



2021 Benefits Open Enrollment

Dear City of Tacoma TERS Retiree and Family,

Open Enrollment is your opportunity to make changes to your current retiree dental coverage for 2021. The Open Enrollment period is **November 12 – November 24, 2020**. All changes will be effective on **January 1, 2021**. You can visit the Benefits webpage under **Plan Information** to review summaries for Willamette Dental Group (Dental HMO) and Delta Dental of Washington (Dental PPO) plans. New 2021 plan booklets will be available in the first quarter of 2021.

What is Changing in 2021?

Delta Dental of Washington and Willamette Dental plans are available to retirees. The annual open enrollment period will only apply to those who maintain coverage, which includes adding or dropping eligible dependents and/or switching plans between Delta Dental and Willamette. If you cancel your coverage at any time, you will no longer be eligible to return to a City of Tacoma dental plan.

Dental Implants Added to Willamette Dental Plan

Effective Jan. 1, 2021, implants will be covered under the Willamette Dental Group plan. Unlike the other covered benefits on the Willamette Dental Group plan, the implant benefit is limited to \$1,500 toward the implant surgery and one implant per year, meaning the Willamette Dental insurance will provide patients \$1,500 toward the cost of the implant and then the patient will be responsible for the remainder of the cost of this service.

The average cost of an uncomplicated, single tooth implant can range from \$4,100 to \$4,700, with the implant benefit; the patient's out-of-pocket expense ranges between \$2,600 to \$3,200. Bone grafting and/or sinus lifts are not covered with the implant benefit.

Note: If a patient has dual coverage with Willamette Dental Group, they could have \$3,000 toward the implant benefit. If a patient has Willamette Dental Group and a secondary coverage, they would have the \$1,500 toward the implant and Willamette can bill the other insurance, although it is the patient's responsibility for the remaining cost if that "other" coverage denies the claim. All treatment needs to be performed by a Willamette Dental Group provider in order for benefits to be covered.

Delta Dental of Washington: Please note, Delta Dental of Washington also provides coverage for dental implants under the Class III Prosthodontics benefit level of 50%, once every five years.

Dental Plan Options	Delta Dental	Willamette
Monthly Premium	Retiree only: \$60.00 Retiree plus spouse: \$120.04 Retiree plus children: \$83.74 Retiree plus spouse and children: \$143.78	Retiree only: \$85.05 Retiree plus spouse or one child: \$164.28 Retiree plus family: \$230.82
Office Visit Co-pay	None	\$10 general / \$30 specialty
Deductible	\$0 – Network Provider \$50 Individual /\$150 Family - Out-of-Network Provider	None
Annual Benefit Maximum	\$2,000 per person	None
Diagnostic & Preventive Care	0%	0%
Basic Services	20%	0%
Major Services	50%	0%
Orthodontia	Not covered	Pre-Orthodontic Service Co-Pay: \$150 \$1,800 Orthodontic Co-Pay

What Changes Can I Make During Open Enrollment?

During Open Enrollment you can make the following changes:

- Change from Delta Dental to Willamette Dental or from Willamette Dental to Delta Dental
- Add or remove dependents
- Cancel your dental plan

What if I Don't Want to Make Changes to My Coverage?

If you do not want to make any changes to your plan coverage or the dependents that are currently enrolled, you do not need to take any action. Your current plan, and covered dependents that remain eligible, will continue in 2021.

What if I Want to Change Plans, Add, or Remove Dependents?

You can make changes to your coverage and/or covered eligible dependents during Open Enrollment by completing and submitting a City of Tacoma Retirement Enrollment/Change Form and any other required documents to the City of Tacoma Retirement Office no later than November 24, 2020.

Note: If you wish to add eligible dependents to your coverage, you must also complete a Dependent Eligibility Verification Form along with required documentation to verify dependent eligibility.

Forms can be found by visiting www.cityoftacoma.org/TERS, or you may request a paper form(s) be mailed to you by calling 253-502-8200.

Who Can I Cover on my Benefits?

- **Spouse:** Your current legal spouse.
- **Domestic Partner:** Your grandfathered domestic partner who met the requirements of the City of Tacoma Affidavit of Domestic Partnership and was registered and on file with the City of Tacoma as of Dec. 31, 2016, OR, after Jan. 1, 2017, is registered with the State of Washington under chapter 26.60.030 RCW.
- **Child under age 26:** Your children up to age 26 may include: a natural child, adopted child, or a child legally placed with you for adoption, including a child for whom you have assumed a total or partial legal obligation for support in anticipation of adoption, a stepchild or domestic partner's child, or a child for whom you have legal guardianship or court-ordered custody.
- **Child age 26 and over:** Your, your spouse's or your domestic partner's otherwise eligible child who is age 26 or over and incapable of self-support because of physical, mental or developmental disability that prevents the child from establishing or maintaining consistent employment or independence that began before their 26th birthday, if you complete and submit the affidavit of dependent eligibility form, with written evidence of the child's incapacity, within 31 days of the later of the child's 26th birthday or your effective date and either:
 - They are a dependent immediately before their 26th birthday; or
 - Their 26th birthday preceded your effective date and he or she has been continuously covered as your dependent on group, individual, or other insurance plan (including public programs) coverage since that birthday.

Note: You are required to contact the Retirement Office immediately to report any dependents on your plans that no longer meet the above definitions.

Questions/Additional Information?

For Benefit Plan Information visit the benefits website at www.cityoftacoma.org/benefits, or contact us at 253-573-2345 or benefits@cityoftacoma.org.

Please contact the City of Tacoma Retirement Office directly for questions regarding retirement and pension information or for benefit forms at 253-502-8200 or TERSretirement@cityoftacoma.org.



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