

QUESTIONS ABOUT OPEN ENROLLMENT

The following have been asked in many different ways, these answers may provide you the knowledge you need in making your decision during Open Enrollment. The final word is always with the City of Memphis Human Resources. Their office has helped in reviewing this outline, but if you have any doubts contact the Benefits office.

1. How can a spouse who elects to drop out of the City Health Insurance rather than pay the \$25 per check return to the City Plan if his/her job and coverage ends?
 - A. **If your spouse loses their insurance that would become a life event and they will be allowed to re-enroll if done within 60 days from the loss of their workplace health care. They do not have to wait until the next enrollment period. A pre-existing condition will not affect their insurability back in the City Program because they will be eligible for a certificate of creditable coverage from their employer with a letter from that company stating they have lost their coverage. They would then submit both of these documents to the City Benefits office. Remember you only have 60 days from the loss of the insurance.**
2. While the spouse is out of the City plan, her husband (the City Employee Active or Retired) dies, then the Surviving spouse loses her company's medical coverage, will she still be able to return to the City Plan with the same two letters as promised above as she could have while the husband was alive?
 - A. **If the retiree dies while the spouse is off the plan, the spouse will not be able to return to the plan**
3. If a current widow of either Active or Retired City Employee elects to drop her coverage from the City to take advantage of not having to pay the Spousal surcharge of the \$25, then loses her job and or her company's health insurance would she be allowed back into the City Plan?
 - A. **If the widow drops the City's Health insurance she will not be able to return to the insurance plan.**
4. If a City Employee/Retiree's spouse can get insurance at her company and elects to take it out and keep the City Healthcare will she still be charged the \$25 surcharge?
 - A. **Yes, she will have to pay the \$25 per check surcharge.**
5. If the spouse could get insurance at her company but elects not to take it out, and chooses to stay in the City's Health plan, will she have to pay the \$25 surcharge?
 - A. **Yes, she will have to pay the \$25 per check surcharge.**
6. Is it true that the only way a City Employee/Retiree will not be assessed the \$25 surcharge is if their spouse does not have access to any Company Insurance Policy through their work, or they do not work?
 - A. **Yes that is true.**
7. If a spouse has Health Insurance with the City and their Company, and the City's is always secondary to their workplace's primary, do I have to pay the \$25 per check surcharge?
 - A. **Yes you would be charged the \$25 surcharge.**
8. Does a spouse or widow have to drop the City's Insurance if they have their own Employer's Insurance?
 - A. **No, but you do have to pay the \$25 surcharge**

9. With Cigna as the third party administrator are we required to purchase Part B Medicare?
- A. No the City is self-funded and Cigna will just be paying the claims. None of this has anything to do with Medicare Part A or B coverage.
10. Do I have to fill out the Retiree Change form if I am not changing from Basic to Premier, or adding or removing a spouse, or child?
- A. No you don't have to fill out the Change form. But remember if you do make a change and chose to mail it in you must have it notarized also. Such as add dental or vision, or a child, or spouse. You will also have to submit the Affidavit form that is notarized with your Social Security Number included.
11. If I smoke and know I will pay an extra \$25 per check do I still have to do the affidavit?
- A. Yes, if you don't submit the notarized affidavit you will also be charged another \$25 for the spouse surcharge. The City assumes you should be charged both surcharges if you don't answer the affidavit. So fill out the form.
12. Will there be two \$25 charges if I smoke and my spouse smokes also?
- A. No there is only one \$25 surcharge per family.
13. Do I have to fill out 2 Affidavits, one for Smoking and one for Spousal Insurance?
- A. No, One affidavit works for whole family because the City Employee is affirming the truth of all statements. If caught being untruthful that employee could lose coverage forever for his family and himself.
14. My child is handicapped and has TennCare do I have to list that insurance and pay the \$25 surcharge?
- A. No, this applies to spouses, and grown children up to 26 years of age who have their own jobs, not to handicapped children who are listed with the City already.
15. If the retiree has dementia, Alzheimer's, or has had a stroke that has disabled them who should answer question #1 "All insurance and beneficiary forms bear my signature"?
- A. Whoever has Power of Attorney should be able to conduct the City Employee/Retiree's healthcare business.
16. What are considered tobacco products?
- A. Cigars, cigarettes, pipes, snuff, chewing tobacco, and any other type of nicotine products in whatever form they may be.
17. My spouse is not on my Health care Plan, I have single coverage, but she is on my Vision and or Dental Plan do I need to answer question #4?
- A. Leave Question #4 Unchecked and Write in the Spouse information line under Question #4 "NA Single Coverage". This question only applies to Medical Insurance. Dental and Vision Insurance are paid for by the employee.

18. Do I need to put my Social Security # on the Affidavit?

A. The City needs to be able to identify you from another City Employee/Retiree with the same name. You need to put on the Affidavit either your Social Security #, or your alternate City Insurance ID number. If you don't know it contact your Benefit Specialist to get it.

19. I previously submitted the "Other Insurance Information Update Form" with my Medicare Claim numbers. If I am making no changes do I need to submit the form again.

A. You do not have to submit the form again.

20. Two City Employees married to each other on the family plan, will they be charged the \$25 surcharge?

A. No if they both work for the City and are on the plan as a family they will not pay the surcharge.

21. If two married City Employees on the City Plan get a divorce, will they be able to split into Single Coverage outside of an Open Enrollment period as a life event?

A. Whenever the divorce is final, it will trigger a life event, and the spouse outside the plan (the one who was on the family plan as the dependent) can make the change. However, the employee or retiree must notify the City of the change and provide a copy of the decree or the \$25 surcharge will apply to the employee/retiree if the divorced spouse continues to use the plan. Remember the one getting off the Ex-husbands or Ex-wife's family plan will have to enroll under his/her own employment record.

As further answers are determined from the Benefits office ACRE will add them to this overview and get them out quickly. Pearl Gibson has reviewed this document, because just like us no one in the Benefits Office wants you to make any mistakes which might hurt you and your family later on.