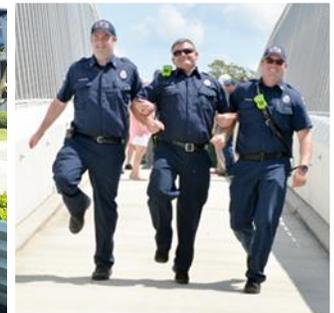
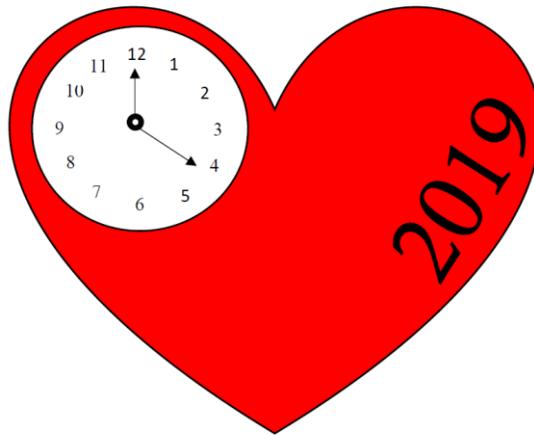


2019 Employee Benefits Guide



Your Human Resources staff is here to help!



Take Time for Your Health!

To: All Full-Time Employees
From: Bryan Lackey,
City Manager
Subject: Employee Benefits



It is once again open enrollment season, and I would like to express my sincere appreciation for your commitment to the success of our organization and dedication to the job of serving the citizens of Gainesville. Our employees are the City's most valuable asset and the Mayor, Council and City Management recognize that fact and see it as a priority to meet the needs of you and your family. Hopefully, you have seen that commitment over the past several months.

We understand the importance of employee benefits as a key component of your overall compensation, and Council and management continually strive to provide our team with the best benefits package possible to demonstrate our appreciation of your service. Each year management reviews the benefits offered with our goal to provide you with benefits that will improve the health and wellbeing of you and your family while at the same time being affordable to you and to the City. This is not an easy task as I am sure you are all aware of the challenges every organization and company faces with the rising costs of employee health benefits, especially prescription drugs where we continually evaluate our program in an effort to keep these spiraling costs in check.

Even through these challenges, I am pleased that our medical health care expenses have started to show a trend of stabilizing. This is a credit to each of you as we are all becoming better consumers of our health care and many of you are taking advantage of the City's Wellness Incentive Program. **Because of this, I am very pleased to announce that this year there will, for the second year in a row, be no premium change for your employee medical benefits.** Our provider, Healthgram has continued to demonstrate that they provide our employees with better options and better customer service, and has proven results in assisting the City with keeping our costs as low as possible. HealthConnect is a tool that will assist you in being a good consumer of your health care benefits, which in turn helps reduce costs. Our Wellness Incentive Program will continue to be managed by the City Employee Health Clinic and includes multiple ways to earn incentives.

The City is self-insured for healthcare coverage. This means that the cost of claims and other components of the health plan (like the Clinic) are paid directly from the City's bank account. You play a critical role in helping us to control cost when you take responsibility for your health care. Keeping the City's direct cost lower by following healthy habits is a primary way you can help us continue to provide an attractive and competitive benefits package.

As we have the past two years, we are able to offer the High Deductible plan option that includes your own personal, portable Health Savings Account (HSA). With great success in 2018, we are providing even **greater** incentives so that you can evaluate your options and perhaps take advantage of this program for the upcoming year. This option, coupled with payroll deductions into your HSA is something to be carefully considered by you and your family.

You should carefully review the information included in this booklet. It includes a high level overview to assist you in making the best possible choices for your individual needs. Please plan to attend one of the mandatory open enrollment information sessions for more details.

Our organization cannot operate at our fullest potential without our best asset – YOU! Because of this, we urge you to take advantage of these benefits provided by the City, and take care of yourself and your health.

Table of Contents

Letter from Bryan Lackey, City Manager	2
Open Enrollment Timeline	4
Health Insurance	5
Care Management Requirements	6
Summary of Benefits- Traditional Health Plan	7
Summary of Benefits-High Deductible Health Plan	9
ProCare Rx Website	11
Health Savings Account (HSA)	12
Limited Flexible Spending Account (FSA)	13
Flexible Spending Account (FSA)	15
Wellness Clinic and Program	16
Wellness Clinic Locations	17
Health Coach	18
Wellness Incentive Program-Traditional Health Plan	19
Wellness Incentive Program-High Deductible Health Plan	20
Scheduled City Funding-High Deductible Health Plan	21
Frances Meadows Discount Information	22
Dental Insurance	23
Vision Insurance	24
Short Term Disability Insurance	25
Long Term Disability Insurance	26
Life Insurance	27
Supplemental Life Insurance	28
Accident Insurance and Critical Illness Insurance	29
Cancer Insurance	30
Deferred Compensation Plan	30
Employee Assistance Program (EAP)	30-31
How Your Benefits Work	32
When Coverage Ends	33
Contact Information	34

2019 Open Enrollment Timeline

You can complete the enrollment process anytime from **Monday, November 12th through 11:00 a.m. Friday, November 16th, 2018**. Benefits specialists are available to assist you throughout this process. See below for the Open Enrollment timeline and ways you can connect with a Benefits Specialist.

REMEMBER! If you wish to add your spouse or dependents to your coverage, you must bring the appropriate dependent eligibility documents (see www.gainesville.org/employees for document list).

OPEN ENROLLMENT BEGINS

Monday, November 12, 2018

8:00AM

OPEN ENROLLMENT ENDS

Friday, November 16, 2018

11:00 AM

INSURANCE GOES

INTO EFFECT

Monday, January 1, 2019

Open Enrollment Activities

Location:

Public Safety Complex
701 Queen City Pkwy
Gainesville, GA 30501

Information Sessions:

(Please plan to attend one of these mandatory sessions)

11/12	Monday	10am, 2pm, 5pm
11/13	Tuesday	7am, 10am, 2pm
11/14	Wednesday	8am, 11am, 5pm

Benefits Fair:

11/12	Monday	9am-5pm
11/13	Tuesday	8am-3pm
11/14	Wednesday	8am-12pm

Walk-in/On-site Enrollers:

11/12	Monday	8am-6pm
11/13	Tuesday	8am-5pm
11/14	Wednesday	8am-6pm
11/15	Thursday	8am-12pm
11/16	Friday	8am-11am

Medical Health Insurance

- The City will continue to offer the Traditional Health Plan in addition to the High Deductible Health Plan (HDHP) with a Health Savings Account (HSA). Please review carefully to determine which plan best suits you and your family.
- Healthgram will continue as the City’s Third-Party Administrator and is responsible for the administration of benefits, payment of claims, and customer service.
- **REMEMBER!** For proper handling of your claims please confirm with your provider that they have your **Healthgram** insurance card on file.
- **ProCare Rx**, a local Pharmacy Benefit Manager, will continue to handle prescription claims in partnership with Healthgram.
- **REMEMBER!** If you plan to cover your spouse who is employed, works full-time and is eligible for coverage through his/her employer, a surcharge of \$50 per pay period will be charged; this is in addition to the regular contribution amount.
- **REMEMBER!** A \$25 per pay period surcharge will be charged to those employees that use tobacco products.

AN EASY WAY TO SAVE ON HEALTHCARE

Your healthconnect Advisor can help you estimate medical costs, save money and possibly earn cash rewards!

CALL YOUR ADVISOR TO:

-  Ask questions about your medical coverage
-  Review planned surgeries or medical procedures
-  Find the right doctor or facility for you
-  Estimate upcoming medical costs



GET CONNECTED:

 866.904.9081

Healthgram Reward Program

- Use identified low-cost providers and receive the reward
- No account set up, no forms to complete, no minimum to spend
- You receive a check directly from Healthgram
- Covered family members are also eligible to earn rewards

ELIGIBLE SERVICES

\$100 REWARD	\$50 REWARD	\$25 REWARD
Colonoscopy Endoscopy (Upper GI) Knee Arthroscopy Shoulder Arthroscopy	Removal of Adenoids Sleep Study Tonsillectomy Cataract Surgery Cholecystectomy (laparoscopic) Ear Tube Placement Heart Perfusion Imaging Lithotripsy	Most CTs Most MRIs Transthoracic Echocardiogram (TTE) Transthoracic Echocardiogram (TTE) - with Doppler

Visit www.gainesville.org/employees for additional plan information.

Health Premiums for 1/1/19 through 12/31/19

Medical Bi-Weekly Deductions	Traditional	HDHP
Employee Only	\$42.00	\$0
Employee & Spouse	\$173.51	\$131.89
Employee + 1 Child	\$124.70	\$83.55
Employee + Children	\$137.17	\$91.90
Family	\$279.67	\$212.55

Care Management Requirements

The Medical Plan (The Plan) features certain care management services designed to help ensure that all covered persons receive necessary and appropriate healthcare while avoiding unnecessary expenses when a hospital confinement, a surgical procedure, or certain other care is proposed. Covered persons must use the services and follow all necessary steps as required.

Please note that the Plan is not directly involved in treatment, but only provides benefits for services that are covered under the terms of the Plan. Therefore, the Plan has no liability for the quality of care the member may receive. The member and healthcare provider(s) are responsible for making all decisions regarding healthcare and will control the course of treatment followed. **Failure to comply with the precertification requirements outlined below will result in a \$250 penalty.**

PRECERTIFICATION PROCESS

In order to receive full benefits for the services listed below, the covered person must obtain precertification prior to receiving the services or treatment. Precertification is the responsibility of the member. If the member is unsure whether precertification has been made, he or she should call to verify.

A forty-eight (48) hour advance notice for precertification is required for the following:

- Ambulatory Surgery
- Chemotherapy/Radiation Therapy
- Durable Medical Equipment (rental or purchase) over \$1,500
- High-tech Diagnostic Radiology (CT, MRI, MRA, PET scans)
- Home Health Care
- Home Infusion Therapy
- Hospice Care
- Injectables and Infusion in an Office Setting (high dollar)
- Inpatient Care in Extended Care Facilities
- Inpatient Care in Mental Health Residential and Treatment Centers
- Inpatient Rehabilitation Services
- Inpatient Care in Skilled Nursing Facilities
- Inpatient Care in Substance Residential and Treatment Centers
- Non-Emergency Hospital Admissions (including observation)
- Outpatient Surgery
- Pain Therapy (outpatient)
- Prosthetics and Orthotics over \$1,500
- Transplants

FOR PRECERTIFICATION CALL:

1-800-472-5001
8:30am—5:00pm EST
Monday through Friday

Hospital Admissions

For Emergency Admission: The covered person or an authorized representative of the family or the admitting office must call within forty-eight (48) hours or by the end of the first business day after admission.

CITY OF GAINESVILLE BENEFIT PLAN – Effective January 1, 2019 to December 31, 2019

All benefits are subject to the calendar year deductible, except those with in-network co-pays, unless otherwise noted. In addition to co-pays, members may be responsible for deductible and any applicable coinsurance. Members are also responsible for all costs over all applicable plan maximums. **Some services may require pre-certification before services are covered by the Plan.**

TRADITIONAL HEALTH PLAN

Lifetime Medical Benefits:		Unlimited	
All in-network deductibles and out-of-pocket expenses may also be applied toward satisfaction of the out-of-network deductible and out-of-pocket expense limits and vice versa.		Preferred Provider (In-Network)	Non-Preferred Provider (Out-of-Network)
Deductible: <small>(Family deductible is limited to a maximum of three individuals per family)</small>	Individual:	\$2,000	\$4,500
	Family:	\$6,000	\$13,500
Out-of Pocket Max: <small>(Out-of-pocket includes all deductibles, medical and Rx co-pays)</small>	Individual:	\$5,500	\$9,000
	Family:	\$14,300	\$25,000
Coinsurance	Plan pays:	80%	60%
	You pay:	20%	40%
		In-Network	Out-of-Network
Preventive Care: <small>(Preventive Care Services that meet the requirements of federal and state law, including certain screening, immunizations and physician visits).</small>		Member Pays	Member Pays
Well Child Care		\$-0-	Not Covered
Immunizations & Flu Shots		\$-0-	Not Covered
Prostate Screening		\$-0-	Not Covered
Periodic Health Exams		\$-0-	Not Covered
Annual Gynecology Exams		\$-0-	Not Covered
Pap Smears		\$-0-	Not Covered
Routine Colonoscopies		\$-0-	Not Covered
Routine Mammograms		\$-0-	Not Covered
Physician's Office/Injury or Sickness:		Member Pays	Member Pays
Physician Office Visit		\$35 Co-pay	40% after deductible
Specialist Office Visit		\$50 Co-pay	40% after deductible
Urgent Care		\$50 Co-pay	\$50 Co-pay/Deductible & 40%
Second Surgical Opinion		\$50 Co-pay	40% after deductible
Allergy Care (testing)		\$50 Co-pay	40% after deductible
Allergy Care (serum)		\$100 Co-pay	40% after deductible
Allergy Care (allergy shots)		20% after deductible	40% after deductible
Maternity (1 st prenatal visit)		\$35 Co-pay	40% after deductible
Maternity Physician Services (prenatal, postpartum, delivery)		20% after deductible	40% after deductible
Emergency Services:		Member Pays	Member Pays
Life-threatening illness or serious accidental injury		\$325 Co-pay	\$325 Co-pay
Non-emergency use of ER		\$400 Co-pay/Deductible & 20%	\$400 Co-pay/Deductible & 40%
Outpatient Services:		Member Pays	Member Pays
Physician Services (surgeon, anesthesiologist, pathologist, radiologist)		20% after deductible	40% after deductible
Ambulatory (non-hospital) Surgical Facility		\$500 Co-pay	40% after deductible
Hospital Surgery & Ancillary Lab/X-ray		20% after deductible	40% after deductible
Diagnostic Lab/X-ray (In-office/Freestanding Center)		\$-0-	40% after deductible
MRI, CT and PET scans (In-office/Freestanding Center)		\$150 Co-pay	40% after deductible
MRI, CT and PET scans (Hospital Outpatient Imaging)		20% after deductible	40% after deductible
Diagnostic Colonoscopies & Mammograms (In-office/Freestanding Center)		\$-0-	40% after deductible
Diagnostic Colonoscopies & Mammograms (Hospital Facility)		20% after deductible	40% after deductible

Therapy Service: (Calendar year max is combined between and in and out)	Member Pays	Member Pays
Speech Therapy (30 visit maximum)	\$35 Co-pay	40% after deductible
Physical, Occupational Therapy (30 visit maximum)	\$35 Co-pay	40% after deductible
Respiratory Therapy (30 visit maximum)	20% after deductible	40% after deductible
Radiation/Chemotherapy	20% after deductible	40% after deductible
Inpatient Hospital Services:	Member Pays	Member Pays
Daily Room & Board at Semi-Private Room rate; ICU/CCU, Newborn Nursery Care charges and other covered hospital charges that are medically necessary.	20% after deductible	40% after deductible
Physician Services (surgeon, anesthesiologist, pathologist, radiologist)	20% after deductible	40% after deductible
Mental Health & Substance Abuse:	Member Pays	Member Pays
Mental Health Outpatient Visit	\$35 Co-pay	40% after deductible
Substance Abuse Outpatient Visit	\$35 Co-pay	40% after deductible
Inpatient (Physician & facility fees)	20% after deductible	40% after deductible
Partial Hospitalization (Physician & facility fees)	\$-0-	40% after deductible
Intensive Outpatient Program (Physician & facility fees)	\$-0-	40% after deductible
Other Services: (Calendar year max are combined between and in and out)	Member Pays	Member Pays
Skilled Nursing Facility (100 day maximum)	20% after deductible	40% after deductible
Home Health Care (120 visits maximum)	20% after deductible	40% after deductible
Hospice	20% after deductible	40% deductible waived
Ambulance (when medically necessary)	20% after deductible	40% after deductible
Chiropractic Services (20 visit maximum)	\$35 Co-pay	40% after deductible
Durable Medical Equipment	20% after deductible	40% after deductible
Diabetic Pumps	20% after deductible	40% after deductible
Prescription Drugs: Administered by ProCare Rx, Customer Service Help Line: (800) 699-3542. To view your formulary go to www.procarerx.com and register as a member.	Member Pays	Member Pays
Retail Drug - Tier 1 (Generic)	\$10 Co-pay	\$35 Co-pay
Retail Drug - Tier 2 (Preferred)	20% \$50 minimum \$75 max	30% \$100 minimum \$150 max
Retail Drug - Tier 3 (Non-Preferred)	40% \$175 minimum \$200 max	60% \$225 minimum \$275 max
Retail Drug - Tier 4 (Drugs costing \$700-\$6,000 per month)	20% Co-pay	not covered
Retail Drug - Tier 5 (Drugs costing \$6,001-\$9,999 per month)	30% Co-pay	not covered
Retail Drug - Tier 6 (Drugs costing \$10,000-\$15,000 per month)	40% Co-pay	not covered
Retail Drug - Tier 7 (Drugs costing > \$15,000 per month)	60% Co-pay	not covered
*90 day supply at Retail Drug - Diabetic Supplies	\$-0-	not covered
*90 day supply at Retail Drug - Tier 1 (Generic)	\$30 Co-pay	not covered
*90 day supply at Retail Drug - Tier 2 (Preferred)	40% \$150 minimum \$225 max	not covered
*90 day supply at Retail Drug - Tier 3 (Non-Preferred)	50% \$525 minimum \$600 max	not covered

***90 Day at Retail Program: 90 day supply permitted at Retail Drug after 180 days at same dose and dosage.**
Compound drugs limited to \$300 maximum per month.

Members who obtain a Brand drug when a Generic is available will pay their copay plus the difference between the cost of the Generic and the Preferred drug.

CITY OF GAINESVILLE BENEFIT PLAN – Effective January 1, 2019 to December 31, 2019

All benefits are subject to the calendar year deductible, except those with in-network co-pays, unless otherwise noted. In addition to co-pays, members may be responsible for deductible and any applicable coinsurance. Members are also responsible for all costs over any applicable plan maximums. **Some services may require pre-certification before services are covered by the Plan.**

HIGH DEDUCTIBLE HEALTH PLAN

Lifetime Medical Benefits:		Unlimited	
All in-network deductibles and out-of-pocket expenses may also be applied toward satisfaction of the out-of-network deductible and out-of-pocket expense limits and vice versa.		Preferred Provider (In-Network)	Non-Preferred Provider (Out-of-Network)
Deductible: (Family deductible is limited to a maximum of three individuals per family)	Individual:	\$3,000	\$6,000
	Family:	\$9,000	\$18,000
Out-of Pocket Max: (Out-of-pocket includes all deductibles, medical and Rx co-pays)	Individual:	\$6,000	\$9,000
	Family:	\$13,300	\$27,000
Coinsurance	Plan pays:	90%	70%
	You pay:	10%	30%
		In-Network	Out-of-Network
Preventive Care: (Preventive Care Services that meet the requirements of federal and state law, including certain screening, immunizations and physician visits).		Member Pays	Member Pays
Well Child Care		\$-0-	Not Covered
Immunizations & Flu Shots		\$-0-	Not Covered
Prostate Screening		\$-0-	Not Covered
Periodic Health Exams		\$-0-	Not Covered
Annual Gynecology Exams		\$-0-	Not Covered
Pap Smears		\$-0-	Not Covered
Routine Colonoscopies		\$-0-	Not Covered
Routine Mammograms		\$-0-	Not Covered
Physician's Office/Injury or Sickness:		Member Pays	Member Pays
Physician Office Visit		10% after deductible	30% after deductible
Specialist Office Visit		10% after deductible	30% after deductible
Urgent Care		10% after deductible	30% after deductible
Second Surgical Opinion		10% after deductible	30% after deductible
Allergy Care (testing)		10% after deductible	30% after deductible
Allergy Care (serum)		10% after deductible	30% after deductible
Allergy Care (allergy shots)		10% after deductible	30% after deductible
Maternity (1 st prenatal visit)		10% after deductible	30% after deductible
Maternity Physician Services (prenatal, postpartum, delivery)		10% after deductible	30% after deductible
Emergency Services:		Member Pays	Member Pays
Life-threatening illness or serious accidental injury		After in-network deductible, \$325 Co-pay	After in-network deductible, \$325 Co-pay
Non-emergency use of ER		After in-network deductible, \$400 Co-pay	After in-network deductible, \$400 Co-pay
Outpatient Services:		Member Pays	Member Pays
Physician Services (surgeon, anesthesiologist, pathologist, radiologist)		10% after deductible	30% after deductible
Ambulatory (non-hospital) Surgical Facility		10% after deductible	30% after deductible
Hospital Surgery & Ancillary Lab/X-ray		10% after deductible	30% after deductible
Diagnostic Lab/X-ray (In-office/Freestanding Center)		10% after deductible	30% after deductible
MRI, CT and PET scans (In-office/Freestanding Center)		10% after deductible	30% after deductible
MRI, CT and PET scans (Hospital Outpatient Imaging)		10% after deductible	30% after deductible
Diagnostic Colonoscopies & Mammograms (In-office/Freestanding Center)		10% after deductible	30% after deductible
Diagnostic Colonoscopies & Mammograms (Hospital Facility)		10% after deductible	30% after deductible

Therapy Service: (Calendar year max is combined between and in and out)	Member Pays	Member Pays
Speech Therapy (30 visit maximum)	10% after deductible	30% after deductible
Physical, Occupational Therapy (30 visit maximum)	10% after deductible	30% after deductible
Respiratory Therapy (30 visit maximum)	10% after deductible	30% after deductible
Radiation/Chemotherapy	10% after deductible	30% after deductible
Inpatient Hospital Services:	Member Pays	Member Pays
Daily Room & Board at Semi-Private Room rate; ICU/CCU, Newborn Nursery Care charges and other covered hospital charges that are medically necessary.	10% after deductible	30% after deductible
Physician Services (surgeon, anesthesiologist, pathologist, radiologist)	10% after deductible	30% after deductible
Mental Health & Substance Abuse:	Member Pays	Member Pays
Mental Health Outpatient Visit	10% after deductible	30% after deductible
Substance Abuse Outpatient Visit	10% after deductible	30% after deductible
Inpatient (Physician & facility fees)	10% after deductible	30% after deductible
Partial Hospitalization (Physician & facility fees)	10% after deductible	30% after deductible
Intensive Outpatient Program (Physician & facility fees)	10% after deductible	30% after deductible
Other Services: (Calendar year max are combined between and in and out)	Member Pays	Member Pays
Skilled Nursing Facility (100 day maximum)	10% after deductible	30% after deductible
Home Health Care (120 visits maximum)	10% after deductible	30% after deductible
Hospice	10% after deductible	30% after deductible
Ambulance (when medically necessary)	10% after deductible	30% after deductible
Chiropractic Services (20 visit maximum)	10% after deductible	30% after deductible
Durable Medical Equipment	10% after deductible	30% after deductible
Diabetic Pumps	10% after deductible	30% after deductible
Prescription Drugs: Administered by ProCare Rx, Customer Service Help Line: (800) 699-3542. To view your formulary go to www.procarerx.com and register as a member.	Member Pays	Member Pays
AFTER MEDICAL DEDUCTIBLE HAS BEEN MET, COPAYS WILL APPLY		
Retail Drug - Tier 1 (Generic)	\$10 Co-pay	\$35 Co-pay
Retail Drug - Tier 2 (Preferred)	\$20 Co-pay	\$55 Co-pay
Retail Drug - Tier 3 (Non-Preferred)	\$60 Co-pay	\$75 Co-pay
Retail Drug - Tier 4 (Drugs costing \$700-\$6,000 per month)	20% Co-pay	not covered
Retail Drug - Tier 5 (Drugs costing \$6,001-\$9,999 per month)	30% Co-pay	not covered
Retail Drug - Tier 6 (Drugs costing \$10,000-\$15,000 per month)	40% Co-pay	not covered
Retail Drug - Tier 7 (Drugs costing > \$15,000 per month)	60% Co-pay	not covered
*90 day supply at Retail Drug - Diabetic Supplies	10% After Deductible	not covered
*90 day supply at Retail Drug - Tier 1 (Generic)	\$30 Co-pay	not covered
*90 day supply at Retail Drug - Tier 2 (Preferred)	\$60 Co-pay	not covered
*90 day supply at Retail Drug - Tier 3 (Non-Preferred)	\$180 Co-pay	not covered

***90 DAY AT Retail Program: 90 day supply permitted at Retail Drug after 180 days at same dose and dosage.**
Compound drugs limited to \$300 maximum per month.

Members who obtain a Brand drug when a Generic is available will pay their copay plus the difference between the cost of the Generic and the Preferred drug.



It's Easy to Connect with Us!

ProCare Rx Website

ProCare Rx offers health and wellness resources to members at www.ProCareRx.com. Our online Health and Wellness Library contains links for the most current member education information:

- Conditions and Allergies
- Health and Wellness
- Vitamins and Minerals
- Herbs and Supplements
- Men, Women, Children, and Senior Health
- Therapies
- Diet and Fitness
- Functional Foods
- Healthy Recipes

Our Health Tools include health calculators for body fat, body mass index, calories burned, and asthma zone. Also included in the tool box is a childhood immunization schedule, target heart rate, pregnancy due date, daily nutrition requirements, and more.

Members also have the ability to shop for over-the-counter (OTC) items like vitamins at great prices through ProCare PharmacyCare's (PPC) market place. Simply click on the Mail Order tab and choose ProCare PharmacyCare's website. You will be redirected to PPC's website; once there, click on the Health & Wellness tab and choose Market Place OTC List. Please call PPC directly at 800-662-0586 to order blood glucose test strips.

Member Portal

ProCare Rx has built and developed a Member Portal with you in mind. This secure Internet site allows you and your dependents access to prescription profiles and other important prescription benefit information. The site can be found by typing the following into the address bar on your Internet browser: <https://memberaccess.procarerx.com>

The Member Portal offers the following benefits:

- Create and maintain your own secure login
- Review your prescription claims history or individual prescriptions
- Look up a drug to identify formulary status and preferred alternatives
- View your year-to-date prescription expenses
- Locate pharmacies within a zip code, state, city, or county
- Refill prescriptions at mail service/transfer prescriptions to mail service
- Print profile reports for historical or tax purposes

Give Us a Call if You Need Help Along the Way!

855-828-1484

Health Savings Account (HSA)

THIS APPLIES ONLY IF YOU HAVE SELECTED THE HIGH DEDUCTIBLE HEALTH PLAN

Why should I contribute to an HSA?

A Health Savings Account (HSA) through Chard Snyder allows employees to use pre-tax money to pay for eligible medical, dental and vision expenses not covered by an insurance plan, including the deductible and coinsurance.

Cost Savings-HSA contributions are excluded from federal income tax; unused money is held in an interest-bearing savings or investment account.

Long-Term Financial Benefits-Save for future expenses; funds roll over from year to year; account is portable-you take it with you even if you leave employment with the City.

Choice-You control and manage your health care expenses; you choose when to use your HSA dollars to pay for your health care expenses; you choose when to save your HSA dollars and pay health care expenses out-of-pocket.

Limits for 2019:

Individual: \$3,500

Family: \$7,000

Age 55 or older: Maximum contribution increases by \$1,000 (considered a "catch-up" contribution)

These funds may be used to pay for eligible expenses with your Chard Snyder Benefit Card at the time of services.

What is the difference between HSA and Flexible Spending Account (FSA)?

An **HSA can** roll over unused funds from year to year and is portable if you leave employment with the City. An **FSA cannot** roll over unused funds from year to year and is not portable.

Can I contribute to both an HSA and an FSA in the same year?

If you select the High Deductible Health Plan, you are only eligible to participate in the "limited FSA" for vision and dental.

Your HSA enrollment must be completed independent of your benefit election.

If you are selecting the HDHP (HSA) for the first time you must set up your HSA account and set your deductions.

- If you have selected to enroll in the High Deductible Health Plan, you may enroll in a Health Savings Account (HSA), a limited FSA, a Dependent Daycare FSA or all three.



Complement your HSA with a

Limited or Dependent Daycare FSA



You are not eligible for a Healthcare Flexible Spending Account if you are enrolled in a Health Savings Account, but you **can** enroll in a Limited and/or Dependent Daycare Flexible Spending Account to maximize your savings.



Limited Healthcare FSA - Save on Vision and Dental

The Limited Flexible Spending Account is a great way to reduce your vision and dental expenses when you have a Health Savings Account. Just like the HSA, the Limited FSA allows you to contribute tax-free dollars from your pay to save money on your out-of-pocket vision and dental expenses. With the Limited FSA, the entire balance is available to you at the beginning of the plan year.

Dependent Daycare FSA - Save Money While You Work

Save about one-third on dependent daycare while you work. The Dependent Daycare FSA account pays for care of children 12 years of age or younger or anyone you claim on your tax return who is not capable of self-care. Non-worktime care is not eligible. Money is deducted from each paycheck and added to your account. You may not be reimbursed more than the current balance.

What is a Health Savings Account (HSA)?

An HSA allows you to put away money tax-free for medical expenses. The account stays with you and is available for medical expenses even after you retire.

To be eligible for an HSA, you must be enrolled in a High Deductible Health Plan that meets requirements set by the IRS. See the HSA enrollment brochure for further requirements.

After you reach a certain balance in your HSA you may invest your savings for extra growth.

Adding a Limited or Dependent Daycare FSA can help you reach your savings goals - and the money is always tax free.

.....

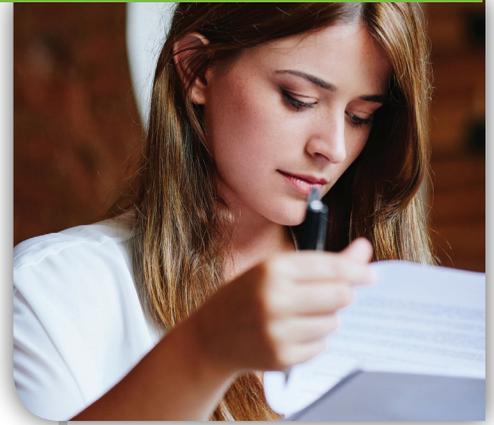
Keep Good Records Save Your Receipts

The IRS may require you to prove that all money taken from your Limited FSA or Dependent Daycare FSA was used for eligible expenses.

Documenting Your Eligible Expenses

You must always prove to the IRS' satisfaction that your expense was eligible. Send us a copy of the paperwork from doctors' and dentists' offices, hospitals, and stores that do not electronically confirm expenses.

Take a picture of your receipt, itemized statement or EOB with your mobile device. You can submit it through the app, upload it through our website, or attach it to an email...or, just fax or mail a paper copy.



IRS Regulations

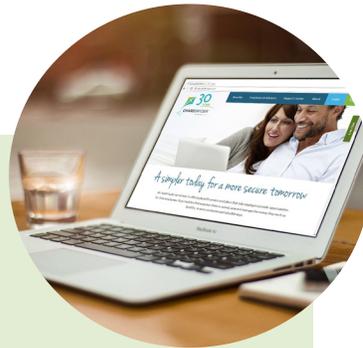
Limited FSA
Dependent Daycare FSA

- No matter how you use your FSA funds, the IRS requires proof it was for an eligible expense. You may be asked to send us a copy of your receipt, itemized statement, or Explanation of Benefits (EOB) for substantiation for your claim
- You cannot change your mind after you enroll unless you experience specific work/life events. (See FAQs on our website)
- Money cannot be transferred from one plan to the other
- You must spend your money within your plan's filing deadlines
- Only eligible healthcare and daycare expenses can be reimbursed (no cosmetic healthcare expenses)
- The Dependent Daycare Plan may not be used for dependent healthcare expenses
- Once you claim an expense you may not claim it again on your annual taxes

Help Yourself...

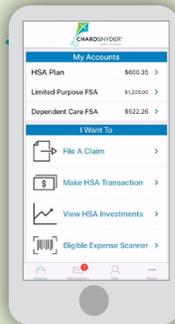
Chard Snyder Website

Our website is loaded with information and tools to help you get the most out of your plan. Access your account by logging in at www.chard-snyder.com.



Mobile App

Our mobile app is simple to use and easy to get from Google Play or the App Store.



- View account balances and transaction details
- Submit and review claims
- Upload paperwork
- Scan products for eligibility (Plan restrictions may apply)

Customer Service

Contact us through Live Chat from the Chard Snyder website, give us a call, or send us an email for quick, convenient, personal service.

800.982.7715 | askpenny@chard-snyder.com



Savings will vary based on your tax bracket. Divorced parents should check our website for special rules regarding the dependent daycare account. Your tax advisor can discuss how you might use this benefit with the child tax credit. Federal regulations may change plan features without notice at any time (see IRS Publication 503). Check your Summary Plan Description (SPD) for your plan's specifics. The information contained in this publication is not, nor is it intended to be, legal or tax advice. © 2018 Chard, Snyder & Associates, Inc. All rights reserved.



800.982.7715 www.chard-snyder.com



LMTDCA v8.18

Flexible Spending Account (FSA)

Medical Flexible Spending

A **Flexible Spending Account (FSA)** through Chard Snyder allows employees to use pre-tax money to pay for qualified medical or dependent care expenses incurred during the year. The FSA maximum is \$2,650.

Flexible spending deductions typically result in a tax savings from 10-30%. It is necessary to determine how much you anticipate spending on qualified expenses throughout the year and fund your FSA for that amount through pre-tax payroll deductions. These funds may be used to pay for eligible expenses with your Chard Snyder Benefit Card at the time of services or you can submit your receipt afterwards for reimbursement.

Dependent Care Flexible Spending Account (FSA)

Designed to help you pay for qualified dependent child care or elder care expenses incurred during the plan year, in order for you (and your spouse, if married) to work or go to school full-time.

- Annual maximum per household is \$5,000 (\$2,500 if married and filing separately)
- You only have access to funds that have been withheld from your paycheck. If you submit receipts for higher amount, you will be automatically reimbursed as future payroll deductions are deposited into your account.
- Some examples of **eligible** expenses include but are not limited to: care at a licensed nursery school or daycare facility, before and after school care for children 13 and under, day camps, babysitters, nannies and au pairs, and care of a disabled spouse or dependent regardless of age.
- Some examples of **ineligible** expenses include but are not limited to: services provided by a family member, overnight camp expenses, babysitting expenses for a time when you are not working or at school, late payment fees, tuition expenses for school, nursing home expenses and any expenses while on vacation.

Your FSA enrollment must be completed with a TWS enroller no later than November 27th!

- Employees may enroll in a Health Care FSA, a Dependent Daycare FSA, or both.
- **Current FSA accounts expire 12/31/18. Even if you currently contribute to a Flexible Spending Account, you MUST RE-ENROLL for 2019 to continue participation.**





Gainesville Employee Clinic

Access convenient care when you need it most.

When it comes to your health, you need the best care - fast. Your CareATC Wellness Center offers you just that. From annual physicals to an unexpected illness, your wellness center is available when you need it most at no cost to you. Finally, something you can feel good about.

CareATC offers:

- No co-pay
- No deductible
- Minimal waiting room time
- Full service primary care
- On-site lab draws
- On-site generic prescriptions
- Personal Health Assessment (PHA)

Location and hours:

1314 West Ridge Road, Gainesville, GA 30503
Monday 7:00am - 6:00pm
Tuesday 7:00am - 5:00pm
Wednesday 7:00am - 6:00pm
Thursday 7:00am - 5:00pm
Friday 7:00am - 5:00pm
Saturday 8:00am - 12:00pm

What can be treated?

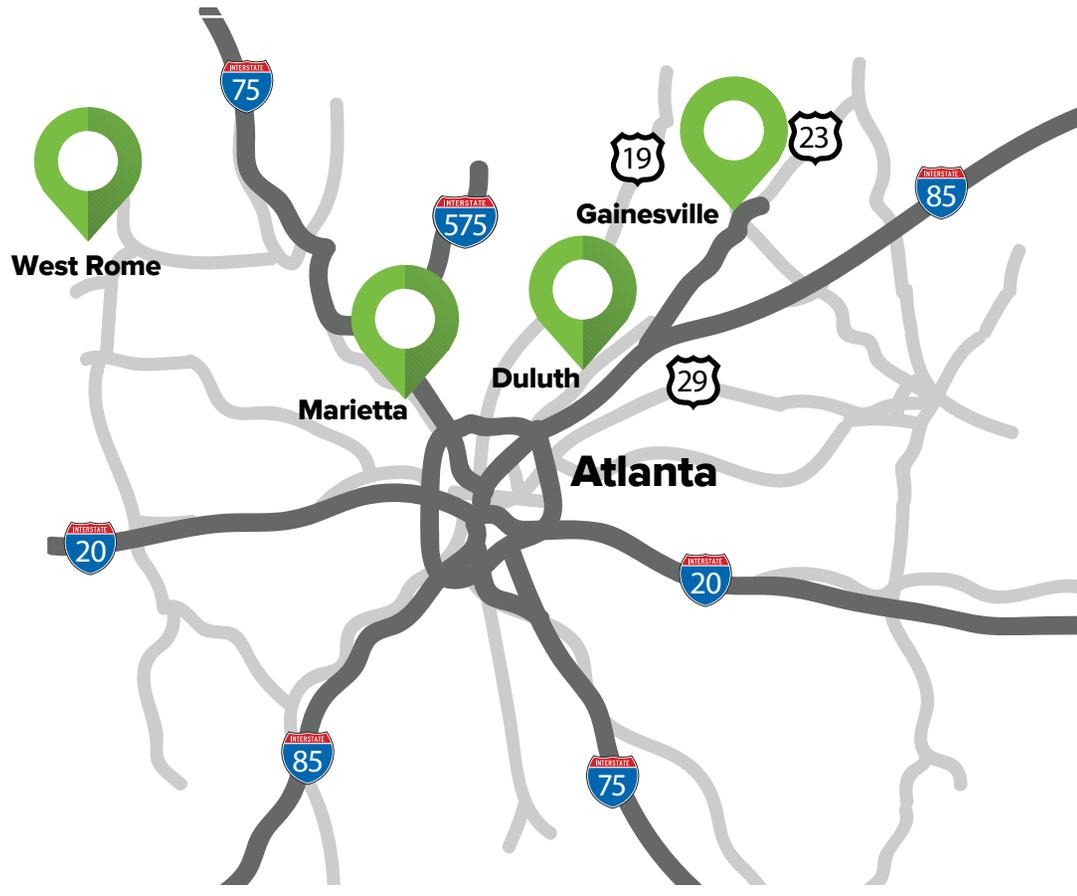
Allergies	Asthma
Cold and Flu	Congestion
Diabetes Management	Headaches
High Blood Pressure	High Cholesterol
Lab Work/Tests	Physicals



Three easy ways to schedule an appointment:

Log in at careatc.com or call **800.993.8244** or download the **CareATC App!**

Shared-Site Network Clinics



Dobbins Clinic

2130 NW Parkway, Ste. G
Marietta, GA 30067

Gainesville Clinic

1314 W Ridge Rd
Gainesville, GA 30501

Sugarloaf Clinic

2250 Satellite Blvd, Ste. 140
Duluth, GA 30097

West Rome Clinic

101 Watson St NW
Rome, GA 30165

Three easy ways to schedule an appointment:

↓ CareATC App ↷ careatc.com/patients ☎ 800.993.8244

Download the Care ATC App, log in at careatc.com/patients or call 800.993.8244!





Meet Your Health Coach

The City of Gainesville offers Health Coaching services through the Wellness Incentive Program.

Health Coaching is individualized, employee-centered care with a primary focus of reducing health risk factors of chronic diseases, such as cardiovascular disease, diabetes, hypertension, and stroke. Through a series of face-to-face sessions, our coaches develop personalized care plans strategically designed to address important lifestyle issues such as weight loss, tobacco use, fitness, and nutrition.

Your Health Coach can help you create goals and a plan on how to reduce your risk for chronic disease through nutrition and fitness education. For more information about Health Coaching, please contact CareATC at wellness@careatc.com or contact your Health Coach directly.



Susanna Hagan, MS, EP-C | City of Gainesville

Email: susannahagan@careatc.com

Address: 1314 West Ridge Rd., Gainesville, GA

Phone: 770-502-6105

Hours Available: Tuesdays and Fridays: 7AM-5PM

My passion for Health & Wellness came from the role that my father has played in my life in showing me how to be healthy and enjoy doing it. I've always loved going on runs with my dad and experimenting with healthy recipes. Since my parents have aged they've encountered multiple health issues, which was an additional motivating factor in moving me towards this profession. I thoroughly enjoy my job as a health coach because I find it so rewarding in getting to help people through encouragement and education.

Education:

Bachelor of Science
in Kinesiology and Health Promotion
Charleston Southern University

Masters of Science
in Clinical Exercise Physiology
University of Georgia

Certifications:

Certified Clinical Exercise Physiologist
Certified Nutrition Exercise Specialist

My professional career consists of working as a Physical Therapy Assistant for a short 6-month span of time before transitioning into my career at UT Medical Center as an Exercise Physiologist in both outpatient and inpatient Cardiopulmonary Rehab for four short months before moving back to Georgia. Upon moving back to Georgia, I was blessed to stumble upon my dream job with CareATC as a Health Coach. It has been just over a year working as a Health Coach with CareATC and it is with great honor getting to serve as a resource to the employees!

Top 5 Benefits of working with a CareATC Health Coach:

- 1. Free:** The City of Gainesville provides Health Coach access to all those enrolled in a City medical plan at no cost.
- 2. Convenient:** The Health Coach is located close by on West Ridge Road in Gainesville, which is convenient to most work locations.
- 3. Confidential:** What you discuss with the Health Coach remains with the Health Coach and is not shared with anyone else.
- 4. Educational:** You can learn how to eat better, exercise more, reduce stress, improve sleep, and much more from our licensed professional Health Coaches. Our Health Coaches provide you with time, tips, encouragement, support, and anything else you may need to assist you on your journey to good health.
- 5. Earning potential:** If you participate in the group health education sessions you may earn credit through the wellness incentive program.



2019 City of Gainesville Wellness Incentive Program

Traditional Health Plan

Program Category	Goal Name	Employee Rewards	Spouse Rewards *	Frequency Goal Dates
Personal Health Analysis and Wellness Screening	Health Risk Assessment (blood draw and follow-up) REQUIRED TO PARTICIPATE IN THE INCENTIVE PROGRAM	\$150 (through payroll)	\$50 (through Empl Health Reimb Acct)	Once Employee: November 2018 Spouse: January 2019
<i>The below incentives for you and your spouse are rewarded through your Health Reimbursement Account (HRA)</i>				
Preventive Care Category Cap: Employee \$200 Spouse \$75	Annual Physical	\$150	\$75	Once 11/1/18-10/31/19
	Colon Cancer Screening (colonoscopy)	\$100	\$50	Once 11/1/18-10/31/19
	Annual Gynecology Exam	\$100	\$50	Once 11/1/18-10/31/19
	Prostate Cancer Screening	\$150	\$25	Once 11/1/18-10/31/19
	Mammogram	\$50	\$25	Once 11/1/18-10/31/19
	Flu shot	\$50	\$25	Once 11/1/18-10/31/19
	Skin cancer screening	\$50	\$25	Once 11/1/18-10/31/19
Biometric Outcomes Category Cap: Employee \$175 Spouse \$45	Waist Circumference: Men ≤ 40" Waist Circumference: Women ≤ 35" Blood Pressure: < 135/84 mmHg HDL Cholesterol: ≥ 40 mg/dL LDL Cholesterol: ≤ 130 mg/dL Triglycerides: ≤ 150 mg/dL Blood Glucose: ≤ 100 mg/dL Achieve a healthy Body Mass Index of <30	\$25 each	\$15 each	Once 11/1/18-10/31/19
Participate in Physical Activities Category Cap: Employee \$60 Spouse \$30	Visit a gym 12 times in a calendar month Complete an outlined fitness challenge	\$30 each	\$15 each	Once 11/1/18-10/31/19
Dental Category Cap: Employee: \$100 Spouse: \$50	Dental Cleaning and Exam	\$100	\$50	Once 11/1/18-10/31/19
Healthy Group Activities Category Cap: Employee \$150 Spouse \$45	Attend or participate in group activities led by the Clinic Health Coach	\$25 each	\$15 each	Once 11/1/18-10/31/19

Total incentive maximum for these categories combined: Employee \$350 / Spouse \$ 200

*** Spouse may begin earning rewards in January 2019.
All spouse rewards will be paid through Employees Chard-Snyder HRA.**

2019 City of Gainesville Wellness Incentive Program

High Deductible Health Plan

Program Category	Goal Name	Employee Rewards	Spouse Rewards *	Frequency Goal Dates
Wellness Screening	Personal Health Analysis (blood draw and follow-up) REQUIRED TO PARTICIPATE IN THE INCENTIVE PROGRAM	\$200 (through payroll)	\$50 (through Empl Health Reimb Acct)	Once Employee: November 2018 Spouse: January 2019
<i>The below incentives for you and your spouse are rewarded through your Health Reimbursement Account (HRA)/Health Savings Account (HSA)</i>				
Annual Physical Category Cap: Employee: \$200 Spouse: \$75	Annual Physical	\$200	\$75	Once 11/1/18-10/31/19
Preventive Care Category Cap: Employee \$300 Spouse \$100	Colon Cancer Screening (colonoscopy)	\$150 each	\$50 each	Once 11/1/18-10/31/19
	Prostate Cancer Screening			
	Annual Gynecology Exam			
	Mammogram			
	Flu Shot			
Skin Cancer Screening				
Biometric Outcomes Category Cap: Employee \$350 Spouse \$75	Waist Circumference: Men ≤ 40" Waist Circumference: Women ≤ 35" Blood Pressure: < 135/84 mmHg HDL Cholesterol: ≥ 40 mg/dL LDL Cholesterol: ≤ 130 mg/dL Triglycerides: ≤ 150 mg/dL Blood Glucose: ≤ 100 mg/dL Achieve a healthy Body Mass Index of <30	\$50 each	\$15 each	Once 11/1/18-10/31/19
Participate in Physical Activities Category Cap: Employee \$60 Spouse \$30	Visit a gym 12 times in a calendar month Complete an outlined fitness challenge	\$30 each	\$15 each	Once 11/1/18-10/31/19
Dental Category Cap: Employee \$100 Spouse \$50	Dental Cleaning and Exam	\$100	\$50	Once 11/1/18-10/31/19
Healthy Group Activities Category Cap: Employee \$200 Spouse \$45	Participate in group activities led by the Clinic Health Coach	\$25 each	\$15 each	Once 11/1/18-10/31/19

Total incentive maximum for these categories combined: Employee \$1000 / Spouse \$ 215

*** Spouse may begin earning rewards in January 2019.**
All spouse rewards will be paid through Employees Chard-Snyder HRA/HSA Account.

New For 2019!

Scheduled City Funding for HDHP Participants

City Funding	
City Funding – January 2019	\$1,000.00
City Funding – March 2019	\$200.00
City Funding – May 2019	\$200.00
City Funding – July 2019	\$200.00
City Funding – September 2019	\$200.00
City Funding – November 2019	\$150.00
TOTAL CITY FUNDING DEPOSITS FOR HSA	\$1,950.00

Employee Coverage	\$3,500 Max. for HSA
Employee can earn through the wellness participation chart	\$1,000.00
Employee can earn through the wellness chart (spouse credits)	\$215.00
Employee has deposited by City throughout 2019	\$1,950.00
Employee can contribution up to \$12.88/pay cycle into their HSA	\$334.88
TOTAL ANNUAL ACCOUNT DEPOSITS FOR HSA	\$3,499.88

Family Coverage	\$7,000 Max. for HSA
Employee can earn through the wellness participation chart	\$1,000.00
Employee can earn through the wellness chart (spouse credits)	\$215.00
Employee has deposited by City throughout 2019	\$1,950.00
Employee can contribution to up to \$147.50/pay cycle into their HSA	\$3,835.00
TOTAL ANNUAL ACCOUNT DEPOSITS FOR HSA	\$7,000.00

JOIN NOW!
CITY EMPLOYEE DISCOUNT
BIWEEKLY PAYMENT OPTION
770.533.5850



Full-time employees and your immediate family members qualify!

Biweekly Payroll Deductions on Annual Memberships Available!

Plans starting at \$4.62 per pay period up to \$23.72 per pay period.

Options Available on Annual Memberships:

- Fitness Center Only
- Pools Only
- Fitness Center & Pools
- Pools & Fitness Classes
- Fitness Center, Pools, & Fitness Classes

Dental

The City of Gainesville offers two Dental Plans through CIGNA. Dental care is categorized under four main types of expenses:

- **Class I:** Diagnostic & Preventive-Oral evaluations, routine cleanings, X-rays, fluoride applications, sealants, space maintainers (non-orthodontic) & emergency care
- **Class II:** Basic Restorative-fillings, endodontics, periodontics, oral surgery, anesthesia, repairs to bridges, crowns, inlays, dentures. Dentures relines, rebases and adjustments.
- **Class III:** Major Restorative-Inlays, onlays, prosthesis over implant, crowns, bridges and dentures.
12 month waiting period applies
- **Class IV: Orthodontic-(High Plan Only)-** diagnostic x-rays, diagnostic casts, surgical exposure of an impacted tooth, orthodontic appliances and fixed or removable appliances to correct harmful habits.**12 month waiting period applies**

The following chart provides details on benefits for each type of Dental care:

	When you see an In-Network Dentist: High Plan	When you see an In-Network Dentist: Low Plan
Annual Deductible		
➤ Individual	\$50	\$50
➤ Family	\$100	\$100
Class I: Preventative & Diagnostic Care	100%	100%
Class II: Basic Treatment	80%	50%
Class III: Restorative Treatment	50%	50%
Class IV: Orthodontic	50%	N/A
Annual Maximum Benefit	\$1,500	\$1,000
Orthodontia Lifetime Maximum	50% up to \$1,000	\$0
Dependent Age	26	26

Dental Insurance

Our Dental plan provided through CIGNA, does allow for out-of-network benefits; we do, however, encourage you to obtain services from a dentist participating in the CIGNA network. For convenience and potential cost savings, it will be to your benefit to do so. To find out whether or not your dentist is participating, please visit: www.cigna.com.

Pre-Estimation

If the charge for any dental treatment is expected to exceed \$200, you should ask your dentist to submit a dental treatment plan to the CIGNA claims department to review before treatment begins.

Deductions	High Plan Bi-Weekly Rates:	Low Plan Bi-Weekly Rates:
Employee Only	\$25.09	\$12.84
Employee + 1 Dependent	\$45.43	\$27.80
Family	\$63.09	\$38.24



Vision

Vision insurance is provided by **CIGNA**, utilizing the **VSP Network**.

Lenses	Every 12 Months	\$10 Copay	Up to \$32 for Single Lenses, up to \$55 for Lined Bifocal, up to \$65 for Lined Trifocal, and up to \$80 for Lenticular
Frames	Every 24 Months	\$130 Allowance for the frame of your choice and 20% off the amount over your allowance	\$71
Elective Contact Lenses	Every 12 Months	\$130 allowance for a contact lenses exam(fitting and evaluation) and materials	Up to \$105
Vision Exam Benefits	Every 12 Months	\$10 Copay	Up to \$45 if out of network

Bi-Weekly Premium	
Employee Only	\$2.62
Employee & Spouse	\$4.60
Employee & Child(ren)	\$4.98
Family	\$7.63



Disability Insurance

How do you see yourself five years from now? Or maybe ten? Chances are, you don't see yourself disabled. But a surprising number of people do find themselves injured or sick and unable to work—even if only for a short time. But would a month seem like a short time if you had *no income*?

The City of Gainesville offers two disability plans that work together to help you pay your household expenses if you become disabled and cannot work:

- **Short Term Disability Insurance (STD)**-
Employer Paid after 1 year of employment
- **Long Term Disability Insurance (LTD)**-
Employee Paid

Both disability plans offer a certain amount of coverage to eligible employees without having to provide medical evidence, as long as you sign up as a newly hired employee.

Short Term Disability (STD) Sometimes, your illness or injury keeps you away from work more than just a few days. In those instances, the STD Plan will help replace a portion of your income. Whether you have an accident or are dealing with a sickness or pregnancy, the STD plan may cover you. The City provides short-term disability income coverage to employees at no charge following one year of employment.

Short Term Disability insurance replaces 60% of your weekly income.

Short Term Disability	
Maximum Benefit you will receive	\$2,000 per week
When Benefits start after one year of employment	1 st day for injury/8 th day for sickness
Maximum Benefit Period	90 days



Long Term Disability Insurance

Long Term Disability (LTD)

If you remain disabled after 90 days, you may be eligible to receive Long Term Disability benefits if you choose to elect this benefit.

The LTD plan provides 60% of your monthly earnings (up to \$4,000) and will pay to the latter of age 65, or National Social Security Retirement Age if you remain disabled. The plan also includes a Progressive Income Benefit that pays an additional 10% LTD benefit to any employee who suffers the loss of two or more Activities of Daily Living. In addition, the plan includes a family care expense benefit. It provides a direct cash reimbursement (up to \$250/month for 12 months) for the cost of professional care of a child, spouse or elder parent when an employee returns to work.

Long Term Disability	
Maximum Benefit you will receive	\$4,000 per month
When Benefits start	90 Days
Maximum Benefit Period	Later of age 65 or Social Security Normal Retirement Age

Bi-Weekly Premium Calculation

List your monthly earnings (Maximum covered payroll is \$6,667 monthly) \$ _____

Multiply by your premium factor _____

Your Estimated Bi-Weekly Premium \$ _____

Attained Age	Premium Factor
0-24	0.00088
25-29	0.00088
30-34	0.00111
35-39	0.00143
40-44	0.00254
45-49	0.00351
50-54	0.00485
55-59	0.00568
60-64	0.00623
65-69	0.00623
70-74	0.00623
75-99	0.00623



Life Insurance Benefits

Basic Life

Life insurance is all about planning ahead and it's an important part of your financial security, especially if others depend on you for support. It helps protect your family from a sudden loss of income in unexpected circumstances. The City provides all full time employees with a minimum of one times your annual salary **Basic Life Insurance up to \$75,000.**

Supplemental Life Insurance

To insure that you have adequate coverage for your family's financial needs, the City provides you with the option to purchase life insurance for yourself, your spouse and your dependent through **OneAmerica**

As an employee, you may purchase Term Life Insurance for yourself in benefit amounts between \$10,000 not to exceed 5 times your salary, or \$500,000, in \$10,000 increments.

Newly hired employees are eligible for guaranteed issue amount of \$150,000 of coverage without having to provide medical evidence. However, if you are **not** newly hired and wish to enroll in this coverage or wish to increase your coverage, an Evidence of Insurability (EOI) form will be needed.

Beneficiary Form: Please bring your beneficiary information in order to update your life policy when you meet with your benefits counselor. You will need their name, date of birth, and Social Security number if you have it. If you would like to update your beneficiary information during the year, please visit www.gainesville.org/employees and print out a new form for completion. It can be submitted to Human Resources for processing.



Supplemental Life Insurance

Supplemental Life Rates per \$1,000 of benefit

The employee's and spouse's ages on each policy anniversary determines which rate applies

Employee

- Coverage is available in \$10,000 increments
- Minimum coverage is \$10,000
- Maximum coverage is \$500,000 not to exceed 5X salary
- Coverage reduces 35% upon the employee's attainment of age 65. At age 80, coverage will reduce an additional 15%, and will terminate upon retirement

Spouse and Dependent Children

- **Coverage is available in three coverage tiers, not to exceed 50% of the employee's benefit amount**
 - \$10,000 Spouse & \$10,000 Child(ren)
 - \$20,000 Spouse & \$10,000 Child(ren)
 - \$30,000 Spouse & \$10,000 Child(ren)
- Coverage terminates at age 19 years for child (or age 23 if a full time student)
- **Spouse/Dependent coverage is only available if the employee is insured for voluntary coverage**

Age	Bi-Weekly Rates
<25	\$.0282
25-29	\$.0282
30-34	\$.0318
35-39	\$.0420
40-44	\$.0692
45-49	\$.1020
50-54	\$.1712
55-59	\$.2912
60-64	\$.4482
65-69	\$.8538
70-74	\$1.662
75-99	\$1.662

Dependent Coverage Amounts	Bi-Weekly Premium
\$10,000 Spouse & \$10,000 Child	\$.72 Per Payroll
\$20,000 Spouse & \$10,000 Child	\$1.06 Per Payroll
\$30,000 Spouse & \$10,000 Child	\$1.41 Per Payroll



Workplace Products

#1

Accident Insurance

Accidents seem to happen at the most inopportune times. Maybe you just bought a house or went on vacation, and then an accident happens. While most health insurance policies will cover major expenses, they do not cover every medical expense. You could be left with office visit copays, deductibles and transportation and lodging costs—all costs you weren't expecting. The Employee Accident Option gives you protection for the unexpected. This benefit provides coverage for accidents off the job and it's portable, meaning you can take it with you. The plan pays you a benefit for many services received due to a covered accident including but not limited to ambulance, emergency room treatment, doctor's visits and surgery related to the accident, transportation and lodging, physical therapy and more. It also pays benefits for common accidental injuries, like burns, concussions, emergency dental work, dislocations, fractures and much more. The amount of benefit you receive depends on the nature of the injury or the type of service you receive.

The Accident Plan is offered on a guaranteed issue no EOI is required basis for employees working at least 30 hours per week, so you do not have to answer health questions to enroll. You may also enroll your spouse or your children in this benefit.

#2

Critical Illness Insurance

Every day, thousands of people are diagnosed with a serious illness or suffer from a heart attack or stroke. The costs associated with serious illnesses—even for individuals with medical insurance—can be astronomical. Critical Illness coverage can help you overcome some of the unexpected costs related to your illness that are not covered by medical insurance.

Employees may elect coverage in amounts from \$5,000 to \$50,000. Upon first diagnosis of any of the following critical illnesses, the covered individual will receive 100% of the lump sum benefit.

- Heart Attack
- Heart Failure
- Stroke
- Blindness
- Major organ failure(excluding heart failure)
- End stage kidney disease
- Paralysis(excluding paralysis from stroke)
- Coma

A 25% lump sum benefit is offered for coronary bypass surgery. Additionally, if you collect full benefits for critical illness covered under the plan and later have one of the remaining covered illnesses, you will receive the full benefit amount for each additional illness as long as they are separated by at least 6 months. If you collect full benefits for a covered condition and are later diagnosed with the same condition, you will receive 25% of the previously paid benefit, as long as the two dates of diagnosis are separated by at least 18 months.

Cancer coverage provides a fixed benefit for the early detection, incidence, and treatment of cancer as well as related expenses. There are two options to choose from with Assurant Employee Benefits: Level 1 and Level 2. The Level 2 benefits provide a greater range of benefits such as reconstructive surgery and immunotherapy. Employees must enroll in order to enroll dependents. The policy is portable until you reach age 65 (or for 12 months past the date you port the plan if you reach age 65 first). This plan includes an annual enrollment period, which provides an opportunity for late applicants to join the plan and allows for benefit changes. All applicants must provide proof of good health.



Deferred Compensation Plan

Deferred Compensation Plan-Nationwide Retirement Solutions- www.nrsforu.com

- 457 Deferred Compensation Plan offered with a variety of fixed, equity, foreign, and balanced fund investment options
- Plan Representative is a licensed, non-commissioned professional who offers on-site educational counseling
- Quarterly statements provided
- 24/7 access to your personal account
- For more information contact Victor Banks, Retirement Specialist at 678-896-0514 or banksvl@nationwide.com
- Minimum contribution is \$20 per month however you can contribute up to 25% of your annual pay.
- Maximum contribution for 2018 is \$18,500 per year. At age 50, the maximum is \$24,500.
- Withdraw money only in the case of extreme hardship or when you terminate employment or retire.
- 2019: Pro Account Option. Nationwide ProAccount is a managed account service that takes the guess work out of retirement investing by providing professional management of your investments. There is a minimal charge for this service.



Employee Assistance Program (EAP)

The City Partners with Northeast Georgia Medical Center to provide employees with free, confidential access to counselors who can provide assistance with a broad spectrum of issues including marital and relationship problems, parenting concerns, alcohol and drug abuse, stress, financial difficulties, emotional problems, domestic violence, and work-related difficulties. Counselors will assess the problem, offer input, and determine if additional help is needed. Information shared with the counselor is held in confidence to the limits allowed by law. Contact EAP by calling 770-219-3161.



Call Your ComPsych® GuidanceResources® program anytime for confidential assistance.

Call: **855.387.9727**

Go online: guidanceresources.com

TDD: 800.697.0353

Your company Web ID: **ONEAMERICA3**

Personal issues, planning for life events or simply managing daily life can affect your work, health and family. Your GuidanceResources program provides support, resources and information for personal and work-life issues. The program is company-sponsored, confidential and provided at no charge to you and your dependents. This flyer explains how GuidanceResources can help you and your family deal with everyday challenges.

Confidential Counseling

3 Session Plan

This no-cost counseling service helps you address stress, relationship and other personal issues you and your family may face. It is staffed by GuidanceConsultantsSM—highly trained master’s and doctoral level clinicians who will listen to your concerns and quickly refer you to in-person counseling (up to 3 sessions per issue per year) and other resources for:

- > Stress, anxiety and depression
- > Relationship/marital conflicts
- > Problems with children
- > Job pressures
- > Grief and loss
- > Substance abuse

Financial Information and Resources

Discover your best options.

Speak by phone with our Certified Public Accountants and Certified Financial Planners on a wide range of financial issues, including:

- > Getting out of debt
- > Credit card or loan problems
- > Tax questions
- > Retirement planning
- > Estate planning
- > Saving for college

Legal Support and Resources

Expert info when you need it.

Talk to our attorneys by phone. If you require representation, we’ll refer you to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary legal fees thereafter.

Call about:

- > Divorce and family law
- > Debt and bankruptcy
- > Landlord/tenant issues
- > Real estate transactions
- > Civil and criminal actions
- > Contracts

Work-Life Solutions

Delegate your “to-do” list.

Our Work-Life specialists will do the research for you, providing qualified referrals and customized resources for:

- > Child and elder care
- > Moving and relocation
- > Making major purchases
- > College planning
- > Pet care
- > Home repair

ONEAMERICA® is the marketing name for the companies of OneAmerica. OneAmerica markets ComPsych services. ComPsych is not an affiliate of OneAmerica and is not a OneAmerica company.

Copyright © 2016 ComPsych Corporation. All rights reserved.
To view the ComPsych HIPAA privacy notice, please go to www.guidanceresources.com/privacy.

GuidanceResources® Online

Knowledge at your fingertips.

GuidanceResources Online is your one stop for expert information on the issues that matter most to you...relationships, work, school, children, wellness, legal, financial, free time and more.

- > Timely articles, HelpSheetsSM, tutorials, streaming videos and self-assessments
- > “Ask the Expert” personal responses to your questions
- > Child care, elder care, attorney and financial planner searches

Free Online Will Preparation

Get peace of mind.

EstateGuidance® lets you quickly and easily write a will on your computer. Just go to www.guidanceresources.com and click on the EstateGuidance link. Follow the prompts to create and download your will at no cost. Online support and instructions for executing and filing your will are included. You can:

- > Name an executor to manage your estate
- > Choose a guardian for your children
- > Specify your wishes for your property
- > Provide funeral and burial instructions



Your ComPsych® GuidanceResources® Program

CALL ANYTIME

Call: **855.387.9727**

TDD: 800.697.0353

Online: guidanceresources.com

Your company Web ID: **ONEAMERICA3**

Copyright © 2016 ComPsych Corporation. All rights reserved.

How Your Benefits Work

Benefit	Who pays the cost?
Health Insurance	COG and You
Dental Insurance	You
Vision Insurance	You
Basic Life Insurance	City of Gainesville
Supplemental Term Life Insurance	You
Short Term Disability(STD)	City of Gainesville
Long Term Disability (LTD)	You
Accident	You
Cancer	You
Critical Illness	You

How Your Benefits Work

Full-time employees are eligible for most City of Gainesville benefits on the 1st day of the month following 30 days of employment. Spouses and/or dependent(s) of full-time employees are also eligible for some City benefits.

Eligible Employees

You are considered an eligible employee if you are a regular full-time employee scheduled to work at least 30 hours each week.

Paying For Your Benefits

- **Pre-Tax:** Health, Vision and Dental benefit premiums are eligible for pre-tax deduction from your paycheck. Insurance premiums are deducted from your gross pay before taxes are calculated thus reducing your tax liability.
- **Post-Tax:** Premiums for Supplemental Term Life, Accident, Cancer, Critical Illness and Long Term Disability insurance are taken out of your paycheck after your taxes are calculated. Deductions occur after withholding of payroll taxes and do not have an impact on taxable wages.

Making Changes

Generally, you can only change your pre-tax benefits choices during the annual Benefits Open Enrollment period unless you have a qualifying status change. **You must notify Human Resources within 31 days of your status change or you will have to wait until the next annual Benefits Open Enrollment period to make benefit changes.** Qualifying status changes include but are not limited to:

- Marriage
- Divorce
- Birth, adoption or placement for adoption of an eligible child
- Death of your spouse or covered child
- Change in you or your spouse's work status that affects benefits eligibility (for example: starting a new job, leaving a job, changing from part-time to full-time)
- Becoming eligible for Medicare or Medicaid during the year

You may discontinue your after-tax benefit elections at any time during the year by completing a cancellation form available from Human Resources.

When Coverage Ends

When Coverage Ends

Benefits end on your last day of employment with the City, or when you cease to meet eligibility guidelines.

COBRA Coverage

Under certain circumstances, you may continue your coverage when it would otherwise end. This is called COBRA coverage. COBRA stands for the Consolidated Omnibus Budget Reconciliation Act of 1985. COBRA applies to the City's medical coverage only.

Life Conversion

Any Life product (excluding AD&D in force with OneAmerica) is available as an individual Universal Life Conversion policy to employees upon loss of coverage due to one or more of the following:

- Loss of coverage due to termination of employment
- Loss of coverage due to an age-related reduction
- Loss of coverage due to reduction of hours/moving to a non-benefit eligible class status
- Dependent child losing coverage due to marriage or attaining maximum age as defined by the contract
- Dependent spouse or child ceasing to be an eligible family member due to an Employee death or divorce
- Employee can elect Conversion of the amount in force at the time of termination or lower the amount
- Rates for Conversion are based on amount elected, individual's age, tobacco status, gender and state of residence

Application for conversion must be remitted to OneAmerica 31 days from termination date.

Portability

If you leave employment with the City, some of your benefits are portable. This means you can take them with you if you leave, as long as you continue to pay the premiums yourself and meet any necessary eligibility requirements. **An application for portability may be required and must be received within 30 days of termination date.** The benefits that are portable include:

- Supplemental Term Life
- Accident
- Cancer
- Critical Illness

Important Contact Numbers

Should you have any questions about any of your employee benefits, you may contact Human Resources, the TWS Benefits Team or the appropriate contact listed below.

Benefit	Who to Call	Phone Number	Web Address/Email
Health Insurance	Healthgram	1-866-904-9081	www.healthgram.com
Pharmacy	ProCare RX	1-800-699-3542	www.procarerx.com
Dental Insurance	CIGNA	1-800-244-6224	www.mycigna.com
Life & AD&D Insurance	OneAmerica	1-800-533-5318	www.oneamerica.com
Short Term Disability and Long Term Disability	OneAmerica	1-800-553-5318	www.oneamerica.com
Vision	CIGNA	1-877-478-7557	www.mycigna.com
Cancer, Critical Illness, Accident	Sun Life Financial	1-877-820-5306	www.sunlife.com
Employee Clinic	CareATC	1-800-993-8244	patients.careatc.com
-Flexible Spending Account (FSA) -Health Reimbursement Account (HRA) -Health Savings Account (HSA)	Chard Snyder	1-800-982-7715	www.chard-snyder.com
EAP Program #1	Northeast Georgia Medical Center	770-219-3161	
EAP Program #2	OneAmerica	1-800-533-5318	www.oneamerica.com
Turner, Wood & Smith Benefits Consultants	Tiffany Sims Megan Hulseley Amanda Brock	770-536-0161	www.twsinsurance.com
Nurse Line	Healthgram	1-866-904-9081	www.healthgram.com
Deferred Compensation Plan	Nationwide Retirement Solutions- Victor Banks	678-896-0514	www.nrsforu.com

This guide describes the benefit plans and policies available to you as an employee of The City of Gainesville. The details of these plans and policies are contained in the official plan and policy documents, including some insurance contracts. If there is ever a question about one of these plans and policies, or if there is a conflict between the information in this guide and the formal language of the plan or policy documents, the formal wording in the plan or policy documents will govern. Please note that the benefits described in this guide may be changed at any time do not represent a contractual obligation on the part of the City of Gainesville.

This Benefit Guide was provided by:

