

RETIREE HEALTH AND DENTAL INSURANCE INFORMATION (2014)



The City of Green Bay will hold its annual open enrollment from November 18 through December 2, 2013 at 4:00 p.m. If you wish to change from the \$500 deductible health plan to the high deductible retiree health plan you will need to do this during the open enrollment. Once you enroll in the high deductible plan the \$500 deductible plan is closed to retirees. There have been no design changes to either health plan for 2014.

Also during the open enrollment period you may change the carrier for your dental coverage. If you drop dental coverage you may not re-enroll.

Effective January 1, 2014 the monthly health insurance and dental insurance rates for retirees will be as follows:

\$500 Deductible Health Plan Premiums		\$2000 Retiree High Deductible Health Plan Premiums	
Coverage	Monthly Premium	Coverage	Monthly Premium
Single	\$697.18	Single	\$483.43
Family	\$1,688.77	Single + 1	\$966.86
		Family	\$1,667.69

Humana Dental Plan		Dental Associates	
Coverage	Monthly Premium	Coverage	Monthly Premium
Single	\$39.59	Single	\$31.72
Family	\$120.27	Family	\$96.36

PERSONAL BENEFIT ACCOUNT (PBA)	Single \$200 (Plan will fund \$100)	Family \$400 (Plan will fund \$200)
The Plan will fund up front \$100 Single and \$200 Family in your PBA. In addition, you can earn the following PBA dollars. Your dependents are also eligible to earn PBA dollars.	\$50 for Health Coaching \$25 per Dental Cleaning \$25 for Vision Check-up	\$50 for Health Coaching \$25 per Dental Cleaning \$25 for Vision Check-up

2014 Health Plan Benefit General Information

Item	\$500 Deductible Plan			\$2000 High Deductible Plan		
Health Carrier						
	UMR			UMR		
Provider Network						
	UHC Choice Plus			UHC Choice Plus		
Deductible	Single	Family		Single	Family	
<i>In Network</i>	\$500	\$1,500		\$2,000	\$5,000	
<i>Out of Network</i>	\$1,000	\$3,000		\$2,000	\$5,000	
Co-Insurance						
<i>In Network</i>	90%			80%		
<i>Out of Network</i>	65%			60%		
Out-of-Pocket Maximum	Single	Family		Single	Family	
<i>In Network</i>	\$1,000	\$3,000		\$5,000	\$10,000	
<i>Out of Network</i>	\$2,750	\$8,250		\$5,000	\$10,000	
Lifetime Maximum						
	Unlimited			Unlimited		
Office Visits						
<i>In Network</i>	\$15 Copay, then 100%			Deductible and Coinsurance Apply		
<i>Out of Network</i>	Deductible and Coinsurance Apply			Deductible and Coinsurance Apply		
Routine/Preventive Care						
<i>In Network</i>	100%			100%		
<i>Out of Network</i>	Deductible and Coinsurance Apply			Deductible and Coinsurance Apply		
Prescription Drugs	Generic	Brand	Non-Preferred	Generic	Brand	Non-Preferred
<i>In Network</i>	\$5	\$25	\$45	\$5	\$25	\$45
Hospital Services						
<i>In Network</i>	Deductible and Coinsurance Apply			Deductible and Coinsurance Apply		
<i>Out of Network</i>	Deductible and Coinsurance Apply			Deductible and Coinsurance Apply		
Retail Clinic						
<i>In Network</i>	\$5 Copay, then 100%			N/A		
Emergency Room						
<i>In Network</i>	\$200 Co-pay (waived if admitted as in patient within 24 hours or coded as a true emergency).			N/A		
Other						
Chiropractic	Deductible, then 90%/65%			Deductible, then 80%/60%		
Durable Medical Equipment	Deductible, then 90%/65%			Deductible, then 80%/60%		
Occ., Speech, Physical Therapy	Deductible, then 90%/65%			Deductible, then 80%/60%		
Emergency Room Sickness	Deductible, then 90%/65%			Deductible, then 80%/60%		
Outpatient Ancillary Services	Deductible, then 90%/65%			Deductible, then 80%/60%		
Nervous and Mental Benefits	Deductible, then 90%/65%			Deductible, then 80%/60%		
Ground Ambulance	Deductible, then 90%/65%			Deductible, then 100%		
Air Ambulance	Paid at 100% after in network deductible met.			Paid at 100% after in network deductible met.		

2014 Dental Plan General Information		
Item	Humana Dental Plan	Dental Associates
Deductible		
<i>Single</i>	\$50	\$0
<i>Family</i>	\$150	\$0
Annual Maximum		
	\$2,500	\$2,500
Preventive Services		
<i>Oral Exams</i>	100%	100%
<i>X-Rays</i>	100%	100%
<i>Cleanings</i>	100%	100%
<i>Topical Fluoride</i>	100%	100%
<i>Sealants</i>	100%	100%
<i>Space Maintainers</i>	100%	100%
Basic Services		
<i>Oral Surgery</i>	80%	100%
<i>Amalgam/Composite Fillings</i>	80%	100%
<i>Full & Partial Denture Repair</i>	80%	100%
<i>Stainless Steel Crowns</i>	80%	100%
<i>Simple Extraction</i>	80%	100%
Major Services		
<i>Endodontics</i>	50%	100%
<i>Periodontics</i>	50%	100%
<i>Porcelain Crowns</i>	50%	100%
<i>Inlays/Onlays</i>	50%	Only re-cements covered
<i>Partial or Complete Dentures</i>	50%	100%
<i>Removable or Fixed Bridgework</i>	50%	100%
<i>Implants</i>	50%	80%
Orthodontics (per course or treatment)		
	50% - \$2000 annual max (Tracks towards the Annual Maximum)	50% to \$2,500 lifetime max (Separate \$2,500 Ortho lifetime maximum)

IMPORTANT CONTACT INFORMATION

UMR

1-800-826-9781

(or call the number on your ID card if issued)

www.umar.com

Humana – Dental

1-800-233-4013

www.humana.com

Care Plus – Dental Associates

1-920-431-0345

www.careplusedentalplans.com

Personalized Benefit Account (PBA):

Employee Benefits Corp. (EBC)

1-800-346-2126

www.ebcflex.com

URGENT CARE INFORMATION

How to Choose

It is important to be a wise health care consumer. We consistently provide you with information that will help you save health care costs, help the employee health plan save health care cost, and save Contract Health costs as well. Many medical situations need emergency treatment. However, studies indicate that about 30% of all emergency room visits are not true emergencies, and treatment could have been provided at an “urgent” care or “retail” clinic or doctors office. As we all know, emergency room treatment costs are significantly higher than urgent care or retail clinics. To help you save, please read the following information carefully. This is meant to be a practical guide to help you choose the right care at the right place at the right cost. Each visit may be different based on where you are treated, the type of medical issue you’re being treated for, and the services provided.

- Using an Emergency Room (highest cost)

Emergency rooms are equipped to handle life-threatening injuries and illnesses and other serious medical conditions. An emergency is a condition that may cause loss of life or permanent or severe disability if not treated immediately. You should go directly to the nearest emergency room if you experience any of the following:

- Chest pain or shortness of breath
- Severe abdominal pain following an injury
- Uncontrollable bleeding
- Confusion or loss of consciousness, especially after a head injury
- Poisoning or suspected poisoning
- Serious burns, cuts or infections
- Inability to swallow
- Seizures
- Paralysis
- Broken bones

Those who go to the ER with relatively minor injuries or illnesses often have to wait more than an hour to be seen, depending upon the severity of other patients conditions. Often, many patients could be seen at an urgent care or retail clinic.

- Using Urgent Care (lower cost than ER - higher than retail clinic):

Urgent care centers are stand alone clinics or located in clinics or hospitals, and, like emergency rooms, offer after-hours care. Unlike emergency rooms, they are not equipped to handle life-threatening situations. Instead, they handle conditions that require immediate attention - those where delaying treatment could cause serious problems or discomfort. Examples of conditions that require urgent care are:

- Ear infections (though can usually also be treated at retail clinics)
- Sprains
- Urinary tract infections (though can usually also be treated at retail clinics)
- Vomiting
- High fever

Urgent care visits are a \$15 copay on the \$500 deductible plan but does not apply to retirees on the high deductible plan; any other charges will be applied to your deductible and coinsurance ***

Aurora Urgent Care:

Aurora Bay Care Health Center
2253 W. Mason Street
Green Bay
Mon - Fri: 8 am to 8 pm
Closed Holidays
920-327-7240

Aurora Health Center
1881 Chicago Street
DePere
Mon - Fri: 8 am to 8 pm
Weekends: 9 am to 5 pm
920-403-8291

Aurora Bay Care Medical Center
2845 Greenbrier Road
Green Bay
24 hours - 7 days a week
920-288-4040

Prevea Urgent Care:

Prevea - Ashwaubenon
2502 S. Ashland Avenue
Green Bay
Mon - Fri: 8 am to 8 pm
Weekends: 8 am to 4 pm
920-496-4700

Prevea - Howard
2793 Lineville Road
Green Bay
Mon - Fri: 8 am to 8 pm
Weekends: 8 am to 4 pm
920-496-4700

Prevea - East DePere
3860 Monroe Road
DePere
Mon - Fri: 8 am to 8 pm
Weekends: 8 am to 4 pm
920-496-4700

Prevea - Plymouth
825 Walton Drive
Plymouth
Mon - Fri: 8 am to 8 pm
Weekends: 8 am to 4 pm
920-892-4322

Prevea - East Mason
3021 Voyager Drive
Green Bay
Mon - Fri: 8 am to 8 pm
Weekends: 8 am to 4 pm
920-496-4700

Community Memorial Hospital -
Oconto Falls
835 South Main Street
Oconto Falls
Mon - Fri: 5 pm to 10 pm
Weekends: 8 am to 4 pm
888-277-3832

(Bellin does not have any Urgent Care locations)

In-Network Retail (Fast Care) Clinics (LOWEST COST)

Retail clinics are the lowest cost option for you and the health plan.

The In-Network Retail Clinics information only applies to retirees on the \$500 deductible plan and does not apply to retirees on the high deductible plan

Many services can be rendered and common medical conditions can be treated at retail clinics like:

- | | |
|-----------------------------|---|
| Monospots | Poison Ivy (3 yrs. & up) |
| Rapid Strep | Urinalysis |
| Allergies (6 yrs. & up) | Bladder Infections (females 12 yrs. & up) |
| Sports/Camp Physical | Cold/Flu Symptoms |
| Cold Sores | Ear Infections |
| Impetigo | Styes |
| Insect Bites | Laryngitis |
| Mononucleosis | Minor Burns & Rashes (including sunburn) |
| Pharyngitis | Pregnancy Tests |
| Upper Respiratory Infection | Sinus Infection |

Uncertain? You can Ask A Nurse by calling the 24/7 Nurse Line at 888-758-7373

Aurora QuickCare Retail Clinics

DePere

1415 Lawrence Drive
(920) 339-4328
Mon-Fri 9 am – 6:30 pm
Sat 9 am – 4:30 pm
Sun 10 am - 3:30 pm

Green Bay

2440 W. Mason Street
(920) 499-5917
Mon-Fri 9 am – 6:30 pm
Sat 9 am – 4:30 pm
Sun 10 am - 3:30 pm

Oshkosh

351 S. Washington Street
(920) 232-0718
Mon-Fri 9 am – 6:30 pm
Sat 9 am – 4:30 pm
Sun 10 am - 3:30 pm

Kenosha

2801 14th Place
(262) 553-9325
Mon-Fri 9 am - 6:30 pm
Sat-Sun 9 am - 2:30 pm

Mukwonago

250 E. Wolf Run
(262) 363-4751
Mon-Fri 9 am - 6:30 pm
Sat 9 am - 4:30 pm
Sun 10 am - 3:30 pm

Pewaukee

411 Pewaukee Road
(262) 695-4439
Mon-Fri 9 am - 6:30 pm
Sat 9 am - 4:30 pm
Sun 10 am - 3:30 pm

Greendale

5300 S. 76th Street
(414) 423-5538
Mon-Fri 9 am - 6:30 pm
Sat-Sun 10 am - 3:30 pm
Sun 9 am - 3 pm

Mequon

10932 N. Port Washington
(262) 241-0169
Mon-Fri 9 am - 7 pm
Sat 9 am - 5 pm

Brookfield

95 N. Moorland Road
(262) 786-9037
Mon-Fri 9 am - 6:30 pm
Sat-Sun 10 am - 3:30 pm
Sun 10 am - 3:30 pm

Sheboygan

3711 S. Taylor Drive
(920) 457-2915
Mon-Fri 9 am - 6:30 pm
Sat 9 am - 4:30 pm

Bellin Health (located in Shopko) - ThedaCare Retail Clinics *[Note: Patients must be 18 months or older]*

Green Bay/Ashwaubenon Green Bay East

301 Bay Park Square
(920) 445-7377
Mon-Fri 8:30am-8:30pm
Sat 8:30am-5pm
Sun 10am-5pm
Holiday 10am-2pm

2430 E. Mason Street
(920) 445-7377
Mon-Fri 8:30am-8:30pm
Sat 8:30am-5pm
Sun 10am-5pm
Holiday 10am-2pm

Green Bay/Suamico

2318 Lineville Road
(920) 445-7377
Mon-Fri 8:30am-8:30pm
Sat 8:30am-5pm
Sun 10am-5pm
Holiday 10am-2pm

Shawano (Shawano Med Center)

309 N. Bartlett Street
(715) 526-8110
Mon-Fri 8:30am-8:30pm
Sat 8:30am—5pm
Sun 8:30am-5pm
Holiday 10am-2pm

Appleton (ThedaCare)

W3208 Van Roy
(866) 455-8111
Mon-Fri 8:30am-8:30pm
Sat 8:30 am-5pm
Sun 10am-5pm
Holiday 10am-2pm

Appleton (ThedaCare)

000 W. Northland Ave.
(866) 455-8111
Mon-Fri 8:30am-8:30pm
Sat 8:30am-5pm
Sun 10am-5pm
Holiday 10am-2pm

Oshkosh (ThedaCare)

1300 S. Fuller
(866) 455-8111
Mon-Fri 8:30am-8:30pm
Sat 8:30am-5pm
Sun 10am-5pm
Holiday 10am-2pm

(Also a Bellin location in **Marinette** at 2741 Roosevelt Road) *Note: Bellin/ThedaCare is closed for lunch 2-2:30 pm*

WOMEN'S HEALTH AND CANCER RIGHTS ACT NOTICE

On October 21, 1998, the federal government passed the Women's Health and Cancer Rights Act of 1998. As part of our plan's compliance with this Act, we are required to provide you with this enrollment notice outlining the coverage that this law requires our plan to provide.

Our group health plan has always provided coverage for medically necessary mastectomies. This coverage includes procedures to reconstruct the breast on which the mastectomy was performed, as well as the cost of necessary prostheses (implants, special bras, etc.) and treatment of any physical complications resulting from any stage of the mastectomy. However, as a result of this federal law, the plan now provides coverage for surgery and reconstruction of the other breast to achieve a symmetrical appearance with the breast on which the mastectomy is performed.

The following benefits are required to be provided if benefits are provided for a mastectomy:

- Coverage for reconstruction of the breast on which the mastectomy is performed.
- Coverage for surgery and reconstruction of the other breast to produce a symmetrical appearance with the breast on which the mastectomy is performed.
- Coverage for prostheses and physical complications resulting from any state of the mastectomy, including lymphedemas.
- These benefits are subject to the same deductible, copays and coinsurance that apply to mastectomy benefits under the plan.