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City of Birmingham

2019-2020 Retiree Benefits Guide







Welcome to Retirement!

Congratulations on your retirement! The City of Birmingham is proud to offer health, dental and life insurance benefits to its retirees. These benefits represent a significant portion of your retirement package and provide important protection for you and your family in the event of illness.

The 2019-2020 Retiree Benefits Guide provides details about your insurance plans. We encourage you to review the material contained in this guide to assist you in making informed decisions about your benefits.

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Retiree Medical Plan		
Type Service	In-Network	Out-of-Network
Plan Year Deductible	\$1,500 per person / \$3,000 aggregate maximum per family	
Annual Out-of-Pocket	\$4,000 per person / \$8,000 aggregate maximum per family	
Inpatient Hospital	90% after plan year deductible	70% after plan year deductible
Outpatient Hospital	90% after plan year deductible	70% after plan year deductible
Outpatient Diagnostic Lab, X-ray, and Pathology	90% after plan year deductible	70% after plan year deductible
Outpatient Dialysis, IV Therapy, Chemotherapy, and Radiation Therapy	90% after plan year deductible	70% after plan year deductible
Emergency Room – Medical Emergency or Accident	90% after plan year deductible	90% after plan year deductible
Primary Care Physician Office Visit	100% after \$25 office visit copay	70% after plan year deductible
Urgent Care Office Visit	100% after \$70 office visit copay	70% after plan year deductible
Specialist Office Visits	100% after \$75 office visit copay	70% after plan year deductible
Preventive Benefits (See list of specific preventive services) <ul style="list-style-type: none"> • Routine Immunizations • Urinalysis • CBC • TB Skin Test • Bone Density Scan • Chest X-Ray • EKG • Cholesterol Screening and/or Lipid Panel 	100% no copay or deductible	NOT COVERED; EXCEPTION: 70% after deductible for the following services only: <ul style="list-style-type: none"> • Routine Pap Smear (one each year) • Routine Human Papillomavirus (HPV) testing (one per female member ages 30 and older every three plan years) <ul style="list-style-type: none"> • Routine Chlamydia screenings (one per female member ages 15-24 each plan year)
Other Covered Services	90% after plan year deductible	70% after plan year deductible

Prescription Drug Coverage	
Retail Pharmacy	Generic Drugs: \$7 copay Preferred Brand Name Drugs: \$65 copay Other Brand Name Drugs: \$80 copay Specialty Drugs: \$100 copay
Retail 90 Maintenance Network Program	Generic Drugs: \$12 copay Preferred Brand Name Drugs: \$55 copay Other Brand Name Drugs: \$85 copay Specialty Drugs: \$95 copay
Mail Order	Generic Drugs: \$10 copay Preferred Brand Name Drugs: \$60 copay Other Brand Name Drugs: \$75 copay <i>Applies to maintenance medications only.</i> Specialty Drugs: \$90 copay



Medical Plan Monthly Premium		
Benefit Plan Type	Coverage	Retiree Pays
BCBS PPO Value Medical Plan	Retiree	\$261.00
	Retiree+1	\$586.00
	Family	\$1,278.00

Spousal Surcharge effective January 1, 2020: Spouses who are eligible to participate in group health plan coverage through their own employers are subject to a \$50 per pay period surcharge. City of Birmingham Health Plans will only provide secondary coverage to spouses eligible to participate in their own employer’s group health plan who enroll in a City of Birmingham Plan.

Nicotine Surcharge effective January 1, 2020: Retirees who use nicotine are subject to a \$14 per pay period surcharge. If you enroll in a City of Birmingham Health Plan you will be required to certify whether you use nicotine.

The City of Birmingham is committed to helping you achieve your best health. The premium cost for not using nicotine is available to all retirees. If you think you might be unable to meet a standard for avoiding the nicotine surcharge, you might qualify for an opportunity to earn the non-nicotine-use premium by different means. Contact us at 205-254-2819 and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same premium discount that is right for you in light of your health status.

How long can I keep retiree health coverage under the City of Birmingham’s Retiree Health Plan?

You can keep your coverage under the Health Plan until the first day of the month in which you turn age 65 (unless your birthday is on the 1st day of the month, then your coverage ends on the 1st day of the preceding month). Your eligible dependents can remain on the plan even if you lose coverage.

What if I need to make changes to my benefits?

If you need to make changes to your benefits call or email the Human Resources department.

What if I need to change my name or contact information?

Name, address, and telephone number changes should be communicated to the Pension office at 205-254-2196.

Health Plan Eligibility

Full-time and permanently appointed employees of the City of Birmingham working 30 or more hours per week who retire when enrolled in a City of Birmingham health plan are eligible to participate in the City of Birmingham Retiree Health Plan.

Your eligible dependents include your legal spouse up to age 65; a child under age 26; an unmarried, incapacitated child age 26 and over who is unable to support him/herself, depends on you for support, if the incapacity occurred before reaching age 26; and/or a child for which you maintain legal guardianship, including your natural child, stepchild residing in your household, legally adopted child, or disabled child.



Dental Plan Highlights

Eligibility	Primary enrollee, spouse and eligible dependent children to age 26		
Deductibles* Deductibles are waived for Diagnostic & Preventive	\$25 per person / \$75 per family each plan year		
Maximums* Diagnostic & Preventive counts toward Maximum	\$1,000 per person each plan year Value Plan \$1,500 per person each plan year Premier Plan		
Waiting Period(s)	Basic Benefits 0 Months	Major Benefits 0 Months	Orthodontics 0 Months

Benefits and Covered Services**	Premier Dental Plan		Value Dental Plan	
	In-Network Dentists	Out of Network Dentists	In-Network Dentists	Out of Network Dentists
Diagnostic & Preventive Services Exams, Cleanings, X-rays, Sealants	100%	100%	100%	100%
Basic Services Fillings, Simple Tooth Extractions	80%	80%	50%	50%
Endodontics (root canals) Covered under Basic Services	80%	80%	50%	50%
Periodontics (gum treatment) Covered under Basic Services	80%	80%	50%	50%
Oral Surgery Covered under Basic Services	80%	80%	50%	50%
Major Services Crowns, Inlays, Onlays and Cast Restorations, Bridges and Dentures, Implants	50%	50%	50%	50%
Orthodontic Benefits Adults and Dependent Children	50%	50%	Not Covered	Not Covered
Orthodontic Maximums Lifetime	\$1,500	\$1,500	Not Covered	Not Covered

* If you switch plans during the calendar year your Deductible and Annual Maximum may be adjusted accordingly.

** Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on MetLife contract allowances and not necessarily each dentist's actual fees.

Changes for 2019-2020 include receiving exams and prophylaxis once every six months, full mouth X-rays once every 60 months, and Bitewing X-rays once per year.

The City of Birmingham's Dental Plans are administered by MetLife. You are not required to show an insurance card to your dentist to prove you have coverage under our dental plans, and MetLife will not send you a dental insurance card.

Dental Plan Premiums			
Benefit Plan Type	Coverage	Total Premium	Retiree Pays
Premier Dental Plan	Retiree	\$21.83	\$21.83
	Retiree+1	\$49.63	\$49.63
	Family	\$78.39	\$78.39
Value Dental Plan	Retiree	\$12.90	\$12.90
	Retiree+1	\$24.81	\$24.81
	Family	\$38.70	\$38.70



Group Life and AD&D Insurance

The City of Birmingham offers retirees Group Basic Life insurance through Boston Mutual in two amounts:

Basic Life Benefit Class 2	Basic Life Benefit Class 3
100% of current coverage in force prior to retirement rounded to the nearest \$1,000 to a maximum of \$50,000.	Flat \$10,000
Benefit Reductions	Benefit Reductions
Benefit reduces to 65% of the original benefit at age 65 and 50% of the original benefit at age 70	No age reduction in benefit

Life Insurance provides protection against the economic loss caused by the death of the person insured. Simply put, life insurance provides a lump sum payment (sometimes known as a death benefit) to beneficiaries in the event of the insured's death. Life Insurance can help replace lost income due to death. This money can also help to pay funeral costs, medical expenses not covered by health insurance, and other outstanding debts.

If you have questions about your coverage or need to update your beneficiaries or contact information, contact Boston Mutual.



Resources

Benefit	Carrier	Phone Number	Web Address
City of Birmingham Intranet	N/A	N/A	http://cobweb/default.aspx
City of Birmingham Human Resources	N/A	1-205-254-2819	benefits@birminghamal.gov
Medical Plans	BCBS of AL	1-866-208-6459	www.bcbsal.org
Express Scripts	Express Scripts	1-877-551-8807	www.express-scripts.com
Mental Health/Substance Abuse	Behavioral Health Systems	1-800-245-1150	www.behavioralhealthsystems.com
Dental & Vision Plans	MetLife	1-800-942-0854 1-855-MET-EYE1	www.MetLife.com
Life & AD&D Insurance	Boston Mutual	1-800-669-2668	www.bostonmutual.com