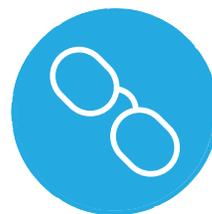
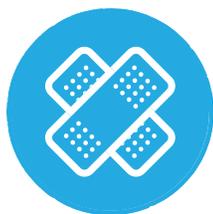




WE BENEFIT TOGETHER

BENEFIT MATTERS 2021



RETIREE

INSIDE THIS EDITION

- HEALTH CARE PREMIUMS
- HEALTH PLANS
- HELPFUL TOOLS

WELCOME TO YOUR 2021 BENEFIT MATTERS.

The information provided in this guide will serve as a resource tool for you as you prepare to select the best benefit choices for you and your family. From health care plan options to information about the City's vision and dental plans, you will find answers to many of your benefits questions within these pages.



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ELIGIBILITY FOR RETIREES/DEPENDENTS

City of San Antonio employees who leave the City with at least 20 years of service or have five years of service and are 60 years of age are eligible for city of San Antonio retiree medical benefits.

Retirees who meet eligibility requirements for retiree medical benefits must enroll in a City retiree medical plan or waive coverage within 31 days of the date of separation from service.

Waiving Medical Coverage

Retirees also have the option of waiving the City's medical coverage; however, you must do so at the time that you separate from the City. Retirees who choose to waive coverage are allowed one opportunity to re-enter the City's medical plan at a later date, as long as they provide proof of continuous group medical insurance coverage.

The continuous coverage can be a spouse's, employer's, or other qualified group health plan, and enrollment must be requested within 31 days of the loss of that coverage. Those who do not enroll in the City's medical plan at the time of separation and do not elect to waive coverage will not be allowed to enroll in the City's medical plan at any time. If you enroll in the City's medical coverage and then request to cancel that coverage or fail to maintain premium payments, you will not be allowed to re-enroll in the City's medical plan.

Eligible Dependents

Dependents may be enrolled in City retiree medical benefits if they were covered at the time of your retirement and you enroll them at the time of your initial retiree medical election. Dependents who continue to meet eligibility requirements will remain on the plan until you remove them, cease to make the required contribution, or the dependent no longer meets the eligibility criteria. Once a dependent is removed, the dependent cannot be added back onto the medical plan.

Retirees who waived coverage at the time of separation but are eligible to re-enter the City's medical plan, may only enroll those dependents who were covered at the time coverage was waived. Dependents must return to the plan along with the retiree; they will not be added to the plan at a later date.

Making Changes During the Year

There are certain life events that can happen during the year that will allow you to change the level of coverage for your medical plan. Those life events are: divorce, dissolution of a domestic partnership, and death of a dependent.

You must notify the Employee Benefits Office within 31 calendar days of your life event and provide all required documentation in order for the changes in your coverage to take effect during the calendar year. If you fail to notify the Employee Benefits Office within 31 calendar days, you forfeit any past premium refund.

MEDICARE RETIREES

Medical Plan Options

For those retirees and their spouses who are eligible for Medicare, the City will continue to offer you the option of choosing between three plans - **Medicare Advantage Standard PPO, a new Medicare Advantage Enhanced PPO, and the Pharmacy-only plan**. If you are enrolled as of October 1, 2020 (Open Enrollment period), and you do not make an election, you will automatically be enrolled in the Standard PPO plan.

The Medicare Advantage Standard PPO plan is the same as the Medicare Advantage PPO plan that has been available for the past few years, but offers significantly reduced monthly premiums. The new Medicare Advantage Enhanced PPO plan includes a higher monthly premium, but the only out-of-pocket costs will be for prescriptions; this plan includes \$0 co-pays for medical visits.

Aetna will remain the provider for these three plans in 2021. If you have any questions about the Medicare plans, please contact Aetna at 800-338-4533 (TTY: 711). The monthly premiums for 2021 can be found on page 7.

Medical Plans At-A-Glance

Plan Benefit	Medicare Advantage Standard PPO	Medicare Advantage Enhanced PPO
Annual Deductible	\$0	\$0
Annual Maximum Member Could Potentially Pay	\$2,500	\$0

Plan Benefit	Medicare Advantage Standard PPO	Medicare Advantage Enhanced PPO
Office Visits - These co-pay amounts apply to in-network and out-of-network providers		
Physician Specialist	\$15	\$0
Primary Care Physician	\$5	\$0
Preventive Services	\$0	\$0
Outpatient Lab and X-ray	\$0/\$15	\$0
Urgent Care	\$15	\$0
Emergency Care	\$65	\$0
Inpatient Hospital Care	\$175 per stay	\$0
Immunizations	\$0	\$0
Outpatient Surgery	\$15	\$0
Home Health Agency Care	\$0	\$0
Chiropractic Services	\$15	\$0
Durable Medical Equipment	20% co-insurance	\$0
Podiatry Services	\$15	\$0
Diabetic Supplies	\$0	\$0

For questions regarding coverage and benefits, contact Aetna at 800-338-4533 (TTY: 711) or visit aetnamedicare.com.

Key Extra Benefits for Retirees with Medical Plans

Plan Benefit	Cost
Hearing Aids	\$500 reimbursement every 36 months
Fitness Benefit	In-person or virtual workouts through SilverSneakers
Transportation	40 trips with unlimited miles per trip
Meal Delivery	14 meals following an inpatient hospital stay
Aetna Healthy Rewards	Get rewards for completing healthy actions
Enhanced Podiatry	Reduction of nails, including mycotic nails, and the removal of corns and calluses, <u>available for Enhance plan only</u>
Telehealth	<u>Virtual visit with your primary care physician or an urgent care clinic for the cost of an in-person visit</u>

Medical Plans At-A-Glance - Pharmacy Coverage

Plan Benefit	Cost
In-network Prescription Drug Coverage for Retirees with Standard PPO, Enhanced PPO and Pharmacy-only Plans	
Deductible	\$0
Tier 1 - Generic (preferred)	\$5 preferred retail/\$15 standard retail co-pay
Tier 2 - Preferred Brand	\$20 co-pay
Tier 3 - Non-preferred drug	\$40 co-pay
Tier 4 - Specialty drugs	25% coinsurance
Coverage Gap	Full gap coverage*
Catastrophic Phase	CMS standard
Mail-order Drugs	Two times retail cost share for a 90-day supply

*Minimum gap coverage (25%) for Pharmacy-Only Plan members.

MEDICARE RETIREE PREMIUMS

Retiree premiums comprise a portion of the actual cost of the retiree medical plan. The City pays approximately 67% of the cost for retiree medical coverage based on your years of service. In order to maintain your coverage, it is critical that you pay your premiums promptly. Any retiree with a past due account of more than 60 days will be subject to termination of medical coverage with no opportunity for re-enrollment into the plan.

The table below features the monthly premium amounts for Medicare retirees based upon your length of service at the time of your retirement.

2021 Monthly Medicare Premiums						
Hired before 10/1/2007					Hired on/after 10/1/2007	
Years of Service	30+	25-29	20-24	19 & Under	10+	5-9
Medicare Advantage Standard PPO						
Retiree Only	\$23.72	\$25.27	\$27.20	\$34.80	\$38.75	\$77.50
Retiree + 1	\$46.81	\$51.31	\$54.72	\$69.91	\$77.50	\$155.00
Retiree + 2 or More	\$70.22	\$77.42	\$81.84	\$105.90	\$116.25	\$232.50
Medicare Advantage Enhanced PPO - NEW						
Retiree Only	\$130.62	\$132.17	\$134.10	\$141.70	\$145.65	\$184.40
Retiree + 1	\$260.61	\$265.11	\$268.52	\$283.71	\$291.30	\$368.80
Retiree + 2 or More	\$390.92	\$398.12	\$402.54	\$425.79	\$436.95	\$553.20
Medicare Pharmacy-Only						
Retiree Only	\$36.22	\$37.77	\$39.70	\$47.30	\$51.25	\$90.00
Retiree + 1	\$71.81	\$76.31	\$79.72	\$94.91	\$102.50	\$180.00
Retiree + 2 or More	\$107.72	\$114.92	\$119.34	\$142.59	\$153.75	\$270.00

NON-MEDIGARE RETIREES

In 2021, you have the opportunity to choose between three medical plans: **Consumer Choice PPO**, **Blue Essentials HMO**, **New Value PPO**, or **waive coverage**. All of the plans feature co-insurance, deductibles, and in-network preventive screenings covered at 100%. With the **Blue Essentials HMO**, you will be connected to a smaller group of qualified health care providers (Texas only), and your care will be directed by a primary care physician (PCP). The **Consumer Choice and New Value PPO** plan feature a nationwide open access provider network. As you see below, the coverage is the same for all three plans; however, the amount you pay out of pocket varies.

Medical Plans At-A-Glance

Plan Benefit	Consumer Choice (CDHP) PPO		Blue Essentials HMO -		New Value PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible (Employee Only/Family)	\$2,000/ \$4,000*	\$4,000/ \$8,000	\$1,500/ \$3,000	N/A	\$1,500/ \$3,000	\$3,000/ \$6,000
Co-insurance After Deductible	20% after deductible	40% after deductible	20% after deductible		20% after deductible	40% after deductible
Annual Out-of-Pocket Maximum (Employee Only/ Family)	\$4,000/ \$8,000**	\$8,000/ \$16,000	\$3,500/ \$7,000		\$3,500/ \$7,000	\$7,000/ \$14,000

Office Visits

Primary Care	20% after deductible	40% after deductible	\$25	N/A	\$30	40% after deductible
Specialist			\$45		\$50	
Urgent Care			\$75		\$75	
Virtual Visit		N/A	\$25		\$30	N/A
Emergency Room		20% after deductible	\$300		20% after \$300 co-pay	
Preventive Screenings	Covered at 100%	40% after deductible	Covered at 100%	Covered at 100%	40% after deductible	

Prescription Drug

Tier 1 (30-day retail)	20% after deductible For IRS-approved maintenance medications, you only pay 20% of the discounted cost since these medications are not subject to the deductible. A list of these medications can be found at sanantonio.gov/employeeinformation/benefits/resources .	\$10 Diabetes Meds \$0	N/A	\$10 Diabetes Meds \$0
Tier 2 (30-day retail)		\$35 Diabetes Meds \$10		\$35 Diabetes Meds \$10
Specialty (30-day retail)		\$100		\$100
Tier 1 (90-day mail order)		\$20 Diabetes Meds \$0		\$20 Diabetes Meds \$0
Tier 2 (90-day mail order)		\$70 Diabetes Meds \$20		\$70 Diabetes Meds \$20

*The maximum deductible for one individual in a family plan will be \$2,800 in 2021. **For family coverage, the maximum to be paid by any one individual on the plan will not exceed \$7,350 in 2021.

CONSUMER CHOICE, BLUE ESSENTIALS, AND NEW VALUE: HOW ARE PRESCRIPTIONS COVERED?

When considering your retiree health plan options, it is important to consider your prescription needs. The City's prescription drug benefit, which is administered by CVS/caremark, provides you with access to a wide variety of medications, while helping to make the ones you need more affordable. You also have access to a large group of in-network pharmacies to fill your next prescription, including CVS, Walgreens, and H-E-B. Please visit sanantonio.gov/employeeinformation/benefits/resources for a list of local in-network pharmacies.

To locate an in-network pharmacy near you, call CVS/caremark Customer Service at 866.808.7470.

Automatic Generics Program

This program automatically provides you with a generic equivalent to your prescription medication, when available. You do not even have to ask for it. Generic prescription drugs contain the same active ingredients as brand name medications. The majority of brand name drugs have an available generic equivalent. You still have the option of purchasing brand name medications; however, you will pay the cost of the brand name medication. If your doctor requires that you only take brand name medications, make sure your prescription indicates "dispense as written." With "dispense as written" on your prescription, you will only pay the applicable co-pay for the brand name medication.

90-Day Mail Order Prescriptions

Purchasing a 90-day mail order supply of your prescription drugs saves you money on the maintenance medications you take every day. In addition to saving money, it is convenient to have your medications delivered to you at home through the Mail Order Pharmacy Program. This is the best way to ensure your medication is available when you need it. To begin receiving a 90-day mail order supply of your maintenance medications, visit caremark.com and login to your account (or create one), or call CVS/caremark at 866.808.7470.

Value-Based Co-pays (Blue Essentials & New Value)

It is important for retirees and their dependents with diabetes to follow their prescription drug regimen to effectively manage their health. To continue assisting retirees and their eligible dependents who have diabetes with achieving a better quality of life, the City's Value-Based Co-pay plan offers prescription drugs related to diabetes at a reduced co-pay amount, including \$0 co-pays on Tier 1 medications.

Prescriptions and Consumer Choice

You are responsible for 100% of the discounted cost of your prescription medications until you reach your deductible. For IRS-approved maintenance drugs, like those used to control high blood pressure, cholesterol, and diabetes, you only pay 20% of their cost since they are not subject to the deductible. A complete list of IRS-approved maintenance medications can be found online, under the prescription drugs tab, at sanantonio.gov/employeeinformation/retiredeemployees/nonmedicarebenefits.



NON-MEDICARE RETIREE PREMIUMS

Retiree premiums comprise a portion of the actual cost of the retiree medical plan. The City pays approximately 67% of the cost for retiree medical coverage based on your years of service. In order to maintain your coverage, it is critical that you pay your premiums promptly. Any retiree with a past due account of more than 60 days will be subject to termination of medical coverage with no opportunity for re-enrollment into the plan. Retirees participating in the City’s non-Medicare medical plans are required to pay for their coverage using an automated bank draft. The table below features the monthly premium amounts for non-Medicare retirees based upon your length of service at the time of your retirement.

2021 Monthly Non-Medicare Premiums						
Hired before 10/1/2007					Hired on/after 10/1/2007	
Years of Service	30+	25-29	20-24	19 & Under	10+	5-9
Consumer Choice PPO						
Retiree Only	\$139.00	\$153.00	\$166.00	\$201.00	\$557.00	\$1,114.02
Retiree + 1	\$261.00	\$281.00	\$309.00	\$389.00	\$1,114.00	\$2,228.05
Retiree + 2 or More	\$362.00	\$390.00	\$430.00	\$544.00	\$1,448.00	\$2,896.46
Blue Essentials HMO						
Retiree Only	\$180.00	\$199.00	\$215.00	\$261.00	\$614.00	\$1,227.12
Retiree + 1	\$339.00	\$365.00	\$401.00	\$506.00	\$1,227.00	\$2,454.24
Retiree + 2 or more	\$471.00	\$507.00	\$559.00	\$707.00	\$1,595.00	\$3,190.51
New Value PPO						
Retiree Only	\$277.00	\$306.00	\$331.00	\$401.00	\$682.00	\$1,363.47
Retiree + 1	\$522.00	\$561.00	\$617.00	\$778.00	\$1,363.00	\$2,726.93
Retiree + 2 or More	\$724.00	\$780.00	\$860.00	\$1,088.00	\$1,773.00	\$3,545.01

Note: The monthly premium amounts do not include the \$40 monthly tobacco surcharge.

CONSUMER CHOICE, BLUE ESSENTIALS, AND NEW VALUE: HOW ARE THEY DIFFERENT?

Plan Feature	Consumer Choice (CDHP) PPO	Blue Essentials HMO -	New Value PPO
Monthly Premiums	Low	Medium	High
Annual Deductible	High	Low	Low
Co-pay	N/A	Yes	Yes
Co-insurance (In-network)	You pay 20%, the City pays 80% (after deductible)	You pay 20%, the City pays 80% (after deductible)	You pay 20%, the City pays 80% (after deductible)
Primary Care Physician or PCP	N/A	Required Must select a PCP at time of enrollment	N/A
Specialist Office Visits	No referral required	Referral from PCP required; No coverage outside of network	No referral required
Nationwide Network	Yes	No (Texas only)	Yes
Health Savings Account (HSA) with City Contribution	\$500 - Employee Only \$1,000 - Family	No	No
Annual Out-of-Pocket Maximum	High	Low	Low



FEATURES THAT WILL CONTINUE IN 2021

Next Generation Transform Diabetes Care (formerly Livongo) - Manage Your Diabetes With No-Cost Tools

As part of the City's pharmacy benefit plan through CVS/caremark, you and your dependents have access to a program that offers no-cost tools, services, and extra support to help you manage your diabetes. This program includes:

- treatment supplies, including unlimited test strips and lancets to help keep track of your glucose levels, and
- two (2) diabetes metabolic health visits per year at MinuteClinic to help prevent diabetes-related conditions.

Members currently participating in Livongo will be contacted to assist with transitioning to a new member option.

Applied Behavioral Analysis (ABA) Therapy

Applied Behavioral Analysis (ABA) Therapy is treatment for individuals who have autism spectrum disorders. It is intended to provide improvement in a variety of interpersonal skills, including looking, listening, imitating, language, behavioral, and social.

Please consult your health care professionals to determine if this treatment option is best for you. If you need assistance with finding an in-network doctor, contact the Blue Cross and Blue Shield of Texas Member Services Line at 1.800.521.2227.

ConsumerMedical®

The ConsumerMedical® benefit provides expert medical opinion and clinical advocacy to individuals diagnosed with a serious medical condition, such as cancer, or who are facing a procedure like a hip and knee replacement, hysterectomy, or lower back surgery. Through this benefit, you have access to customized, evidence-based support, educational materials, and assistance from a team of health care professionals throughout your health journey.

Questions? Contact ConsumerMedical® at 1.888.361.3944.

Travel & Lodging

This benefit provides reimbursement for those traveling to receive treatment for a transplant or inpatient/outpatient cancer treatments. The travel distance requirement for reimbursement is 100 miles at the IRS rate for the most direct route between the patient's home and the designated provider. Eligible expenses should be compliant with IRS guidelines, subject to a \$10,000 lifetime maximum. Benefits are paid at a per diem (per day) rate of \$50 per person per night. Individuals can include a person traveling with them.

To be reimbursed, you will need to submit a qualifying receipt. Examples of travel expenses include:

- airfare at coach rate,
- taxi,
- ground transportation, and
- mileage reimbursement.

Prior authorization is not required for the travel, but would be required for any covered treatments.

For more information about this benefit, call Blue Cross and Blue Shield of Texas Member Services Line at 1.800.521.2227.

BLUE CROSS AND BLUE SHIELD OF TEXAS BENEFIT VALUE ADVISOR MEMBER REWARDS PROGRAMS

Benefit Value Advisor Program

The Benefit Value Advisor (BVA) Program provides non-Medicare retirees with the opportunity to speak to a specially-trained advisor from Blue Cross and Blue Shield of Texas about your options when it comes to receiving care. A BVA can:

- help compare costs at different providers near you,
- tell you about online educational tools,
- help you identify a qualifying provider for the Member Rewards Program (see more information below)
- help you schedule your medical appointments, and much more!

Member Rewards Program - Same Procedure, Different Cost, & Potential Cash in Your Pocket!

Prices for the same quality medical services can differ by thousands of dollars within the same region and health plan network. And through Blue Cross and Blue Shield of Texas' Member Rewards Program, administered by Vitals, you have the opportunity to earn cash rewards when you select a lower-cost, quality provider from several possibilities. The Member Rewards Program, combined with Provider Finder® (see page 15), can help you:

- compare costs and quality for numerous procedures.
- estimate out-of-pocket costs.
- earn cash while shopping for care.
- save money and make the most efficient use of your health care benefits.
- consider treatment decisions with your doctors.

Estimated cost comparison for a knee MRI	
Provider A: \$374*	Provider B: \$2,779*
Estimated cost comparison for a hip replacement	
Provider A: \$32,293*	Provider B: \$52,307*

Note: Benefit Value Advisors offer cost estimates for various providers, facilities, and procedures. Lower pricing and cost savings are dependent on the provider or facility of your choosing. *Cost examples are for illustration purposes only.

How Does It Work?

1. When a doctor recommends treatment, log into Blue Access for Members at bcbstx.com (or simply contact a BVA for assistance).
2. Click the Doctors and Hospitals Tab – then on Find a Doctor or Hospital – and Shop for Procedures.
3. Choose a Member Rewards eligible location, and you may earn a cash reward of up to several hundred dollars!
4. Complete your procedure and, once verified, you will receive a check within four (4) to six (6) weeks. It is easy to understand how much you could save with a reward option, based on location. After verification, Vitals will send you any earned reward check. Rewards are taxable.

You can quickly and easily find the information you need to help you choose a facility or service via your computer or mobile device.

TOOLS TO HELP YOU CHOOSE THE RIGHT HEALTH PLAN

We all know that making health care decisions can be difficult, and selecting the best health care plan for you and your family is no exception. When considering your health care options, there are several factors to keep in mind.

- Your family’s and your health care needs for the upcoming year. Do you expect any major medical expenses?
- The amount you pay out of pocket for health care. Do you normally meet your deductible?
- Your use of maintenance prescription drugs. How much do you pay for prescription medications annually?
- The cost of having a health care plan, whether you use it or not. How much will I pay just to have coverage, even if I do not use or need it?

Need Help?

Refer to the example below and plug in your own family’s amounts to see which plan might be the best choice for you in 2021.

A Real-life Example (In-Network Benefits)

- John Retiree Hired Before October 1, 2007
- 30+ years of service
- Retiree + 1
- Gross Medical Expenses of 10 Primary Care Physician Visits Per Year With a Generic Antibiotic Prescribed at Each Visit*

Plans	Consumer Choice PPO	Blue Essentials HMO	New Value PPO
Annual Premium	\$3,132	\$4,068	\$6,264
Deductible	\$1,100*	-	-
Co-insurance	-	-	-
Office Visit Co-pay	-	\$250 (\$25 x 10 visits)	\$300 (\$30 x 10 visits)
Pharmacy Co-pay	-	\$100 (\$10 x 10 Rx)	\$100 (\$10 x 10 Rx)
City-Funded Health Savings Account	(\$1,000)	-	-
Total Retiree Cost	\$3,232	\$4,418	\$6,664
Most Cost Effective Plan: Consumer Choice			

*Assumes 10 office visits at \$80 per visit (\$80 x 10 = \$800) and generic antibiotics at retail are estimated at \$30 per prescription (\$30 x 10 = \$300).

If you need help locating an in-network doctor or provider, ask a Benefit Value Advisor by calling the Blue Cross and Blue Shield of Texas Member Services line at 1.800.521.2227.

Looking for an In-Network Doctor or Facility?

Do you need help locating an in-network doctor or facility? If you already have a primary care physician or medical health care provider that you love, do you want to make sure that he or she is still in the network? No problem! With the help of the online Provider Finder® tool, you can do just that by following a few easy steps:

- Visit www.bcbstx.com
- Click on the button for the Provider Finder® tool
- Select “Texas” in the drop-down menu for the first question, then hit “Start Search”
- Choose the “Plan Networks” button and “Blue Choice PPO” from the drop-down menu
- Enter your search criteria, then hit “Search”
- Review and filter the results until you find the information that you want

Finding Your In-Network PCP for the Blue Essentials HMO

Those who select this health plan are required to designate an in-network primary care physician (PCP) at the time of enrollment. To find a list of participating PCPs and make a selection, access the Blue Cross and Blue Shield of Texas website by either 1) hovering a smartphone camera over the QR code below and clicking the link or 2) visiting www.bcbstx.com. Once you access the website, please follow the steps below.

Note: The PCP must fall under: Family Practice, Internal Medicine, Pediatric, or General Medicine.

1. Click on the button for **Find a Doctor or Hospital**.
2. Click **Search as Guest**.
3. Click **Search In-Network Providers**.
4. Under “How do you get your insurance,” select **Through my employer or my spouse’s employer**.
5. Under “Are you a member or are you shopping for an insurance plan,” select **I am a member**.
6. Under “Select type of care you are looking for,” select **Medical**.
7. Under “Where do you live?” **Select your state**.
8. Under “Select Plan/Network,” select **Blue Essentials (HMO)**.
9. Enter search location (zip code or an address).
10. Click More Search Options.
11. Under “I’m searching for a,” select **Primary Care Practitioners**.
12. Click on **Find a Doctor or Hospital**.
13. Click on the doctor’s name to locate the doctor’s 10-digit **NPI number (you will need to provide this number at the time of enrollment)**.

Visit www.bcbstx.com or scan me with your smartphone camera to get started on finding a PCP on the Blue Essentials HMO.



HEALTH SAVINGS ACCOUNTS

The ABCs of Your Health Savings Account

A Health Savings Account (HSA) is a bank account that is owned and managed by the account holder - **YOU**. The funds in the account are to be used for the sole purpose of paying for qualified health care expenses and saving for future eligible health care (medical, dental, vision, and pharmacy) expenses.

Like your personal checking or savings account, your HSA deposits are held at a bank, HSA Bank. Yes, the bank where your HSA funds are held is called HSA Bank. HSA Bank will open a Health Savings Account for you and will issue you a debit card that will allow you to access your funds.

To help you get started, the City will contribute \$500 to your HSA account with HSA Bank for those enrolled in the Consumer Choice health plan option at the retiree-only level, or \$1,000 for those enrolled at the family level. These funds will be available in January 2021. Even if you are currently enrolled in Consumer Choice and plan to continue coverage in this plan for 2021, you will still receive the City's contribution. In 2021, the IRS maximum for HSA contributions is \$3,600 for an individual and \$7,200 for a family. The City's contributions and any funds you contribute apply to this maximum.

HSA Eligibility

You are eligible for an HSA if all the following are true. You:

- Are enrolled in the Consumer Choice plan.
- Are not covered by any other medical plan, including Medicare Advantage or Tricare.
- Are not claimed as a dependent on someone else's federal tax return.

Contact Human Resources Customer Service at 210.207.8705 or AskHR@sanantonio.gov with any questions regarding HSA eligibility.

Health Savings Accounts—A Triple Tax Advantage

In addition to providing you with a way of paying for your current qualified health care expenses and saving for your future health care needs, an HSA provides you with a triple tax advantage. The funds in an HSA: 1) are not taxable when they are deposited, 2) accrue interest tax-free, and 3) are not taxable when being withdrawn to cover eligible medical expenses.

YOU, not the City, are responsible for maintaining records (receipts, explanation of benefits, etc.) of how you spent the funds in your HSA to provide to the IRS in the event of an IRS audit.

Eligible HSA expenses include:

- deductibles and co-insurance for medical, dental, and vision care and
- prescription medications.

Ineligible HSA expenses include:

- vision warranties and service contracts,
- over-the-counter medications without a prescription,
- teeth whitening, and
- cosmetic/aesthetic medical procedures.



TOOLS AND RESOURCES FOR NON-MEDIGARE RETIREES

Tools & Resources	What it provides	Where to find it
Blue Access for Members (BAM)	A secure member website that allows you to find information about your health benefits anytime, anywhere using your computer, phone, or tablet. You can check the status or history of a claim, view or print Explanation of Benefits statements, and locate an in-network doctor or hospital.	bcbstx.com/member (click the login tab and register)
Benefit Value Advisor	A specially-trained advisor from Blue Cross and Blue Shield of Texas who can speak with you about your options when it comes to receiving care and help schedule medical appointments.	1.800.521.2227
Blue Cross and Blue Shield of Texas Onsite Service Representative	Our Onsite Service Representative is available to assist you with questions regarding the City's medical plans, your medical claims, health care providers, and Blue Cross and Blue Shield of Texas health and wellness programs.	210.207.0103 sanantonio.gov/ employeeinformation/ benefits/resources --> BCBSTX Representative Tab
ConsumerMedical®	This benefit provides access to expert medical opinions and clinical advocacy.	1.888.361.3944
CVS/caremark Member Services	Member Services allow you to order refills, check drug cost and coverage, enroll in mail order and more. You will also find out about ways to save money on your prescriptions.	866.808.7470 caremark.com
CVS/caremark Pharmacy List	A list of in-network pharmacies.	caremark.com

TOBACCO USE FOR NON-MEDICARE RETIREES

Introduced in 2013, the City's \$40 monthly tobacco surcharge for those non-Medicare retirees who use tobacco and are enrolled in a City medical plan will continue. The surcharge is in addition to the monthly medical premium. Your current tobacco use status will automatically roll over to 2021.

Remember, the City defines a "tobacco user" as a person who has used tobacco products within the past 60 days. Tobacco products include, but are not limited to: cigarettes, cigars, pipes, all forms of smokeless tobacco (chewing tobacco, snuff, dip, or any other product that contains tobacco), clove cigarettes, or any other smoking devices that use tobacco such as hookahs. Electronic and smoke-free cigarettes are also included in the definition of a tobacco product.

Tobacco Cessation Resources

The City's prescription drug plan covers several effective tobacco cessation prescription medications at no cost to you.

I Quit, So What is Next?

You can stop the \$40 monthly surcharge by completing a tobacco cessation program and remaining tobacco-free for 60 consecutive days. Once you have done both of these things, you should contact the Employee Benefits Office at 210.207.0073 to submit a new Tobacco Declaration Form certifying that you no longer use tobacco and a certificate of completion from your tobacco cessation program. The system will be updated to reflect your new status and your monthly premium payment will be adjusted within four to six weeks from the time you submit your documentation.

Note: You will not be refunded for any amount you have paid in monthly fees prior to the new Tobacco Declaration Form being processed.



DENTAL PLANS FOR ALL RETIREES

Because regular dental visits are a key part of maintaining your overall health, the City offers you access to dental insurance through Delta Dental. Through these two dental benefits plans, you have access to a network of dental providers who can help you meet your oral health goals. DeltaCare enrollment packets, with participating providers, are mailed to eligible retirees annually during open enrollment.

CitiDent PPO

The CitiDent PPO is a dental PPO plan that allows you to obtain care per the chart below from the dentist of your choice. Obtaining services from an in-network provider will lower your out-of-pocket costs.

Coverage Type	In-Network	Out-of-Network
Type A - Preventive Care (Cleanings and Oral Exams)	Covered at 100%	Covered at 100% maximum allowed
Type B - Basic Care (Fillings, Simple Extractions, and Periodontics)	Covered at 80%	Covered at 80% maximum allowed
Type C - Major Care (Bridges and Dentures)	Covered at 50%	Covered at 50% maximum allowed
Deductible (Individual / Family)	\$50 / \$150	\$50 / \$150
Annual Maximum Benefit (Per Person)	\$1,200	\$1,200

Monthly Premiums

Dental Plan	DeltaCare DHMO	DeltaCare PPO
Retiree Only	\$13.66	\$37.90
Retiree + Spouse / Domestic Partner	\$25.45	\$62.80
Retiree + Child(ren)	\$25.45	\$62.80
Retiree + Family	\$38.19	\$97.40

DeltaCare Dental HMO

The DeltaCare Dental HMO is a dental plan that provides comprehensive dental care when services are obtained from an in-network primary dentist. If this is your first time enrolling in the retiree dental care plan, you will need to select a participating dentist from the DeltaCare network of providers to serve as your primary dentist. The dentist should be within a 35-mile radius of your zip code.

With this plan, you are only responsible for the co-pays for any covered services you receive from your selected dentist. There are no deductibles, yearly maximums, or paperwork to file. Examples of common services and co-pays are featured in the chart below.

Description	Procedure Code	Co-pay
Office Visit	D0999	\$5
Oral Exam, X-rays, and Fluoride Treatment*	N / A	No Co-pay
Prophylaxis (Teeth Cleaning Twice a Year)	D1110	No Co-pay
Periodontal Scaling and Root Planing, Per Quadrant	D4341	\$40
Amalgam Fillings for One Surface, Anterior	D2140	\$5
Surgical Extraction and Erupted Tooth	D7210	\$45
Root Canal-Endodontic Therapy, molar (excluding final restoration)	D3330	\$280
Crown	D2750	\$295
Orthodontics (Children and Adults)	D8070 (children) / D8090 (adults)	\$1,700 / \$1,900

*Note: Fluoride Treatment is specific for children up to age 19.

VISION PLANS FOR ALL RETIREES

Healthy eyes and clear vision are an important part of your overall health and quality of life. Through Davis Vision, you have access to a national network of doctors and retail providers. Eye exams, eyeglasses, and contacts are available to you at only the cost of applicable co-pays.

Comprehensive Eye Exam

Through Davis Vision, you are allowed one comprehensive eye exam per year with a co-pay of \$10.

Davis Vision Collection

To maximize your vision plan benefit, consider purchasing frames or contact lenses from The Davis Vision Collection. The Collection is available at a number of independent provider locations. Independent providers do not include retail stores such as Visionworks or Walmart. To locate a participating independent provider near you, visit DavisVision.com.

Frame Benefits

Several designer and brand name frames are available to you at only the cost of the applicable co-pays through Davis Vision's Frame Collection. For frames outside of the Davis Vision Frame Collection, you are allowed a \$130 retail allowance. In 2021, when you shop at a Visionworks store, you will receive a \$155 retail allowance toward any frame.

Contacts Benefits

Contact lenses selected from Davis Vision's Contact Lens Collection are covered in full. You are allowed a \$150 retail allowance toward contacts outside of the Davis Vision Contact Lens Collection.

Additional Benefits

You also have access to additional discounts on popular lens options and coatings such as scratch-resistant coating, polycarbonate lenses, and standard progressives (no-line bifocal).

Through Davis Vision's Eye Health Connection Program, individuals with cataracts, diabetes, macular degeneration, and glaucoma are eligible to receive an additional eye exam during the calendar year.

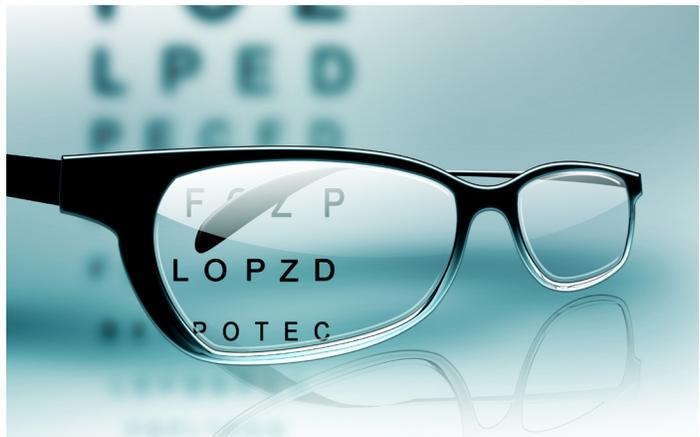
Laser vision correction (LASIK) is a procedure that can reduce or eliminate your dependence on glasses or contact lenses. This corrective service is available to you and your eligible dependents at a special discount of up to 40% -50% off the national average price of traditional LASIK.

A hearing health care plan is accessible to you and your family members through your Davis Vision Plan that includes a discount of up to 40% for hearing aids. Visit davisvision.com for more information about the additional vision benefits available to you.

Out-of-Network Benefits

You have the option of receiving services from an out-of-network provider. When receiving these services, you must pay the provider directly for all charges and then submit a claim form for reimbursement to: Vision Care Processing Unit, P.O. Box 1525 Latham, NY 12110. The reimbursement form can be found online at sanantonio.gov/employeeinformation/benefits/resources.

Vision Plan	Monthly Premium
Retiree Only	\$9.75
Retiree + 1	\$17.41
Retiree + 2 or more	\$25.80



RETIREE BROWN BAG SESSIONS

If and when it is safe to do so, and in compliance with safety guidelines, the City will resume the Retiree Brown Bag Sessions in 2021. Through these sessions, you will have the opportunity to learn more about topics including health care, fitness, and stress management. The Retiree Brown Bag Sessions are open and FREE to all City of San Antonio retirees and their spouses or domestic partners. For more information about the Retiree Brown Bag Sessions, contact Human Resources Customer Service at 210.207.8705 or AskHR@sanantonio.gov.

CONTACTS

Organization	Phone	Website/Email
San Antonio Human Resources Department	210.207.8705	sanantonio.gov/employeeinformation/retiredemployees AskHR@sanantonio.gov cosaretiree@sanantonio.gov
Benefits Customer Service	210.207.0073	CosaBenefits@sanantonio.gov
Access2Care (Medicare transportation benefit)	855.814.1699	access2care.net
Aetna	800.338-4533 (TTY: 711)	aetnamedicare.com
Blue Cross and Blue Shield of Texas	800.521.2227	bcbstx.com
CVS/caremark (Pharmacy Claims Administrator)	866.808.7470	caremark.com
Davis Vision (Vision Provider)	800.448.9372	davisvision.com
DeltaCare DHMO (Dental Plan)	888.216.8566	https://www.deltadentalins.com/cityofsanantonio/retirees-dcusa.html
DeltaDental PPO (Dental Plan)	888.216.8566	https://www.deltadentalins.com/cityofsanantonio/retirees-ppo.html
HSA Bank (Health Savings Account Customer Service)	855.731.5220	hsabank.com
ICMA Retirement Corporation	800.669.7400	icmarc.org
Medicare	800.633.4227	medicare.gov
Nationwide Retirement Solutions	877.677.3678	nrsforu.com
Retired Employees of the City of San Antonio (RECOSA)	210.504.9567	recosa.org
Social Security Administration	800.772.1213	socialsecurity.gov
Texas Municipal Retirement System	800.924.8677	tmrs.com

GLOSSARY OF COMMON HEALTH CARE TERMS

The following is a list of health care terms that are used throughout this benefit guide. We have provided explanations for each of them so that you may better understand your benefits, how they work, and what choices will be best for you and your dependents.

Health Plan Features

Annual deductible - The amount you need to pay, not including co-pays, for covered health care services before the health plan pays. The annual deductible counts toward your out-of-pocket maximum.

Co-insurance - The percentage you have to pay for health care services after you have met your annual deductible. Co-insurance amounts count toward your out-of-pocket maximum.

Co-pay - The flat fee you pay for certain services like doctor's, specialist's, urgent care office visits, or prescription drugs. Prescription drug and office visit co-pays count toward your out-of-pocket maximum.

Health Savings Account (HSA) - A tax-exempt savings account that can be used to help pay for current and future qualified medical expenses. You can only have an HSA if you are enrolled in a Consumer-Driven Health Plan and do not have other medical coverage.

Out-of-pocket maximum - The most you will pay for covered health care services in a calendar year. Once you reach it, the health care plan pays 100% of the cost of covered health care services for the remainder of the year. All covered health care expenses count toward the out-of-pocket maximum, except for premiums.

Health Plan Types

Consumer-Driven Health Plan (CDHP) - A type of medical insurance plan in which you are responsible for the cost of your health care expenses until the plan's deductible and out-of-pocket maximum are reached. This type of plan has lower premiums than other traditional health plans, but slightly higher deductibles and out-of-pocket maximums.

Health Maintenance Organization (HMO) - A type of health insurance plan that usually limits coverage to care from doctors who work for or contract with the HMO. It generally will not cover out-of-network care except in an emergency. The City's Blue Essentials HMO does not provide coverage outside of Texas.

Preferred Provider Organization (PPO) - A type of health plan that contracts with medical providers, such as hospitals and doctors, to create a network of participating providers. You pay less if you use providers that belong to the plan's network. You can use doctors, hospitals, and providers outside of the network for an additional cost.

Prescription Drugs

Tier 1 (Generic) drugs - Medications that generally cost the least. They usually include the generic equivalents of brand name drugs.

Tier 2 (Preferred brand formulary) drugs - Medications that are typically your mid-range-cost option. Consider a Tier 2 drug if no Tier 1 medication is appropriate to treat your condition.

Specialty drugs - Medications that require special handling, administration, or monitoring. These drugs are often used to treat chronic illnesses such as cancer, hemophilia, multiple sclerosis, and Crohn's disease.

Provider Networks

In-network - A group of approved doctors, hospitals, and other health care professionals that provide quality care at contracted rates. These providers must pass a rigorous review of their personal history, disciplinary actions, licenses and certifications, and relevant training and experience.

Out-of-network - Doctors, hospitals, or other health care professionals that are not in the health plans' network. Service from these providers will, in many cases, cost you more than the same service from an in-network health care provider.

Types of Office Visits (Co-Pays)

Primary care - A visit to a physician, nurse practitioner, clinical nurse specialist, or physician assistant who provides, coordinates, or helps you access a range of health care services.

Specialist - A visit to a physician specialist who focuses on a specific area of medicine to diagnose, manage, prevent, or treat certain types of symptoms and conditions.

Urgent care - A visit to an urgent care facility to receive treatment for an illness, injury, or condition serious enough to seek care right away, but not so severe as to require a trip to the emergency room.

HEALTH BENEFITS NOTICES

The City of San Antonio makes every effort to communicate regularly with retirees. Our primary method of communication is through *Retiree Matters*, the City's newsletter for retirees. It is produced quarterly and at other times when we need to share information. *Retiree Matters* is mailed to your home address. Please make sure the City has your correct address at all times. If you change your address, email Human Resources Customer Service at cosaretiree@sanantonio.gov to update your information.

We also encourage you to visit the retiree website at SanAntonio.gov/employeeinformation/retiredemployees. Refer to it to learn more about your retiree medical benefits and for complete information on each of the notices referenced below.

City Retiree Medical Benefit Program Design and Funding

Any benefits and contributions under the City of San Antonio's insurance or self-funded programs are subject to change as determined by the City Council in any budget year, or by ordinance or amendment.

The City Manager, or his Designee, may be authorized to amend the City retiree medical benefits plan and set premiums for retiree and dependent coverage, so long as sufficient funds are appropriated by City Council (see ordinance #2020-09-17-0641).

Notice of Privacy Practices

The City of San Antonio takes the privacy and security of your confidential health information seriously. Health information about you is protected and will be shared only with other covered entities for treatment, payment, and health care operation activities. Additionally, you have the right to obtain copies of your health record (medical claims and enrollment records), request a correction, restrict communications, request a copy of our Privacy Practices Policy, authorize someone to represent you or file a complaint if you believe your privacy rights have been violated. For detailed information regarding the City of San Antonio Privacy Policy, please visit sanantonio.gov/Portals/0/Files/EmployeeInformation/Benefits/privacy.pdf.

Summary Plan Documents

This guide is intended to provide summary information about the benefit plans offered to retirees of the City of San Antonio. Complete plan details are available in the Summary Plan Documents for the Consumer Choice and New Value PPO plans and can be obtained from the Human Resources Department. In the event of a discrepancy between this document and the official Summary Plan Document/Plan Document, the Plan Documents shall govern.

Women's Health Act

The Women's Health and Cancer Rights Act of 1998 requires that all health insurance plans that cover mastectomy also cover the following medical care:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the breast to produce a symmetrical appearance; and
- Prostheses and treatment of physical complications of all stages of the mastectomy, including lymphedemas and mastectomy bras and external prostheses limited to the lowest cost alternative that meets the patient's physical needs.

P: 210.207.8705



SanAntonio.gov/EmployeeInformation/retiredemployees



AskHR@SanAntonio.gov



Frances Martinez
Metro Health
27 years and 6 months of service



Sylvia Ramirez
Police, Finance (Purchasing), Convention & Sports Facilities
29 years and 9 months of service



Olga Espinosa
Finance
32 years of service



Rosamaria (Rosemary) Gonzalez
Department of Human Services (Child Care Services & Family Assistance Emergency Services)
30 years of service



HUMAN RESOURCES DEPARTMENT

