HOMELAND SECURITY 205 ST. CLAIR, 3 <sup>RD</sup> FL CAFETERIA				
WEDNESDAY, MARCH 5 <sup>TH</sup>	2:00PM – 4:00PM	PORT CONTROL, 5301 WEST HANGER RD. BLDG 404				
THURSDAY, MARCH 6 <sup>TH</sup>	10:00AM – 11:30AM	FIRE HEADQUARTERS, 1645 SUPERIOR AVENUE, LOBBY				
THURSDAY, MARCH 6 <sup>TH</sup>	2:00PM – 4:00PM	MOTOR VEHICLE MAINTENANCE, 4150 E. 49 <sup>TH</sup> ST. BLDG #1				
FRIDAY, MARCH 7 <sup>TH</sup>	10:00AM – 11:30AM	PUBLIC HEALTH & AGING, 75 ERIEVIEW PLAZA				
FRIDAY, MARCH 7 <sup>TH</sup>	3:00PM – 4:00PM	CLEVELAND PUBLIC POWER, 2490 W. 41 <sup>ST</sup>				
MONDAY, MARCH 10 <sup>TH</sup>	9:00AM – 10:30AM	UTILITIES, 1201 LAKESIDE AVENUE – AUDITORIUM NORTH & SOUTH				
MONDAY, MARCH 10 <sup>TH</sup>	3:00PM – 4:00PM	CLEVELAND PUBLIC POWER, 743 E. 140 <sup>TH</sup> ST.				
TUESDAY, MARCH 11 <sup>TH</sup>	8:00AM – 9:30AM	WASTE COLLECTION, 5600 CARNEGIE AVENUE				
TUESDAY, MARCH 11 <sup>TH</sup>	11:00AM – 12:30PM	COMMUNITY POLICING HEADQUARTERS, 2001 PAYNE AVENUE				
WEDNESDAY, MARCH 12 <sup>TH</sup>	9:00AM – 10:30AM	DISTRIBUTION & MAINTENANCE, 4600 HARVARD AVENUE, CAFETERIA				
WEDNESDAY, MARCH 12 <sup>TH</sup>	2:00PM – 4:00PM	WATER POLLUTION CONTROL 12302 KIRBY AVENUE - GARAGE				
THURSDAY, MARCH 13 <sup>TH</sup>	10:00AM – 11:30AM	HOUSE OF CORRECTIONS, 1300 ONTARIO AVE, 6 <sup>th</sup> FL				
THURSDAY, MARCH 13 <sup>TH</sup>	2:00PM - 4:00PM	HOUSE OF CORRECTIONS, 4041 NORTHFIELD ROAD, HIGHLAND HEIGHTS				
FRIDAY, MARCH 14 <sup>TH</sup>	11:00AM – 12:30PM	CITY HALL – CAFETERIA AREA				
FRIDAY, MARCH 14 <sup>TH</sup>	2:00PM – 4:00PM	JUSTICE CENTER – MUNI COURTS, HOUSING & CLERK OF COURTS, 1200 ONTARIO STREET, 4 <sup>TH</sup> FLOOR CLEVELAND MUNI COURT JURY COMMISSION				

NOTES			

### Disclaimer

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact the Department of Human Resources Benefits Helpline at (216) 664-3496 or e-mail a team member at <a href="https://example.com/health-newfits/">HR-Benefits @city.cleveland.oh.us</a>

