



# Municipality of Anchorage

## Important Benefit Information Municipal Police & Fire Medical Trust Retirees 2017 Announcement

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The annual open enrollment period to add, change or terminate your health/audio/dental/vision coverage for 2017 will be from November 28, 2016 through December 09, 2016.

There are no plan changes for the 2017 benefit year however domestic partners and children of domestic partners are no longer eligible dependents beginning 1/1/2017. Eligible dependents beginning 1/1/2017 are

- Lawful spouse of the employee/retiree
- Child:
  - Child up to age 26
  - Natural or legally adopted by employee/retiree or spouse
  - Minor or foster child of employee/retiree or spouse who has legal guardianship
  - Stepchildren of lawful spouse

If you choose to enroll a new dependent, please provide supporting documentation such as birth and marriage certificates as proof of dependent eligibility. Social Security Numbers for all dependents are required due to federal reporting mandated by the Affordable Care Act. Submit documentation and Social Security Numbers for new dependents added during open enrollment by **December 09, 2016**.

The Municipality of Anchorage is **REQUIRING** that all retirees complete their 2017 Insurance Premium Authorization/Cancellation form.

**Please complete and return the enclosed form before December 09, 2016.** You may return the form via email, fax, or mail. Contact information is below. If we receive your form after December 09, 2016 you may experience a disruption in benefits. Your premium deduction will start with your January 2017 retirement benefit check.

If you have any questions regarding your insurance elections, please contact Benefits at (907) 343-4422 or email [benefits@muni.org](mailto:benefits@muni.org). If you have questions regarding your insurance payment information, please contact Lorne Bretz at (907) 267-5094.

Return completed forms to:

Email: [benefits@muni.org](mailto:benefits@muni.org)

Fax: 907-249-7899

Mail: Municipality of Anchorage  
Attn: Benefits  
P.O. Box 196650  
Anchorage, AK 99519-6650



# Police & Fire Medical Trust Retiree Plan Options

## 2017 Plan Option Summary

Premera (In-Network)	500 Plan	Co-Pay 1000 Plan	1300/2600 HDHP
<b>Individual Annual Deductible PCY</b>	\$500	\$1,000	\$1,300
<b>Family Annual Deductible PCY</b>	\$1,500	\$3,000	\$2,600
<b>Individual Out-of-Pocket PCY</b>	\$2,000	\$2,000	Single Enrollment: \$5,000 PCY Individual  Family Enrollment: \$6,850 PCY Individual \$10,000 PCY Family
<b>Family Out-of-Pocket PCY</b>	\$12,700	\$12,700	
<b>Preventative Office Visit</b>	Covered In Full	Covered In Full	Covered In Full
<b>Office Visit, Specialist Visit, Urgent Care</b>	Deductible, then 20%	First 6 visits \$25 copay, then Deductible, 20%	Deductible, then 20%
<b>Emergency Care</b>	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%
<b>Inpatient Facility</b>	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%
<b>Other Professional Diagnostic Imaging and Laboratory/Pathology</b>	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%
<b>Outpatient Mental Health/Chemical Dependency</b>	Deductible, then 20%	\$25 copay	Deductible, then 20%
<b>Rehab Outpatient Care</b>	Deductible, then 20%	\$25 copay	Deductible, then 20%
<b>Acupuncture</b>	Deductible, then 20%	First 6 visits \$25 copay, then Deductible, 20%	Deductible, then 20%
<b>Manipulations (Spinal and Other)</b>	Deductible, then 20%	First 6 visits \$25 copay, then Deductible, 20%	Deductible, then 20%
<b>Nutritional Therapy</b> (25 Visits PCY)	Deductible, then 20%	First 6 visits \$25 copay, then Deductible, 20%	Deductible, then 20%
<b>Adult Vision:</b> 1 Exam PCY covered in full; \$200 PCY for hardware (contacts, lenses, frames) covered in full			
<b>Pediatric Vision</b> (under age 19): 1 Exam PCY covered in full; 1 pair of glasses (frames & lenses) or 12 months supply of contacts in lieu of glasses PCY covered in full			
<b>Hearing:</b> 1 Exam every 3 years to combined max of \$800 limit every 3 consecutive years subject to constant 20% coinsurance. Hardware benefit combined \$800 limit every 3 consecutive years subject to constant 20% coinsurance			
<b>Pharmacy Benefits</b>			
<b>Generic Maintenance</b>	\$2	\$2	Deductible, then 20%
<b>Generic</b>	\$7.50	\$7.50	
<b>Preferred Brand Name</b>	\$15	\$15	
<b>Non Preferred Brand name</b>	50%(\$75 max copay)	50%(\$75 max copay)	
<b>Mail Order Cost Share</b>	2x Retail	2x Retail	
<b>Supply Limit per Fill</b>	Retail: up to 90 days (3 copays) Mail: up to 90 days Specialty: up to 30 days	Retail: up to 90 days (3 copays) Mail: up to 90 days Specialty: up to 30 days	Retail: up to 90 days (3 copays) Mail: up to 90 days Specialty: up to 30 days
<b>Drug List</b>	Preferred B3	Preferred B3	Preferred B3



# Police & Fire Medical Trust Retiree Plan Options

## 2017 Plan Summary Continued

Dental Benefits	
<b>Individual/Family Deductible PCY</b>	\$25/\$75
<b>Annual Maximum Dental Benefit</b>	\$1,500
<b>Diagnostic/Preventative</b> <ul style="list-style-type: none"> <li>• Cleanings (2 PCY)</li> <li>• Emergency Exams (1PCY)</li> <li>• Routine Oral Exams (2PCY)</li> <li>• X-Rays (once per 36 consecutive months)</li> <li>• Fluoride Treatments (2 applications PCY)</li> <li>• Sealants</li> </ul>	Covered In Full
<b>Basic</b> <ul style="list-style-type: none"> <li>• Emergency Palliative Care</li> <li>• Fillings (once per tooth surface every 24 consecutive months)</li> <li>• General anesthesia</li> <li>• Oral Surgery (simple and surgical extractions)</li> </ul>	Deductible, then 20%
<b>Major</b> <ul style="list-style-type: none"> <li>• Dentures, partial, and fixed bridges (replacements limited to once every 5 calendar years)</li> <li>• Inlays, onlays and crowns (replacements limited to once per tooth every 5 years)</li> <li>• Re-cementing &amp; repair of crowns, inlays, bridgework &amp; dentures</li> </ul>	Deductible, then 50%

PCY - Per Calendar Year

### Added Benefits for All Plans

#### Medical Travel Support

Premera's Medical Travel Support benefit reimburses you for approved travel expenses when you travel for qualified medical procedures at pre-approved medical facilities in and outside of Alaska. Approved travel expenses are partly covered for both you and a travel companion. Because the price of medical care may be lower outside Alaska, your share of the medical costs may also be lower.

To take advantage of Medical Travel Support

- Call Premera (800-508-4722) to see if the procedure you need is covered under Medical Travel Support.
- Talk to your doctor to make sure traveling is safe for you. If it is safe, call Premera to help you understand what is covered by this benefit and how to take full advantage of its services.

#### Teladoc® – Virtual Care

Visit a doctor – wherever and whenever you need to. Teladoc virtual care gives members convenient access to care when needed. Members can avoid long drive times and wait times that could be experienced at an urgent care or emergency room. Teladoc is not meant to replace a member's relationship with their Primary Care Provider (PCP) or to replace all in-person, face-to-face visits. It is an expansion of our service delivery options.

- Common conditions handled by virtual care providers: cold and flu symptoms, nasal congestion, sinus problems, bronchitis, respiratory infections, allergies and ear infections.
- Get care via phone call, online, video or other online media as easily as walking into an office and getting care face-to-face.
- Phone consultations available 24/7; video consultations available 7 a.m. – 9 p.m., 7 days a week
- For more information, visit the Teladoc website at [www.teladoc.com/premeraAK](http://www.teladoc.com/premeraAK)

#### 24-Hour Nurse Line

Registered Nurses are trained to offer advice, guidance and support to members and their families. RNs are trained to ask the right questions to make a recommendation about when or where a member should seek treatment for an injury or illness. RNs also have access to high-quality health resources and will listen to members' concerns, answer questions, and offer advice about many health-related topics.

- Free and confidential service available 24 hours a day, 7 days a week by phone, 800-841-8343 or at [www.premera.com](http://www.premera.com), go to Find a Doctor, then choose 24-Hour NurseLine.



**Municipality of Anchorage  
Benefit Open Enrollment Form  
2017 Insurance Election/Cancellation Form  
For Police and Fire Medical Trust**

Return Form To: **Municipality Of Anchorage  
Attn: Benefits Department  
P.O. Box 196650, Ste. 605  
Anchorage, AK 99519-6650  
Fax: (907) 249-7899  
Email: benefits@muni.org**

Name:

Current Election:

For questions regarding your insurance elections, contact Benefits at (907) 343-4422 or benefits@muni.org. If you have questions regarding your insurance payment, contact Lorne Bretz at (907) 267-5094.

Please select a medical plan from the options below for the 2017 benefit year:

Choose Option	Medical Plan Options	Monthly Cost without Discount	Monthly Cost with Discount
	PPO 1300/2600 HDHP Plan	\$1,887.00	\$898.67
	Co-pay 1000 Plan	\$2,167.00	\$1,178.67
	500 Plan	\$2,214.00	\$1,225.67

If you wish to cancel your coverage, select the box below:

	I elect to <b>CANCEL</b> my coverage for the 2017 benefit year.
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**Dependent Information (Child or Spouse)**

**(If you are adding a dependent, supporting documentation and social security numbers are required)**

↑Add ↑Drop ↑Change	↑Full Time Student ↑Has Other Coverage ↑Over 19 and Disabled	SS# (Required)	
Name		Relationship	Birth Date
Address		City	Gender
Same as Employee			↑Female ↑Male
		State	Zip Code

↑Add ↑Drop ↑Change	↑Full Time Student ↑Has Other Coverage ↑Over 19 and Disabled	SS# (Required)	
Name		Relationship	Birth Date
Address		City	Gender
Same as Employee			↑Female ↑Male
		State	Zip Code

**Please use the available balance in my Police & Fire Retiree Medical account and deduct any remaining balance from my retirement to pay the monthly premium due.**

**SIGNATURE:** \_\_\_\_\_

**DATE:** \_\_\_\_\_