



City of Albany FireFighters

2024 BENEFITS OPEN
ENROLLMENT

Alliant Benefits Team

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Member Advocate

- Phone (971) 327-4908
- Email:
alb-mybenefits@alliant.com

Member Advocate

Your advocate works with your provider and the health plan to obtain information or solutions. Common issues addressed:

- Denied Claims
- Prior Authorization
- Billing Discrepancies
- **Contact Information:**
 - (971) 327-4908
 - Email: alb-mybenefits@alliant.com



It's Open Enrollment!

Open Enrollment will run May 15, 2024 through May 31, 2024

- To review current elections sign into Munis Employee Self-Service and navigate to your paycheck
- If you don't want to make changes to your current benefits you do not need to take any action
- Make elections and changes to your benefits by submitting forms to Human Resources
HR@cityofalbany.com
- City of Albany Open Enrollment Website:
 - <https://www.cityofalbany.net/hr/openenrollment>



Changing Your Benefits

When it's not open enrollment, you can change your benefits if you have a change in:

- marital status
- number of dependents or dependent eligibility
- employment that affects eligibility (you or dependents)
- residence that affects access to network providers
- health coverage due to spouse's employment
- eligibility for Medicare or Medicaid



You have 30 days to submit changes

Agenda



Open Enrollment Overview



Benefits Review



Action Items and Deadlines



HEALTHCARE

Medical Insurance

2024 Regence Medical Plans

	In-Network (Preferred Provider)	Out of Network (Non-Participating Provider)
Deductible (individual/family)	\$300 / \$900	
Out of Pocket Max	\$1,500 / \$3,000 (includes deductible amount)	
Preventive Care	\$0 Copay	Deductible/30% coinsurance
PCP, Mental Health, Specialist	\$5 Copay/visit (first 5), then \$20 Copay	Deductible/30% coinsurance
Acupuncture/ Spinal Manipulation	\$25 copay (12 visits each)	
Virtual Visit (Doctor on Demand)	\$0 copay first five then \$10 Copay office visits and behavioral health	Deductible/30% coinsurance
Virtual Visit (non-Doctor on Demand, In-Network providers)	\$20 Copay office visits and behavioral health	Deductible/30% coinsurance
Diagnostic tests & Imaging, X-ray, bloodwork	No charge for the first \$400 / year, then deductible plus 10% coinsurance for in-network and 30% coinsurance for out of network	
Emergency Room Services	\$100 Copay +10% coinsurance (deductible waived)	
Urgent Care	\$20 Copay	Deductible/30% coinsurance
Inpatient Hospitalization	10% after deductible	Deductible/30% coinsurance
Outpatient Rehab (PT, OT, ST)	10% after deductible	Deductible/30% coinsurance
Pharmacy	Generic \$10 / Preferred Brand \$20 / Non-Preferred Brand \$40	

Dental Benefit Overview Effective

	In Network	Out of Network
Annual Maximum	\$1,500 per individual per calendar year	
Deductible:	\$0 per individual / \$0 per family	
Preventive Services:		
Cleanings and examinations	No Charge	
X-rays	No Charge	
Other preventive dental services	No Charge	
Basic Services:		
Periodontal services	No Charge	
Endodontic services	No Charge	
Emergency and other basic dental services	No Charge	
Major Services:		
Bridges	No Charge	
Crowns, inlays and onlays	No Charge	
Dentures (full and partial)	No Charge	
Implants (endosteal)	No Charge	
Orthodontic Services	50%, \$1,500 orthodontic maximum/lifetime (12 month waiting period)	

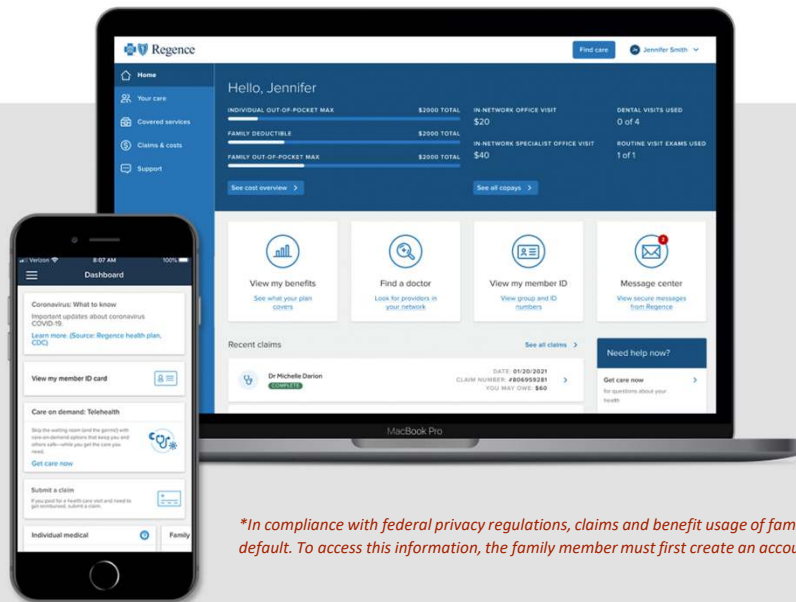
Vision Benefit Overview

	VSP Network	Out of Network
Routine Vision Exam	\$0 Copay	Allowance up to \$45
Contact Lens Evaluations and Fitting	\$60 copay	See Vision Lenses
<p>Vision Lenses 1 pair of standard glass or plastic lenses / year for either; Single vision lenses; Lined bifocal (or standard progressive) lenses; Lined trifocal lenses; Lenticular lenses; or Contact Lenses</p>	No Charge for VSP doctors	<p>Lens allowance up to:</p> <ul style="list-style-type: none"> Single vision lenses \$30 Lined bifocal or standard progressive lenses \$50 Lined trifocal lenses \$65 Lenticular lenses \$100 <p>Contact Lenses allowance up to: Elective contacts, combined with fitting/evaluation services \$200</p> <p>Necessary contacts, including fitting/evaluations services \$210</p>
Vision Frames	No charge up to \$200 VSP provider limit or \$110 VSP approved wholesale/retail vendor limit	Allowance up to \$70

Create a Regence account & download the Regence app

A personalized hub of health information and resources:

- Access to health profiles for members and dependents in one place*
- Snapshot of deductibles and expense status
- Detailed benefits coverage
- Find in-network doctors
- Access member ID card
- Recent claims information
- Customer Service chat



**In compliance with federal privacy regulations, claims and benefit usage of family members 13 and older will not be displayed on your account by default. To access this information, the family member must first create an account and enable family sharing under account settings.*

Regence.com Behavioral Health Resources

Regence

Insights 2 [Find care](#)

Resources

All **Behavioral health** Pregnancy Telehealth

Find a behavioral health provider [↗](#)

Search for in-person or virtual care providers in your network.

Find the right care [↗](#)

Learn about the different behavioral health provider types.

988 Suicide & Crisis Lifeline [↗](#)

Immediate support for those in crisis or distress available 24/7.

Mental health

Find the right support to think and feel better.

MDLive [↗](#)

Live 24-hour video chat with doctors and behavioral health specialists.

In-network virtual care

Find mental health, substance use or eating disorder virtual care in your network for adults, youth and teens.

[Find virtual care](#) [↗](#)

Self-guided tools

Find online self-guided tools to support your mental health and well-being goals.

myStrength [↗](#)

Self-guided support for emotional health challenges like stress, depression, sleep and more.

Regence Empower™ [↗](#)

Self-guided tools for your well-being and to help you reach your goals.

Public resources

Learn more about community behavioral health support and advocacy.

National Eating Disorder Association [↗](#)

A public platform for support, resources, and treatment options for yourself or a loved one struggling with an eating disorder.

Substance Abuse and Mental Health Services Helpline [↗](#)

A public platform for free, confidential, 24-hour treatment referral and information.

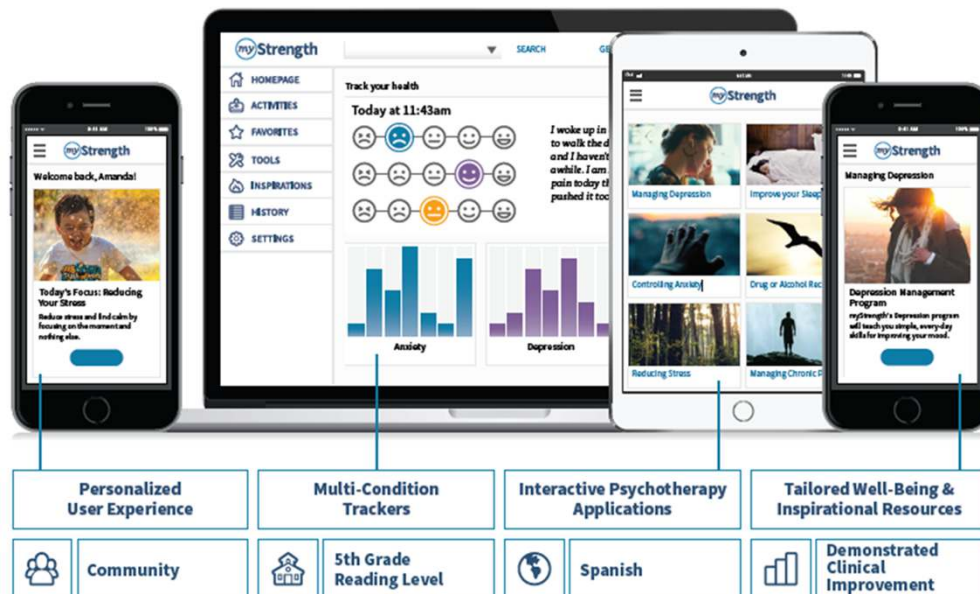
Regence Digital and Virtual Behavioral Health Resources

<p>Regence Empower</p> <ul style="list-style-type: none"> Wellbeing platform providing personalized guidance on their journey toward improved health Self-guided programs for emotional wellbeing (i.e. stress mgmt., sleep mgmt., etc) 	<p>myStrength</p> <ul style="list-style-type: none"> Self-help solution for mental health and well-being Interactive, customized behavioral health and resilience-building resources 	<p>AbleTo</p> <ul style="list-style-type: none"> Virtual therapy and emotional support programs Cognitive Behavioral Therapy (CBT) Licensed & accredited cognitive behavioral therapists Age 18+ National network 	<p>MDLIVE</p> <ul style="list-style-type: none"> 24/7 telehealth for behavioral health, primary and non-urgent care Licensed therapists & psychiatrists Confidential, convenient, online therapy National network 	<p>talkspace</p> <ul style="list-style-type: none"> Digital health modules, coaching, psychotherapy and medication management Video, phone, messaging with providers Age 13+ National network
<p>EQUIP</p> <ul style="list-style-type: none"> Dedicated eating disorder treatment provider Evidence-based care through a dedicated five-person team: therapist, physician, peer mentor, family mentor and dietician Age 6 to 24 National provider 	<p>Hazelden Betty Ford Foundation</p> <ul style="list-style-type: none"> Network provider* Personalized addiction treatment with both brick-and-mortar locations Now offering RecoveryGo, a Virtual Care and Recovery Support Services 	<p>charlie health</p> <ul style="list-style-type: none"> Network provider* Personalized Intensive Outpatient (IOP) treatment programs for teens, young adults, and their families in healing Connect instantly from anywhere with licensed professionals (Available 24/7) Ages 12-26 	<p>Boulder</p> <ul style="list-style-type: none"> Network provider* Long-term support & telehealth treatment for substance use, including alcohol, use disorder (AUD) & opioid use disorder (OUD) Available 24/7 Age 18+ 	<p>nocd</p> <ul style="list-style-type: none"> Licensed therapists who specialize in Exposure and Response Prevention (ERP) therapy, the most effective OCD treatment 24/7 support to appropriately treat OCD for all life stages from childhood through adulthood Age 6+ National provider

***Provider is not available in all 50 states. Register/sign into [Regence.com](https://www.regence.com) for more information or call customer service for assistance at 1-888-367-2116**

AbleTo, MDLive, myStrength, Talkspace, Boulder Care, Charlie Health, Hazelden Betty Ford Foundation, NOCD & Equip are separate companies that provide services for Regence members.

Emotional Health & Well-being Support with myStrength



Clinically-proven tools to self-manage stress, depression, anxiety, substance use disorders, insomnia, chronic pain and more

Sign up today!

1. Visit bh.mystrength.com/regenceor1 or download the myStrength mobile app and click on "Sign Up."

2. Enter the access code: "REGENCEOR1"

3. Complete the myStrength sign-up process and personal profile.



Member Support

- Contact Customer Service with questions about costs, benefits and how to find a doctor

Customer Service: 1-877-375-2581 (TTY: 711)

- Monday – Friday, 5 a.m.– 8 p.m. PT
- Saturday, 8 a.m.– 4:30 p.m. PT
- Live chat on www.regence.com
 - Mon. – Fri., 6:00 a.m. – 6:00 p.m. PT

Advise24 Hour Nurse Line: (800) 267-6729

Care Management Support: (866) 543-5765

Pregnancy Program Support: (888) 569-2229

Life and Disability Benefits

Employer Paid Long-Term Disability

- Provided by the Standard
- Benefit Amounts:
 - IAFF:
 - Employee: \$50,000
 - Spouse & child(ren): \$2,000

Employer Paid Basic Life and AD&D

- Provided by the Standard
- Monthly Benefit: 66.67% of your salary
- Benefit waiting period: 90 days

Additional Life and AD&D

- Available for you, your spouse and children
- If you did not elect when you were first eligible you will need to provide Evidence of Insurability

Supplemental Benefits

- **Colonial Short-Term Disability**
 - Employee-paid benefit
 - Provides replacement income after 7 days of a disability for up to 90 days
- **Aflac**
 - **Accident Protection**
 - **Cancer Indemnity**
 - **Specific Event**
 - **Hospital Protection**
- <https://www.cityofalbany.net/hr/benefits/supplemental-benefits>

Action Items & Deadlines

Open enrollment ends May 31, 2024

- Review your current plans and decide if you would like to make any changes for the July 1, 2024 plan year
- If you do not want to make any changes, no action is needed
- Make sure your personal information and beneficiary are up-to-date with Human Resources
- Complete your enrollment by **Friday May 31, 2024**





Thank you!