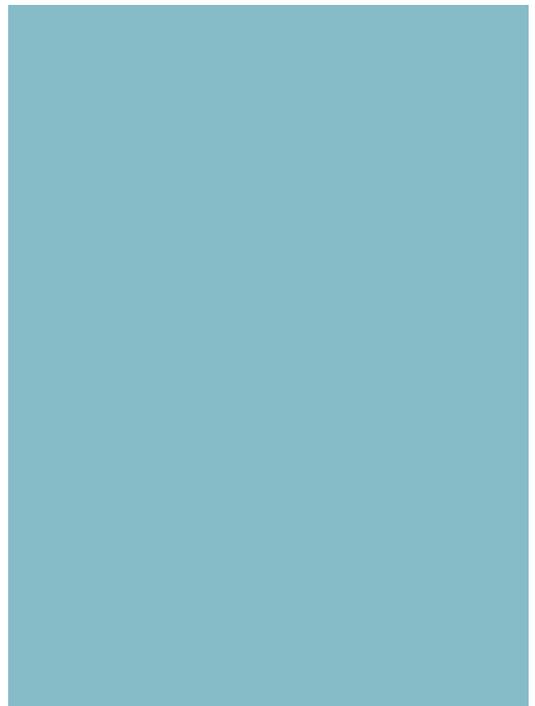




# Employee Benefits Guide 2019



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# Introduction

Welcome to the City of Milwaukee’s Benefits Guide! The guide highlights the many benefits available to you as a valued City employee. The City of Milwaukee provides a comprehensive and competitive benefits package centered on meeting the needs of you and your family. The City’s benefits are designed to give you choices along with tools and resources to help you select the right benefits and use those benefits effectively throughout the year. Visit the City’s Benefits Website for additional information: [www.milwaukee.gov/Benefits2019](http://www.milwaukee.gov/Benefits2019).

Use this guide to learn more about your 2019 benefit options including changes that have occurred with the City’s Long-Term Disability Provider and changes to the administration of Family and Medical Leave. The City is committed to providing programs that support your total health and wellbeing including:

- Your physical health through a choice of medical and dental coverage options, preventive care benefits and a comprehensive wellness program with onsite clinics designed to keep you healthy.
- Your mental health with access to an internal Employee Assistance Program (EAP) and external EAP services through UnitedHealthcare’s Care24 program.
- Your financial health through benefits that protect you and your family in the event of your disability or death, pre-tax premiums that let you stretch your income, and a Flexible Spending Account that provides tax savings on medical, dependent care and parking expenses along with a Health Reimbursement Account as a reward through the Wellness Program. The City’s Pension Plan and Deferred Compensation 457 plan are also available to support the long-term security of you and your family.

We hope this guide is useful as you review your benefit options and the many programs and services available to you.

DER Benefits Team

## 2019 Benefit Providers

Benefits	Provider
Commuter Value Pass (through MCTS)	Department of Employee Relations
Deferred Compensation 457 Retirement Plan	Voya/Deferred Compensation
Dental Coverage	<ul style="list-style-type: none"> <li>■ CarePlus Benefits Plan</li> <li>■ Delta Dental EPO Plan</li> <li>■ Delta Dental PPO Plan</li> </ul>
Employee Assistance Program (Internal)	Department of Employee Relations
Employee Assistance Program Care 24 (External)	UnitedHealthcare
Family and Medical Leave Administration	Sun Life Absence Management
FastCare Clinics	Froedtert & the Medical College of Wisconsin
Flexible Spending Account (FSA)	Benefit Advantage
Health Reimbursement Account (HRA)	Benefit Advantage
Life Insurance	MetLife
Long Term Disability	Sun Life Financial
Medical Coverage	UnitedHealthcare
Onsite Nurse Liaison	UnitedHealthcare
Pension Fund	Employees’ Retirement System
Pharmacy Coverage	OptumRx
Tuition Reimbursement	Department of Employee Relations
Wellness Program/Onsite Clinics	Froedtert Workforce Health



# Benefit Basics

## Eligibility

Most employees are eligible for the benefits described in this guide if they work at least 20 hours or more per week. If employees are enrolling or making changes during open enrollment, those changes will begin January 1 and remain in effect until December 31. Once per year, during the fall Open Enrollment period, employees have the opportunity to enroll or make changes to their benefits for the following plan year. Rate Charts and detailed benefit information are available on DER's website [www.milwaukee.gov/Benefits2019](http://www.milwaukee.gov/Benefits2019).

Benefit	Waiting Period for Eligible Employees
Medical/Pharmacy Coverage	30 days, benefit begins on 31 <sup>st</sup> day of employment
Dental Coverage	30 days, benefit begins on 31 <sup>st</sup> day of employment
Flexible Spending Account	Begins the following month after employment start date
Health Reimbursement Account	Begins once the appropriate amount of points are earned for the Wellness Healthy Rewards program
Wellness Program/Onsite Clinics	No waiting period
Employee Assistance Program (internal)	No waiting period
Onsite Nurse Liaison	No waiting period
Commuter Value Pass (through MCTS)	No waiting period
Tuition Reimbursement	No waiting period, eligible to enroll in courses after employment start date
Long Term Disability (general City employees only)	6 months (excludes leaves of absence)
Life Insurance	6 months (excludes leaves of absence)
Deferred Compensation 457 Retirement Plan	No waiting period, benefit eligible employees are automatically enrolled, but can opt out of the plan at any time
Pension Fund	No waiting period, benefit eligible employees are automatically enrolled

## 31 Day Rule for Health and Dental Plan Coverage

Coverage for Dependents will start on the date employee coverage begins, provided they are enrolled within the timeframe specified by the plan. Coverage for dependents is effective the date of the family status change, provided employees notify DER Benefits within 31 days of the event (marriage, birth, adoption, placement of dependent). Employees must submit a copy of the marriage certificate, birth certificate and include social security numbers for each dependent enrolling in benefits. Non-compliance with coverage eligibility rules may expose employees to additional costs or removal of dependents from the plan.

## Qualified Life Events / Change in Family Status

Generally, employees can only change benefit elections during the annual open enrollment period. However, employees may change benefit elections during the year if they experience a qualified life event/change in family status, including:

- Marriage
- Divorce or legal separation\*
- Birth of a child
- Death of a spouse or dependent child
- Adoption of or placement for adoption of a child
- Change in employment status of employee, spouse or dependent child
- Qualified medical child support order
- Entitlement to Medicare or Medicaid

The Summary Plan Description describes the health benefits available to employees and covered dependents and is available on the DER benefits website. It provides greater details on who is eligible, when coverage begins, when employees can change coverage, covered and excluded services, and how benefits are paid.

\*Employees are required to report a divorce or annulment of marriage to DER Benefits with 31 days of the event. Failure to report within the 31 day timeframe may affect employee premiums, ex-spouse Cobra eligibility and result in extra member medical costs.

## New Employees

All new employees to the City of Milwaukee have a thirty day waiting period for health and dental benefits and must enroll through the self service program **during the waiting period**. If enrolling in health/dental insurance and adding dependents to the plan, employees must submit a copy of the marriage or birth certificate and include the social security number for each dependent enrolling in benefits.

# Benefit Basics

## Dependent Coverage

Employee's eligible dependents may also participate in the City's health and dental plans. Employee dependents may not enroll in health or dental benefits unless the employee is also enrolled. An eligible Dependent is considered to be:

- An employee's legally married spouse
- An employee or spouse's child including a stepchild, a legally adopted child, a child placed for adoption or a child for whom the employee or spouse are the legal guardian. Coverage for dependent children is through the end of the calendar year in which they turn 26, regardless of school status or marital status
- A child of a dependent child (until the dependent child, who is the parent, turns 18)
- A child for whom coverage is required through a Qualified Medical Child Support Order or other court or administrative order

## One-Family Plan Rule

City employees and retirees who are married to each other may only carry one City health and dental plan between them. One spouse may carry both health and dental plans, or one spouse may carry the health plan and the other spouse may carry the dental plan. Employees are required to report their marriage to DER Benefits, along with a copy of their marriage certificate within 31 days of the date of marriage. Employees may have additional costs if they fail to report their marriage or will have to wait until the open enrollment period to enroll their spouse if they miss the 31 day deadline.

## Enrollment Status

Employees are responsible for keeping their enrollment status, including births and marriages, current through the City's Self Service program at: [www.milwaukee.gov/selfservice](http://www.milwaukee.gov/selfservice). All employees must have their Employee ID number (6-digits) and a password to access self service. To request or reset a password go to [www.milwaukee.gov/rits](http://www.milwaukee.gov/rits).

## Return to Work

Employees returning to work from a layoff or leave of absence are required to submit Health, Dental and Flexible Spending Account enrollment forms. Employees returning to work from layoff who were enrolled in the Long Term Disability Buy-up must re-enroll.

## Separating from the City

Employees separating from the City are eligible to receive health insurance through the **end of the following month after their separation**. Employees who are discharged will have coverage through the **end of the month of the discharge**. Members receiving health and dental benefits through the end of the following month are responsible for the employee share of the premium. If the premium payment is not deducted from the final paycheck, members will be billed.

## Wellness Health Appraisal and City Health Benefits

**If employees take the City's health insurance both the employee and spouse (if covered under the City's plan) must complete the Health Appraisal process to avoid a monthly fee.** The Health Appraisal includes lab work done via finger stick, measurement of height, weight, waist circumference, and blood pressure, completing an interest assessment and meeting with a health educator. All steps for the Health Appraisal are done in one appointment starting July 30, 2018 and ending December 14, 2018. **If the health appraisal is not completed by this deadline, employees will pay a monthly fee starting in 2019.** Employees who are hired after the deadline to complete the Health Appraisal will have the fee waived for 2019.

## Benefit Paycheck Deductions

Benefit	Frequency
Health Insurance	1 <sup>st</sup> and 2 <sup>nd</sup> paycheck each month
Dental Insurance	1 <sup>st</sup> and 2 <sup>nd</sup> paycheck each month
Health Appraisal Fee (HAFEE)	2 <sup>nd</sup> paycheck each month
Life Insurance (Voluntary and Family Coverage)	2 <sup>nd</sup> paycheck each month
Long-Term Disability	Every paycheck
Commuter Value Pass	1 <sup>st</sup> paycheck each month
Flexible Spending Accounts	Every paycheck
Deferred Compensation	Every paycheck
Pension	Every paycheck

# What's New in 2019

## NEW Long Term Disability Administrator

In 2019, the City will have a new Long Term Disability (LTD) vendor, Sun Life Financial. All eligible general city employees will remain enrolled in the basic LTD benefit with 180 day waiting period. There will be no LTD rate changes and employees will remain in the buy-up options they previously selected.



## NEW Family and Medical Leave Administrator

A comprehensive RFP process was completed to identify an administrator for the Family and Medical Leave Act (FMLA) for the City starting January 1, 2019. Sun Life Absence Management was selected to improve administration of the FMLA benefit to ensure compliance with state and federal requirements, timely and appropriate employee notification of leave requests, consistent application of FMLA procedures and improve management of intermittent leaves. The City will work closely with Sun Life to transition this function and ensure employees, managers and human resource/payroll staff have all the information and training necessary for this change to occur.

## NEW Workplace Clinic Pilot Program Expansion

Starting July 1, 2018, the City began a pilot program to utilize Froedtert FastCare Clinics as part of the City's Workplace Clinic expansion efforts. FastCare Clinics provide similar healthcare services as the City's onsite Workplace Clinic, have expanded evening and weekend hours and provide care to older age dependents. This pilot program is available to employees, spouses and dependents 6 years and older covered under the City's UnitedHealthcare (UHC) health insurance. Covered members can use five approved Froedtert FastCare Clinic locations around the Milwaukee area to receive care at no cost to the employee. Because of this change, new UHC insurance cards will be issued annually and employees must show their current City of Milwaukee UHC insurance card to receive free care. Visit [www.milwaukee.gov/WYCM](http://www.milwaukee.gov/WYCM) for more information.

Approved Froedtert FastCare Clinic Locations include (all with dedicated free parking):

- FastCare (McKinley Health Center—downtown Milwaukee)
- FastCare (Greenfield Meijer)
- FastCare (Waukesha Meijer)
- FastCare (West Bend Meijer)
- FastCare (Sussex Meijer)

## Open Enrollment (October 29 through November 16, 2018)

Employees have the opportunity during the City's open enrollment period to newly enroll or make adjustments to existing benefits. The City is holding five Open Enrollment Fairs for City employees and retirees.

Date	Time	Location
Tuesday October 30	1:00 p.m. to 4:30 p.m.	Wilson Park Senior Center, 2601 West Howard Avenue
Thursday November 1	1:30 p.m. to 4:30 p.m.	Fire and Police Academy, 6680 North Teutonia Avenue
Tuesday November 6	1:00 p.m. to 5:00 p.m.	DPW Field Headquarters, 3850 North 35 <sup>th</sup> Street
Tuesday November 13	1:00 p.m. to 4:30 p.m.	DNS Lake Tower, 4001 South 6 <sup>th</sup> Street
Thursday November 15	9:00 a.m. to 1:00 p.m.	City Hall Rotunda, 200 East Wells Street

# Medical Plan Options UHC Choice and Choice Plus

This summary is intended to highlight employee benefits and should not be relied upon to fully determine coverage. Pre-service authorization is required for certain services. The Summary Plan Description (SPD) shall prevail and can be found at [www.milwaukee.gov/Benefits2019](http://www.milwaukee.gov/Benefits2019). The benefit design may change during the year based on Common Council action.

Plan Provisions	UHC Choice EPO Plan		UHC Choice Plus PPO Plan	
	Network Only Benefits		Network Benefits	Non-Network Benefits
<b>Annual Deductible</b> (employee pays)				
Individual	\$750 per year		\$1,500 per year	\$3,000 per year
Family	\$1,500 per year		\$3,000 per year	\$6,000 per year
<b>Out-of-Pocket Maximum</b> (employee pays) includes deductible and coinsurance				
Individual	\$1,500 per year		\$3,000 per year	\$6,000 per year
Family	\$3,000 per year		\$6,000 per year	\$12,000 per year
<b>Coinsurance</b> (plan pays)				
Individual	90%		90%	90%
Family	90% up to \$1,500 per family, not to exceed \$750 per member		90% up to \$3,000 per family, not to exceed \$1,500 per member	90% up to \$6,000 per family, not to exceed \$3,000 per member
<b>Lifetime Maximum</b>	Unlimited		Unlimited	Unlimited
<b>Emergency Services</b> (the ER copay applies to the out-of-pocket maximum)	\$200 member copay per visit		\$200 member copay per visit	\$200 member copay per visit
<b>Physician Fees</b>	*70% after deductible		*70% after deductible	70% after deductible
*Coinsurance increases to 90% for UHC premium tier 1 provider or non-evaluated provider				
<b>Preventive Care</b> (for information about preventive services, visit <a href="http://www.uhcpreventivecare.com">www.uhcpreventivecare.com</a> )	100%; deductible does not apply		100%; deductible does not apply	70% after deductible
<b>Ambulance Services</b> (emergency and approved non-emergency)	90% after deductible		90% after deductible	90% after deductible
<b>Autism Spectrum Disorder Services</b>	90% after deductible		90% after deductible	70% after deductible
<b>Durable Medical Equipment</b>	90% after deductible		90% after deductible	70% after deductible
Limited to a single purchase of a type of Durable Medical Equipment (including repair and replacement) every three years				
<b>Hearing Aids</b> ( Limited to one hearing aid per ear, every three years )	90% after deductible		90% after deductible	70% after deductible
<b>Home Health Care</b> (limited to 60 visits per calendar year)	90% after deductible		90% after deductible	70% after deductible
<b>Hospice Care</b>	90% after deductible		90% after deductible	70% after deductible
<b>Hospital – Inpatient Stay</b>	90% after deductible		90% after deductible	70% after deductible
<b>Lab, X-ray and Diagnostics - Outpatient</b>	90% after deductible		90% after deductible	70% after deductible
<b>Mental Health Services</b>	90% after deductible		90% after deductible	70% after deductible
<b>Rehabilitation Services - Outpatient</b> Short-term outpatient rehabilitation for Physical therapy, Occupational therapy, Speech therapy, Pulmonary rehabilitation therapy, Cardiac rehabilitation therapy and Respiratory therapy. Pre-authorized therapies are limited to a maximum of 50. See SPD for more details.	90% after deductible		90% after deductible	70% after deductible

# Medical Plan Options UHC Choice and Choice Plus

This summary is intended to highlight employee benefits and should not be relied upon to fully determine coverage. Pre-service authorization is required for certain services. The Summary Plan Description (SPD) shall prevail and can be found at [www.milwaukee.gov/Benefits2019](http://www.milwaukee.gov/Benefits2019). The benefit design may change during the year based on Common Council action.

Plan Provisions	UHC Choice EPO Plan	UHC Choice Plus PPO Plan	
	Network Only Benefits	Network Benefits	Non-Network Benefits
<b>Skilled Nursing Facility/Inpatient Rehabilitation Facility Services</b> (120 day maximum per calendar year)	90% after deductible	90% after deductible	70% after deductible
<b>Substance Abuse Disorder</b>	90% after deductible	90% after deductible	70% after deductible
<b>Urgent Care</b>	90% after deductible	90% after deductible	70% after deductible
<b>Vision Exams</b> (one routine vision exam per year)	90% after deductible	90% after deductible	70% after deductible
No additional discounts for frames or lenses			

The table above provides selected highlights of the City of Milwaukee medical plan coverage. It is not a legal document and shall not be construed as a guarantee of benefits. Benefit plans are governed by master policies, contracts, plan documents and union contracts. Discrepancies between any information provided in this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents.

Prescription Drug Coverage	OptumRx
<b>Prescription Drug Coinsurance</b> (employee pays) does not apply to medical deductible or out-of-pocket maximum	
Retail (30 day supply)	20% (\$4 min; \$75 max)
Mail order (90 day supply)	20% (\$8 min; \$150 max)
<b>Prescription Drug Out-of-Pocket maximum</b>	\$3,600



# Medical Plan Option High Deductible Health Plan (HDHP)

This summary is intended to highlight employee benefits and should not be relied upon to fully determine coverage. The Summary Plan Description (SPD) shall prevail and can be found at [www.milwaukee.gov/Benefits2019](http://www.milwaukee.gov/Benefits2019). **The City's HDHP is VERY DIFFERENT from the UHC Choice and Choice Plus plans and employees should review carefully before selecting this plan.** The benefit design may change during the year based on Common Council action.

## Available to active, full time City employees only

Plan Provisions	UHC HDHP (Network Only Benefits)
<b>Annual Deductible</b> (employee pays) - combined medical and prescription drug deductible)	
Individual	\$1,500 per year
Family	\$3,000 per year
The family Annual Deductible is \$3,000 per calendar year and the employee pays 100% until the entire \$3,000 family deductible has been met. There is no per member cap on the deductible.	
<b>Out-of-Pocket Maximum (OOPM)</b>	Includes deductible, coinsurance and prescription drug
Individual	\$3,000 per year
Family	\$6,000 per year
<b>Coinsurance</b> (plan pays)	90% after deductible
<b>Lifetime maximum</b>	Unlimited
<b>Ambulance Services</b>	90% after deductible
<b>Durable Medical Equipment</b>	90% after deductible
Limited to a single purchase of a type of Durable Medical Equipment (including repair and replacement) every three years	
<b>Emergency Services</b> Members pay 100% until deductible is met	90% after deductible
<b>Hearing Aids</b>	90% after deductible
Limited to one hearing aid per ear, every three years	
<b>Home Health Care</b> (limited to 60 visits per calendar year)	90% after deductible
<b>Hospice Care</b>	90% after deductible
<b>Hospital – Inpatient</b>	90% after deductible
<b>Lab, X-Ray and Diagnostics – Outpatient</b>	90% after deductible
<b>Mental Health Services</b>	90% after deductible
<b>Autism Spectrum Disorders</b>	90% after deductible
<b>Physician Fees</b>	*70% after deductible
*Coinsurance increases to 90% for UHC premium tier 1 provider or non-evaluated provider	
<b>Preventive Care</b>	100%, deductible does not apply
<b>Rehabilitation Services – Outpatient</b> (visit limits apply)	90% after deductible
<b>Skilled Nursing Facility</b> (120 day maximum per calendar year)	90% after deductible
<b>Urgent Care</b>	90% after deductible
<b>Vision Exams</b> (1 routine vision exam per year)	90% after deductible
No additional discounts for frames or lenses	

Prescription Drug Coverage	OptumRx
<b>Prescription Drug Coinsurance</b> (employee pays) combined medical and prescription drug deductible. Employee pays 100% until deductible has been met and 20% until the out-of-pocket has been met.	
Retail (30 day supply)	20% after deductible
Mail order (90 day supply)	20% after deductible

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# UnitedHealthcare Services

## For employees and spouses covered under the City's health benefits

The following UnitedHealthcare (UHC) resources may help employees better understand their health benefits and provide ways to maintain or improve their health, and reduce out of pocket costs. These tools are designed to help employees make more informed health decisions and provide access to online programs and services to help live the healthiest life possible.

### UHC Onsite Nurse Liaison

An onsite nurse liaison is available to help members understand information and follow-up steps from doctor appointments, provide support with a chronic medical condition like diabetes, hypertension and asthma; find the right type of care, assist with medical and pharmacy claims issues and address questions or issues regarding care or treatment. The nurse visits various City locations and is available to employees and spouses. To schedule an appointment call 240-549-879 or email [mari.cohn@uhc.com](mailto:mari.cohn@uhc.com). Visit [www.milwaukee.gov/wycm](http://www.milwaukee.gov/wycm) for more information and the current schedule.

### UHC NurseLine

One toll-free number connects participants with a registered nurse who will provide personalized health information and assistance. Available 24 hours a day, seven days a week. Call the Customer Service number on the plan ID card, or visit [myuhc.com](http://myuhc.com).

### UHC My Healthcare Cost Estimator

Research treatment options based on specific health situations and learn about the recommended care, estimated costs and time to treat various medical conditions. Look for the cost estimating link at [myuhc.com](http://myuhc.com) under "Coverage and Benefits."

### Care24

Care24 services, a complimentary benefit from UHC, offers employees access to a wide range of health and well-being information and support—seven days a week, 24 hours a day via a toll-free phone number, 1-800-942-4746. Care24 services connects employees with registered nurses or master's-level counselors who can help employees with almost any problem ranging from medical and family matters to personal, legal, financial and emotional needs.

### Real Appeal Weight Management Program

Real Appeal is an online weight loss program available to employees, spouses and dependents 18 and older with a BMI of 23 or greater. Real Appeal helps employees and spouses make small, manageable changes that lead to lasting weight loss. Everyone who joins the program is connected with a personal coach and receives a Real Appeal Success Kit filled with all the tools needed for successful weight loss. Participation and enrollment is done using a smartphone, tablet or personal computer at [cityofmilwaukee.realappeal.com](http://cityofmilwaukee.realappeal.com).



### Tier 1 Providers

Employees receive the highest quality care at the lowest cost for their family by seeing Tier 1 Providers. Doctors in numerous medical specialties are evaluated using national standards for quality and local benchmarks for cost efficiency. Employees pay a lower coinsurance of 10% (not 30%) by choosing a Tier 1 Premium Provider. If a doctor's specialty is not evaluated, members will automatically pay at the 10% coinsurance level. Login to [myuhc.com](http://myuhc.com) and the Health4me App for more information.

### UHC myuhc.com

The tools and information at [myuhc.com](http://myuhc.com) are both practical and personalized for participants to get the most out of their benefits. Learn about health conditions, treatments and costs, find in-network providers and order mail order medications. [Myuhc.com](http://Myuhc.com) helps participants manage health care coverage and make informed decisions about medical treatments and overall wellness. Register at [myuhc.com](http://myuhc.com) and get started today. Need assistance? Call the number on the health plan ID card.

### UHC Virtual Visits

See and talk to a doctor from a mobile device, tablet or computer without an appointment. Most visits take about 10-15 minutes and doctors can write a prescription for pick up at a local pharmacy. Not all medical conditions can be treated with a Virtual Visit. The average cost for employees and family members enrolled in the City's UHC benefit plan is \$50 per visit. Register through [myuhc.com](http://myuhc.com). Call the number on the health plan ID card for assistance.

### UHC Health4Me App

The UnitedHealthcare Health4Me App provides instant access to participant's important health information including finding a physician, checking the status of a claim and speaking directly with a health care professional. Download from the App store for iPhone® or Google® Play for Android.

# OptumRx Pharmacy Benefits

OptumRx is the City's pharmacy benefit manager (PBM) and manages and processes pharmacy claims. OptumRx also answers pharmacy benefit questions and helps educate members about programs offered through the plan.



## How do members find a participating retail pharmacy?

The OptumRx pharmacy network includes thousands of chain and independent pharmacies nationwide. Visit [optumrx.com](http://optumrx.com) and locate a Pharmacy tool. Or call the customer service number on the back of the health plan ID card.

## What tools are available on the OptumRx website?

The [optumrx.com](http://optumrx.com) website is easy to use and offers a fast, safe and secure way to refill home delivery prescriptions, manage accounts, get drug information and pricing, and more. Registration is free and there are no extra fees to order home delivery prescriptions online.

## Why should members show their ID card when filling prescriptions?

The pharmacy uses information on the ID card to send prescription claims to OptumRx for processing. Showing the ID card also ensures that members pay the lowest possible cost, even for a low-cost generic medication.

## Are Coupons for brand-name medications really a good deal?

Drug companies use copay coupons to increase sales of brand-name medications. They offer coupons or other kinds of discounts that lower or eliminate a copay, or cost, for a specific drug. While a coupon means the member will pay less, the total or true cost of the brand-name medication doesn't change. Many coupons expire after a short trial period. When they do, participants may end up paying much more for a brand name medication.

## How can members keep prescriptions affordable?

Use generic medications whenever possible. If a generic isn't available, members should ask their doctor if there is a brand name medication or a different generic medication that's less expensive.

## How do members find out which medications are covered by the plan?

A Prescription Drug List (PDL) is a list of brand-name and generic medications covered by the plan. These medications are the best value in quality and price, which can help control rising drug costs. The most current PDL can be found at [optumrx.com](http://optumrx.com) or call customer service at the number on the back of the health plan ID card.

## When can members refill prescriptions?

Prescriptions can usually be refilled after approximately two-thirds of the medication is used. For example, 30-day prescriptions may be refilled after 23 days and 90-day prescriptions may be refilled after 68 days.

## What is Mail Service Member Select?

Mail Service Member Select is a home delivery program that makes it easy to receive ongoing medications by mail. Home delivery has advantages: Members may pay less for their medication with a three-month supply, get free standard shipping on medication delivery and talk to a pharmacist who can answer questions any time, any day.

Members can choose to fill a maintenance medication through OptumRx or a retail pharmacy. If a member chooses a retail pharmacy, they must disenroll from the Mail Service Member Select program. Two retail pharmacy fills of maintenance medications are allowed before a member must choose. If action is not taken after the second retail fill, members may pay more for their medication until a decision is made. To disenroll call 1-800-841-4901.

## Diabetic Benefits

The following provides an explanation of the diabetic claims processes for diabetic equipment and supplies. These benefits are for active, non-Medicare employees. Please refer to the plan summary for details.

Item	Claim Process
<b>Durable medical equipment:</b> insulin pumps and supplies used for insulin pumps	Processed through the medical benefits for all UHC plans.
<b>Diabetic testing supplies:</b> test strips, syringes, needle tips, lancets, etc.	Processed through the OptumRx pharmacy benefit for all members covered under the UHC plans.

# Dental Benefits

This summary is intended to highlight employee benefits and should not be relied upon to fully determine coverage or costs of coverage. Members should check with providers for more information and cost estimates. The dental certificates of coverage shall prevail and can be found at [www.milwaukee.gov/Benefits2019](http://www.milwaukee.gov/Benefits2019).

	CarePlus In-Network	Delta Dental EPO In-Network	Delta Dental PPO In-Network and out of Network		
			Police	Fire	General <sup>1</sup>
<b>Provider Choice</b>	Any CarePlus Clinic Dental Associates	Any Delta Dental PPO network provider and Dental Associates Clinics	Any provider (Delta PPO, Premier or out of network)		
<b>Individual Annual Maximum</b>	None	\$4,000	\$1,250	\$1,250	\$1,250
<b>Deductible</b>					
Single	\$0	\$0	\$25	\$25	\$25
Family	\$0	\$0	\$75	\$75	\$75
<b>Diagnostic</b> (deductible waived) Oral Exam, X-Rays	100%	100%	80%	80%	100%
<b>Preventive</b>					
Cleaning (2x/yr)	100%	100%	80%	80%	100%
Fluoride (2x/yr)	100% - age 15	100% - age 19	80% - age 19	80% - age 19	100% - age 19
Sealants	100% - age 15	100% - age 19	80% - age 19	80% - age 19	100% - age 19
<b>Restorative</b>					
Fillings	100%	100%	80% after ded	80% after ded	80% after ded
Crowns	100% (base or noble metal only)	70%	80% after ded	80% after ded	80% after ded
<b>Prosthodontics</b>					
Bridges, Dentures	100%	70%	80% after ded	80% after ded	80% after ded
Denture Repairs	100%	100%	80% after ded	80% after ded	80% after ded
Implants	50%	70%	80% after ded	80% after ded	80% after ded
<b>Endodontics</b> (root canal)	100%	100%	80% after ded	80% after ded	80% after ded
<b>Oral Surgery</b>					
Simple Extractions	100%	100%	80% after ded	80% after ded	80% after ded
<b>Periodontics</b> (treatment of gums and tissue)	100%	100%	80% after ded	80% after ded	80% after ded
<b>Orthodontics</b>					
Annual Maximum	None	None	\$2,000 lifetime	\$1,000 lifetime	\$1,200 lifetime
Deductible	\$750	\$500	None	None	None
Coinsurance (plan pays)	100%	100%	60%	60%	50%
Dependent Age Limit	None	26	26	26	26
Adult Coverage	Yes	Yes	No	No	No
Invisalign Braces	Stainless steel only	Included <sup>2</sup>	Included <sup>2</sup>	Included <sup>2</sup>	Included <sup>2</sup>

<sup>1</sup> Diagnostic and Preventive services will not count against the annual maximum or deductible

<sup>2</sup> Additional charges may apply; check with your provider to confirm the cost for treatment

## CarePlus Clinics

CarePlus has seven Dental Associates clinics in the Milwaukee area. Members do not need to specify a clinic preference when enrolling and may use the clinics interchangeably. Visit [www.careplusdentalplans.com](http://www.careplusdentalplans.com) for more information and clinic locations.

Clinic	Address	Phone Number
Milwaukee Miller Parkway	2100 Miller Parkway, West Milwaukee, WI 53219	414-645-4540
Wauwatosa	11711 W. Burleigh Street, Wauwatosa, WI 53222	414-771-2345
Franklin	6855 S. 27th Street, Franklin, WI 53132	414-435-0787
Milwaukee Downtown	205 E. Wisconsin Avenue, Milwaukee WI, 53202	414-778-3600
Milwaukee Beerline B	306 E. Pleasant Street-Milwaukee, WI 53212	414-435-5850
Waukesha	1211 Dolphin Court Waukesha, WI 53186	262-436-3363
Kenosha	7117 Green Bay Road, Kenosha, WI 53142	262-942-7000

## Delta Dental

Delta Dental of Wisconsin dentist directories are accessible online, via the mobile app and by phone. Simply go to [www.deltadentalwi.com](http://www.deltadentalwi.com) and select "Find A Network Dentist" from the "Provider Search" tab. Or, call 800-236-3712 and follow the automated instructions. Participating dentists can be located by ZIP code. Delta Dental's mobile app is available for smart phones and tablets using iOS (Apple) or Android. To download and install the app, visit the App Store or Google Play and search for "Delta Dental."

# Wellness Benefits



## Wellness Your Choice Milwaukee

The City of Milwaukee is committed to supporting the health, wellness and safety of its employees and their families. The City's Wellness program offers a wide range of programs, services and resources including an onsite wellness center, traveling wellness center sites, year round coaching, access to registered dietitians, educational sessions, group fitness classes and department specific initiatives as well as an onsite Workplace Clinic and an Injury Prevention Clinic. The City's goal is to establish a workplace culture that enhances employee lives and offers all the tools necessary to meet employees wherever they're at on their road to good health, making sure employees are well at work, well at home and well into retirement. Visit [www.milwaukee.gov/WYCM](http://www.milwaukee.gov/WYCM) for more information.

## Health Appraisal Process

Employees and spouses complete the Health Appraisal to increase their personal health awareness and become eligible to participate in the Healthy Rewards Program and earn up to a \$350 (\$700 if spouse participates) Health Reimbursement Award incentive. Participation is not mandatory; however, **if employees (and spouses) take the City's 2019 health insurance they must complete the 2018 Health Appraisal process to avoid a monthly fee.** The Health Appraisal includes lab work done via finger stick, measurement of height, weight, waist circumference, blood pressure, completing an interest assessment and meeting with a health educator. All steps for the Health Appraisal are done in one appointment starting July 30, 2018 and ending December 14, 2018. Employees and spouses may participate even if they don't enroll in the City's health insurance. For more information, visit the wellness website [www.milwaukee.gov/WYCM](http://www.milwaukee.gov/WYCM) or the Wellness Portal [www.workforcehealth.org/cityofmilwaukee](http://www.workforcehealth.org/cityofmilwaukee).

## Healthy Rewards Program

Healthy Rewards is the City's incentive based wellness program where participants can earn three levels of points to earn a Health Reimbursement Account (HRA) up to \$700 if a spouse completes the program. Employees and spouses must complete the Health Appraisal to be eligible to participate in the Healthy Rewards Program. Participants earn points through biometrics from the Health Appraisal and by completing a variety of other health and wellness activities. Employees and spouses may participate even if they don't enroll in the City's health insurance. The program starts July 1st of each year and ends June 30 of the following year. For more information, visit [www.milwaukee.gov/HealthyRewards](http://www.milwaukee.gov/HealthyRewards) or [www.workforcehealth.org/cityofmilwaukee](http://www.workforcehealth.org/cityofmilwaukee).



## Workplace Clinic

Convenient, on-site health care services are available including diagnosis and treatment of minor illnesses and injuries such as ear infections, pink eye, flu/cold symptoms, urinary tract infections, insect bites, rashes, respiratory infections and smoking cessation assistance. The Clinic is **FREE** for all employees and spouses (no dependents) regardless of whether they take the City's health insurance. The Clinic is located in the Zeidler Municipal Building, open Monday through Friday, and free parking is available to those who don't work at the City Hall Complex. Call 414-777-3413 to make an appointment.

## Injury Prevention Clinic

The Injury Prevention Clinic focuses on preventative measures of care and offers free screenings, consultations and education services to prevent and treat potential musculoskeletal injuries. *The clinic treats new issues only and does not see patients with an issue previously diagnosed or treated by a provider.* Services are **FREE** for employees and spouses and the clinic is located in the Zeidler Municipal Building with free parking available to those who don't work at the City Hall Complex. Call 414-777-3413 to make an appointment.

# Wellness Benefits

## FastCare Walk-In Clinics

Receive expert care from Froedtert & the Medical College of Wisconsin providers on a walk-in basis, without an appointment, during convenient hours. Services include diagnosis and treatment of non-emergent minor illnesses and injuries such as sore throats, ear infections, sinus infections, flu or cold symptoms, skin rashes, sprains/strains and pink eye. Employees, spouses and dependents (ages 6 and older) with the City's UHC health insurance have access to the five FastCare clinics listed below at no charge. No appointments, walk-in during clinic hours.

Downtown FastCare Location	Address	Phone	Hours
Froedtert & MCW McKinley Health Center	1271 N. 6th St., Milwaukee	414-978-9037	Mon-Fri 10 a.m. – 7 p.m. Saturday 9 a.m. – 1 p.m. Sunday 9 a.m. – 1 p.m.
FastCare Locations at Meijer	Address	Phone	Hours
Greenfield Meijer	5800 W. Layton Ave.	262-532-3067	Mon-Fri 9 a.m. – 8:30 p.m. Saturday 9 a.m. – 6 p.m. Sunday 10 a.m. – 5 p.m.
Waukesha Meijer	801 E. Sunset Dr.	262-532-3691	
Sussex Meijer	N51W24953 Lisbon Rd.	262-532-8691	
West Bend Meijer	2180 S. Main St.	262-532-3127	

## Wellness Center Onsite and Traveling Locations

The Wellness Center is a convenient option and valuable resource that offers blood pressure checks, weight checks, health coaching, assistance with Healthy Rewards point submissions, etc. Services are FREE for employees and spouses regardless of whether they take the City's Health Insurance. The Onsite Wellness Center is located in the Zeidler Municipal Building and free parking is available to those who don't work at the City Hall Complex. Call 414-777-3413 to make an appointment at the Onsite Wellness Center. The Traveling Wellness Center has monthly office hours at over 10 different offsite City locations. Visit [www.milwaukee.gov/WYCM](http://www.milwaukee.gov/WYCM) for information on times and locations for the Traveling Wellness Center.

## Health and Nutrition Coaching

Experienced health coaches and registered dietitians are available to help participants with a wide array of services. To make an appointment for in-person health coaching at the Wellness Center call 414-777-3413. To sign up for telephonic health coaching or an appointment with a registered dietitian, call 414-777-3410 or visit [www.workforcehealth.org/cityofmilwaukee](http://www.workforcehealth.org/cityofmilwaukee)

## Other Available Wellness Programs and Services

- Diabetes Prevention
- Diabetes Management
- Seasonal Maintain Don't Gain Programs
- Journey to a Healthier You Onsite Weight Management
- Flu Shot Clinics
- Fitness Classes
- Wellness Presentations and Trainings
- Visit [www.milwaukee.gov/WYCM](http://www.milwaukee.gov/WYCM) for information on additional programs

## City Wellness Champions

A Wellness Champion's role is to help support and promote the City's comprehensive Wellness Program, plan and report on department specific initiatives and serve as an informational source for employees who want to be more involved and participate in available programs. A Wellness Champion is a contributing member of the City's Wellness Promotion Team which meets regularly to learn about and share information on City health, wellness and safety programming. To receive more information on becoming a department or division Wellness Champion, send an email to [cityofmke@froedtert.com](mailto:cityofmke@froedtert.com).

# Additional Benefits

## Employee Assistance Programs (EAP)

The EAP is a confidential counseling, assessment and referral service for employees and their families when they need help navigating resources for situations affecting their life. This service is free to employees and spouses regardless of enrollment in the City's health insurance plan. Call 414-286-3145 or visit [www.city.milwaukee.gov/der/EAP](http://www.city.milwaukee.gov/der/EAP) for more information and resources on dealing with issues at home or work. The EAP can assist with the following:

- Counseling- Everyone has problems from time to time that can usually be worked out. Sometimes problems persist, affecting individuals off and on the job. At such times, the EAP may be able to provide some help.
- Information, Resources and Referrals -The EAP can connect participants to legal, financial, wellness and/or counseling providers under the City's benefit plan or in the community.
- Management Consultation- The EAP provides City managers and supervisors with support, training and strategies to resolve workplace concerns impacting a direct report or workgroup.
- Topical Presentations- The EAP provides a wide range of on-site presentations to City departments and work groups.
- Support for Critical/Traumatic Events-An unexpected crisis, accident or loss may cause those affected to feel anxious and overwhelmed. The EAP assists and provides support to impacted work groups and individuals.

## Employee Assistance Program



Provider	Contact
<b>City of Milwaukee Employee Assistance Program</b> (internal)	Cris Zamora Phone: (414) 286-3145 TDD: (414) 286-2960 <a href="mailto:czamora@milwaukee.gov">czamora@milwaukee.gov</a> <a href="http://www.city.milwaukee.gov/der/EAP">www.city.milwaukee.gov/der/EAP</a>
<b>UnitedHealthcare Care24</b> (external)	800-942-4746 For UHC covered members

## Commuter Value Pass

The Commuter Value Pass (CVP) is a photo ID bus pass that is a non-transferable Smart Card. The card is activated by Milwaukee County Transit System (MCTS) when an employee enrolls in the program and deactivated when an employee chooses to end participation. There is no waiting period to enroll and the CVP program is open to all benefit eligible General City employees. The program is not available to employee dependents. Sworn Fire and Police personnel are not eligible for this program. To enroll in the CVP program, call Employee Relations at 414-286-2178 to complete an enrollment form and have a photo taken for the ID card. The \$38.00 (subject to change based on MCTS action) employee cost for this program is a monthly pre-tax payroll deduction which occurs on the first paycheck of each month. For more information, please visit [www.milwaukee.gov/Benefits2019](http://www.milwaukee.gov/Benefits2019) or call Employee Relations at 414-286-2178.

## Tuition Reimbursement Program

The City provides a tuition benefit program to help employees do their present job more effectively and help them prepare for promotional/transfer opportunities within City government. General City employees have a maximum of \$1,200 per year for tuition, required textbooks and membership dues with up to \$600 for job or promotion related certification and license fees. Part-time employees working at least 20 hours per week are eligible to receive prorated tuition benefits. Tuition benefits differ for sworn personnel and are determined by collective bargaining agreements. There is no waiting period for this benefit, but courses, seminars, conferences, etc. must begin on or after the hire date. Before registering or starting any classes, employees should contact Training & Development Services at 414-286-3650 or 414-286-3387 with questions. Tuition benefit details are available on DER's website: [www.milwaukee.gov/Benefits2019](http://www.milwaukee.gov/Benefits2019).

## Paid Time Off

For eligible general city employees, the City offers a generous paid time off package including eleven paid City Holidays and vacation time that accrues at a rate of 3.7 hours every two weeks and increases based on the employee's length of service. Eligible general city employees also accrue 3.7 hours of sick leave every pay period and are eligible for the City's Sick Leave Control Incentive Program. The accrual system for both vacation and sick leave allows employees to use sick and vacation time as soon as it is accrued. For more information on the City's vacation and sick leave, see the "Working for the City of Milwaukee Handbook" on DER's website: [www.milwaukee.gov/DER](http://www.milwaukee.gov/DER).

# FSA and HRA

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## Flexible Spending Account (FSA)

Flexible spending accounts give employees the benefit of allocating money pre-tax to reimburse out of pocket medical, dependent care and parking expenses during the plan year. Employees do not need to participate in the City's health insurance plan in order to participate in the Healthcare Flexible Spending Account. Employees who wish to participate in the Flexible Spending Program must enroll each plan year. FSA plans do not automatically renew.



### How the FSA Works

The FSA Plan offered through the City is administered by Benefit Advantage. Upon enrolling, employees receive a debit card, which can be used to pay eligible expenses at the point of purchase. Employees who enroll in the FSA determine the amount to contribute to each account based on estimated expenses for the upcoming Plan Year. Contributions are deducted in equal amounts from each paycheck, pre-tax, throughout the year. The total annual Healthcare FSA contribution amount is available immediately at the start of the Plan Year. Dependent Care and Parking FSA funds are available up to the current account balance only. Employees can also submit claims online, through the mobile app, via fax or mail. Employees need to provide a copy of the EOB (Explanation of Benefits) or an itemized receipt to verify expenses. Once the claim is processed, Benefit Advantage will provide reimbursement within 5 business days. For more information visit: [www.milwaukee.gov/Benefits2019/FSA](http://www.milwaukee.gov/Benefits2019/FSA)

### Annual FSA Carryover Amounts

The Healthcare FSA "Rollover" amount is \$500 and allows employees to rollover unused funds up to \$500 from the Healthcare FSA at the end of the plan year. Any unused funds over the allowable \$500 will be forfeited. Rollover dollars may be used to pay or reimburse allowable expenses under the Healthcare FSA incurred during the entire subsequent plan year. For FSA Parking, any funds left in an employee's account will be rolled over into the following year's FSA-Parking account. There is no rollover for Dependent Care FSA.

## Health Reimbursement Account (HRA)

The City of Milwaukee rewards employees and spouses for participating in the Wellness Healthy Rewards Program through a Health Reimbursement Account (HRA), which is also administered by Benefit Advantage.

### How the HRA Works

A HRA is a plan selected by the City and administered by Benefit Advantage to reward employees for participating in the City's Healthy Rewards Program. Employees can earn up to \$350 for completing the program (\$700 if a spouse participates). The HRA is funded by the City and allows employees to offset medical, dental, prescription and vision expenses. The same expenses that are eligible for reimbursement under the FSA are eligible for reimbursement under the HRA.

### Enrolling in the HRA

The City automatically enrolls employees in the HRA when 75, 100 or 125 points are earned through the Healthy Rewards program. Once points are earned, employees and spouses will each receive \$150, \$250 or \$350 (total reward possible) toward an HRA. If an employee is not enrolled in the City's Flexible Spending Account, they will receive a debit card in the mail that can be used to pay medical, dental, prescription and vision expenses. If two city employees are married to each other, all HRA funds are deposited into the employee's account that carries the City's health insurance.

Employees may participate in both the HRA and Flexible Spending Account (FSA) but cannot submit the same expenses to both plans or may be subject to penalties through the IRS.

### Benefit Advantage Online Self-Service and Mobile App

Employees can access their Benefit Advantage account 24/7/365 at [www.benefitadvantage.com](http://www.benefitadvantage.com) to view account balances, claim history and sign up for direct deposit (for faster reimbursement). The Benefit Advantage App is also a convenient way to manage FSA and HRA plans on the go and at the time of service! Employees can download the app from the iTunes App Store or from Google Play and find the app by searching for "Benefit Advantage."

# Long-Term Disability (LTD)

The City of Milwaukee provides Long Term Disability (LTD) insurance through Sun Life Financial. All eligible General City employees (excludes Sworn Fire and Police) who have been on the payroll for 6 months (excluding a leave of absence) will receive this benefit beginning on the first of month following the six month waiting period.

When a covered disability keeps employees out of work, Long Term Disability Insurance helps keep their finances protected. The plan pays 60% of pre-disability earnings while employees recover. Benefits continue for the policy's benefit period or until an employee is no longer disabled (whichever comes first) and helps provide financial security when it is needed most.

The Long Term Disability Insurance Program features two parts:

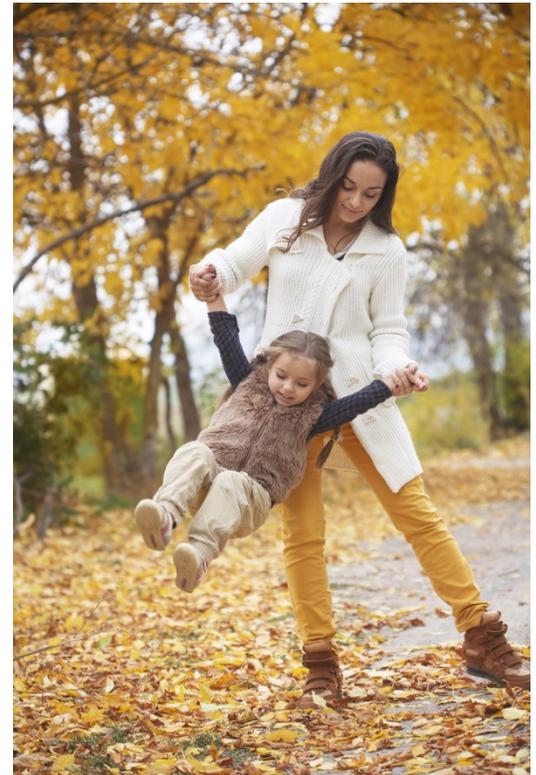
- Basic Benefit – Provided by the City at no cost to eligible City of Milwaukee employees. This plan has a 180 calendar day waiting period.
- Buy-Up Plan – Eligible general city employees can enroll in a 60, 90 or 120 calendar day waiting period. There is an additional cost to employees, which will be deducted from their paycheck. The buy-up ends when the basic plan becomes payable.

## Return to Work Part Time Policy

If an employee is receiving LTD Benefits and returns to work part-time, the employee is not required to contribute the premium for the LTD Buy Up Benefit. At that time, the employee's LTD Buy Up enrollment is waived until the employee returns to work full time and submits a new LTD Buy Up enrollment form. It is the employee's responsibility to contact DER Benefits when they return to work full time.

## Eligibility

- New general city employees are not eligible until they have completed 6 months of (excluding a leave of absence) employment. Once eligible, they will receive a letter from the Department of Employee Relations (DER).
- Reinstatements (rehires) returning to City service within 90 days of leaving are eligible immediately. Anyone returning after 90 days will be eligible after 6 months.
- Employees going from Seasonal to Regular employment status become eligible effective the date they become Regular employment status and should contact DER Benefits at 414-286-3184 once eligible.
- Employees going from Non-benefit to Benefit status become eligible 6 months after the change to Benefit status (excluding a leave of absence). DER Benefits will contact the employee at that time.



For more information, please visit [www.milwaukee.gov/benefits2019](http://www.milwaukee.gov/benefits2019).

# Life Insurance

MetLife provides Group Life Insurance to eligible City of Milwaukee employees (General City, Fire and Police), Wisconsin Center District, and the Housing Authority (HACM). Coverage for certain groups is determined by union labor contracts. For more details, please visit [www.cmers.com](http://www.cmers.com) and select employee participants/active members/life insurance benefit.

## Basic Coverage

The City pays for basic life insurance coverage and eligible employees are automatically enrolled. To be eligible, General City employees must work more than 20 hours per week. Basic coverage is \$55,000 for eligible Sworn Fire and Police employees and \$50,000 for eligible General City employees.

## Voluntary Coverage

Eligible employees may purchase voluntary coverage to supplement the basic coverage amount. Coverage may be purchased in 50% increments of the annual base pay, up to 300% (3 times) the annual salary, not to exceed \$300,000 (an employee may purchase 50%, 100%, 150%, 200%, 250%, or 300% of their annual base salary provided the coverage does not exceed \$300,000). Coverage amounts are rounded up to the nearest thousand and rates are shown below. For any changes to voluntary coverage, employees must be employed for at least one day after the coverage effective date for it to take effect. If an employee has not previously elected voluntary life insurance (other than time of hire), or increased coverage during open enrollment by more than 50% of the current coverage, they will be subject to the evidence of insurability process (proof of good health), which involves completing a questionnaire and providing other information to MetLife, who makes the decision to approve or deny enrollment.

## Voluntary Premium Rates

Premiums for voluntary and family coverage are paid on a monthly basis. The following rates are in effect through 12-31-2019.

Age	Rate per \$1,000
< 25	\$0.040
25-29	\$0.048
30-34	\$0.064
35-39	\$0.072
40-44	\$0.080
45-49	\$0.120
50-54	\$0.184
55-59	\$0.344
60-64	\$0.528
65-69	\$1.016
70-74	\$1.648
75-79	\$1.944
80-84	\$2.240
85-89	\$4.232
90 +	\$6.40

The age as of January 1 is used to determine the rate in effect for the entire year.



## Family Coverage

Eligible employees who enroll in voluntary coverage may also elect family coverage, which is a single fixed deduction that covers the employee's family (spouses, and dependent children) and costs \$6.30 per month. Employees can elect family coverage within 30 days of a qualifying event if they have voluntary insurance in place. Spouses need to complete the evidence of insurability process if family coverage is elected for the first time during open enrollment. Coverage amounts include \$25,000 for spouses; \$10,000 for dependent children age 6 months through 26 years and \$2,000 for dependent children age 14 days through 5 months.

For new employees, all life insurance coverage is effective on the first of the month following 6 months of employment. Employees must enroll within 30 days of their hire date.

## Retiree Coverage

Retirees are not eligible for basic or family coverage. Employees can only continue their voluntary coverage as retirees, which is limited to the amount of coverage in effect at the time of retirement. Retirees may decrease, but cannot increase their coverage after retirement. Employees currently not enrolled in life insurance who are planning to retire next year and want retiree life insurance coverage, must elect at least 50% of their annual base salary in voluntary life insurance coverage during the open enrollment period (October 29 through November 16, 2018) and will be subject to the evidence of insurability process.

For more information, visit [www.cmers.com](http://www.cmers.com) or call ERS at 414-286-3557.

# Retirement Planning



## Employees' Retirement System (ERS)

The Employees' Retirement System (ERS) of the City of Milwaukee manages the pension fund to provide retirement benefits to city members and their beneficiaries. To learn more visit [www.cmers.com](http://www.cmers.com).

### ERS Mission

"Administer the Plan as provided under the City Charter, maintain member records, pay the benefits to which members are entitled, and invest and manage the funds of the Trust in a prudent and vigilant manner." The Annuity and Pension Board (Board) governs the ERS, and serves as trustee of the System's funds. The ERS' executive director is responsible for daily operations, and also serves as secretary for the Board. The ERS provides a wide variety of benefits to its members and their beneficiaries. To learn, more visit [www.cmers.com](http://www.cmers.com) or call 414-286-3557.

## Deferred Compensation Plan

The City of Milwaukee Deferred Compensation Plan is a Section 457 defined contribution retirement plan that allows employees to put aside funds from each paycheck and save for retirement on a voluntary basis. Along with the City's Pension benefits and Social Security (if eligible) the Deferred Compensation Plan may make up an important piece of an employee's retirement income. Visit [www.milwaukeedcp.com](http://www.milwaukeedcp.com) for more information.

### It's easy

Employees choose the percentage of pay they would like to contribute, which they can subsequently elect to modify, pause or stop. Contributions are automatically deducted from an employee's paycheck and deposited to their account.

### It's flexible

Employees can choose pre-tax contributions to lower their tax liability now. Employees don't pay federal income taxes on contributions, but will pay taxes when the money is withdrawn. Or, employees can choose after-tax Roth contributions which are taxed before they are invested but are withdrawn tax-free at retirement.

### Employees have choices

Employees choose how to invest from a variety of investment options. For the hands-off investor, there are target date funds which are diversified, professionally managed investment options designed to take care of all retirement plan assets. Employees can also choose from a lineup of core investment options as well as a self-directed brokerage account which will provide access to investment options outside of the Plan's fund lineup.

### It helps fill the gaps

Pension benefits and Social Security can provide a good base income, but it might not be enough to fund the lifestyle employees want in retirement. Saving in the Plan now can help employees fill in the gaps later.

### Service the way employees want

The Plan provides a variety of services so that employees can choose what's convenient for them, including in-person individual and group meetings with local representatives, toll-free telephone support and online access to account information and interactive educational tools. Call the Information Line at 844-360-MDCP (844-360-6327).

### Annual Account Elections and Enrollment Period

The Plan conducts an Annual Account Elections and Enrollment Period where certain employees (non-protective service employees not enrolled in the Plan or who are contributing less than 3% of pre-tax pay) are subject to default enrollment or contribution increases. All participants have control over their elections at all times; however, if employees are subject to this default enrollment or contribution increase and do not make any elections or do not specifically confirm current elections, certain default elections will apply. Log on to [www.enrollmilwaukeedcp.com](http://www.enrollmilwaukeedcp.com) or call 844-360-MDCP (6327) to make an election.

# Open Enrollment / Self Service Instructions

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## Employee Self Service Program

All City of Milwaukee employees use the Self Service program (through PeopleSoft) to change Health, Dental, Life Insurance Voluntary and Family options, Long Term Disability (buy-up options) and Flexible Spending Accounts benefits during open enrollment. Employees also use Self Service to view paycheck stubs, W2 forms and make family status changes.

**Log into Self Service Program:** [www.milwaukee.gov/selfservice](http://www.milwaukee.gov/selfservice)

1. Enter your Employee ID and Password and Click Sign In
  - a. If you do not remember your password and have not set up the "forget your password" option, go to: [www.milwaukee.gov/rits](http://www.milwaukee.gov/rits) to request or reset a password (do not call Employee Benefits Division).
  - b. If this is your first time logging into the Self Service program, set up the "Forget your password" option. Click Save. You will have a new password e-mailed to you when you "forget your password."

## To Enroll or Make Changes to Benefits (during open enrollment or for new hires)

1. Click **MAIN MENU/SELF SERVICE/BENEFITS/BENEFITS ENROLLMENT**
2. Click Select to open your event.

**Deadline for 2019 Open Enrollment Benefit Changes through self-service is November 16, 2018 at 10:59 p.m.**

## Health Insurance (available during open enrollment or for new hires)

1. Click Edit to select/change the Health Plan
  - a. Select Option next to Plan desired.
2. If you have dependent(s) on your plan or would like to add a dependent, scroll down to "Enroll Your Dependents" (Add/Review Dependents). **All dependent names must be capitalized.** The Social Security Number (SSN) is required for all dependents enrolled in Health Insurance.
  - a. Changes to current dependents are made by contacting Employee Benefits 414-286-3184
3. The box next to the dependent name must be checked to be enrolled. (Health and Dental)
4. Click Store, review election; Click Update Elections.

## Dental Insurance (available during open enrollment or for new hires)

Use the same steps as above to Select or Edit your Dental Plan

## Life Insurance Family & Voluntary (available during open enrollment or for new hires)

### To enroll in Voluntary coverage or change your Voluntary Life Insurance enrollment

1. Click Edit to select/change the Voluntary Group Life Option.
  - a. Select Option next to Plan desired.
2. Click Store, review election; Click Update Elections.

### To enroll in Family Life Insurance

1. Click Edit to select/change the Family Life option.
  - a. Select Yes option next to Family Life plan.
2. Click Store, review election; Click Update Elections.

## Long Term Disability Buy-Up Options (available during open enrollment or for new hires)

### To enroll or change Long Term Disability (LTD) buy-up options of 60, 90, or 120 day coverage.

1. Click Edit to select/change the LTD Buy-up.
  - a. Select option next to plan desired.
2. Click Store, review election; Click Update Elections.

## Flexible Spending Accounts (available during open enrollment or for new hires)

**You must enroll each year in the Flexible Spending Account benefit. Flexible Spending Accounts do not automatically renew and you must enroll in each account separately.**

1. Click Edit to select Medical, Dependent Care or Parking Expenses. Be careful to select the correct account.
  - a. Select Option or Waive - No Coverage.
  - b. Enter the annual pledge amount for Flexible Spending Account you want enrolled.
2. Click Store, review election; Click Update Elections.

# Open Enrollment / Self Service Instructions

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## Final Steps to Submit Open Enrollment or New Hire Benefit Choices

1. Once you have made all Open Enrollment Choices click Save, Click Continue
2. Click Submit to finalize your benefit choices.
3. Click OK to return to the Benefits Page.

## View Direct Deposit Paycheck Stub (Can Access Year Round)

Log into the Oracle/Peoplesoft Self Service Program: [www.milwaukee.gov/selfservice](http://www.milwaukee.gov/selfservice)

1. Enter your User ID (Employee ID) and password.
2. Click on Main Menu/Self-Service/Payroll and Compensation/View Paycheck.

## View W-2/W-2C Forms (Can Access Year Round)

1. Click Main Menu>Self Service>Payroll and Compensation>View W-2/W-2C Forms.
  - a. You need to consent once to view W-2/W-2C forms (after consenting you may view the form electronically when it becomes available):
  - b. Path to Consent: Main Menu>Self Service>Payroll and Compensation>W-2/W-2C Consent

2. To view prior tax year W-2/W-2C Form click the "View a different tax year" button.

**\*\*Employees have access to self-service 1 year after separation from City Service. Prior to separation, update your primary e-mail address from your City e-mail to a private email address (i.e., yahoo, gmail, hotmail, etc.)**

## Family Status Change Birth (Can Access Year Round)

Log into the Oracle/Peoplesoft Self Service Program: [www.milwaukee.gov/selfservice](http://www.milwaukee.gov/selfservice)

1. Click Main Menu>Self Service>Benefits>Life Events>Birth/Adoption
2. Choose Birth or Adoption. Review 31 day rule. Enter date of birth. Click OK.
3. Click NEXT (top right corner of screen).
4. Click Submit (verify the date of birth). Click OK. No need to upload birth certificate or SSN, at this time, if unavailable.
5. Click Next 4 times until you are on Add/Review Dependent/Beneficiary page.
6. Click Add a Dependent or beneficiary
  - a. For each section enter the requested information.
7. Click SAVE, Click OK, Click Next.
8. Click Start My Enrollment.
9. Click Select to the right of your event description – FAMILY STATUS CHANGE. \*If not available, contact Employee Benefits Division at (414)286-2047.
10. Click Edit next to the benefit you are enrolling your dependent(s).
  - a. Scroll down to the bottom of the page and click on the box next to their name.
11. Click Store, review election; Click Update Elections.
12. Click Save and Continue, Click Submit, Click OK, Click Next twice. Click Complete.

**BIRTH:** Submit a copy of the Birth Certificate or Child Support Order; **ADOPTION:** Submit a copy of the Court Adoption or Adoption Agency Placement Letter to: DER-Employee Benefits Division – City Hall, Room 706. Social Security Numbers are required for all dependents on Health Insurance.

## Family Status Change Marriage (Can Access Year Round)

1. Click Main Menu>Self Service>Benefits>Life Events
2. Select Marriage
  - a. Enter the date of marriage in the box next to "Date change will take effect".
3. Click OK. Click Next (upper right hand corner). Click Submit.
4. Click Next (upper right hand corner).
  - a. Upload a copy of the marriage certificate.
5. Click Add Attachment. Enter "Marriage Certificate" in the subject line.
6. Click Add Attachment. Click Upload. Click Save
  - a. **Before you continue with the Life Event, Employee Benefits Division needs to approve the document. Click OK.**

**\*You will receive an email when you can continue with your event.**

# Open Enrollment / Self Service Instructions

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7. Click Continue my Life Event. Click Next (upper right hand corner). Click Next.
  - a. If you are changing your name, you must contact your department payroll personnel.
8. Click OK. Click Next.
9. Update Address if necessary. You must notify your payroll personnel of address change. Click Save.
10. Update Phone Number if necessary. Click Save.
11. Update Emergency Contact if necessary. Click Save. Click Next.
12. Click Add a dependent or beneficiary. Enter your Spouse information. If you are adding Step-children, follow the same steps (birth certificates will be required).
13. Click Save. Click OK. Click Next.
14. Click Start My Enrollment.
15. Click Select to the right of your event description FAMILY STATUS CHANGE. \*If not available, contact Employee Benefits Division 414-286-2047.
16. Click EDIT next to each benefit (health and/or dental) that you are enrolling your spouse.
  - a. Scroll down to the bottom of page and click on the box next to the eligible dependents to be enrolled.
17. When completed click Store. Click Update Elections.
18. After enrolling your spouse, click Save and Continue. Click Submit.

## Entering Life Insurance Beneficiaries

1. Click Main Menu>Self Service>Benefits>Insurance Summary
2. Click Edit under Covered Beneficiaries.
3. Click Add a New Beneficiary if you wish to add someone new to the list.
4. Complete the required fields for Personal Information and Status Information.
5. If the address of the beneficiary is different from your address uncheck the box under Address and Telephone next to Same Address as Employee.
  - a. After you uncheck the box an Edit Address button will appear. Click the Edit Address button.
6. Complete the Edit Address information and click OK, Review Address, Click Save, Click OK
7. Click Return to Change Current Beneficiaries and Allocations (located at bottom of the page).
8. Click the box to the left of the beneficiary name that you want to keep as a primary or secondary allocation.
  - a. Add a percentage for this beneficiary under either the New Primary Allocation column or the New Secondary Allocation column. (Do not put in % signs.)
  - b. Existing names may display on this page which are health insurance dependents that were carried over. If you want them to be a life insurance beneficiary, click the box to the left of the name and add a percentage.
9. Click Update Totals. Totals must equal 100.
10. Click Save; Click OK. New allocations should appear on summary screen.
11. Click Return to Life Insurance Main (located at bottom of the page).
12. Click Return to Insurance Summary.
13. Click Life and your updated beneficiaries and percentages will now display. This completes your life insurance beneficiary elections.

# Glossary

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**Deductible** – The amount members are required to pay each year before the plan begins to pay benefits. Members begin accumulating expenses toward satisfaction of the deductible at the beginning of each benefit year.

**Coinsurance** – The percentage of the cost members pay when they receive certain health care services after the deductible is met. For UHC Choice Plan, members pay 10% or 30% up to \$750 single and \$1500 family. For in-network with UHC Choice Plus Plan, members pay 10% or 30% up to \$1500 single and \$3000 family. See below for information on UnitedHealthcare Premium Tier 1 Providers for difference in coinsurance amounts.

**Copayment** – The flat dollar amount members pay when they receive certain medical care services. Copays may be due at the time of service.

**Explanation of Benefits (EOB)** – A statement provided by UnitedHealthcare that explains: the Benefits provided (if any), the allowable reimbursement amounts, deductibles, coinsurance, any other reductions taken, the net amount paid by the plan and the reason why the service or supply was not covered.

**Flexible Spending Account (FSA)** – An IRS 125 arrangement that allows employees to be reimbursed for medical, dependent care and parking expenses from an account funded through employee salary deductions.

**Health Reimbursement Account (HRA)** – An IRS approved, employer funded tax advantage benefit plan that reimburses employees for out of pocket medical expenses.

**In-Network** – The care or services provided by doctors, hospitals, labs or other facilities that participate in the network of providers assembled by UnitedHealthcare. Generally, members pay less when receiving care in-network because the providers agree to charge a pre-negotiated, lower fee. This reduces member out-of-pocket costs and the overall claim cost.

**Open Enrollment Period** – The period of time, determined by the City of Milwaukee, during which eligible employees may enroll or make changes to their benefits for the following year.

**Out-of-Network** – The care or services furnished by doctors, hospitals, labs or other facilities that do not participate in the UnitedHealthcare’s provider network. If members are enrolled in the Choice Plus Plan and use an out-of-network provider, member’s share of the cost is based on the reasonable and customary charges allowed by the plan. Amounts charged over reasonable and customary do not count towards the annual deductibles and out-of-pocket maximums.

**Out-of-Pocket Maximum** – The maximum amount members pay during the year for covered health care services. When the annual out-of-pocket maximum is met, the plan pays the full cost of covered expenses for the remainder of the benefit year. Covered expenses (deductibles and coinsurance amounts) apply towards the out-of-pocket maximum.

**UnitedHealthcare Premium Tier 1 Providers** – Members pay lower coinsurance amounts (10%) for services provided by UnitedHealthcare Premium Tier 1 Physicians. UnitedHealthcare Premium Tier 1 Physicians are evaluated annually and receive the premium designation for providing higher quality care with better patient outcomes at a lower cost. For quality care and cost efficiency measures, providers must meet national industry standards of care and local market benchmarks for the cost-efficient use of resources in delivering care. If a provider is not evaluated for Premium Tier 1, members will continue to pay a 10% coinsurance.

## Compliance Notifications

Important legal notices affecting employee health plans are posted on DER’s benefits website [www.milwaukee.gov/Benefits2019](http://www.milwaukee.gov/Benefits2019) under “L” Legal Notices.

## About This Guide

This benefit guide provides selected highlights of the City of Milwaukee employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the City of Milwaukee. Benefit plans are governed by master policies, contracts, plan documents and union contracts. Discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents.

# Helpful Resources

Plan/Benefit	Provider	Phone Number	Website / Email
Benefits Information	Department of Employee Relations/Benefits Division	414-286-3184	<a href="mailto:derbenefits@milwaukee.gov">derbenefits@milwaukee.gov</a> <a href="http://www.milwaukee.gov/benefits2019">www.milwaukee.gov/benefits2019</a>
Commuter Value Pass (through MCTS)	Department of Employee Relations	414-286-3184	<a href="mailto:derbenefits@milwaukee.gov">derbenefits@milwaukee.gov</a>
Deferred Compensation 457 Retirement Plan	Voya/Deferred Compensation	844-360-6327	<a href="http://www.milwaukeedcp.com">www.milwaukeedcp.com</a>
Dental Benefits	Care Plus Plan	414-771-1711	<a href="http://www.careplusdentalplans.com">www.careplusdentalplans.com</a>
Dental Benefits	Delta Dental	800-236-3712	<a href="http://www.deltadentalwi.com">www.deltadentalwi.com</a>
Employee Assistance Program (EAP) - Internal	Department of Employee Relations/EAP	414-286-3145	<a href="http://www.city.milwaukee.gov/der/eap">www.city.milwaukee.gov/der/eap</a>
EAP – External (for UHC members)	UHC Care 24	800-942-4746	<a href="http://www.myuhc.com">www.myuhc.com</a>
Family and Medical Leave Administration (FMLA)	Sun Life Absence Management	844-464-2818	<a href="http://www.sunlife-ams.com">www.sunlife-ams.com</a>
Flexible Spending Account	Benefit Advantage	800-686-6829	<a href="http://www.benefitadvantage.com">www.benefitadvantage.com</a> <a href="mailto:claims@benadvan.com">claims@benadvan.com</a>
Health Reimbursement Account	Benefit Advantage	800-686-6829	<a href="http://www.benefitadvantage.com">www.benefitadvantage.com</a> <a href="mailto:claims@benadvan.com">claims@benadvan.com</a>
Injury Prevention Clinic	Froedtert Workforce Health	414-777-3413	<a href="http://www.milwaukee.gov/WYCM">www.milwaukee.gov/WYCM</a>
Life Insurance	MetLife	414-286-3557	<a href="http://www.cmers.com">www.cmers.com</a>
Long Term Disability	Sun Life Financial	866-806-3941	<a href="http://www.sunlife.com/us">www.sunlife.com/us</a>
Medical Benefits	UnitedHealthcare (UHC)	800-841-4901	<a href="http://www.myuhc.com">www.myuhc.com</a>
Onsite Nurse Liaison	UnitedHealthcare (UHC)	240-549-9879	<a href="http://www.milwaukee.gov/WYCM">www.milwaukee.gov/WYCM</a> <a href="mailto:mari.cohn@uhc.com">mari.cohn@uhc.com</a>
Pension Fund	Employees' Retirement System	800-815-8418 414-286-3557	<a href="http://www.cmers.com">www.cmers.com</a>
Pharmacy Benefits	OptumRx	800-841-4901	<a href="http://www.optumrx.com">www.optumrx.com</a>
Tuition Reimbursement	Department of Employee Relations	414-286-3650	<a href="mailto:tlhanki@milwaukee.gov">tlhanki@milwaukee.gov</a>
Wellness Center	Froedtert Workforce Health	414-777-3413	<a href="http://www.milwaukee.gov/WYCM">www.milwaukee.gov/WYCM</a>
Wellness Program Administrator	Froedtert Workforce Health	414-777-3410	<a href="http://www.milwaukee.gov/WYCM">www.milwaukee.gov/WYCM</a>
Workplace Clinic	Froedtert Workforce Health	414-777-3413	<a href="http://www.milwaukee.gov/WYCM">www.milwaukee.gov/WYCM</a>
Worker's Compensation	CorVel Corporation DER/Worker's Comp Division	844-645-2567 833-298-3048	<a href="http://www.city.milwaukee.gov/WC#">www.city.milwaukee.gov/WC#</a>

## For Medical, Pharmacy and Dental Questions

Employees that have medical, pharmacy or dental benefit questions regarding unpaid bills or problems with service, please call the health or dental plan first. DO NOT call DER Benefits until the appropriate plan has been contacted. If the situation cannot be resolved through the plan provider, Employee Benefits will attempt to assist with resolving the problem. Remember to document all phone conversations with dates, times and names and save any email correspondence. DER Benefits will ask members for this information to try and resolve the issue.