



# 2024 BENEFITS ENROLLMENT

October 16, 2023, through October 27, 2023

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# AGENDA

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## 01. Total Rewards Team

Meet the Team

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## 02. Open Enrollment

October 16th – 27th 5:-00 p.m.  
Passive Enrollment  
Benefit Changes  
Open Enrollment Basics

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## 03. Health & Welfare

Cigna  
The Standard  
Superior Vision - Versant Health  
NEW Voluntary Benefits

# TOTAL REWARDS TEAM



Brittany Perez  
Benefits and  
Wellness



Abran Gonzalez  
Leave and Workers'  
Compensation



Tim Webb  
Compensation and  
Performance Reviews



Ginny Patterson  
Benefits, Workers'  
Comp. Leave  
and  
Compensation



Kathryn Usrey  
All Benefits and  
Compensation



# Benefits and Wellness

- Benefit Enrollment
- Wellness Program
- Qualifying events

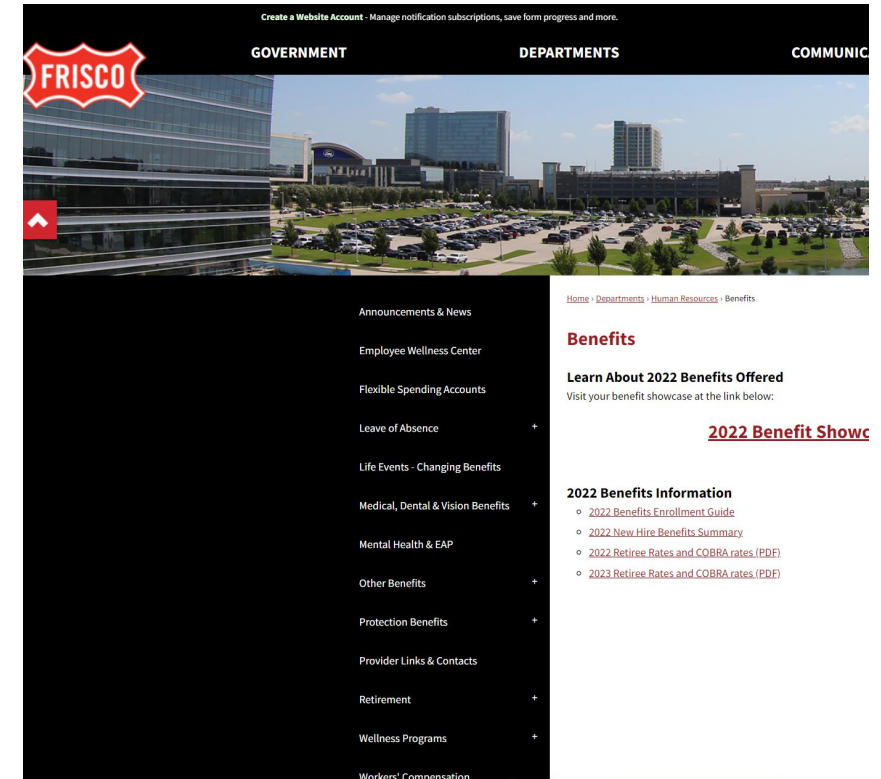
Best way to contact Brittany is by email:

**[benefits@friscotexas.gov](mailto:benefits@friscotexas.gov)**



Difficulty with a medical authorization or bill

Email: [mycignahelper@Cigna.com](mailto:mycignahelper@Cigna.com)



**[www.friscotexas.gov/benefits](http://www.friscotexas.gov/benefits)**

Benefit Information, forms, vendor contacts and websites, benefit group numbers and more!

*24/7 access at home or work*

# Time Away Expert



- Family Medical Leave (FMLA)
- City Leave of Absence (CLOA)
- Workers Compensation
- Short and Long-term Disability
- Plans

Best way to contact Abran is by email:

***[loa@friscotexas.gov](mailto:loa@friscotexas.gov) & [workcomp@friscotexas.gov](mailto:workcomp@friscotexas.gov)***

Difficulty with a leave of absence claim? Contact the City's dedicated leave of absence specialist at The Standard

**Email: [CityofFriscoLOA@Standard.com](mailto:CityofFriscoLOA@Standard.com)**

A screenshot of the 'The Standard' login page. The page has a light blue header with 'TheStandard' logo. Below the header, the title 'Log In' is centered. Underneath, a link says 'New here? [Create an account](#) to connect to services.' There are two input fields: 'User Name' and 'Password', each with a small icon on the right. Below the password field is a 'Show' link with an eye icon. At the bottom is a blue button labeled 'LOG IN'.

Request a Leave of Absence  
**[www.login.standard.com](http://www.login.standard.com)**  
**800-715-2308**



# OPEN ENROLLMENT – WELLNESS CENTER

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Operated by: Premise Health.



***All full-time employees and employee's eligible dependents may use the center.***

You **do not need to be enrolled** in a City medical plan to utilize the wellness center.

- Wellness Center enrollment option.
- The wellness center enrollment menu should ONLY be used by employees who have dependents that are NOT enrolled in a City medical plan.
- The medical plan enrollment, eligibility, and qualifying event rules apply to the wellness center.
- No cost to use the employee wellness center. Easy scheduling, little to no wait times.

# OPEN ENROLLMENT – WHAT HAS CHANGED?

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## Wellness Program 2024 for 2025 plan year

Complete biometrics and cotinine by October 31, 2023, **for the 2024 calendar year incentives.**

**Wellness Plan Changes** **beginning** November 1, 2023, for 2025 calendar year incentives:

- ❖ You will no longer need to meet your Healthy measures for the 2025 incentives.
- ❖ By completing your biometrics and cotinine (or smoking alternative program) you will be eligible for your premium discounts and HRA Dollars.
- ❖ You can still use your own doctor for your biometrics screen, the form will be submitted to Frisco Employee Wellness Center.
- ❖ The Employee Wellness Center will manage our Wellness Program going forward, not Asset Health, starting November 1, 2023.
- ❖ **Asset Health will maintain your wellness portal for you to download any historical data and biometrics for your records until the end of January 2024.**

# OPEN ENROLLMENT – WHAT HAS CHANGED?

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## Wellness Program 2024 for 2025 plan year

Give yourself a birthday present – have your biometrics and cotinine tested on the month of your Birthday.





# OPEN ENROLLMENT – WHAT HAS CHANGED?

## WELLNESS INCENTIVES

*DON'T LOSE OUT ON \$2,360*

Premium Incentive Types	2024 Incentive Values
Biometrics	\$20
Tobacco-Free Premium Incentive	\$45
Total Available Premium Incentives <i>(earn both incentives)</i>	\$65

Annual Premium  
incentive value  
\$1,560

+

Up to \$800 for  
your HRA

=

**\$2,360**

# OPEN ENROLLMENT – WHAT HAS CHANGED?

## NEW VOLUNTARY BENEFITS



### Accidental Injury Insurance

Pays a fixed cash benefit for a covered non-work related accident-related injury



### Hospital Care Insurance

Pays a fixed cash benefit when you experience a covered hospital stay



Individual and Family Plans

Provides experienced legal advice for Estate Planning, Real Estate Services, Family Law, and more.



Individual and Family Plans

Monitors and alerts you of potential risks to your identity

# OPEN ENROLLMENT – WHAT HAS CHANGED?

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## ***Flexible Spending Account (FSA) – HealthCare Acct*** ***Annual maximum increased from \$2850 to \$3200***



- The FSA accounts are funded by money you set aside from your paycheck pre-tax.
- Can only be used for eligible expenses.
- Can only be used for eligible dependents.
- Up to \$610 will rollover at the end of the 2023 . Unless you make a change, the amount you elected for 2023 will continue for 2024.
- If you wish to change it, you must do so during open enrollment.

**Be sure and check 2023 account balances – balances over \$610 are forfeited**

# OPEN ENROLLMENT – WHAT HAS CHANGED?

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## RATES – MEDICAL, DENTAL PPO, & VISION

### Health Plan:

- ❖ Rates have increased – first increase in 7 years.
- ❖ Primary care co-pays have increased to \$30 and Specialist co-pays to \$40

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- ❖ Dental PPO (not the DHMO) and Vision plan have slight increases

# OPEN ENROLLMENT – WHAT HAS CHANGED?

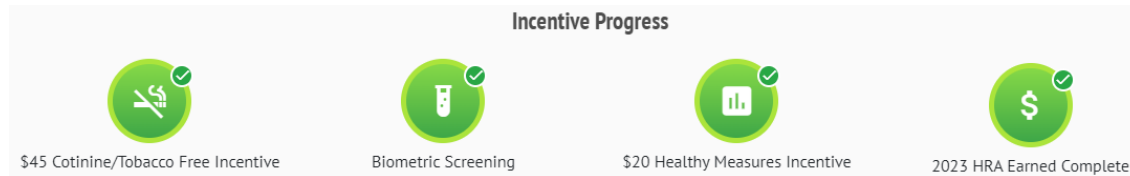
	PAY PERIOD RATES WITH HEALTH CARE INCENTIVE					
	Current Low	2024 Low	Increase	Current High	2024 High	Increase
Employee Only	\$17.50	\$18.19	\$0.64	\$7.50	7.80	\$0.30
EE + Spouse	\$182.00	\$189.15	\$7.15	\$76.50	79.51	\$3.01
EE + Child(ren)	\$177.50	\$184.47	\$6.97	\$74.00	76.91	\$2.91
EE + Family	\$300.00	\$311.78	\$11.78	\$175.00	181.87	\$6.87

# OPEN ENROLLMENT - BASICS

## Wellness Incentives



- You can review your incentive status at Asset Health.



- Incentives will NOT be shown during open enrollment.
- A biometric screening and cotinine testing is required to earn the incentives. You have until 10/31/2023 to complete the screening for 2024 incentives.
- You can schedule a biometric screening at:
  - Frisco Employee Wellness Center – no cost
  - Schedule a screening with your primary physician – take the Premise physician form, upload the completed form to Asset Health via your portal.

Your wellness portal: [www.assethealth.com/Frisco](http://www.assethealth.com/Frisco)





# alight

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City will discontinue Alight after  
December 31, 2023

# CIGNA PLANS

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- ✓ MEDICAL – TWO PLAN OPTIONS (NETWORK SERVICES ONLY)
- ✓ DENTAL – TWO PLAN OPTIONS (PPO & DHMO)
- ✓ PHARMACY
- ✓ VIRTUAL HEALTHCARE - MDLIVE \$0 COPAY
- ✓ HRA – HEALTH REIMBURSEMENT ACCOUNT – CITY FUNDS
- ✓ FSA – HEALTH CARE ACCOUNT – YOU FUND
- ✓ FSA – DEPENDENT CARE ACCOUNT – YOU FUND
- ✓ EAP – EMPLOYEE ASSISTANCE PROGRAM – AVAILABLE TO ALL EMPLOYEES & DEPENDENTS
- ✓ Cigna is moving away from ID cards. You will want to begin utilizing the Cigna Mobile App or MyCigna.com. Digital ID cards can be downloaded, saved, emailed, shared or printed.

**[www.mycigna.com](http://www.mycigna.com) or the mycigna mobile app**

# ADDITIONAL BENEFITS

- ✓ VISION PLAN – Superior Vision bought by Versant Health



- ✓ BASIC LIFE INSURANCE – The Standard
- ✓ VOLUNTARY LIFE – The Standard
- ✓ INCOME REPLACEMENT PLANS – The Standard
- ✓ LEAVE OF ABSENCE MANAGEMENT – The Standard



- ✓ Life Insurance Coverage can be seen in the current benefits section on ESS.
  - Changes to Life Insurance for 2024- you must enroll on the Standard's enrollment system.
  - Remember if you decrease your life insurance, any future increases require the completion of an evidence of insurability form or health questionnaire.

# ACTION

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- ✓ Open Enrollment period is Monday October 16 through October 27 5:00p.m.
- ✓ Passive Enrollment – if you do not want to make any changes then no action is required. All 2023 benefits will continue to 2024 **except** the Flexible Spending Accounts – Health and Dependent Care.
- ✓ Do you have dependents who are NOT enrolled in a medical plan and you would like them to be able to utilize the Wellness Center? Please use the Employee Wellness Center enrollment election to add NON-medical ELIGIBLE dependents. **Otherwise decline.**
- ✓ Remember your FSA 2023 account balance and rollover limits - \$610.
- ✓ Review your FSA 2023 Healthcare election. You may wish to change this election for 2024.
- ✓ Earn your Wellness Incentives for 2024. 2024 HRA dollars will deposit on January 1, 2024.
- ✓ If you make changes during open enrollment, be sure and hit the **submit** button.

# BENEFITS WEBSITE

✓ For 2024 Benefits information, please visit our Announcements & News website.

1. Go to <http://www.friscotexas.gov/1312/Announcements-News>

2. View our 2024 Benefits Enrollment Guide

