

Benefits at a Glance 2023

Within 30 days of retirement, retirees may elect medical and/or dental coverage. If you do not elect to enroll or continue the City of Tacoma's group health insurance upon retirement, or if you elect to cancel your coverage at any time, you will not be eligible to return to a City of Tacoma retiree plan.

Regence BlueShield PPO or High-Deductible Health Plan (HDHP) plans are available to retirees. During our annual open enrollment period, retirees who maintain medical coverage may switch plans and add or drop eligible dependents.

Medical Plan Options (Participant Plan Costs)	Regence PPO Preferred Network/Participating Network/ Out of Network	Regence HDHP Preferred Network/Participating Network/ Out of Network
Monthly Premium	\$1,877.45	\$1,207.36
Office Visit Co-pay	\$20	N/A
Deductible	\$250 Individual / \$500 Family	\$1,500 Individual / \$3,000 Family
Telehealth (through MDLive)	\$10 copay	After deductible 20%
Telehealth (Virtual Visit)	\$10 copay / \$10 copay / 50%	After deductible 20% / 20% / 50%
Out-of-pocket maximum	\$1,500 Individual \$3,000 Family	\$3,000 Individual \$6,000 Family
Hospital Coinsurance	10% / 40% / 50%	20% / 40% / 50%
Rx Co-pay	\$5 Generic \$35 Brand \$60 Non-formulary \$75 Specialty – Formulary \$150 Specialty – Non-Formulary Mail Order: 2x Rx co-pay 90 day supply *Low Value Drug Exclusion List added to exclude high-cost drugs that have a lower cost alternative	After deductible has been met coverage is 20% - member may be balance-billed when non-participating pharmacy is used. Retail or Mail Order: Up to 90-day supply and up to 30-day supply for covered self-administrable injectable medication. Note: Rx list includes drugs in certain categories that will not be subject to the plan deductible. It includes generic medications and formulary brand-name medications specifically designated for treatment of chronic diseases. *Low Value Drug Exclusion List added to exclude high-cost drugs that have a lower cost alternative
HSA IRS Annual Contribution Limits	N/A	\$3,850 / \$7,750*

*Annual limits are subject to change by the IRS. Individuals age 55 and over can make an additional annual \$1,000 catch-up contribution.

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 not be eligible to return to a City of Tacoma dental plan.

Dental Plan Options	Delta Dental	Willamette
Monthly Premium	Retiree only: \$60.67 Retiree plus spouse: \$121.37 Retiree plus children: \$84.67 Retiree plus spouse and children: \$145.38	Retiree only: \$80.80 Retiree plus spouse or one child: \$156.07 Retiree plus family: \$219.28
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

Alternative Individual Health Care Resources

Under the Affordable Care Act, individuals can now also access public exchanges, where they may qualify for tax credits that immediately lower health insurance costs. Reminder: Open Enrollment for the public exchanges is from 11/01/22 – 12/15/22. If you do not enroll in a 2023 health insurance plan by December 15, 2022, you cannot enroll in a health insurance plan for 2023 unless you experience a qualifying life event which allows you to take advantage of a Special Enrollment Period. You can contact Washington Health Plan Finder for assistance. Additional alternative health care resources are also listed below for your information.

- Washington Health Plan Finder: www.wahealthplanfinder.org or 1-855-WAFINDER (1-855-923-4633)
- Washington Basic Health: www.hca.wa.gov
- Statewide Health Insurance Benefits Advisors (SHIBA): www.insurance.wa.gov/shiba or 1-800-562-6900
- Medicare: www.medicare.gov or 1-800-MEDICARE (1-800-633-4227)
- Social Security: www.ssa.gov or 1-800-772-1213
- Federal Healthcare Resource: www.healthcare.gov or 1-800-318-2596

For questions about making changes or for forms:

Please visit the Retirement website at www.cityoftacoma.org/TERS or call 253-502-8200.
Email completed forms to TERSretirement@cityoftacoma.org or mail to TERS, PO BOX 11007, Tacoma, WA 98411.

Additional information on specific plans?

Please contact the City of Tacoma Benefits Office via email at benefits@cityoftacoma.org or by calling 253-573-2345.