

October 22, 2020

Dear Colleagues,

As we prepare for this year's modified version of Open Enrollment, we want to provide you with an update on health insurance rates. As many of you know, our move to Cigna as a healthcare-provider resulted in lower rates as well as additional benefits and greater healthcare access for employees. As expected, health insurance rates have gone up for 2021; however, we are proud to say that in working with Cigna this year, we were able to simplify our plans while providing even more access and choice for employees.

There will be two options for health insurance in 2021. The first is named the *Copay* plan and is an improvement over both the *Tiered* and *Classic* plans. The *Copay* plan allows users to access any Cigna network provider across the country for the same copay rates. Employees will no longer be limited to providers in the Grand Junction area or even to specific hospitals (please check www.cigna.com for a complete list of in-network providers). Additionally, this plan includes a \$750 deductible for an individual and a \$1,500 deductible per family, a 25% reduction from the *Classic* plan. Employees moving from the *Tiered* plan will gain access to more providers at a discounted rate, and employees will see an increase to the coinsurance that the plan pays from 75% to 80%. For example, this means that for a \$5,000 hospital stay, employees will pay \$250 less than they would have paid on the previous year's plan.

The second option is the High Deductible Health Plan (HDHP), which will continue to require an accompanying Health Savings Account (HSA) through Home Loan State Bank. For 2021, the deductibles for the HDHP remain the same with a \$4,000 deductible for an individual and an \$8,000 deductible per family. While the City has also seen an increase to rates for the HDHP, Cigna has negotiated additional access to healthcare providers for members. The City will continue to provide a \$750 HSA contribution match for an individual and a \$1,500 HSA match per family.

Although we received a discount in rates last year, we understand that an increase is hard to manage especially during the current pandemic environment. To help offset the increase, the City is offering multiple discounts to employees. The first is a \$5 monthly credit to all employees on a City health plan. This credit will be applied each month for the calendar year of 2021. The second is a \$25 wellness credit for completing the biometric screening and the Health Risk Assessment (HRA) on the Marathon Health Portal (my.marathon-health.com) by November 30, 2020. Additionally, between now and March 15th, 2021 there will be an opportunity to sit down with the Sage Health Center provider or your primary care provider to review your biometric results in a Comprehensive Health Review (CHR). Completing the CHR will provide employees with an extra \$10 discount per month beginning March 21, 2021. Overall, there is an opportunity to earn up to \$40 per month in healthcare credits. In most cases, these credits offset the increase to employee premiums for 2021.

It is also important to note that dental insurance through Delta Dental, and vision insurance through VSP remain unchanged from 2020 with employees seeing no increase to premiums or

deductibles. Additional voluntary benefits such as Accidentally Death and Dismemberment, Long Term Disability, and Life Insurance are also unchanged for 2021.

Online Open Enrollment will begin on Monday, October 26, 2020. An email will be sent that day with instructions and information on how to enroll in your 2021 benefits. City employees will have from October 26 – November 30, 2020, to enroll in benefits for 2021.

Please click [HERE](#) to view a two-page guide on 2021 Health Insurance Rates. If you have any questions, please feel free to reach out to Human Resources at hr@gjcity.org or 970-244-1512.

Sincerely,

City of Grand Junction Human Resources