

SHELBY COUNTY GOVERNMENT BENEFITS GUIDE PRE-65 RETIREES



OPEN ENROLLMENT | NOVEMBER 1 – 12, 2021



Disclaimer:
 Every effort has been made to ensure the accuracy of this information. However, if there is a conflict with any plan or benefits policy, the plan policy will always govern.

WELCOME TO OPEN ENROLLMENT

Open Enrollment for eligible Pre-65 Retirees
November 1 – 12, 2021.

ACTION REQUIRED

All Pre-65 retirees **MUST ENROLL** in benefits and any changes made during Open Enrollment will be effective January 1, 2022.

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WHAT I NEED TO KNOW

What's New for 2022?

- Express Enrollment is mandatory.
- **NEW** The House Bill 1398 was effective July 1, 2021. The Bill mandates changes to some prescription drug cost sharing. The Bill also includes a provision that there be no steerage to any pharmacies over others regardless of whether some pharmacies have lower reimbursement rates.
- All pre-65 retirees are required to verify their tobacco status. If you cover a spouse, you must verify your spouse's tobacco status as well.
- Medical premiums will remain the same for the 2022 plan year.

IMPORTANT!

Effective January 1, 2015, the County implemented a Spousal Eligibility Rule (Spousal Carve Out) that restricts coverage for all employee and retiree spouses. If an employee's spouse is eligible for affordable health coverage under his/her employer sponsored plan, the spouse is not eligible for coverage under the County's medical plan. Retirees will attest to whether their spouse is eligible for health coverage when enrolling.

Spouses who are employees of Shelby County Government, City of Millington, a Retiree of any of these, or enrolled in the County insurance plan are not subject to spousal carve out rule.

Spousal Employer Health Care Verification

The County requires spouses of covered employees and retirees who are enrolled in the County's group medical plan to complete the Spousal Employer Health Care Verification process. This process will be completed when enrolling online or calling the service center. **If you do not complete it by November 12, 2021 your spouse will be removed from coverage as of January 1, 2022.** You will have to wait until the next Open Enrollment to add your spouse.

How Do I Enroll?

You have two ways to enroll in your benefits:

Online: Log in to www.ShelbyCountyBenefits.com to review your current benefit options and enroll for the 2022 plan year. You'll need to enter your **last name, date of birth, zip code, and last four digits of your Social Security number.**

By Phone: Call **1-877-970-4320**. Licensed Benefit Counselors are available Monday through Friday, from 7:30 a.m. to 7:00 p.m. Central time to answer your questions and help you enroll.

Qualifying Life Events

During the plan year, you can change your benefit coverage if you, your spouse or your eligible dependents experience a Qualifying Life Event. Keep in mind, if you experience a Qualifying Life Event, you have 30 days from the date of the event to make changes to your benefits. You must contact Winston Benefits at 1-877-970-4320, Monday through Friday, from 7:30 a.m. to 7 p.m. CST. If you do not change your benefits during the 30-day window, you will have to wait until the next Open Enrollment to change your benefit elections.

Qualifying Life Events include:

- Marriage
- Divorce
- Birth of a child or adoption
- Death
- A change in your spouse's employment status
- Loss of other medical coverage

Important Benefit Information

- ✓ **Premium Deductions:** All 2022 Open Enrollment changes are effective January 1, 2022 and remain in effect until the end of the plan year, December 31, 2022. The first premium change, should you change plans, will be reflected on your pension benefit payment in January 2022. Please refer to the premiums for benefit programs you are enrolled to determine your correct deductions. You must notify the Retirement Office immediately, but no later than 30 days after your January 2022 pension payment benefit, if there are discrepancies.
- ✓ **Change of Address:** All address changes must be submitted in writing. You have three ways to submit your documentation:
 - By Fax:** 1-901-222-1960
 - Email:** retirement.office@shelbycountyttn.com
 - Mail:** Shelby County Retirement Office
160 N. Main St., 7th Floor
Memphis, TN 38103



HEALTH PROTECTION

Medical

Nothing is more important than your good health. To help you maintain your health and well-being, Shelby County Government offers three Medical plan options. Each plan offers the same types of services; however, they differ in premiums and out-of-pocket costs. **There are no premium or plan changes for 2022.**

Medical Comparison Chart

	HRA Choice Gold				OAPIN Silver (Formerly HMO)		HRA Standard Bronze **Meets Minimum Value and Affordability Compliance			
	In-Network		Out-of-Network		In-Network		In-Network		Out-of-Network	
	Single	Family	Single	Family	Single	Family	Single	Family	Single	Family
Deductible	\$1,650 Individual \$3,300 Employee + 1 \$4,950 Family		\$1,650 Individual \$3,300 Employee + 1 \$4,950 Family		\$1,000 Individual \$2,500 Family		\$3,000 Individual \$6,000 Employee + 1 \$9,000 Family		\$3,000 Individual \$6,000 Employee + 1 \$9,000 Family	
Out-of-Pocket Maximum	\$3,000 Individual \$4,550 Employee + 1 \$6,000 Family		\$6,000 Individual \$11,400 Employee + 1 \$13,650 Family		\$4,500 Individual \$9,000 Employee + 1 \$11,250 Family		\$5,000 Individual \$8,000 Employee + 1 \$10,000 Family		\$10,000 Individual \$16,000 Employee + 1 \$20,000 Family	
Coinsurance	10%*		40%*		20%*		20%*		40%*	
HRA Contribution from Employer	\$650/Employee \$1,300/Employee+Spouse \$1,300/EE+Child(ren) \$1,950/EE+Family				\$0		\$650/Employee \$1,300/Employee+Spouse \$1,300/EE+Child(ren) \$1,950/EE+Family			
Primary Care Physician	10%*		40%*		\$35 copay per visit		20%*		40%*	
Specialist	10%*		40%*		\$50 copay per visit		20%*		40%*	
Preventive Care	No charge		Not covered		No charge		No charge		Not covered	
Inpatient Hospital	10%*		40%*		\$250 copay per admission then 20%*		20%*		40%*	
Outpatient Hospital	10%*		40%*		20%*		20%*		40%*	
Emergency Room	10%*		10%*		\$500 copay per visit* (copay waived if admitted)		20%*		20%*	
Urgent Care	10%*		10%*		\$50 copay per visit*		20%*		20%*	

*After plan deductible

Remember!

You will need to contact your local Social Security office to apply for Medicare at least three months in advance of your 65th birthday. You may also apply online at www.socialsecurity.gov.

Cigna Retiree Health Care Premiums

HRA Choice Gold Plan				
	Years of Service	Retiree Premium	County Premium	Total Premium
Single Rates	20 or more	\$313.04	\$730.43	\$1,043.47
	At least 16 years, less than 20	\$417.39	\$626.08	\$1,043.47
	At least 11 years, less than 16	\$521.73	\$521.74	\$1,043.47
	At least 7½ less than 11 years	\$626.08	\$417.39	\$1,043.47
	Less than 7½ years	N/A	\$0.00	N/A
Family Rates	20 or more	\$626.08	\$1460.87	\$2,086.95
	At least 16 years, less than 20	\$834.78	\$1252.17	\$2,086.95
	At least 11 years, less than 16	\$1043.47	\$1043.48	\$2,086.95
	At least 7½ less than 11 years	\$1252.17	\$834.78	\$2,086.95
	Less than 7½ years	N/A	\$0.00	N/A

OAPIN Silver Plan				
	Years of Service	Retiree Premium	County Premium	Total Premium
Single Rates	20 or more	\$317.83	\$741.61	\$1,059.44
	At least 16 years, less than 20	\$423.77	\$635.67	\$1,059.44
	At least 11 years, less than 16	\$529.72	\$529.72	\$1,059.44
	At least 7½ less than 11 years	\$635.66	\$423.78	\$1,059.44
	Less than 7½ years	N/A	\$0.00	N/A
Family Rates	20 or more	\$635.66	\$1483.21	\$2,118.87
	At least 16 years, less than 20	\$847.55	\$1271.32	\$2,118.87
	At least 11 years, less than 16	\$1059.43	\$1059.44	\$2,118.87
	At least 7½ less than 11 years	\$1271.32	\$847.55	\$2,118.87
	Less than 7½ years	N/A	\$0.00	N/A

HRA Standard Bronze Plan				
	Years of Service	Retiree Premium	County Premium	Total Premium
Single Rates	20 or more	\$150.52	\$351.20	\$501.72
	At least 16 years, less than 20	\$200.69	\$301.03	\$501.72
	At least 11 years, less than 16	\$250.86	\$250.86	\$501.72
	At least 7½ less than 11 years	\$301.03	\$200.69	\$501.72
	Less than 7½ years	N/A	0.00	N/A
Family Rates	20 or more	\$321.28	\$749.65	\$1,070.93
	At least 16 years, less than 20	\$428.37	\$642.56	\$1,070.93
	At least 11 years, less than 16	\$535.46	\$535.47	\$1,070.93
	At least 7½ less than 11 years	\$642.56	\$428.37	\$1,070.93
	Less than 7½ years	N/A	\$0.00	N/A

Prescription Drug Coverage

Express Scripts is the pharmacy vendor for ALL Shelby County's health care plans. You will have one I.D. card for medical and prescription drug service. You will only receive a new I.D. card if you change your medical plan. For more information, visit www.express-scripts.com or call Express Scripts Member Services at 1-800-711-0917.

Non Specialty Prescription Days' Supply: 0-31 Days		
	Retail	Home Delivery
Generic	20% / \$8 Min / \$20 Max	20% / \$8 Min / \$20 Max
Formulary	30% / \$40 Min / \$100 Max	30% / \$40 Min / \$100 Max
Non-Formulary	40% / \$80 Min / 120 Max	40% / \$80 Min / \$120 Max

Non Specialty Prescription Days' Supply: 32-62 Days		
	Retail	Home Delivery
Generic	20% / \$16 Min / \$40 Max	20% / \$16 Min / \$40 Max
Formulary	30% / \$80 Min / \$200 Max	30% / \$80 Min / \$200 Max
Non-Formulary	40% / \$160 Min / \$240 Max	40% / \$160 Min / \$240 Max

Non Specialty Prescription Days' Supply: >62 Days		
	Retail	Home Delivery
Generic	20% / \$24 Min / \$60 Max	20% / \$24 Min / \$60 Max
Formulary	30% / \$120 Min / \$300 Max	30% / \$120 Min / \$300 Max
Non-Formulary	40% / \$240 Min / \$360 Max	40% / \$240 Min / \$360 Max

Specialty Prescription	
	Retail / Home Delivery
Generic	\$50
Formulary	\$100
Non-Formulary	\$150

Home Delivery (90-Day Supply) Maintenance Medications

The Tennessee House Bill 1398 was effective July 1, 2021. The Bill mandates changes to some prescription drug cost sharing. The Bill also includes a provision that there be no steerage to any pharmacies over others regardless of whether some pharmacies have lower reimbursement rates.

Express Scripts can still provide Specialty drugs.

If a brand name drug is requested and a generic drug is available, the member will pay the difference between the brand and the generic prescription.

Preferred Providers Dialysis Treatment

Shelby County Government partners with HealthChoice to assist patients with Chronic Kidney Disease.

The health care coverage for dialysis treatment is:

- 100% coverage for In-Network dialysis centers (Methodist and Satellite centers only).
- 0% coverage for Out-of-Network dialysis centers.

This plan design applies to all health care plans.

For information, call HealthChoice at 1-901-821-6736, Monday – Friday from 7:00 a.m. to 3:00 p.m.


To access a list of In-Network Dialysis Treatment Facilities, log in to www.ShelbyCountyBenefits.com and click the "Forms" tab.


Telehealth MDLIVE

If you are enrolled in a Cigna medical plan, you can take advantage of telehealth services through Cigna Telehealth Connection, provided by MDLIVE, with 24/7/365 access to board-certified doctors and pediatricians by video chat or phone.

With Telehealth MDLIVE, you can have a virtual doctors appointment anytime, anywhere, on your terms. MDLIVE's doctors can diagnose you, prescribe medication when appropriate, and send the prescription directly to your pharmacy.

Connect with an MDLIVE doctor 24 hours a day, seven days a week!

 **Telephone:** 1. Call 1-888-726-3171
2. Speak to a coordinator to find a doctor who meets your needs
3. Talk to the doctor

 **Online:** 1. Go to www.MDLIVEforCigna.com
2. Find a doctor who meets your needs
3. Video chat with the doctor

 **APP:** You can also download the myCigna app for an easier and more convenient way to visit with a doctor.

Tobacco Cessation Program

To support the overall health and wellness of County employees and retirees, Shelby County Government is taking steps to discourage the use of tobacco products. Retirees will pay a higher cost for medical coverage if the retiree and/or his/her spouse who are covered under Shelby County Government's medical plan have (1) used any tobacco products (including, but not limited to: cigarettes, electronic cigarettes, cigars, cigarillos, pipes, chewing tobacco, snuff, dip, and loose tobacco smoked via pipe) four or more times a week within the past six months; and (2) fails to complete a Shelby County Government approved tobacco cessation program.

Tobacco Use Physician Affidavit Forms (for medically inadvisable documentation) are available upon request.

Declare Your Tobacco Status

When you log in to the portal or contact Winston Benefits to complete your enrollment, you'll be asked if you and/or your spouse have used tobacco products in the last six months. **Tobacco users will pay \$50 per person, per month (retiree and/or spouse) for one full year, beginning on July 1, 2022.** The surcharge does not apply to dependent children. Failure to attest for tobacco usage will result in an automatic surcharge.

If you or your spouse use tobacco, you may enroll in Cigna Quit Today, a telephonic program with one-on-one coaching goals. Call **1-866-417-7848** to enroll today. You must be deemed as "making progress towards your goal" by your coach in order to avoid the surcharge. You are encouraged to enroll on or before February 1, 2022 in order to allow time to make progress before April 30, 2022.

Remember!

- In order to avoid the surcharge effective July 1, 2022, you must comply the Cigna Quit Today cessation program by April 30, 2022.
- All Pre-65 Retirees must attest to the [SPOUSAL CARVE OUT VERIFICATION AND TOBACCO AFFIDAVIT](#) when enrolling.

Employee Care Clinic

If you enroll in one of our Cigna medical plans, you can take advantage of our new no-cost Employee Care Clinic (ECC), which provides diagnosis and treatment for minor illnesses and injuries—**with no copay**. This benefit is available to only pre-65 retirees; it does not include dependents. The clinic is located at 1215 Poplar Avenue in Memphis, TN.

To schedule your initial visit, call **1-901-472-4190**.

You can visit the clinic for:

- Allergy symptoms
- Ear aches
- Flu symptoms
- Cough and cold
- Heartburn
- Nausea, vomiting and diarrhea
- Sinus pain and congestion
- Headaches, body aches and pains
- Fever
- Minor cuts, scrapes and burns
- Blisters and skin irritations
- Joint and muscle pain or swelling
- And more



Additionally, flu shots will be provided at the ECC from November 1st until February 28, 2022. Due to COVID-19 guidelines, walk-ins are not being accepted at this time. Employees and pre-65 retirees **MUST** schedule their flu shot during regular clinic hours by calling **1-901-472-4190**.

The ECC does not treat major or chronic illnesses (only minor illnesses and injuries). You must visit your Primary Care Physician (PCP) for any major illnesses and injuries.

Hours of operation:

Monday, Tuesday, Thursday: 8 a.m. – 4 p.m.

Wednesday: 9 a.m. – 6 p.m.

Friday: 8 a.m. – 12 p.m.



Wellness Center

The Wellness Center is located on the 4th floor of 160 N. Main and the hours of operations are Monday thru Friday from 6 a.m. until 7 p.m. All Shelby County Government fulltime, part-time, temporary, interns as well Retirees are all eligible for membership for the Wellness Center. Please note that membership is required for use of the wellness center. Every individual is required to complete the Wellness Center Registration Form.

Hearing Aids

Hearing aids are provided with a maximum benefit per ear of \$1,500, once every three years. County employees can also take advantage of the Cigna Healthy Rewards Discount Program. This comprehensive, cost-effective hearing health care benefit is provided by Amplifon Hearing Health Care. Please call **1-888-779-3468** for savings with the discount program.

Dental

Cigna Dental Prepaid/DHMO Plan

The Cigna Dental Prepaid/DHMO plan provides dental services at predetermined copayment amounts, which are reduced fees for dental treatments when members receive service from their selected participating general dentist or participating specialist.

The premiums are lower for the Prepaid/DHMO Plan. The Plan Design and Patient Charge Schedule (PCS) are located on the Winston Benefits Online Portal.

There are no deductibles to meet, no claims to file, no waiting periods for covered members, no annual dollar maximum, and preexisting conditions are covered.

You must designate a general dentist.

Cigna Dental Prepaid/DHMO Plan Retiree Premiums Per Month	
Retiree	\$10.27
Retiree + 1 Dependent	\$17.45
Retiree + Family	\$26.69

Cigna Dental DPPO Plan

The Cigna Dental DPPO plan offers flexibility in that you may choose any dentist; however, you receive maximum benefits when visiting a participating network provider.

No referrals are required, and you or your dentist will file claims for services rendered. **The annual maximum is \$2000 per enrolled member. The premiums are lower for the DPPO Plan. The Plan Design and Providers are located on the Winston Benefits Online Portal.**

Cigna Dental DPPO Plan Retiree Premiums Per Month	
Retiree	\$28.06
Retiree + 1 Dependent	\$52.37
Retiree + Family	\$89.20

Vision

Davis Vision

Davis Vision provides quality vision care and helps you save money on eye exams, eye glasses, and contact lenses. This is a comprehensive benefit that ensures low out-of-pocket cost to members and their families.

You can choose to purchase eyeglasses or contacts every January 1 (Option 1) or every other January 1 (Option 2). **The Plan Design and Providers are located on the Winston Benefits Online Portal.**

Davis Vision Retiree Premiums Per Month		
	Option I	Option II
Retiree	\$7.53	\$5.59
Retiree + 1 Dependent	\$13.52	\$10.06
Retiree + Family	\$21.04	\$15.66

Employee Assistance Program (EAP)

Shelby County’s EAP program is administered by CONCERN. This service is paid by the County and is available to you and your dependents, even if you are not covered under a County medical plan. Contact CONCERN at 1-901-458-4000 or toll-free at 1-800-445-5011, 24 hours/seven days a week.

FINANCIAL PROTECTION

Basic Life

Basic Life is offered to retirees only. Coverage amounts are one times the annual salary at the time of retirement rounded to the nearest thousand. **MetLife is the provider for Basic Life.**

Dependent Life

This is a closed benefit. Retirees cannot increase coverage nor can a retiree enroll. Retirees may drop coverage. Coverage is administered by MetLife, and premiums will remain the same for 2022.

Accidental Death and Dismemberment (AD&D)

This is a closed benefit. Retirees cannot enroll nor increase or decrease existing coverage. Retirees may drop coverage.

Whole Life Insurance

Employees retiring after October 1, 2021 should contact Transamerica to continue Whole Life Coverage.

Aflac Cancer and Intensive Care Insurance

Existing Aflac participants may keep their current Aflac individual plans; however, no new enrollments will be allowed. Should you need to make a change in your Aflac benefits, please contact Dianne Bradley at 1-901-761-8002.

Colonial Life Insurance

This is a closed benefit. Only retirees who currently have this coverage may make changes in writing to the Retirement Office. Retirees must contact Colonial Life Insurance Customer Service at 1-800-325-4368 concerning their plan coverage, premium changes, and any other questions. Retirees cannot increase coverage nor can a retiree enroll.

Beneficiaries

Please ensure your beneficiaries for your Life and AD&D are current. You do not have to wait until Open Enrollment to update your beneficiaries. You can update this information anytime by contacting the Retirement Office.

RESOURCES

Plan	Provider	Phone	Website
Shelby County Benefits Center	Winston Benefits	1-877-970-4320	www.ShelbyCountyBenefits.com
Medical	Cigna	1-800-558-7453	www.myCigna.com
Prescription Drugs	Express Scripts	1-800-711-0917	www.express-scripts.com
Dental	Cigna Prepaid/DHMO	1-800-244-6224	www.mycigna.com
Dental	Cigna DPPO	1-800-244-6224	www.mycigna.com
Vision	Davis Vision	1-877-923-2847	www.davisvision.com
Employee Assistance Program	Concern	1-901-458-4000 Toll Free: 1-800-445-5011 Representatives are available 24/7	—
Tobacco Cessation	Cigna Quit Today	1-866-417-7848	—
Employee Care Clinic	Shelby County Government	1-901-472-4190	—
Whole Life	Transamerica	1-888-763-7474	www.transamericabenefits.com
TeleHealth	MD Live	1-888-726-3171	www.MDLIVEforCigna.com

App Guide



My Cigna

A simple to use app that can help make your life easier and healthier while you're on the go. From medical and dental coverage information, claims, and wellness, it's all on the MyCigna app!



Express Scripts

With the Express Scripts mobile app, you can skip the pharmacy trip. From up-to-the-minute order status to a handy "medicine cabinet" to keep track of prescriptions, the app is an on-the-go pharmacy



MDLive Telehealth

With Telehealth MDLive you can have a virtual doctor's appointment anytime, anywhere on your terms. MDLive doctors can diagnose you, prescribe medication when appropriate and send the prescription directly to your pharmacy. You can also access the MD live app through www.mycigna.com.



MetLife

The MetLife US mobile app is available to use to track the status of claims or file a leave. You can download the app on the iTunes store or Google Play.



WEX HEALTH

Access your WEX benefits on the go 24/7 with the WEX benefits mobile app. This app gives you convenient, real-time access to all your WEX benefits accounts in one spot. Check the status of a recent claim or easily check the balance of your accounts.



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