

# City of Newport News



*retiree*

# benefits

*guide*

# 2021

OPTIMIZE **YOUR** *benefits*

2021 Retiree Benefit Guide



## Benefit Basics

The City of Newport News provides a package of benefits for you and your family. Some benefits you pay for and other benefit costs are shared between you and the City of Newport News.

BENEFIT	WHO PAYS
Medical/Prescription	City of Newport News and You
Dental	City of Newport News and You
Vision	You
Fitness Membership	You
Basic Life Insurance	City of Newport News

Open enrollment provides retirees an opportunity to update existing benefits. Once you elect your benefit options, your elections remain in effect until the end of the plan year (January 1 through December 31). Retirees may not enroll in health or dental coverage or add dependents to existing coverage after retirement. Retirees may cancel health or dental coverage at any time, however, once coverage is cancelled, the retiree and/or dependents are ineligible to rejoin the plan. The City of Newport News encourages you to review all your benefits and make your selections wisely.

## Retiree Open Enrollment

Retiree open enrollment for 2021 benefits is November 1-30, 2020. Retirees who wish to change or cancel their plan during open enrollment may do so by returning a completed benefit enrollment or termination form, found at [www.nnva.gov/retirement](http://www.nnva.gov/retirement) to the Department of Finance. **If you want to keep the same coverage you had in 2020, no action is needed.**

## Benefit Changes and Highlights

- Optima Health will still administer the city's pre-65 retiree health plans. Retirees will continue to have access to three health plans. Plan benefits, including deductibles, copays and coinsurance, are not changing under Optima Health. Rates are slightly increasing on all plans.
- Humana will continue as the post-65 retiree health insurance carrier offering a PPO and HMO Medicare Advantage plan. Retirees will see a decrease in premiums due to a temporary premium credit from Humana.
- Dental benefits will continue to be provided by Delta Dental and vision benefits will continue to be provided by VSP. Rates are slightly increasing for Dental and remaining the same for Vision.
- Fitness membership will continue to be offered through Riverside Wellness and Fitness, OneLife Fitness and the Peninsula YMCA. Visit the facility to add or cancel fitness membership.
- The City is transitioning life insurance to MetLife effective January 1, 2021. Additional information about this change will be sent separately via mail.

## Open Enrollment Meetings

Due to COVID-19 all meetings will be held virtually with all meetings being recorded and posted on the city's website at [www.nnva.gov/retirement](http://www.nnva.gov/retirement).

### Pre-65 Retirees (Optima Health)

- Tuesday, October 27, 2020 at 10:00 am  
[CLICK HERE TO REGISTER FOR 10/27/2020 @ 10:00 AM](#)  
Or call (314) 888-1153      Access Code 173 544 9825
- Tuesday, October 27, 2020 at 2:00 pm  
[CLICK HERE TO REGISTER FOR 10/27/2020 @ 2:00 PM](#)  
Or call (314) 888-1153      Access Code 173 429 5880
- Thursday, November 5, 2020 at 10:00 am  
[CLICK HERE TO REGISTER FOR 11/5/2020 @ 10:00 AM](#)  
Or call (314) 888-1153      Access Code 173 421 9815
- Thursday, November 5, 2020 at 2:00 pm  
[CLICK HERE TO REGISTER FOR 11/5/2020 @ 2:00 PM](#)  
Or call (314) 888-1153      Access Code 173 265 8611

### Post-65 Retirees (Humana)

- Tuesday, November 10, 2020 at 1:00 pm  
Web link: <http://huma.na/CONN1>  
Meeting number: 130 813 3094  
Password: Conn1  
Or call (800) 937-7000      Access code: 130 813 3094
- Thursday, November 12, 2020 at 10:00 am  
Web link: <http://huma.na/CONN1>  
Meeting number: 130 030 2239  
Password: Conn1  
Or call (800) 937-7000      Access code: 130 030 2239

## Pre-65 Retiree Medical Coverage

Optima Health will continue to administer the city's pre-65 retiree health plans. Retirees will continue to have access to three health plans. A few highlights of the 2021 health plans are listed below:

- No changes have been made to the three plan designs offered. You will continue to have access to the local POS and nationwide PHCS networks on all plans.
- In December, you'll receive your new Optima Health ID card. You'll continue to have access to explore the variety of tools and resources within the Optima Health plans to support you and your family with managing your health and well-being.

- Through the Optima Health Mobile App you can safely and securely access important health information when you need it— at home, at the doctor, and even on the road.

We hope you will attend one of the informational events prior to open enrollment so that you are well-informed when it's time to make your benefits decisions. Optima Health member services representatives can also answer your questions by phone. Additionally, an Optima Health dedicated website located at [www.optimahealth.com/nnva](http://www.optimahealth.com/nnva) is available with resources to help you make the most of your plan.

## Optima Health - Pre-65 Retiree Medical Plans

BENEFIT	EQUITY POS HDHP 2800/20%	POS 1500/40/20%	POS 750/35/20%
Network	POS with PHCS	POS with PHCS	POS with PHCS
In Network			
Calendar year deductible (Individual/Family)	\$2,800/\$5,400 Includes medical and pharmacy	\$1,500/\$3,000	\$750/\$1,500
Out-of-Pocket maximum (Individual/Family)	\$4,500/\$9,000	\$5,000/\$10,000	\$4,000/\$8,000
Hospital Benefits			
Inpatient (facility)	20% after the deductible	20% after the deductible	20% after the deductible
Outpatient surgery (facility)	20% after the deductible	20% after the deductible	20% after the deductible
Emergency room	20% after the deductible	20% after the deductible	20% after the deductible
Physician Benefits			
Referral required	No	No	No
Preventive care	0%	0%	0%
PCP office visit	20% after the deductible	\$40 copay	\$35 copay
Specialist office Visit	20% after the deductible	\$50 copay	\$45 copay
Urgent care center	20% after the deductible	\$50 copay	\$45 copay
Diagnostic X-ray & lab	20% after the deductible	20% after the deductible	20% after the deductible
Advanced radiological imaging	20% after the deductible	20% after the deductible	20% after the deductible
Prescription Drug			
Pharmacy Specific Deductible	Subject to the Combined Medical/Pharmacy Calendar Year Deductible	N/A	N/A
Tier 1/Tier 2/Tier 3/ Tier 4 Retail 31-day supply	\$15/\$50/\$85/20% to a maximum of \$250 per 31 day supply	\$15/\$50/\$85/20% to a maximum of \$250 per 31 day supply	\$15/\$50/\$85/20% to a maximum of \$250 per 31 day supply
Tier 1/Tier 2/Tier 3/ Tier 4 Mail Order 90-day supply	\$38/\$125/\$213/n/a	\$38/\$125/\$213/n/a	\$38/\$125/\$213/n/a
Out-of-Network			
Calendar year deductible	Combined with in-network deductible	\$2,000/\$4,000	\$1,000/\$2,000
Out-of-Pocket maximum	\$5,000/\$10,000	\$7,500/\$15,000	\$5,500/\$11,000
Coinsurance	40%	40%	30%

Visit [www.optimahealth.com/nnva](http://www.optimahealth.com/nnva) for more on plan designs or to research providers. You may also call Optima Health Member Services at 1-800-229-1199 or 757-552-7110, Mon. – Fri. 8 a.m. – 6 p.m.

## Post-65 Retiree Medical Coverage

City Code requires all Medicare eligible retirees and dependents who wish to continue health insurance coverage after age 65 to enroll in Medicare Part A and B and transition to the city's Medicare Advantage and Prescription Drug plan. The Medicare Advantage plan provides benefits that supplement Medicare coverage. If you are turning 65 in 2021, be on the lookout for communication from the Center for Medicare and Medicaid Services (CMS) and the Department of Finance for additional information on transitioning to Medicare and the Medicare Advantage plan.

## Humana - Post-65 Retiree Medicare Advantage Plans

Humana will continue as the post-65 retiree medical provider offering a PPO and HMO Medicare Advantage plan. Prescription drug benefits (Part D) are included in both plans. See the Summary of Benefits at [www.nnva.gov/retirement](http://www.nnva.gov/retirement) or contact the Department of Finance for information on plan benefits.

## Dental Coverage

Delta Dental remains the dental provider for 2021. The City of Newport News Delta Dental Plan covers four types of dental expenses:

- Diagnostic / Preventive: routine exams and cleaning, fluoride treatments, sealants and x-rays
- Basic Treatment: fillings and extractions
- Major Treatment: treatment such as crowns and dentures
- Orthodontia

BENEFIT	IN- & OUT-OF-NETWORK
Annual Deductible	
Single	\$50
Family	\$150
Diagnostic / Preventive Care	100%
Basic Treatment	80%
Major Treatment	50%
Orthodontia	50%, \$1,500 Lifetime Maximum
Annual Maximum Benefit	\$2,500

## Vision Coverage

Vision coverage continues to be offered through the Vision Service Plan (VSP). In order to access vision care benefits, simply contact your VSP participating doctor to make an appointment and identify yourself as a VSP patient. Providers can be located at [www.vsp.com](http://www.vsp.com). Your Social Security Number is your VSP identification number; however, if you prefer, you may download a member card on the VSP website once you register. The VSP participating doctor will obtain the necessary authorization.

Vision benefits may only be added or cancelled during open enrollment.

SERVICES	CHOICE PLAN	
	IN-NETWORK	OUT-OF- NETWORK
Eye Exam (every calendar year)	\$0 copay	Up to \$45
Frames (every calendar year)	\$10 materials copay \$150 allowance	Up to \$70
Lenses (every calendar year)* Single Bifocal Trifocal	Included in \$10 materials copay	Up to \$30 Up to \$50 Up to \$65
Contacts (every calendar year, in lieu of frames and lenses) Necessary ** Elective	\$130 allowance  Up to \$60 copay Up to \$60 copay	  Up to \$105 Up to \$105

\* covered lenses are 'clear, plastic lenses' only. Discounts are available on cosmetic extras, please contact VSP for additional information

\*\* contacts are considered "necessary" in limited situations, please contact VSP for more information

## Life Insurance

Life insurance is an important part of your financial security. Basic life is provided to all eligible NNERF retirees at no cost. The benefit amount is based on your retirement date and final salary, with a minimum life insurance benefit of \$10,000.

As mentioned above, the City has chosen MetLife as the new provider of your life insurance effective January 1, 2021. Your current life insurance coverage will automatically be transferred to MetLife. Please note that there will no changes to your benefit amount. Additional information about this change will be sent separately via mail.

## Fitness Membership

Studies have shown retirees who have a planned exercise program require less health care, are less prone to injuries, and experience less stress. To assist you in your quest for an overall healthy lifestyle, you have a choice of three fitness programs; OneLife Fitness, Riverside Wellness & Fitness Center, and Peninsula YMCA. This enables you to choose the fitness center that supports your particular needs.

Retirees may make changes to their election for the program during open enrollment or in the case of a life event. Membership through the city's program is open to retirees, spouses, and families. Visit the facility to enroll or cancel your membership.

# 2021 Retiree Plan Rates

## Optima Health – Pre-65 Medical

POS 750/35/20%	CITY PAYS	RETIREE PAYS*
Single	\$425.70	\$556.50
Single + 1 Child	\$690.99	\$907.02
Single + Spouse	\$968.61	\$1,273.04
Family	\$1,169.13	\$1,515.57
POS 1500/40/20%	CITY PAYS	RETIREE PAYS*
Single	\$425.70	\$507.40
Single + 1 Child	\$690.99	\$827.11
Single + Spouse	\$968.61	\$1,160.95
Family	\$1,169.13	\$1,381.31
Equity POS HDHP 2800/20%	CITY PAYS	RETIREE PAYS*
Single	\$425.70	\$331.69
Single + 1 Child	\$690.99	\$541.25
Single + Spouse	\$968.61	\$759.97
Family	\$1,169.13	\$901.07

## Humana Medicare Advantage – Post-65 Medical

	CITY PAYS	RETIREE PAYS*
PPO	\$264.32	\$44.90
HMO	\$244.27	\$35.13

## Delta Dental – Dental

PPO + PREMIER	CITY PAYS	RETIREE PAYS*
Single	\$21.99	\$12.57
Single + 1	\$37.84	\$23.31
Family	\$66.03	\$37.66

## VSP - Vision

CHOICE	RETIREE PAYS
Single	\$7.50
Single + 1	\$11.60
Family	\$20.00

## Fitness Centers

YMCA	RETIREE PAYS
Single	\$30.00
Single + Spouse	\$50.00
One Adult + Children	\$53.00
Family	\$58.00
ONE LIFE FITNESS	RETIREE PAYS
Single	\$25.00
Single + Spouse	\$50.00
RIVERSIDE WELLNESS & FITNESS CENTER	RETIREE PAYS
Single	\$28.00
Single + Spouse	\$56.00

\*The retiree premiums published are for qualified NNERF retirees who receive 100% of the city's contribution.

More information on plans and rates can be found at: [www.nnva.gov/retirement](http://www.nnva.gov/retirement).



## How can I find out more information?

Additional information is available on the NNERF webpage at [www.nnva.gov/retirement](http://www.nnva.gov/retirement) and on the dedicated Optima Health website at [www.optimahealth.com/nnva](http://www.optimahealth.com/nnva). You may contact the Department of Finance, Retirement Division at 757-926-3929 or via email at [retirement@nnva.gov](mailto:retirement@nnva.gov) or call Optima Health Member Services at 757-552-7110 or 1-800-229-1199 from 8 a.m.- 6 p.m., Monday - Friday

REFERENCES AND RESOURCES			
Medical Plan – Pre-65	Optima Health	<a href="http://www.optimahealth.com">www.optimahealth.com</a>	757-552-7110 800-229-1199
Medical Plan – Post-65	Humana	<a href="http://www.humana.com">www.humana.com</a>	866-396-8810
	Center for Medicare & Medicaid Services	<a href="http://www.medicare.gov">www.medicare.gov</a>	800-633-4227
Dental Plan	Delta Dental of Virginia	<a href="http://www.deltadentalva.com">www.deltadentalva.com</a>	800-237-6060
Vision Plan	VSP	<a href="http://www.vsp.com">www.vsp.com</a>	800-877-7195
457 Retirement Plan	ICMA-RC	<a href="http://www.icma.org">www.icma.org</a>	800-669-7400
Life Insurance	MetLife	<a href="http://www.online.metlife.com">www.online.metlife.com</a>	800-638-6420
Social Security Retirement	Social Security Administration	<a href="http://www.ssa.gov">www.ssa.gov</a>	800-772-1213
Enrollment	Finance Department	<a href="http://www.nnva.gov/retirement">www.nnva.gov/retirement</a>	757-926-3929