



Welcome to Open Enrollment for your 2023 benefits through the City of Atlanta. This is your annual opportunity to consider your needs and those of your family and to select the benefits that are best for you.

Today's Discussion

- What's New for 2023
- Insurance Providers
- Benefit Highlights
- COA "Total Wellness" Initiatives
- Medicare Plans for Retirees

**If you are Medicare eligible,
skip forward to slide 22.**








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Over the next 20 minutes or so, we're going to look at what's new for the coming plan year, and review the medical, dental, and other plan options available to you, including life insurance.

At the end of this presentation, we'll also look at the Medicare Advantage plans available through the City of Atlanta for retirees and others who are Medicare-eligible. If you are Medicare eligible, you can skip forward to slide 22.

Insurance Providers for 2023

No Provider or Rate Changes for 2023!

 Medical Anthem BCBS of Georgia Kaiser Permanente	 Dental Anthem BCBS Dental Aetna Dental	 Vision UnitedHealthcare Vision	
 Life Insurance Anthem Life	 Short-Term Disability AFLAC	 Flexible Spending Accounts Aetna ActWise	 Voluntary Benefits MetLife

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The insurance providers for our traditional and high-deductible medical benefits will continue to be Anthem Blue Cross Blue Shield of Georgia and Kaiser Permanente.

Our other benefit providers will stay the same, as well.

Best of all, the rates you pay for coverage will not increase in 2023.



Four Active Medical Plan Options

Two High-Deductible Medical Plan Options	
Anthem BCBS HDHP	Kaiser Permanente HMO HDHP*
In- and Out-of-Network Coverage	In-Network Coverage Only
Lower Premiums than the Traditional Plan Options	
\$1,350 / \$3,900 In-Network Deductible	\$1,400 / \$4,200 In-Network Deductible
Health Savings Account (HSA) Feature	
Both Plans Cover 100% of In-Network Preventive Care, with No Deductible	
Coinsurance: 80% after Deductible In-Network	Coinsurance: 90% after Deductible In-Network
Out-of-Pocket Maximum Limits Your Financial Risk	

*Only available in metro Atlanta

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The City also offers two high-deductible medical plan options, which include the:

- Anthem BCBS with Health Savings Account and the
- Kaiser HMO High-Deductible Health Plan with Health Savings Account.

These options are called “high-deductible plans” because the deductibles are higher than under the traditional plans. In return, however, you pay lower premiums.

The plans also have some special features not found in traditional plans.

One of those features is the Health Savings Account, or HSA, that comes with each plan. Briefly, the HSA is an account in which you can set aside pretax dollars to cover eligible medical expenses — including meeting your deductible. The City of Atlanta also makes a contribution each year to help you get started. I’ll give you more details about this in a moment.

Both of these plans cover preventive care at 100% with no deductible.

Once you’ve met your deductible, the Anthem BCBS HDHP covers 80% of your in-

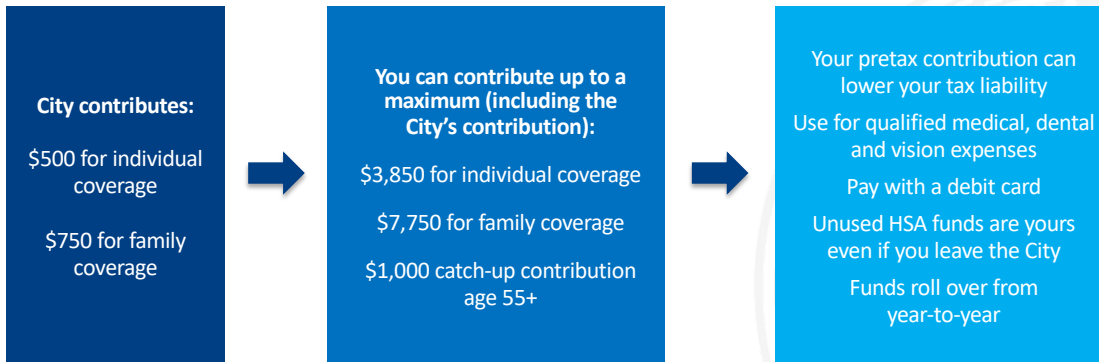
network costs. The Kaiser plan pays 90% of costs for all covered services after the deductible is met.

Both plans have out-of-pocket maximums that limit your financial risk in a given year.

We hope you'll think carefully about these high-deductible options during enrollment this year. Consider the lower premiums as well as the higher deductibles as you are comparing medical plan options, and decide which is best for you and your family.

How HSAs Work

HSAs Are Available Only with HSA-Eligible Medical Plans



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When you enroll in a high-deductible plan, the City will make a contribution to your Health Savings Account: \$500 for individual coverage, and \$750 for family coverage.

In addition, you can make pretax contributions to your HSA up to an amount set annually by the IRS. For 2023, the total contributions to your account from all sources can equal up to \$3,850 for individual coverage and \$7,750 for family coverage.

If you are age 55 or older, you can make an additional \$1,000 “catch-up” contribution.

If you enroll in a high-deductible plan, you will receive a debit card to pay for qualified medical expenses using your HSA. If there is money in your account, the plan will automatically draw from your account to pay for eligible expenses before billing you for health care services and supplies.

HSA vs. FSA: What's the Difference?

Health Savings Account	VS.	Health Care Flexible Spending Account
You Can Contribute up to: \$3,850 for individual coverage* \$7,750 for family coverage* \$1,000 catch-up contribution age 55+		You Can Contribute: \$3,050
City Contribution: \$500 for individual coverage \$750 for family coverage		No City Contribution
Funds Roll Over Year after Year		Use it or Use it – Each Year
Funds Belong to You – Even into Retirement or if You Leave City Employment		(\$610 rollover allowed if you enroll in an FSA again the next year)
*Including the City's Contribution		

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HSA money can be used for any qualified medical expenses, including meeting your deductible. The HSA works somewhat like a Health Care Flexible Spending Account, but with important differences:

First, the contribution limit is higher in an HSA than in a Health Care FSA.

Second, there is no “use it or lose it” rule in an HSA. Any money in your HSA left at the end of the year rolls over into the next year. With an FSA, you can only roll over up to \$610.

And finally, money in your HSA belongs to you. If you retire or leave employment for any reason, you can take that account with you and continue to use it to cover medical expenses in the future.

Three Dental Plan Options

Anthem BCBS Dental LOW Option	Anthem BCBS Dental HIGH Option	Aetna DHMO
No Orthodontia	Orthodontia Included	In-Network Coverage Only
In- and Out-of-Network Coverage		No Deductibles
Deductibles: \$50 individual / \$150 family		Fixed In-Network Copayments
\$2,000 Calendar Year Benefit Maximum per Member		Diagnostic and Preventive Care Covered at 100% (no deductible)
Diagnostic and Preventive Care Covered at 100% (no deductible)		

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The City of Atlanta gives you a choice of three Dental Plan options. There are High and Low options under the Anthem BCBS Dental PPO, and there is a dental HMO through Aetna.

The difference between the High and Low options is that the High option includes orthodontia coverage for adults and children, up to a lifetime maximum of \$1,500 per covered person. The Low option does not cover orthodontia.

Under both the High and Low options, you can obtain services either in-network or out-of-network, but your costs will be less if you use in-network providers. You pay a small deductible before the plan pays benefits for most services, but diagnostic and preventive care — including regular exams and cleanings — is covered at 100% with no deductible.

Under Aetna DHMO, only coverage received in-network is covered. You pay no deductibles, and your cost is based on a fixed schedule of reimbursements. In-network diagnostic and preventive care is covered at 100%.



Vision Plan

UnitedHealthcare Vision

In-Network Benefits:

- \$15 copay for annual vision exam
- \$25 copay for lenses/frames or contacts
- \$130 allowance for lenses/frames once every 12 months
- \$150 allowance for contacts every 12 months
- Discounts on lens options

Out-of-Network Benefits Also Available

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You have the option of enrolling in the UnitedHealthcare Vision Plan.

Under this plan, you pay a \$25 copay toward the purchase of eyeglasses, or of contact lenses in lieu of eyeglasses. There is a \$130 allowance for eyeglass frames, and a \$150 allowance for the fitting and purchase of contact lenses. Glasses or contacts are covered every 12 months. You can obtain optional lens treatments from in-network providers at a discount.

You also receive coverage for services obtained out-of-network, but out-of-network services will cost more.



Employee Life Insurance

Anthem Life

- City provides coverage for active full-time or part-time permanent employees
- Benefit = \$40,000
- Equal amount of Accidental Death & Dismemberment (AD&D) coverage

Life insurance provides financial security to your loved ones in case something happens to you. The City of Atlanta provides both Basic and Voluntary Life Insurance options to active full-time and part-time permanent employees.

The City provides \$40,000 in life and AD&D coverage to all active employees.



Employee Life Insurance

Voluntary Basic Life

- 1 x base salary

Voluntary Additional Supplemental Life

- \$10,000 increments up to \$200,000
- Must enroll in Basic Life to enroll in Additional Life

Dependent Life

- Spouse/Domestic Partner = \$5,000 coverage
- Child(ren) birth to 6 months = \$600 coverage
- Child(ren) 6 months to 26 years = \$5,000 coverage

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You may purchase more life insurance coverage by enrolling in Voluntary Basic Life of one times your base salary.

Voluntary Additional Life is available in increments of \$10,000 up to a maximum of \$200,000 for a low monthly premium.

You also may purchase life insurance for your spouse and dependent children. The City does not contribute to the voluntary life plans.

If you currently have voluntary life insurance, your coverage will carry over into the new plan year unless you make changes during enrollment.

Other Benefits for Active Employees

- Flexible Spending Accounts — Anthem ActWise
- Short-Term Disability — AFLAC
- Voluntary insurance benefits — MetLife
- Deferred Compensation Plans (457 and Roth Plans) — Prudential Financial
- 401(a) Defined Contribution Plan — Prudential Financial

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And don't forget that active employees have other benefits that they can take advantage of.

Our Flexible Spending Accounts allow you to save on a pretax basis for health care and dependent day care expenses.

You can obtain Short-Term Disability coverage through AFLAC.

You also can enroll in voluntary benefits through MetLife and pay for them through pretax payroll deductions.

And, you can set aside money for retirement on a pretax basis through the City's deferred compensation and defined contribution plans.

Be sure to read about these plans on the enrollment website at **benefits.atlantaga.gov**.

COA “Total Wellness” Initiatives

- Preventive Care Visits
 - Covered at 100% with no office visit copay for recommended annual exams and screenings for Anthem BCBS and Kaiser members
- Well-Woman, Man and Child Preventive Care
 - Covered at 100% for recommended screenings, testing, and counseling services
- Anthem BCBS Diabetes Disease Management Program
 - No copay for diabetic medication and medical supplies when participant is enrolled and compliant with program rules
- Kaiser Permanente HMO Chronic Conditions Health Coach
 - Members with a chronic condition have access to a Registered Nurse Health Coach
- Kaiser HMO Workforce Health Programs

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The City of Atlanta is committed to helping you improve your health.

Preventive care is covered in all the Medical Plan options at 100%, with no office visit copay for recommended annual exams and screenings.

Well-woman, well-man and well-child preventive care also is covered at 100%. That includes recommended screenings, testing, and counseling services.

Anthem BCBS also offers a Diabetes Disease Management Program, in which participants who enroll will have no copay for diabetic medication and supplies when they follow the program guidelines.

Kaiser HMO offers various Disease Management Programs through their Workforce Health Programs.

COA “Total Wellness” Initiatives

ANTHEM BCBS POS: Earn up to \$250
\$150 for completing an annual physical exam
\$50 for health risk assessment
\$50 for flu shot

KAISER PERMANENTE HMO: Earn up to \$300
\$150 for completing an annual physical exam
\$50 for total health assessment
\$50 for flu shot
\$50 for biometric screenings

Non-Medicare retirees can earn \$150 for completing an annual physical.
All incentive amounts must be earned, redeemed and rewarded by December 31, 2023.

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Under both the Anthem BCBS and Kaiser plans, active employees can earn up to \$300 in rewards for doing what’s good for you.

You just have to complete tasks like getting a physical, taking an online Health Risk Assessment, or participating in a biometric screening.

Non-Medicare retirees can earn \$150 for completing an annual physical exam.

All incentive amounts must be earned by the end of December.

Mental Health Coverage

If you or a family member have any mental health needs, please carefully review the medical benefits.

- Significant differences related to mental health coverage
- Ensure that you select the best plan for you and your family members

Employee Assistance Program Support

- Call the COA's Psychological Services/Employee Assistance Program (PS/EAP) office at (404) 546-3074
- Discuss your individual needs to ensure that you select the best coverage

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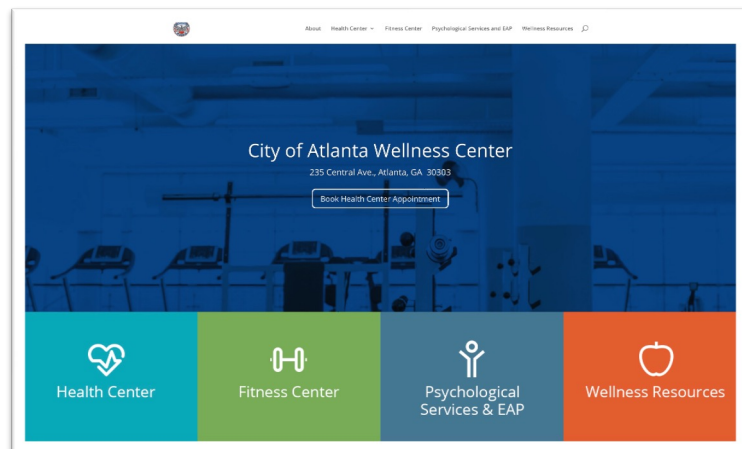
If you or a family member have any mental health needs, please carefully review the medical benefits. There are significant differences related to mental health coverage. You will want to ensure that you select the best plan for you and your family members.

Please feel free to call the City's Psychological Services/Employee Assistance Program office at (404) 546-3074, if you would like to discuss your individual needs to ensure that you select the best coverage.

wellnesscenter.atlantaga.gov

Across from City Hall at
235 Central Avenue

- Open to active employees
- Open to pre-65 retirees who are enrolled in the Anthem BCBS POS or Kaiser HMO
- Free medical and pharmacy services are available to active employees
- Employees enrolled in a HDHP will have to pay \$30 copay per IRS regulations



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Employees who are enrolled in a City-sponsored Medical Plan are eligible to use the City's Wellness Center located across from City Hall at 235 Central Avenue.

Pre-65 Retirees who are covered under Anthem BCBS POS or Kaiser HMO also will have access to the Wellness Center.

You must present a proper Medical Plan ID card.

Free medical and pharmacy services will be available, however, employees enrolled in an HDHP will have to pay a \$30 copay to use those services, per IRS regulations.

For more information, please visit wellnesscenter.atlantaga.gov.

Mayor Dickens' Wellness Initiatives

- Other employee Health/Fitness Centers at Field Operations Facilities
- Fitness programs include:
 - Personal Fitness Trainers
 - Corporate Challenge Fitness Program
 - Daily steps challenge
 - Stress reduction
 - Weight loss
 - Exercise classes
- City sponsorship for Team COA participation in community and charitable 5K and 10K run/walk events

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We also offer more than 15 City Field Operations Facilities, not including Police Precincts and Atlanta Fire Rescue Stations.

Some of the centers offer personal fitness trainers and corporate challenge fitness programs.

You can participate in the daily step challenge and City-wide stress reduction programs.

We also offer weight loss programs, step classes, line dancing classes, Tai Chi and Zumba.

The City of Atlanta also sponsors teams for community and charitable 5K and 10K run/walk events.

Enroll by November 30, 2022

Enrollment Period: November 7 to November 30

- Active employees are REQUIRED to make or confirm all benefit elections through the *ATLcloud* site
- Some benefits require annual enrollment and will not roll over:
 - Health Care FSA
 - Dependent Care FSA
 - Short-term Disability
 - Voluntary benefits
- **benefits.atlantaga.gov** then click “Enroll in Benefits”

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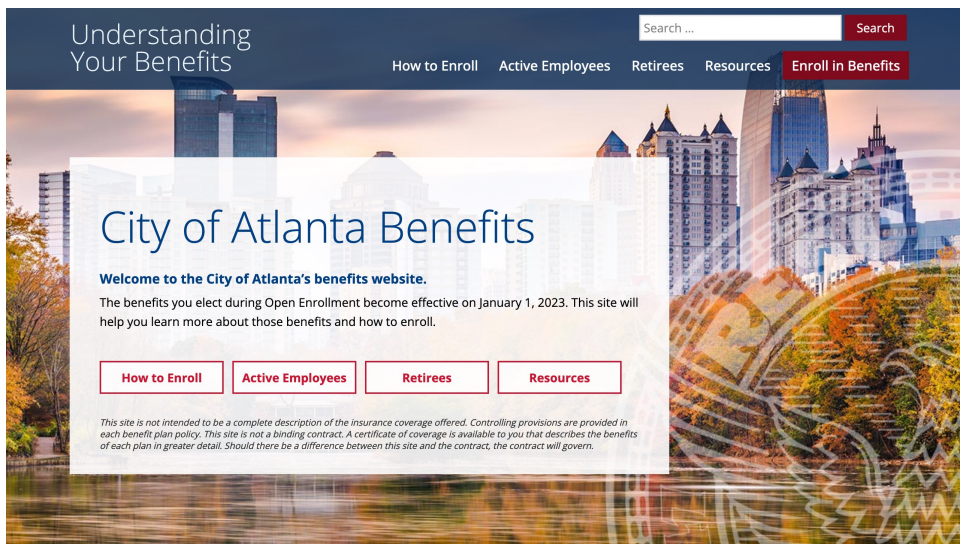
Remember that Open Enrollment ends November 30 at midnight. Be sure to review your enrollment materials and select the benefit options that make the most sense for you and your family.

Active employees are required to make all benefit selections through Employee Self-Service.

If you want to contribute to a Health Care Flexible Spending Account or Dependent Care Reimbursement Account, you must enroll in those programs each year. There is no automatic continuation or rollover in those plans, due to IRS regulations.

If you want to have your Short-Term Disability or voluntary benefits handled through payroll deductions, you will need to enroll in those plans as well.

benefits.atlantaga.gov



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Our benefits website at **benefits.atlantaga.gov** provides detailed information about:

- Available benefits and plan rates
- Frequently asked questions
- Eligibility and proof of dependent eligibility
- Making mid-year plan changes
- How to enroll in benefits as well as
- More information, including required notices, summaries of coverage and a glossary of terms

That concludes the portion of this presentation devoted to benefits for active and non-Medicare-eligible retirees.

If you have questions, call the Department of Human Resources - Employee Benefits. Or, visit our benefits website at **benefits.atlantaga.gov**.







Enroll in Your 2023 Retiree Benefits Medicare Advantage Plans

November 7, 2022 to November 30, 2022

Open Enrollment for retiree benefits also begins November 7 and continues through November 30.

If you do not enroll, your coverage for the new plan year beginning January 1 will default to your current coverage.

Retiree Insurance Providers for 2023

 <p>MEDICAL</p> <p>Non-Medicare Anthem BCBS Gatekeeper POS OR Kaiser Permanente HMO</p> <p>Medicare Advantage UnitedHealthcare PPO (Parts A&B) OR Part B Only OR Anthem BCBS PPO (Parts A&B) OR Kaiser Permanente HMO (Parts A&B)</p>	 <p>DENTAL</p> <p>Anthem BCBS Dental OR Aetna Dental</p>
	 <p>VISION</p> <p>UnitedHealthcare Vision</p>
	 <p>LIFE INSURANCE</p> <p>Anthem BCBS</p>

The insurance providers for our non-Medicare medical benefits will continue to be Anthem Blue Cross Blue Shield of Georgia and Kaiser Permanente.

Medicare Advantage plans will be offered through UnitedHealthcare, Anthem BCBS and Kaiser.

If one member of your family is Medicare-eligible, but others are not, you can enroll in a split option plan through Anthem BCBS or Kaiser.

Our other insurance carriers will remain the same.

Retiree Rates for 2023

	Plan	2023 Rates
Non-Medicare Options	Anthem BCBS Gatekeeper POS	No change
	Kaiser Permanente HMO	No change
Medicare Advantage Options	UHC Medicare Advantage PPO	No change
	Kaiser Permanente Senior Advantage HMO	No change
	Anthem BCBS Medicare Advantage PPO	No change
	Dental	No change
	Vision	No change
	Life	No change

Our plan rates will stay the same for 2023. The rates are noted in the mailer sent to your home.

Medical Plans: Retired & Medicare-Eligible

- Four Medicare Advantage plans for Medicare-eligible employees and retirees
 - Three plans available for those who have Medicare Parts A and B
 - One plan for those with Medicare Part B only
- If you enroll in any Medicare Advantage plan (or any additional Medicare prescription drug plan) other than those offered by the City, your City coverage will be terminated

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The City offers four Medicare Advantage plans. You may enroll in a Medicare Advantage plan when you are eligible for Medicare Parts A and B. Or, you can choose a Part B only plan.

Please remember that if you enroll in a City of Atlanta Medicare Advantage plan and later enroll in any other Medicare Advantage plan, or in any additional Medicare prescription drug plan, your coverage under the City plan will be terminated.

In other words, you cannot have coverage under a City plan and another Medicare Advantage or prescription drug plan at the same time.

1: Kaiser Senior Advantage HMO (Parts A & B)

Feature	Coverage
In-Network Coverage Only Preventive care covered at 100% with no copay	
Deductible	None
Annual out-of-pocket maximum	\$2,000
Primary care office visit	\$10
Specialist office visit	\$25
Hospital	Inpatient and outpatient care paid 100%
Prescriptions (30 days at retail)	\$10 (generic) \$25 (preferred brand) \$40 (non-preferred brand and specialty)

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Kaiser Senior Advantage is a Medicare Advantage option that works like an HMO and uses the Kaiser network. Out-of-network services are not covered under the plan.

The Kaiser Senior Advantage option limits your out-of-pocket expenses to \$2,000. It covers preventive care at 100% with no copay, and charges only a small copay for primary care and specialist office visits, either \$10 or \$25.

You will pay nothing for either inpatient or outpatient hospital services.

For a 30-day supply of prescription drugs purchased at a Kaiser network retail pharmacy, you will pay a:

- \$10 copay for generic drugs
- \$25 copay for preferred brand drugs
- And \$40 for non-preferred brand or specialty drugs.

Also, this plan offers a mail-order prescription drug option. You can obtain a 90-day supply through mail order at only two times the retail copay.

2 & 3: UnitedHealthcare Group Medicare Plan PPO

Option 1: Enrolled in Medicare Parts A and B	Feature	Coverage
Option 2: Enrolled in Medicare Part B only	Deductible	\$100 individual \$0 family
	Annual out-of-pocket maximum	\$3,350
	Primary care office visit	\$15
	Specialist office visit	\$25
	Hospital	\$250 inpatient w/ \$100 deductible/admission \$100 outpatient
	Prescriptions (30 days at retail)	\$15 (generic) \$25 (preferred brand) \$50 (non-preferred brand and specialty)

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The UnitedHealthcare Medicare Plan PPO is an option for Medicare-eligible employees and their Medicare-eligible spouses or domestic partners.

UHC offers two options: one for those enrolled in Medicare Parts A and B, and the other for those enrolled only in Medicare Part B.

Like the other Medicare Advantage options, your annual costs in the UHC options are capped at \$3,350, and preventive care is covered at 100%. You'll pay a small copay for physician office visits — \$15 for primary care and \$25 for specialists.

You also pay for prescription drugs with a copay: \$15 for a 30-day supply of generic drugs at retail, \$25 for a preferred brand drug, or \$50 for a non-preferred brand drug or specialty drug. You can obtain a 90-day supply of maintenance medications through mail order at only two times the retail copay.

4: Anthem BCBS Medicare Advantage PPO (Parts A & B)

Feature	Coverage
In- and Out-of-Network Coverage Preventive care covered at 100% with no copay	
Deductible	\$100 individual \$0 family
Annual out-of-pocket maximum	\$3,350
Primary care office visit	\$15
Specialist office visit	\$25
Hospital	\$250 inpatient with \$100 deductible/admission \$100 outpatient
Prescriptions (30 days at retail)	\$15 (generic) \$25 (preferred brand) \$50 (non-preferred brand and specialty)

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The final Medicare Advantage plan is offered by Anthem BCBS and is for those enrolled in Medicare Parts A and B.

You will pay a deductible before the plan begins to pay for care. The deductible is \$100 for individuals and \$0 for families. Your out-of-pocket costs are capped at \$3,350.

Preventive care is covered at 100% with no copay. You'll pay a small copay for physician office visits — \$15 for primary care and \$25 for specialists.

There is a \$250 copay for inpatient hospital admissions, and a \$100 copay for hospital charges related to outpatient hospital services.

The plan covers prescription drugs with a copay of either \$15, \$25 or \$50 and offers a mail-order option.



Enroll in Your 2023 Benefits
November 7, 2022 to November 30, 2022

Enroll via benefits.atlantaga.gov

Again, enrollment begins November 7 and continues through November 30 at midnight ET.

Don't forget to visit benefits.atlantaga.gov before you enroll. You can find details about your benefits and step-by-step instructions for enrolling through Employee Self-Service.

Retiree confirmation statements will be mailed following the enrollment period.

That concludes our presentation. Thank you for your time today.