



2023 Benefits Open Enrollment

October 2022

Dear City of Tacoma TERS Retiree and Family,

Open Enrollment is your opportunity to make changes to your current retiree dental coverage for 2023. The Open Enrollment period is **November 1 – November 15, 2022**. All changes will be effective on **January 1, 2023**.

What’s Changing in 2023

- 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: \$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

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 15, 2022.

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 paper forms be mailed to you by calling the Retirement Office at 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 2023.



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 December 31, 2016; OR, after January 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.

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.

A handwritten signature in blue ink that reads "Kari L. Louie".

Kari L. Louie
Assistant Human Resources Director