



City of Atlanta

Open Enrollment 2020

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"Driving Policy, Partnerships, and Progress"





COA Open Enrollment Process

- Due to the COVID 19 Pandemic, face to face Open Enrollment Meetings will not be offered this year.
- The Employee Benefits Office will not be able to provide in person assistance relating to Open Enrollment questions or issues
- Active Employees and Retirees will be required to make all benefit selections changes through ATL Cloud Self Service. If no changes are made, all current benefits selections will remain in place for the next play year
- Open Enrollment Support is available through the following resources:
 - Telephonic Support Line for Active/Retirees (direct assistance from Employee Benefits Representatives) at **(404) 330 -6036**
 - Benefits website: **benefits.atlantaga.gov**
 - Email Box – a special Open Enrollment mailbox has been created for Participants to email Open Enrollment questions:
COAOpenEnrollment2020@atlantaga.gov



COA 2020 Open Enrollment Information

- Open Enrollment Self Mailer pamphlets will be mailed to both Active and Retired Employees home address with the following information:
 - ATL Cloud (Oracle) Self-Service Enrollment Instructions
 - Password Re-set Instructions – AIM Help Desk
 - Contracted insurance vendors information
 - 2021 insurance premiums
 - Open Enrollment Telephone Support Line
 - Benefits Mailbox – **COAOpenEnrollment2020@atlantaga.gov**

- COA benefits website: **benefits.atlantaga.gov** will provide the following:
 - 2021 Open Enrollment video
 - Comprehensive Active and Retiree Benefit Guides
 - Oracle Self- Service Enrollment and Password Reset Guide
 - Important vendor contact information



2021 Benefit Plan Year - No Vendor Changes

■ **Medical Insurance Vendors**

- Anthem BCBS POS – No Plan Changes
- Kaiser Permanente HMO- No Plan Changes
- United HealthCare (Medicare Advantage) – No Plan Changes
 - Medicare Part A & Part B Plan – No Plan Changes
- Kaiser Senior Advantage (Medicare Advantage) – Benefits Enhancements
- Anthem BCBS (Medicare Advantage) – No Plan Changes

■ **Dental Insurance – No Plan Changes**

- Anthem BCBS PPO Dental
- Aetna Dental DHMO Plan



2021 Benefit Plan Year - No Vendor Changes

- **Vision Insurance – No Plan Changes**
 - United Healthcare Vision

- **Life Insurance – No Plan Changes**
 - Anthem Life Insurance

- **Voluntary Insurance – No Plan Changes**
 - AFLAC – Short-Term Disability
 - MetLife – Voluntary Insurance Benefits



Proposed Medical Insurance Rates for 2021 Benefit Plan Year

Rate increase with contributions levels change (COA 74%) - Active Employee/ Retiree (26%)

■ **Medical : Bi-Weekly Employee Contribution Increase for 26 pay periods**

<u>POS</u>	<u>Kaiser HMO</u>	<u>Anthem BCBS</u>
Employee Only	\$3.39 increase	\$3.68 increase
Employee & Family	\$11.18 increase	\$12.05 increase
Employee & Spouse/DP	\$8.47 increase	\$9.13 increase
Employee & Child(ren)	\$5.98 increase	\$6.89 increase

■ **Medical POS/HMO : Monthly Retiree Contribution Increase**

	<u>Kaiser HMO</u>	<u>Anthem BCBS POS</u>
Employee Only	\$7.35 increase	\$7.90 increase
Employee & Family	\$24.22 increase	\$26.11 increase
Employee & Spouse/DP	\$18.35 increase	\$19.78 increase
Employee & Child(ren)	\$12.85 increase	\$13.84 increase



Proposed Medical Insurance Rates for 2021 Benefit Plan Year

Rate decrease with contributions levels change (COA 74%) - Retiree (26%)

Medicare Advantage Participant Only

■ Medical : Monthly Retiree Contribution Decrease – Medicare Advantage

	<u>*Kaiser</u>	<u>*Anthem</u>	<u>*UHC</u>	<u>**UHC B only</u>
Retiree Only	(\$5.97)	(\$8.96)	(\$10.79)	(\$30.68)
Retiree & Spouse/DP	(\$11.94)	(\$17.96)	(\$21.18)	(\$61.96)

Non-Medicare Eligible Spouse/Domestic Partner/Dependents are not eligible to participate in United Health Care (UHC) Medicare Advantage Plans

*Medicare Part A & Part B required with \$131.00 average monthly Part B Premium required

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Proposed Medical Insurance Rates for 2021 Benefit Plan Year

Rate increase with contributions levels change

COA Employer (54%) – Retiree (46%)

COA Retiree hired after 1986 and a Retirement date after 2010

■ Medical POS/HMO : Monthly Retiree Contribution Increase

	<u>Kaiser HMO</u>		<u>Anthem BCBS POS</u>	
Employee Only	\$27.59	increase	\$29.70	increase
Employee & Family	\$90.96	increase	\$98.07	increase
Employee & Spouse/DP	\$68.97	increase	\$74.34	increase
Employee & Child(ren)	\$48.28	increase	\$52.02	increase



COA 2020 Open Enrollment Information

- Active Employees who participate in the Flexible Spending Account (FSA) and Dependent Care Reimbursement (DCR) Plans will be required to make benefit selections during this Open Enrollment process in order to continue coverage for the full calendar year of 2021 (January 1, 2021 through December 31, 2021). **The IRS guidelines restricts plan participation to a 12 months period and there are no automatic rollover enrollment process.**
- Due to the COVID 19 Pandemic, the Employee Benefits Office will not be able to provide in person assistance during the Open Enrollment Period. All participants are strongly encouraged to utilize one of the following resources:
 - Benefits website : **benefits.atlantaga.gov**
 - Employee Benefits Office Telephone Support Line: **(404) 330 -6036**
 - Open Enrollment mailbox: **[COAOpenEnrollment2020 @atlantaga.gov](mailto:COAOpenEnrollment2020@atlantaga.gov)**