



2022 Benefits Open Enrollment

October 2021

Dear City of Tacoma TERS Retiree and Family,
Open Enrollment is your opportunity to make changes to your current retiree dental coverage for 2022. The Open Enrollment period is **November 3 – November 19, 2021**. All changes will be effective on **January 1, 2022**.

What's Changing in 2022

- There are changes to the dental plan rates

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 are no longer eligible to return to a City of Tacoma dental plan.

| Dental Plan Options | Delta Dental | Willamette |
|------------------------------|--|--|
| Monthly Premium | Retiree only: \$64.40 Retiree plus spouse: \$128.64 Retiree plus children: \$89.88 Retiree plus spouse and children: \$154.32 | 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 |

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 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 19, 2021.

Note: If you wish to add eligible dependents to your coverage, you must also complete a Dependent 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.

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 2022.



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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