

# CITY OF HAMMOND, LA



## 2018 ANNUAL ENROLLMENT OVERVIEW

### MEETING DATES TIMES & LOCATIONS

#### Wednesday 11/15/2017:

**Recreational Center**

8:00 AM and 10:30 AM

&

**Council Chambers**

1:00 PM and 3:00 PM

#### Thursday 11/16/2017:

**Police Station**

5:30 AM

**Recreational Center**

8:00 AM and 10:30 AM

&

**Council Chambers**

1:00 PM and 3:00 PM

#### Friday 11/17/2017:

**Police Station**

5:30 AM

**Recreational Center**

8:00 AM and 10:30 AM

&

**Council Chambers**

1:00 PM and 3:00 PM

**Police Station**

5:30 PM

# Welcome to City of Hammond

**City of Hammond** knows how important it is to provide quality employee benefits to our employees and their dependents. We always strive to provide a total benefits package that meets your needs as well as the needs of the company.

The City of Hammond pays the entire premiums for health insurance, dental insurance, life insurance, and long-term disability insurance as a benefit to its full-time employees. The City also pays for the majority of the health insurance deductible for its full-time employees.

The following plans are effective January 1, 2018:

## **BancorpSouth Insurance:**

Medical	Long Term Disability
Dental	Short Term Disability
Vision	Accident
Basic Life and AD&D	Critical Illness
Voluntary Life and AD&D	Cancer



During this Annual Enrollment Period, you may request changes to the above plans subject to completion of the proper forms and approval by the insurance carriers. These changes will become effective **January 1, 2018** subject to carrier approval.

Please take the time to read the following benefit summaries carefully. This information along with your 2018 election documentation will help you in deciding the best benefit selections for you and your family. You will have until **Friday, December 3rd, 2017** to review all of the information provided and make your selections for the 2018 benefit year.

At other times during the year, you may request changes ONLY when there is a Family Status Change, and the proposed change is consistent with the Family Status Change event. Family Status Changes include:

- Change in legal marital status (e.g., marriage or divorce);
- Change in the number of dependents (e.g., birth, adoption or placement for adoption, death);
- Change in employment status or residency of the employee, spouse or dependent that affects eligibility;
- Change in coverage under another employer's plan.

**Changes, additions or voluntary cancellations generally cannot be made during the plan year unless the employee experiences a Family Status Change. The employee **MUST** contact Human Resources within 30 days of the qualifying event. Otherwise, the employee must wait until the annual enrollment period to change or cancel an election.**

**Deadline for Submitting Forms is December 3<sup>rd</sup> 2017**

# Healthcare Marketplace Notice

**Why am I receiving this notice?** The Affordable Care Act requires us to inform you of the healthcare Marketplace that allows you to purchase health insurance online or over the phone. Marketplace open enrollment begins November 15<sup>th</sup> for enrollment on January 1<sup>st</sup>.

**Does this mean that City of Hammond will no longer offer health coverage?** No. City of Hammond will continue to offer health plans with the same eligibility rules. Only full-time employees (those working 30 or more hours per week) and their dependents will be eligible.

**Does the Marketplace offer anything besides a place to buy coverage?** Yes, for some people, premium tax credits are available to pay for coverage depending upon whether a parent is eligible for affordable employer coverage, family size and household income.

**Is it better for me to buy my coverage through the Marketplace?** The decision to buy Marketplace coverage is personal and will be determined by your family's financial conditions. If you are eligible for a City of Hammond health plan, you are not likely to be eligible for a premium tax credit. If you purchase coverage through the Marketplace, you may need City of Hammond's EIN.

**Can I use the City of Hammond subsidy in the Marketplace?** No, if you choose to buy coverage through the Marketplace, the amount that City of Hammond pays for your coverage will be lost.

**If I enroll in the City of Hammond health plan, will that coverage satisfy my obligation to have health insurance?** Yes, you will not be subject to a tax for failure to maintain health coverage because the City of Hammond plan is intended to satisfy the minimum value standard.

**What about my family?** If your dependents do not have minimum value coverage through City of Hammond or some other source, there will be a tax due for them on the tax return of the person who claims them as dependents.

**Why does it matter that the plan is minimum value?** There are two reasons. If you have minimum value coverage, you won't have to pay a tax to the IRS as described above. The second reason is that if you are offered affordable, minimum value coverage, you are not eligible for a premium tax credit. This does not always mean that other members of your family are ineligible for a premium tax credit. That depends upon many factors, including marital status.

**How do you know whether the plan is affordable to me?** Affordability is determined on a person-by-person basis. In general, if the cost of coverage for you alone (not family or spousal coverage) exceeds 9.66% of your household income, the coverage is not affordable. We anticipate that our coverage will be affordable.

**If I don't have coverage, what is the tax?** The tax is the greater of \$695 per adult and \$347.50 per child under 18 (capped at \$2,085) or 2.5% of household adjusted gross income 2017.

**How do I contact the Marketplace?** Go to [www.healthcare.gov](http://www.healthcare.gov) or call 1-800-318-259

# Medical Plan

City of Hammond's **NEW** plan is now with Blue Cross Blue Shield

Benefits		
	In-Network Benefit	Out-of-Network Benefit
<b>Deductible</b>		
Individual	\$2,500	\$5,000
Family	\$5,000	\$10,000
<b>Coinsurance</b>	100%	80%
<b>Out-of-Pocket Maximum</b>		
Individual	\$3,350	\$6,700
Family	\$6,700	\$13,400
<b>Lifetime Maximum</b>	Unlimited	Unlimited
<b>Office Visit</b>		
Primary	100% After Deductible	80% After Deductible
Specialist	100% After Deductible	80% After Deductible
<b>Wellness Preventive Care</b>	100%	N/A
<b>Emergency Room</b>	100% After Deductible	100% After Deductible
<b>Urgent Care</b>	100% After Deductible	80% After Deductible
<b>Inpatient Services</b>	100% After Deductible	80% After Deductible
<b>Outpatient Surgery</b>	100% After Deductible	80% After Deductible
<b>Prescription Drug Coverage</b>	100% After Deductible for Generic 80% After Deductible for Brand Name	

## Medical Insurance Cost

See chart below for 2018 payroll deductions.

Elections		
	Employee Monthly Cost	Cost Per Check (24)
<b>Employee Only</b>	\$0.00 (City pays \$536.21)	\$0.00 (City pays \$268.11)
<b>Employee / Spouse</b>	\$423.61	\$211.81
<b>Employee / Child(ren)</b>	\$262.74	\$131.37
<b>Family</b>	\$493.31	\$246.66

## Employer Paid Life Insurance

**City of Hammond** offers the Employer Paid Life Insurance through **AllState**.  
The City pays \$6.00 per month per employee for this coverage

<b>Basic Life</b>	<b>\$30,000</b>
<b>Accidental Death &amp; Dismemberment</b>	<b>\$30,000</b>

## Employer Paid Long Term Disability Insurance

**City of Hammond** offers the Employer Paid Long Term Disability Insurance through **Metlife**.  
The City pays for this coverage. The amount of coverage and cost is different for each employee based on their salary.

<b>Monthly Benefit</b>	<b>60% of Predisability Earnings</b>
<b>Maximum Monthly Benefit</b>	<b>\$6,000</b>
<b>Elimination Period</b>	<b>90 Days</b>
<b>Benefit Duration</b>	<b>RBD w/ SSNRA</b>

## Voluntary Life Insurance

**City of Hammond** offers the Voluntary Life Insurance through **AllState**.

<b>Voluntary Life</b>	
<b>Voluntary Life Benefit</b>	<b>Increments of \$10,000 to a maximum to \$300,000, minimum of \$10,000</b>
<b>Guarantee Issue</b>	<b>\$100,000</b>
<b>Voluntary Life Cost</b>	<b>See Rate Table</b>
<b>Voluntary Spouse Life</b>	
<b>Voluntary Spouse Life Benefit</b> <b>**If you elect Additional Life for yourself, you may elect for your spouse*</b>	<b>Increments of \$5,000 to a maximum to \$150,000, minimum of \$5,000</b>
<b>Spouse Guarantee Issue</b>	<b>\$25,000</b>
<b>Voluntary Spouse Cost</b>	<b>See Rate Table</b>
<b>Voluntary Child(ren) Life</b>	
<b>Voluntary Child(ren) Life Benefit</b> <b>**If you elect Additional Life for yourself, you may elect for your child(ren)*</b>	<b>\$10,000</b>
<b>Child(ren) Guarantee Issue</b>	<b>\$10,000</b>
<b>Voluntary Child Cost</b>	<b>See Rate Table</b>

# Carrier Contact Information

<b>BancorpSouth Insurance Services, Inc.</b>	
<b>Account Manager:</b>	Mickie Thompson
<b>Phone Number:</b>	888-240-5899
<b>Email:</b>	mickie.thompson@bksi.com
<b>Empire Management</b>	
<b>Contact:</b>	Wende Powell
<b>Phone Number:</b>	985-340-2880
<b>Email:</b>	empmgmt@bellsouth.net
<b>City of Hammond Human Resources</b>	
<b>Contact:</b>	Jaquetta McGee
<b>Phone Number:</b>	985-277-5629
<b>Email:</b>	mcgee_jr@hammond.org
<b>Medical Insurance (Blue Cross Blue Shield)</b>	
<b>Phone Number:</b>	800-495-2583
<b>Website:</b>	www.bcbsls.com
<b>HRA Card (Consumer Choice Plans)</b>	
<b>Phone Number:</b>	985-340-2880
<b>Website</b>	http://www.consumerchoiceplans.com
<b>Dental, Vision, Long Term Disability Insurance (Metlife)</b>	
<b>Phone Number:</b>	Dental 800-942-0854 / Vision 855-638-3931/ LTD 866-729-9200
<b>Website:</b>	www.metlife.com
<b>Life, Short Term Disability, Accident, Critical Illness, Cancer Insurance (AllState)</b>	
<b>Phone Number:</b>	800-521-3535
<b>Website</b>	www.allstatebenefits.com
<b>Whole Life (Boston Mutual)</b>	
<b>Provider Name:</b>	Boston Mutual
<b>Contact and Phone Number:</b>	Frances Clements 225-755-1288
<b>Email:</b>	francis@clementsinsgroup.com
<b>Legal Shield</b>	
<b>Contact Name:</b>	Austin Powell
<b>Phone Number:</b>	985-386-8542
<b>Email:</b>	apowell@powellins.net