



# 2022 EMPLOYEE BENEFIT & WELLNESS PROGRAMS

CITY COUNCIL PRESENTATION

September 16, 2021

# Benefit Programs/Services Overview

## ❑ **Employee benefit programs/services/third-party administrators/networks**

- Medical (3 plans) – Cigna and NEW! MedImpact/VibrantRX/PaydHealth
- Dental (3 plans) – Delta Dental of Arizona
- Vision Care (3 plans) - VSP
- EAP Program – ComPsych
- Flexible Spending Account Plan (FSA) for Health and Dependent Care – NEW! Navia
- Life/AD&D and Disability Insurance – MetLife and Unum
- Health and Wellness Center (OnSite) and Mesa Wellness 360 – NEW! WebMD platform

## ❑ **Employee Benefit Trust Fund – Funding Sources**

- Contributions from the City
- Employee and retiree premiums
- State retirement system subsidies
- Other third-party administrative credits, subsidies and rebates

# Highlights - Health Plan Changes for 2022

## Medical/Prescription Drug Plans

- ❑ Medical claims administration, network and medical management – **Cigna** – no change medical ID cards
- ❑ **Prescription drug program changes:**
  - ✓ PBM administration: **MedImpact** (for active employee and non-Medicare eligible retiree populations) and affiliated **VibrantRx** (for retiree EGWP Medicare Part D populations)
    - New prescription drug ID cards for all members
    - 65,000 retail network pharmacies nationwide
    - Enhanced availability of 90-day supplies at **all** network pharmacies
    - MedImpact Mail Order and Specialty Drug pharmacy services

# Highlights - Health Plan Changes for 2022 cont.

## **Medical/Prescription Drug Plans continued:**

### **❑ Prescription drug program changes:**




- ✓ New! Specialty Drug Advocacy Services introduced with PaydHealth**
  - Financial advocacy services to qualify members for alternate funding sources for high-cost specialty drugs
  - Reduces out-of-pocket costs for members and City Plans

# Highlights - Health Plan Changes for 2022 cont.

## **Flexible Spending Accounts (FSA) Administration**

### New! FSA Administration with Navia Benefits Solutions

#### Service enhancements:

-  Debit cards for both health and dependent care FSA account holders
-  Opt-in service for automatic claim generation/alerts/reimbursement
-  Dependent care national provider network access/discount opportunities

#### Run-out administration for 2021 FSA accounts – ConnectYourCare (Optum Financial)

# Medical Plan Premium Rate Changes for 2022

## Medical Plan Premiums:

- Active employees - \$9 to \$36 per mth rate increase (Choice and Copay medical plans)
- Basic Medical Plan – highest active enrollment – 100% City funded for full-time employees
- Retirees – maintain 2021 rates

## Financial Considerations:

- National and City medical cost trend increases approximately 7% to 8%
- Claims volatility in 2021 and beyond due to:
  - Return to pre-pandemic healthcare utilization trends for preventive, elective and non-emergency care
  - Previously-postponed care/severity increases due to delays/reduced access to care
  - Continuing COVID-19 testing and treatment costs
- EBT fund balance projections support the need for approx. 6% rate increases in CY 2022

# Active Medical Plan Premium Rates for 2022

## ACTIVE F/T MEDICAL PLAN RATES – MONTHLY – 6% Increase

BASIC 50% PLAN	2022		
	City Contribution	EE Contribution	EE Difference vs 2021
Single	\$570	\$0	\$0
Family	\$1,269	\$0	\$0

CHOICE 80% PLAN	2022		
	City Contribution	EE Contribution	EE Difference vs 2021
Single	\$570	\$143	+\$9
Family	\$1,269	\$317	+\$18

COPAY PLAN	2022		
	City Contribution	EE Contribution	EE Difference vs 2021
Single	\$570	\$214	+\$12
Family	\$1,269	\$645	+\$36

- ❑ **2021 Wellness Program enhancement:** COVID-19 Vaccine Wellness Credit
  - ▣ All active City employees encouraged to participate
  - ▣ \$100 Wellness Credit – both shots (or one-dose Johnson & Johnson) COVID-19 vaccine **by December 31**
  - ▣ Access to free COVID-19 vaccines – Mesa Fire/Medical administered at Benefit Fair (no appointments required); Health and Wellness Center and various drug store locations (by appointment)
- ❑ **2022 Wellness Program** – November 1, 2021, through October 31, 2022
  - ▣ NEW! WebMD technology platform and services
  - ▣ Open to **all** employees - those enrolled in City medical plans eligible for incentives
  - ▣ NEW! Spouse/committed partners enrolled in City medical plans can engage in WebMD platform, events and rewards



## □ **2022 Wellness Program continued:**

### ▣ Rewards:

- 250 points = \$50 debit/credit card (up to 4 x \$50 = \$200) – both employee and spouse/CP
- 1,000 points = \$200 premium discount (applied in paychecks next calendar year) for participants in Choice or Copay medical plans (spouse/CP can also earn \$200 premium discount to apply to employee subscriber paychecks)
- Raffle prizes and other recognition for high achievers above 1,000 points

## □ **Health and Wellness Center:**

- ▣ For employees/covered dependents (plus many non-Medicare eligible retirees and dependents) – enrolled in City active or retiree medical plans
- ▣ Contracted medical professionals delivering quality, accessible, primary and preventive care services – free of charge

# Open Enrollment 2021 for 2022 Benefit Programs

## Open Enrollment:

- October 6 – October 20, 2021
- Inside Mesa and Benefits Website links to eBenMesa
- Passive enrollment (except FSA)
- Updated Guides, other communications, 2022 Plan Document and other Required Documents

# Health and Wellness Benefits Fair 2021



**Wellness/Benefits Fair** – back in person (spacing, sanitation stations, masks personal preference) on Thursday, October 7

9:00 am to 2:00 pm – Mesa Convention Center

- Employees and retirees welcome (100 Wellness Points for employee attendance)
- Multiple benefit plan vendors (including new vendors for 2022!) and City department information booths
- Wellness events/demonstrations
- Employee Network vendors (sorry, no back massages this year!)
- Information, giveaways and raffle prizes
- Assisted enrollment computer kiosks inside and I Love Mesa Van with IPADs outside
- Flu Shots and COVID-19 vaccinations (Fire/Medical administered – no appointments req'd)
- Mammography/P.O.P screening appointments
- Food and beverage trucks