



# CITY OF HOLLYWOOD, FLORIDA

2600 HOLLYWOOD BLVD. · P. O. Box 229045 · ZIP 33022-9045

November 11, 2005

Dear City of Hollywood Health Plan Participant:

The 2006 Open Enrollment for additions and/or changes to group Health, Dental and/or Life Insurance is November 14, 2005 through November 30, 2005.

This enrollment package contains important information regarding your City of Hollywood Health Plan Coverage. Please read and retain this information for future reference.

## WHAT'S NEW?

The Office of Human Resources and Risk Management is excited to announce that Blue Cross Blue Shield of Florida (BCBSF) will be administering the City of Hollywood Employee Health Plan and Florida Combined Life Insurance Company (FCL) (a subsidiary of BCBSF) will be administering the City of Hollywood Employee Dental Plan effective January 1, 2006. Participants who reside within the State of Florida can access the Blue Options' Network Blue Provider Network as well as the physicians from the Traditional Network. Participants who live outside the State of Florida can access any Blue Cross PPO Network Provider and be covered as if in network. In order to access in network Blue Cross providers in your state call 1- 800-2583 ( 1- 800-810-BLUE).

Please review the enclosed Summary of Benefits, which provides you with important information regarding your coverage and benefit levels. In-Network benefit levels are paid for medical services received from a provider or facility that participates in the **Network Blue Provider** Network. Additionally, In-Network benefit levels are paid for medical services received from physicians in the **Traditional Network**. If you live in Florida, the dental network will be FCL Choice. Outside the State of Florida, any dental provider will be paid at the In-Network benefit level. More information on finding a provider is discussed later in this letter.

## WHAT ARE THE RATES FOR 2006?

The rates effective January 1, 2006 are reflected below.

**Medical Coverage Rates for Plan participants that pay for their dependent health coverage with the cost of Employee Health Coverage paid by the City\*:**

Current Rate (2005)		Rate effective January 1, 2006	
Medical Coverage	Monthly Contribution	Medical Coverage	Monthly Contribution
Single Coverage	\$0	Single Coverage	\$0
Plus One Dependent	\$496.66	Plus One Dependent	\$452.55
Plus Two or More Dependents	\$993.31	Plus Two or More Dependents	\$995.60

\*Note: Fire retirees who retired after October 1, 2004 should add the cost of single health coverage that was in effect at the time of your retirement to the above rates. If you retired between October 1, 2004 and September 30, 2005 add \$54.17. If you retired after September 1, 2005 add \$65.

**Medical Coverage Rates for Plan participants that pay for their single and dependent health coverage:**

Current Rate (2005)		Rate effective January 1, 2006	
Medical Coverage	Monthly Contribution	Medical Coverage	Monthly Contribution
Single Coverage	\$496.66	Single Coverage	\$452.54
Plus One Dependent	\$993.31	Plus One Dependent	\$905.09
Plus Two or More Dependents	\$1,489.97	Plus Two or More Dependents	\$1,448.14

Dental rates will remain the same for the 2006 plan year and are reflected below.

**COMPREHENSIVE DENTAL PLAN (\$1,000/yr coverage per person):**

Current Rate (2005)		Rate effective January 1, 2006	
	Monthly Contribution		Monthly Contribution
Single Coverage	\$29.28	Single Coverage	\$29.28
Plus One Dependent	\$49.49	Plus One Dependent	\$49.49
Plus Two or More Dependents	\$68.16	Plus Two or More Dependents	\$68.16

**PREMIUM DENTAL PLAN (\$2,000/yr coverage per person):**

Current Rate (2005)		Rate effective January 1, 2006	
	Monthly Contribution		Monthly Contribution
Single Coverage	\$63.28	Single Coverage	\$63.28
Plus One Dependent	\$103.83	Plus One Dependent	\$103.83
Plus Two or More Dependents	\$141.26	Plus Two or More Dependents	\$141.26

**WHAT DO I NEED TO DO?**

**No action is necessary if you do not want to make changes to your health or dental insurance or your beneficiary designations.**

This is the time to add or remove your eligible dependents or change your dental option. It is important for you to give serious consideration to your benefit needs and choose options that will meet your needs through December 31, 2006 (since you cannot change your elections prior to that time unless you have an eligible "qualifying" event).

Listed below are a few of the changes/updates you may want to consider during this open enrollment period.

**Life Insurance Beneficiary Designation** – If you are purchasing life insurance through the City, you may need to update or change your beneficiary designations. Please note that even if you have a Last Will and Testament, our life insurance carrier will pay claims to your beneficiaries designated on your Beneficiary Designation form on file in our Office. If we do not

have your Beneficiary Designation form on file or if no named beneficiary survives you, our carrier will pay the amount of insurance to:

1. to your spouse, if living; if not,
2. in equal share to your then living natural or adopted children, if any; if none,
3. in equal share to your father and mother, if living; if not,
4. to your Estate

Beneficiary Designation Forms can be obtained from and should be returned to the Office of Human Resources and Risk Management. Forms can also be found online at [www.hollywoodfl.org](http://www.hollywoodfl.org) Go to Human Resources and click Forms.

**Pension Beneficiary Designation** - Update or change your beneficiary designations. Beneficiary information can be changed or updated at any time. Forms can be obtained from and should be returned to your Pension Administrator. Forms for retirees other than police officers or firefighters can be obtained from the Office of Human Resources and Risk Management.

**Health and Dental** - Add any legal dependents to your health and/or dental coverage or change your dental plan (may be subject to additional cost). This is the only time you can switch dental plans (from Comprehensive to Premium or vice-versa). If you are applying to add dependents, please provide proper documentation (i.e., marriage certificate, birth certificate, court order, etc.). Please note that if you are not currently participating in the City's medical or dental plan, you cannot elect to begin coverage at this time. All changes to your health and dental elections made during this Open Enrollment period will be effective on January 1, 2006.

Please complete the enclosed enrollment form **only** if you wish to make any changes to your current health or dental coverage and return the completed form to the Office of Human Resources and Risk Management no later than November 30, 2005.

**No action is necessary if you do not want to make changes to your health or dental insurance or your beneficiary designations.**

### INFORMATIONAL MEETINGS

Informational meetings will be held to introduce participants to Blue Cross and provide information about your benefits. Representatives from Blue Cross will provide a presentation followed by a question and answer session. The Information meeting schedule is as follows.

#### INFORMATION MEETINGS SCHEDULE

DATE	TIMES	LOCATION
November 14, 2005	1:00PM-3:00PM	<b>City Hall 2600 Hollywood Blvd (Commission Chambers)</b>
November 22, 2005	12:00PM-2:00PM	
November 30, 2005	2:00PM-4:00PM	
November 16, 2005	9:00AM-11:00AM	<b>Fire Station 74 2741 Stirling Road (Multi-purpose Room)</b>
November 17, 2005	9:00AM-11:00AM	
November 18, 2005	9:00AM-11:00AM	
November 14, 2005	8:00AM-10:00AM	<b>Wastewater Treatment Plant 1621 N 14 Avenue (Conference Room)</b>

November 17, 2005	1:30PM-3:30PM	<b>Police Department 3250 Hollywood Blvd (1<sup>st</sup> Floor Conference Room)</b>
November 29, 2005	7:30AM-9:30AM	

### **ENROLLMENT SESSIONS**

Additionally, the Office of Human Resources and Risk Management has set aside several dates and time slots during which we will be available to assist you with enrollment or changes to your benefit elections. If you need assistance with the completion of your forms or need additional forms, please arrange to come and see us in the Human Resources' Conference Room, City Hall, Room 206 on any of the following dates and times. If you intend to add dependents to the Plan, remember to bring proper documentation (i.e., birth/marriage certificates), your dependent(s)' date(s) of birth and social security number(s), as applications cannot be processed without documentation proving a legal relationship/dependency.

### **ENROLLMENT SESSIONS SCHEDULE**

<b>DATE</b>	<b>TIMES</b>	<b>LOCATION</b>
November 14, 2005	3:00PM-5:00PM	<b>Human Resources Conference City Hall Room #206</b>
November 15, 2005	10:00AM-12:00PM	<b>Human Resources Conference City Hall Room #206</b>
November 16, 2005	1:00PM-3:00PM	<b>Human Resources Conference City Hall Room #206</b>
November 17, 2005	2:00PM-4:00PM	<b>Human Resources Conference City Hall Room #206</b>
November 18, 2005	12:00PM-2:00PM	<b>Human Resources Conference City Hall Room #206</b>
November 21, 2005	9:00AM-11:00AM	<b>Human Resources Conference City Hall Room #206</b>
November 22, 2005	8:00AM-10:00AM	<b>Human Resources Conference City Hall Room #206</b>
November 23, 2005	3:00PM-5:00PM	<b>Human Resources Conference City Hall Room #206</b>
November 28, 2005	10:00AM-12:00PM	<b>Human Resources Conference City Hall Room #206</b>
November 29, 2005	3:00PM-5:00PM	<b>Human Resources Conference City Hall Room #206</b>
November 30, 2005	10:00AM-12:00PM	<b>Human Resources Conference City Hall Room #206</b>

### **WHAT ABOUT CLAIMS INCURRED PRIOR TO JANUARY 1<sup>ST</sup>?**

Any claims you may have incurred with dates of service prior to January 1<sup>st</sup> will continue to be paid by WEB-TPA as per the Plan provisions that were in effect on the date of service.

### **WHEN WILL I GET NEW ID CARDS?**

You will receive your new ID cards by mail around the end of December. Separate cards will be issued for medical and dental coverage.

## **I AM A MEDICARE BENEFICIARY AND I HAVE MEDICARE PART D QUESTIONS...**

The City recently mailed a separate letter to all Medicare beneficiaries regarding our prescription plan and Medicare Part D. If you are a Medicare beneficiary and you have not received a letter from the City regarding Medicare Part D by November 15th, please contact Kathie Lewis at the Office of Human Resources and Risk Management at 954-921-3505 and request the letter be re-sent to you.

### **TO VERIFY IF A PROVIDER IS IN-NETWORK YOU CAN:**

1. If in Florida, by mid-December you will be able to view the City of Hollywood's customized directory, which will be compiled on a quarterly basis, at the City's website at [www.hollywoodfl.org](http://www.hollywoodfl.org). There, you will find a link to Network Blue providers and a list of physicians from the Traditional Network. You can access the Blue Options Provider directory or Choice dental network at BSCSF's website at [www.bcbsfl.com](http://www.bcbsfl.com)
2. If outside of Florida, access the on-line BlueCard Doctor and Hospital Finder at [www.bcbs.com](http://www.bcbs.com)
3. Call 1-800-810-2583 (1-800-810-BLUE)

Please remember that changes to Provider network participation can occur at any time. Consequently, it is your responsibility to determine whether a specific Provider is In-Network at the time you receive Covered Services.

### **WHERE DO I GO FOR ADDITIONAL INFORMATION?**

The Office of Human Resources and Risk Management is available to answer your benefits questions and provide you with life insurance beneficiary designation forms or pension beneficiary designation forms (for retirees other than police officers or firefighters). Police and Fire retirees should contact their pension administrator for pension beneficiary forms. If you have any questions or need assistance, please contact Kathie Lewis in the Office of Human Resources and Risk Management at 954-921-3505.

Lisa Powell  
Assistant Director of Risk Management

Enclosures