

2019 - 2020 **Benefits Guide**



Health • Financial • Work-Life

October 1, 2019 — September 30, 2020

Welcome

Your benefits are an important part of your overall compensation. We are pleased to offer a broad range of valuable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about your benefits. Please visit www.mybenefitshub.com/coe for a full library of benefit materials.

Eligibility

You are eligible for benefits if you are a full-time employee regularly working 30 or more hours per week. In the case of Medical, a qualifying employee may also enroll. Eligible family members may be enrolled under certain plans you choose for yourself. Eligible family members include:

- Your legally married spouse.
- Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody up to age 26. Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

When Coverage Begins

- **New Hires:** You must complete the enrollment process within 14 days of your date of hire. If you enroll on time, City paid benefits are effective on the first day of employment and voluntary benefits are effective on the first of the month following 45 days of employment.

If you fail to enroll on time, you will **not** have benefits, including City-paid benefits.

- **Open Enrollment:** Open Enrollment is held in August of each year. Changes made during Open Enrollment are effective October 1 of that year and are in place for one (1) year.

Choose Carefully

Due to IRS regulations, you may only change your elections during an Open Enrollment period unless you have a qualifying life event during the year. If a qualifying life event occurs, contact HR by email. The following are examples of the most common qualified life events:

- Marriage or divorce
- Birth or adoption of a child
- Child reaching the maximum age limit of 26
- Death of a spouse, or child
- You lose or gain coverage under your spouse's employer
- You gain access to state coverage under Medicaid or CHIP

Making Changes

To make changes to your benefit elections, you must contact Human Resources within 30 days of the qualified life event (including newborns). Be prepared to show documentation of the event such as a marriage license, birth certificate or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

Required Information—When you enroll, you will be required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires the company to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.

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Go to:

mybenefitshub.com/coe

Here you will find detailed information about the plans and programs available to you and instructions for enrolling.

Medical

Our Medical Insurance is administered by WebTPA. WebTPA's customer service team can assist you with finding doctors, clarifying coverage, understanding your bill, and addressing claim issues. Our Medical Network is provided by Aetna Signature Administrators (ASA). ASA provides you with a large network of medical providers throughout the nation. Under Plan B, WebTPA also provides you with a Narrow Network option through UT Southwestern/Texas Health Resources (SWHR). Choosing a SWHR provider allows you to receive a reduced copay. Our Prescriptions are managed by CVS Caremark. CVS provides you with a large network of pharmacies throughout the nation. We have two Medical Plan options – Plan A and Plan B. Out-of-Network benefits are not covered under either plan. Please see below for the Medical Cost Comparison:

Key Medical Benefits	Plan A	Plan B	
	ASA	SWHR	ASA
Office Visits			
Preventive Care	\$0	\$0	\$0
Primary Care	\$25	\$10	\$30
Specialty	\$50	\$30	\$60
Telemedicine	\$25	\$25	\$25
Other visits			
Emergency Room	20% after deductible	20% after deductible	30% after deductible
Outpatient	20% after deductible	20% after deductible	30% after deductible
Inpatient	20% after deductible	20% after deductible	30% after deductible
Medical Annual Deductible			
Single	\$1,000	\$1,800	\$1,800
Family (2x Single)	\$2,000	\$3,600	\$3,600
Medical Coinsurance			
% You Pay After Deductible	20%	20%	30%
Medical Annual Maximum			
Single	\$4,350	\$4,700	\$4,700
Family (2x Single)	\$8,700	\$9,400	\$9,400
Prescriptions			
Tier 1 - Generic	\$10	\$10	\$10
Tier 2 - Brand	15%; \$35 Min. \$125 Max	15%; \$35 Min. \$125 Max	15%; \$35 Min. \$125 Max
Tier 3 - Non-Preferred Brand	15%; \$35 Min. \$350 Max	15%; \$35 Min. \$350 Max	15%; \$35 Min. \$350 Max
Tier 4 - Specialty	15%; \$35 Min. \$500 Max	15%; \$35 Min. \$500 Max	15%; \$35 Min. \$500 Max
Prescription Annual Maximum			
Single	\$3,550	\$3,200	\$3,200
Family (2x Single)	\$7,100	\$6,400	\$6,400
Total Annual Max Out of Pocket			
Single	\$7,900	\$7,900	\$7,900
Family (2x single)	\$15,800	\$15,800	\$15,800



Our Medical Insurance is partnered with a Wellness Program. Employees and Spouses who participate in the Wellness Program receive discounts on their Medical Premiums.

Dental

Our Dental Insurance is administered by WebTPA. WebTPA's customer service team can assist you with finding dentists, clarifying coverage, understanding your bill, and addressing claim issues. Our Dental Network is provided by Aetna Signature Administrators (ASA). ASA provides you with a large network of dental providers throughout the nation. Please see below for the Dental Plan Summary:

Key Dental Benefits	ASA
Dental Coinsurance	
Class A - Preventive Services	\$0
Class B - Basic Services	20% after deductible
Class C - Major Services	50% after deductible
Class D - Orthodontia	50%
Dental Deductibles	
Class A - Preventive Services	none
Class B - Basic Services	\$50 per individual / \$150 family maximum
Class C - Major Services	\$50 per individual / \$150 family maximum
Class D - Orthodontia	None
Dental Maximums	
Class A + B + C	\$1,500 per individual / per plan year
Class D	\$1,500 per individual / per lifetime
Waiting Periods	
Class A - Preventive Services	none
Class B - Basic Services	none
Class C - Major Services	6 months
Class D - Orthodontia	12 months

Vision

Our Vision Insurance is provided by Davis Vision. Davis Vision's customer service team can assist you with finding eye care professionals, clarifying coverage, and understanding your bill. The Davis Vision Network provides you with a large network of vision providers throughout the nation. Visionworks serves as their largest retail provider. Please see below for the Vision Plan Summary:

Key Vision Benefits	Davis
Vision Exam (every plan year)	\$10 *additional charge for non-collection contact lens fitting
Materials	\$10
Lenses (every plan year)	Covered in full
Frames (every-other plan year)	Davis Vision Collection - Covered in full Non-Collection - \$130 allowance, plus 20% off balance
Contact Lenses (every plan year) *in lieu of glasses	Davis Vision Collection - Covered in full Non-Collection - \$130 allowance, plus 15% off balance



Flexible Spending Accounts

Our Healthcare Flexible Spending Account is provided by TASC. The minimum semi-monthly contribution is \$10.00 and the maximum semi-monthly contribution is \$112.50. Your total annual contribution is loaded onto your TASC Card (debit card) on your eligibility date and may be used through September 30th of each year on qualifying medical expenses. A 2 ½ month grace period is provided through December 16th of each year to assist you with spending any unused funds.

Healthcare FSA

You may contribute up to \$2,700 per plan year for expenses incurred by you, your spouse and your children up to age 26. Some qualified expenses include:

- Copayments
- Prescriptions
- Eye Exams & Materials
- Coinsurance
- Dental Expenses
- Lasik Eye Surgery
- Deductibles
- Orthodontia

Our Dependent Care Flexible Spending Account is provided by TASC. The minimum semi-monthly contribution is \$10.00 and the maximum semi-monthly contribution is \$208.33. Your contribution is loaded onto your TASC Card (debit card) as it is deducted from each paycheck and may be used through September 30th of each year on qualifying dependent care expenses. There is no grace period for dependent care funds.

Dependent Care FSA

You may contribute up to \$5,000 per calendar year. Some qualified expenses include:

- Care of a dependent child under the age of 13 by babysitters, nursery schools, pre-schools or daycare centers.
- Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent.

For a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p503.pdf.

FSA Rules

YOU MUST ENROLL EACH YEAR TO PARTICIPATE

Because FSAs can give you a significant tax advantage, they must be administered according to specific IRS rules:

Healthcare FSA: Unused funds after September 30th may continue to be used during the grace period which is provided through December 16th of each year. Any unused funds after December 16th will not be returned to you.

Dependent care FSA: There is no grace period for dependent care. Any unused funds after September 30th will not be returned to you.

Life and AD&D

Life

Our Life Insurance is provided by Mutual of Omaha. The City covers you at 2.5 times your annual salary at no cost to you. A reduction schedule begins at age 65.

AD&D

Our AD&D Insurance is provided by Mutual of Omaha. The City covers you at 1.5 times your annual salary at no cost to you. A reduction schedule begins at age 65.

Death Benefit

The City provides an additional \$5,000 death benefit at no cost to you. In addition, the City will provide two hours of legal counsel to your beneficiary and we will continue your family's medical/dental coverage for two months, provided your family members were covered prior to your death.

Voluntary Employee Life with AD&D

Our Voluntary Life/AD&D Insurance is provided by Mutual of Omaha. This coverage is voluntary and at your own cost. Your cost is based on your age as of October 1 of each year and is calculated based on 5-year age brackets. You may elect coverage in \$10,000 increments with a minimum of \$10,000 and a maximum of the lesser of 10 x your salary or \$500,000. The guaranteed issue amount is \$150,000. If you elect more than \$150,000, Evidence of Insurability (EOI) is required and subject to approval by the insurance company. A reduction schedule begins at age 65.

Voluntary Spouse Life and AD&D

Our Voluntary Life/AD&D Insurance is provided by Mutual of Omaha. If you purchase additional coverage on yourself, you may also purchase coverage for an eligible spouse. Your cost is based on your spouse's age as of October 1 of each year and is calculated based on 5-year age brackets. You may elect coverage for your spouse in \$5,000 increments with a minimum of \$5,000 and a maximum of \$50,000, not to exceed 100% of your coverage. The guaranteed issue amount is \$50,000. If you elect more than \$50,000, Evidence of Insurability (EOI) is required and subject to approval by the insurance company. A reduction schedule begins at age 65.

Voluntary Child(ren) Life and AD&D

Our Voluntary Life/AD&D Insurance is provided by Mutual of Omaha. In you purchase additional coverage on yourself, you may also purchase coverage for eligible child(ren). Your cost is \$0.24 per \$1,000 and this cost remains the same regardless of the number of children covered. You may elect coverage for your child(ren) in \$1,000 increments with a minimum of \$1,000 and a maximum of \$10,000. The guaranteed issue amount is \$10,000.

Disability

Short Term Disability

Our Short-Term Disability Insurance is provided by Mutual of Omaha. The City covers you at 66 2/3 % of your weekly salary at no cost to you. Short-Term Disability is available after a 30-day waiting period and the exhaustion of your sick leave and vacation pay.

Long Term Disability

Our Long-Term Disability Insurance is provided by Mutual of Omaha. The City covers you at 60 % of your monthly salary at no cost to you. Long-Term Disability is available after a 180-day waiting period and the exhaustion of your sick leave and vacation pay.

Supplemental

Accident

Our Accident Insurance is provided by AFLAC Group. Accident Insurance provides cash benefits paid directly to you that help with out-of-pocket expenses – medical and nonmedical – associated with your treatment in the event of a covered accident.

Critical Illness with Cancer

Our Critical Illness Insurance is provided by AFLAC Group. Critical Illness Insurance provides cash benefits paid directly to you when you are diagnosed with a covered critical illness. The Plan provides a lump sum benefit to help with out-of-pocket medical expenses and the living expenses that can accompany a covered critical illness.

Valuable Extras

Legal

Our Pre-Paid Legal Services program is provided by Legal Shield. Legal Shield gives you access to a quality law firm 24/7, providing you with advice and consultation, representation in family matters, defense services, motor vehicle services, IRS audit legal services, document preparation, among other areas.

Healthcare Navigation & Advocacy

Our Healthcare Navigation and Advocacy program is provided by Medibookr. The City provides this service at no cost to you. Medibookr can help you search, compare and schedule medical appointments with providers within both of our networks. It helps you understand insurance costs, the ranking of a provider, and gives you optional cash rates prior to receiving service. The concierge team can help you schedule appointments, work through a medical billing issue or manage a complicated situation.

Telemedicine

Our Telemedicine program is called MeMD and is provided by AFLAC Group. MeMD allows you and your family members to consult with a physician over the phone, web or mobile app 24/7. MeMD physicians are able to diagnose common medical conditions and if needed call in a prescription to your local pharmacy. Pre-registration is required and your cost is \$25 per visit.

Valuable Extras Continued

Employee Assistance Program

Our Employee Assistance program is provided by Interface EAP (IEAP). The City provides access to this service at no cost to you. IEAP is a Total Life Assistance tool, providing counseling services, legal services, financial services, work/life referrals, and wellness resources to you and your family members. IEAP services include eight free counseling sessions per family member per Plan Year.

Retirement

Pension

Our Pension is provided by the Texas Municipal Retirement System (TMRS). You contribute 7% of your salary towards your pension. The City matches your funds at 2 to 1 upon your retirement. You are vested when you have five (5) years of service. Once vested, you may retire after 20 years of service or at age 60. TMRS invests your funds for you. Your funds and interest are reported on an annual statement each year.

457(b)

Our 457(b) is provided by Nationwide Retirement Solutions (NRS). This program is in addition to our Pension and provides you with another way to set aside income towards your retirement. This program is voluntary. You must contribute a minimum of \$10 per paycheck to participate and your contribution may be changed at any time. There is no City match or vesting schedule. You must select how your funds are invested. Your funds and interest are reported on quarterly statements each year.

Social Security

The City does not participate in social security. Your Pension through TMRS replaces your social security benefit. Part-time employees receive an OBRA account through NRS.

Other Perks

Tuition Reimbursement

Our Tuition Reimbursement program is provided by the City. The City will reimburse you for approved coursework based on the cost of tuition, and mandatory fees, up to \$200 per semester hour, not to exceed \$2,400 per fiscal year. Reimbursement is based on final course grade, with a minimum grade of "C" for undergraduate and "B" for graduate. The City will also reimburse for the cost of required course books up to \$50 per course, not to exceed \$200 per fiscal year. You may enroll at any time following 6 months of employment.

Longevity Pay

Our Longevity pay is provided by the City. You receive \$5 for every month of service after the first year. You receive \$10 for every month of service after the 6th year. You are eligible after 1 year of service and this benefit is paid out in November of each year.

Worker's Compensation

Our Worker's Compensation salary continuation program is provided by the City. You may receive up to 4 weeks of salary continuation for an on-the-job injury. Extensions may be provided, up to a 26 week maximum, with City Manager approval.

DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage of medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.

