



2016 Open Enrollment Highlights

- There are no changes to the medical plan design or health care provider networks in 2016.
- The City will start a Health Care Flexible Spending Account Carryover.
- There will be a single combined premium rate for smokers and nonsmokers participating in the optional life insurance benefit, effective with the 2016 plan year.
- Please note dates! Open enrollment is only two weeks this year!





Plan Design and Network Options

Plan Design

Item	In Network Coverage
Preventive Care	Plan pays 100%
Annual Deductible	\$2000 per individual
	\$4000 per family
Co-Insurance	Member pays 20%
Annual Out of Pocket Maximum	\$3000 per individual
	\$6000 per family
Prescription Drugs	\$10.00 co-pay tier 1
	\$25.00 co-pay tier 2
	\$50.00 co-pay tier 3

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Elect and Essential Networks

- Two different networks with different providers
- Both are primary care networks:
 - Primary care clinics, specialists and hospitals are organized into care systems
 - All family members enroll in same NETWORK but can select different CLINICS and CARE SYSTEMS
 - Referrals required to see physicians outside care system
- Elect and Essential have the same monthly premium, lower than Choice Passport



Elect and Essential Care Systems

Medica Elect	Medica Essential
Allina Health	Altru Health System (Grand Forks area)
Children's Health Network	Children's Health Network
Hennepin Health	Essentia Health West (Fargo-Moorhead area)
Integrity Health Network (Duluth area)	Fairview Physician Associates
Lakeview Medical Group (Stillwater area)	HealthEast Care System
Minnesota HealthCare Network	Integrity Health Network (Duluth area)
Park Nicollet Health Services	St. Luke's Care System (Duluth area)
RiverWay/North Suburban	
St. Luke's Care System	

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Choice Passport Network

- Medica's largest provider network, more than 95% of Minnesota hospitals and physicians
- Don't need to choose a primary care clinic
- Not restricted to a care system and no need for referral to see network specialists



2016 Premiums

Medica Network	Coverage Level	Completer Rate	Non-Completer Rate
Medica Elect	Single	\$39.00	\$74.00
Medica Elect	Family	\$159.00	\$256.00
Medica Essential	Single	\$39.00	\$74.00
Medica Essential	Family	\$159.00	\$256.00
Medica Choice Passport	Single	\$74.00	\$111.00
Medica Choice Passport	Family	\$256.00	\$361.00

- The monthly contribution of \$90 (single) or \$190 (family) to your HRA/VEBA account will be the same in 2016. Contributions are deposited semi-monthly.
- Half of the monthly premium contribution for the medical plan will be deducted from each of the first two paychecks you receive per month.

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Additional Benefit Plan Information

Flexible Spending Accounts

- Set aside pretax dollars to reimburse yourself for health care or dependent care expenses.
- Make your election for 2016 during open enrollment.
 - \$2,550 maximum for health care FSA
 - \$5,000 maximum per family for dependent care FSA
- NEW! At the end of 2016, unspent health care spending account balances between \$25 and \$500 will roll over to 2017
- 2015 FSA contributions do not roll into 2016.



Life Insurance

- Changes can be made to optional life insurance during open enrollment:
 - Waive or decrease coverage amount
 - Change from pre-tax to after-tax contributions
 - Request increase in coverage – need to submit forms for approval
 - Review and update beneficiary information
- To request an application to increase optional life insurance coverage, contact the Benefits Office.
- Personalized premium rates provided on open enrollment form or online event



2016 Wellness Program

- The My Health Rewards program will remain in place with the same reward structure
- Enhanced version of Track™ will create a more user friendly experience
- There will be additional ways to earn points
 - Points will be available for two wellness classes (up to 50 points)
 - Points will be awarded for certain biometric screening values that are within normal range (25-100 points available)
- Details available early 2016



Enroll by November 15

- How to enroll:
 - If you received paper enrollment form, you can return it to the Benefits Office
 - If you did not receive a paper enrollment form, enroll in Comet
- If you enroll in either the Elect or Essential networks, you must enter the 11-digit primary care clinic number
- If you don't enroll you will default into your current network election
- Make your 2016 Minneflex elections as they don't roll over!



Questions?

- Email benefits@minneapolismn.gov
- Call 612-673-3333



