

Your

# 2020 Benefits

CREATING A HEALTHIER YOU



## New Hire Guide

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



As Open Enrollment season approaches, I would like to again express my sincere gratitude for your commitment to the success of our organization and dedication to the job of serving the citizens of Gainesville. Our talented 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.

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. Our goal is 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 both you and to the city. As I am sure you are aware, this is not an easy task given all of the challenges every organization faces with the rising costs of employee health benefits, especially prescription drugs. Fortunately, we were recently able to implement a program to significantly lower drug costs for high dollar medications.

We are thankful that many employees have become better consumers of their healthcare, and this leads to lower cost for quality healthcare. While this is trending in the right direction, we still had some fairly large expenses this past year. These expenses equate the need to slightly increase some of the costs for medical care -to allow the city to continue with high quality coverage.

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. Healthgram Connect is a tool that will assist you in continuing to be a good consumer of your health care benefits, which in turn will help to reduce costs. Our Wellness Incentive Program will continue to be managed by the City Clinic & Wellness Center and includes a multi-dimensional structure allowing you even more options to stay healthy and earn rewards.

We are excited to announce the launch of the newest component of the Wellness Incentive Program, SmartDollar. This personal financial program is a self-paced online service that is offered free of charge to employees, and will be eligible for credit through the program.

The City is self-funded for healthcare coverage. This means that the cost of the claims incurred, along with other aspects of the health plan (including the Clinic) are paid directly from the City's bank account. We need you to remain steadfast in your healthcare in order to help keep costs down so we can continue to provide an attractive and competitive benefits package that our amazing employees deserve.

We will continue to offer the High Deductible Health Plan that includes your own personal, and portable Health Savings Account (HSA). With great success in the past 2 years, we are happy to provide even greater incentives this year, including **additional upfront city funding** into your HSA. We hope that you evaluate your options and perhaps take advantage of this amazing benefit for the upcoming year.

Please carefully review the information included in this booklet. It includes a high-level overview of the benefits offered. You can use this guide in combination with the new *ALEX* decision-making application to assist you in making the best possible choices for your healthcare needs.

The great city of Gainesville cannot operate at its fullest potential without our best asset – YOU! We want to urge you to take full advantage of the benefits provided by the City to help keep you healthy!

# How alex® Works

ALEX® is an online tool that will help you select the best benefit plan for you and your family. When you talk to ALEX he'll ask you a few questions about your health care needs, crunch some numbers, and point out what makes the most sense for you. And anything you tell ALEX remains anonymous, so don't be afraid to really let loose about that weird tooth thing.



## How long will this take?

Most users spend about 7 minutes with ALEX, but it really just depends how much guidance you'd like. And ALEX can save your place, so you can leave to get some peanut brittle and then pick up right where you left off.

## How should I prepare?

You don't need to do much of anything.

ALEX will ask you to estimate what type of medical care you might need this year (doctors visits, surgeries, ER visits, prescriptions, etc.), so you may want to tally those up and talk to your family about their needs, but ALEX can also help you come up with some estimates.

## How does ALEX know what plan is best for me?

ALEX takes the amount each plan would cost you out of your paycheck (your premium) and adds that to the amount it would cost for the services you said you might use. Then he'll recommend the least expensive plan for your needs.

## Can I use ALEX on my phone?

Oh yeah. ALEX is optimized for any device you've got.

## Can I trust ALEX with my secrets?

Yes! Your ALEX experience is totally private. He doesn't maintain personal info or submit it back to your employer (or anyone else), so it's completely anonymous.

## Meet ALEX at

<https://www.myalex.com/city-of-gainesville>



After you use ALEX to determine the plans that fit you best, you will need to log onto PlanSource to complete your Tobacco and Spousal Affidavits, and make benefit elections for 2020.

Before you begin enrolling in your benefits, please make sure you have the following items.

- Social Security Number (SSN) for all legal dependents you wish to enroll in any coverage.
- Date of Birth (DOB) for all legal dependents you wish to enroll in any coverage
- Beneficiary Information for Life Insurance, which includes your beneficiaries' name(s), DOB(s) and SSN(s)

### **Log in to PlanSource**

Before you can do anything in the PlanSource system, you must first log in with your username and password.

Type or paste this link into your web browser's search bar: <https://benefits.plansource.com/>

On the login page, type your username and password.

If this is the first time you are using this site follow the instructions below for your user name and Password. Your Username consists of:

- a. First initial of your First Name
- b. First six characters of your Last Name
- c. Last four (4) digits of your SSN

Example: John Employee, whose SSN is 000-00-1234, would have a login of JEMPLOY1234.

Your Password is your birthdate in the format YYYYMMDD. Example: a birthdate of February 7, 1975 would look like this: 19750207.

First time users will be prompted to select a new password. (**Note: Every year during Open Enrollment your password will reset back to your birthdate in the YYYYMMDD format.**) If you have questions about your login, please contact Megan Hulsey at TWS (678-928-6725).

### **Welcome Screen**

From this screen you will be able to make changes to your benefits, see your benefits summary, and review benefit plans.

Note: if you are keeping the same coverages you currently have, you do **not** need to re-elect. The exception is for FSA. You must re-enroll each year in the Flexible Spending Account, even if the election amounts are the same from year to year.

# Medical Health Insurance

- The City will continue to offer the High Deductible Health Plan (HDHP) with a Health Savings Account (HSA).
- 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.
- Dependents are eligible up to age 26

## Healthgram Connect: Your one-stop healthcare resource

### Call your Advisor when:



You need help estimating upcoming medical costs



You have questions about your medical coverage or benefits



You are considering surgery or medical treatment



You are looking for a doctor or specialist

### Activate your member portal:



Visit [members.healthgram.com](http://members.healthgram.com) and click “Need to Register?” to get started.

Call:

866.904.9081

Login:

[members.healthgram.com](http://members.healthgram.com)



## Healthgram Reward Program

- Call your Healthgram Connect advisor to identify a low cost facility eligible for rewards
- 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](http://www.gainesville.org/employees) for additional plan information.

### Health Premiums for 1/1/20 through 12/31/20

Coverage Level	HDHP Bi-Weekly Rates
<b>Employee Only</b>	\$0
<b>Employee &amp; Spouse</b>	\$131.89
<b>Employee + 1 Child</b>	\$83.55
<b>Employee + Children</b>	\$91.90
<b>Family</b>	\$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, 2020 to December 31, 2020

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)
<b>Deductible:</b> (Family deductible is limited to a maximum of three individuals per family)	<b>Individual:</b>	\$3,000	\$6,000
	<b>Family:</b>	\$9,000	\$18,000
<b>Out-of Pocket Max:</b> (Out-of-pocket includes all deductibles, medical and Rx co-pays)	<b>Individual:</b>	\$6,000	\$9,000
	<b>Family:</b>	\$13,300	\$27,000
<b>Coinsurance</b>	<b>Plan pays:</b>	90%	70%
	<b>You pay:</b>	10%	30%
		In-Network	Out-of-Network
<b>Preventive Care:</b> (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
<b>Physician's Office/Injury or Sickness:</b>		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 <sup>st</sup> prenatal visit*)-dependent children are not covered		10% after deductible	30% after deductible
Maternity Physician Services (prenatal, postpartum, delivery)		10% after deductible	30% after deductible
<b>Emergency Services:</b>		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
<b>Outpatient Services:</b>		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

\*Genetic testing is not covered under the plan

<b>Therapy Service:</b> (Calendar year max is combined between and in and out)	<b>Member Pays</b>	<b>Member Pays</b>
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
<b>Inpatient Hospital Services:</b>	<b>Member Pays</b>	<b>Member Pays</b>
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
<b>Mental Health &amp; Substance Abuse:</b>	<b>Member Pays</b>	<b>Member Pays</b>
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
<b>Other Services:</b> (Calendar year max are combined between and in and out)	<b>Member Pays</b>	<b>Member Pays</b>
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
Sleep Study	10% after deductible	30% after deductible
<b>Prescription Drugs:</b> Administered by ProCare Rx, Customer Service Help Line: (800) 699-3542. To view your formulary go to <a href="http://www.procarerx.com">www.procarerx.com</a> and register as a member.	<b>Member Pays</b>	<b>Member Pays</b>
<b>*AFTER MEDICAL DEDUCTIBLE HAS BEEN MET, COPAYS WILL APPLY*</b>		
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 (International drugs at local retail pharmacy copay is 50% and does NOT apply to Deductible and Out of Pocket Max) (Zero copay if filled at a international pharmacy)	50%	not covered
Retail Drug - Tier 5 (Specialty Drugs)	not covered	not covered
<b>*90 day supply at Retail Drug - Diabetic Supplies</b>	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.**

**Drug co-pays are applied to the out of pocket maximum, but not the deductible**

# Specialty and International Drug Program

## Specialty Medications

The City's Medical Plan will no longer cover Specialty Medications. However, we have added a pharmacy advocate concierge service to our benefit plan to assist employees and their dependents with Specialty pharmacy medication needs.

Specialty Drug Program:

- This program will allow employees continue to fill Specialty medications in **most cases at no cost, but never more than they are currently paying.**
- The member must submit required documentation to Sheila Harris to be processed through this program. If the member chooses not to participate in this program they will be responsible for the **full cost of the medication.**
- This cost will **not** apply to your deductible or out of pocket accumulators.

If you are an affected employee, you will be contacted directly by Human Resources or Sheila, the Pharmacy Concierge. Please allow Sheila to take the lead in discussions with the drug manufacturer or their various foundations that offer assistance. As your concierge and patient advocate, Sheila is here to work on members' behalf. If you or a dependent are currently taking a medication affected by these changes, she will be in touch with you by email or phone regarding the documents she needs to alleviate your financial burden.

## Certain Therapeutic Classes (see list below) \*

These medications will continue to be covered, but through an International Program as the preferred provider. The Pharmacy Concierge, will be working with our employees as their advocate for this program as well.

International Program:

- This program covers drugs in certain therapeutic classes\*. This allows prescriptions for certain drug classes to be filled outside of the U.S. at **zero cost** to the member.
- The medications in this program would come from the United Kingdom, Canada, Australia, and New Zealand only.
- In most cases, the international deliveries will be for a ninety-day supply of medication.
- The international drug delivery program at a zero-percent copay for our members is the preferred method for these therapeutic classes.
- The member must submit required documentation to the Pharmacy Concierge to be processed through this program. If the member chooses not to participate, their cost for these certain medications\* will be **50% of the retail price for the medication.**
- This 50% co-pay will not go toward their deductible or out of pocket maximums.

## Specialty and International Drug Program

These documents typically include:

- Limited Power of Attorney (ONLY gives the Pharmacy Concierge the authority to ONLY seek assistance for Specialty medications and those available through the International Program).
- Signed copy of most recent federal tax return
- Front and back copy of medical insurance card

*These are all documents she must have in place in order to offset the member's cost. If you comply with the document request under the Manufacturer Assistance Program, you will never pay more than you are currently paying for a Specialty medication. And, if you utilize our International Program for the drugs offered, they will be provided to you at zero-percent copay.*

\*Drugs available thru International Program include, but are not limited to:

- **Insulin-like** medications such as Apidra, Toujeo, Tresiba, and Levemir. ○ At this time, insulin products such as Humalog / Humulin / Novolin / Novolog are *not* part of the International Program.
- **GLP-1 Receptor Agonist (Anti-Hyperglycemic)** medications such as Bydureon, Ozempic, Trulicity and Victoza.
- **Antiviral** medications such as Triumeq, Prezcoibix, Tivicay, Truvada, and Descovy.
- **Anti-Hyperlipidemic** medications such as Repatha.

### **Pharmacy Advocate Concierge Contact Information:**

Sheila D. Harris, R.Ph.

Phone: (833) 252-8735, Fax: (678) 609-7007, Text: (678) 222-8001

Email: [help@laurelmountainconsulting.com](mailto:help@laurelmountainconsulting.com)



## It's Easy to Connect with Us!

### ProCare Rx Website

ProCare Rx offers health and wellness resources to members at [www.ProCareRx.com](http://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)

## HSA WORKGROUP CONTACT INFO:

**Direct Telephone: 678-578-4642**

**Direct Email: HSA@adminamerica.com**



## What is a Health Savings Account?

An HSA is a plan allowing you to use before-tax dollars to pay for eligible out-of-pocket medical, dental and vision expenses. The maximum amounts that can be used on your HSA plans for the 2020 plan year are **\$3,550.00** for individual coverage and **\$7,100.00** for family coverage. The money you set aside for your annual elections cannot be seen as gross taxable wages by the IRS.

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.

Access to your funds is quick with the prepaid benefits card allowing you to pay for your eligible expenses at point of sale to your providers. Filing claims and submitting documentation on your account is easy with access to your mobile application and online portal 24/7/365.

## What is my plan year?

Your HSA Plan runs on a plan year of **1/01/2020** to **12/31/2020**.

## Mobile Application:

An easy way to file claims, determine if items are eligible and manage your account at your fingertips. When you are required to submit supporting documentation for a card transaction, just login to your mobile app and upload the document(s) that are being requested. They will be sent directly to our team to process.

To install the mobile application on your phone go to your market place and search for "Benefits by Admin America". The username and password you will use is the same username and password you use to login to your online portal the first time. You will then be asked to create a 4 digit pin number to use going forward.

*You will be asked to submit supporting documentation for transactions purchased with your prepaid benefits card that do not match the co-pays or prescription costs from your plans benefit summaries.*



## Important items to remember:

- You can request distributions from your HSA account at any time during the year and have them delivered to you either via check or direct deposit to your personal bank account.
- If you are 55 or older, you are allowed to make an excess "catch up contribution" of \$1,000 every year to your HSA account.
- Make sure you activate your HSA plan bank account to receive the employer contributions and your scheduled payroll deductions.
- The only medical FSA plan that can pair with the HSA plan is a limited purpose FSA that can only pay for dental and vision expenses. You can still use a child care FSA with an HSA plan with no restrictions attached.

# Flexible Spending Account (FSA)

## **FSA WORKGROUP CONTACT INFO:**

**Direct Telephone: 678-578-4641**

**Direct Email: [FSA@adminamerica.com](mailto:FSA@adminamerica.com)**



## **What is a Flexible Spending Account?**

An FSA is a plan allowing you to use before-tax dollars to pay for eligible out-of-pocket medical, dental, vision and child care expenses. The maximum amounts that can be used on your FSA plans are **\$2,700.00** for the **medical/limited purpose** and **\$5,000.00** for the **child care**. The money you set aside for your annual elections cannot be seen as gross taxable wages by the IRS and will be divided up equally over your payroll periods as a deduction to be set aside.

Access to your funds is quick with the prepaid benefits card allowing you to pay for your eligible expenses at point of sale to your providers. Filing claims and submitting documentation on your account is easy with access to your mobile application and online portal 24/7/365.

## **What is my plan year?**

Your FSA Plan runs on a plan year of **1/01/2020** to **12/31/2020**.

## **Mobile Application:**

An easy way to file claims, determine if items are eligible and manage your account at your fingertips. When you are required to submit supporting documentation for a card transaction, just login to your mobile app and upload the document(s) that are being requested. They will be sent directly to our team to process.

To install the mobile application on your phone go to your market place and search for "Benefits by Admin America". The username and password you will use is the same username and password you use to login to your online portal the first time. You will then be asked to create a 4 digit pin number to use going forward.

*You will be asked to submit supporting documentation for transactions purchased with your prepaid benefits card that do not match the co-pays or prescription costs from your plans benefit summaries.*



## **Important items to remember:**

- **You must make an election at every open enrollment per the IRS guidelines**
- Requested documents for debit cards charges must include date of service, amount that was paid and a description of the service rendered.
- You will have 60 days from point of sale purchase to submit the supporting documents for debit card charges before the vendor will put a hold on your card.  
**\*\* (You will receive reminders for the documentation via your mobile app and email on day 7, 14 and 45) \*\***
- Claims incurred out of pocket require submission of a completed claim form & supporting documentation 2 business days prior to your scheduled processing date.
- The limited purpose option on the FSA plan can only pay for dental and vision expenses.



# Gainesville City Clinic & Wellness Center

## 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

### Behavioral Health Services:

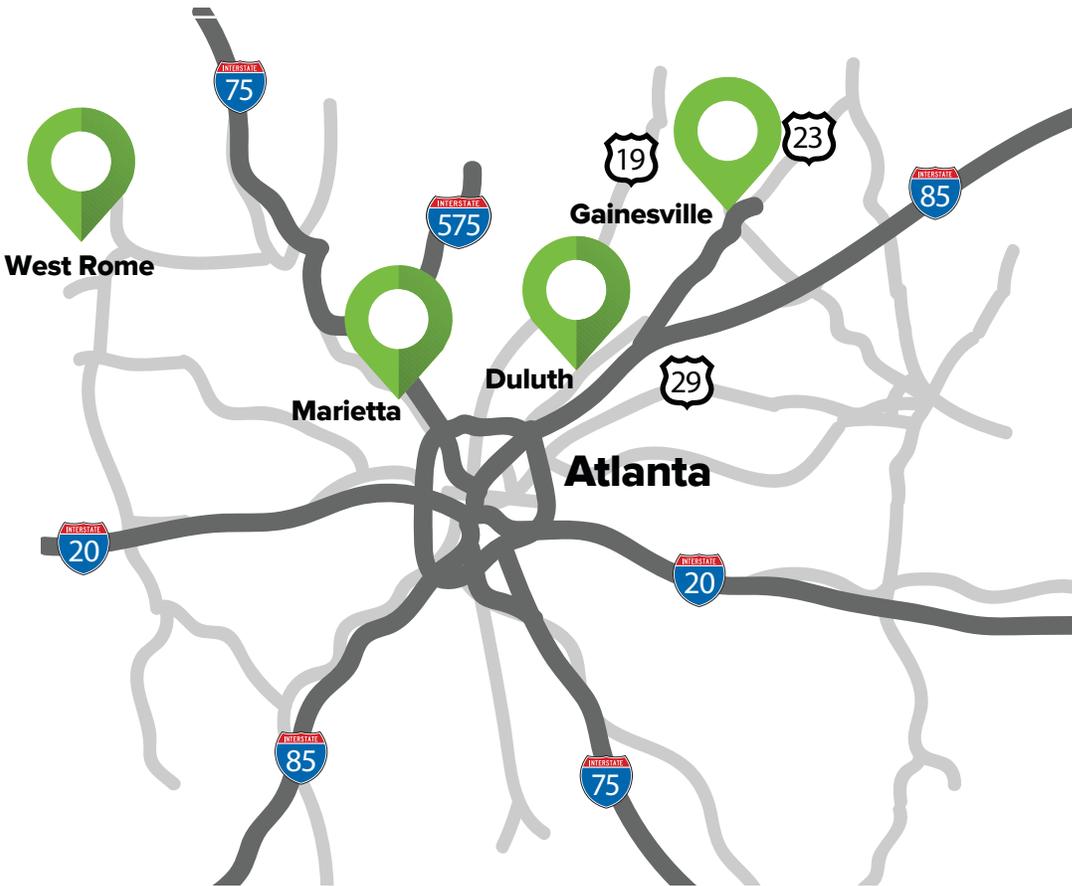
Through virtual consultations with a Board-Certified Psychiatrist or Licensed Clinical Social Worker, these specialists can help address issues preventing you from leading a full and satisfying life.



## Three easy ways to schedule an appointment:

Log in at [careatc.com](http://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

### No Show Policy:

Please note that the City of Gainesville has a no show policy in place that includes a \$25 fee for no shows after the first missed appointment in the calendar year. This applies to late arrivals, late cancellations, and not showing up for your scheduled appointment. This includes your covered dependents.

You can access any shared-site location in the City's network at **no cost!**



### **Three easy ways to schedule an appointment:**

↓ CareATC App   ↻ careatc.com/patients   ☎ 800.993.8244

Download the CareATC 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](mailto:wellness@careatc.com) or contact your Health Coach directly.



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

**Email:** [susannahagan@careatc.com](mailto: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.



# 2020 City of Gainesville Wellness Incentive Program

## *High Deductible Health Plan*

Program Category	Goal Name	Employee Rewards	Spouse Rewards *	Frequency Goal Dates
Annual PHA	Personal Health Analysis (blood draw and follow-up) <b>REQUIRED TO PARTICIPATE IN THE INCENTIVE PROGRAM</b>	<b>\$200</b> (through payroll)	\$50 (through Empl Health Reimb Acct)	Once <b>Employee:</b> November 2019 <b>Spouse:</b> January 2020
<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 11/1/19-10/31/20
Preventive Care Category Cap: Employee \$300 Spouse \$100	Colon Cancer Screening (colonoscopy)	\$150 each	\$50 each	Once 11/1/19-10/31/20
	Prostate Cancer Screening			
	Annual Gynecology Exam			
	Mammogram			
	Flu Shot			
Biometric Outcomes Category Cap: Employee \$350 Spouse \$75	Waist Circumference: Men ≤ 40"	\$50 each	\$15 each	Once 11/1/19-10/31/20
	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				
Participate in Wellness Activities Category Cap: Employee \$60 Spouse \$30	Visit a gym 12 times in a calendar month	\$30 each	\$15 each	11/1/19-10/31/20
	Complete an outlined Wellness Challenge			
	Participate in Financial Wellness Program			
Dental/Vision Category Cap: Employee \$100 Spouse \$50	Dental Cleaning and Exam	\$100	\$50	Once 11/1/19-10/31/20
	Vision Exam			
Health Coach Activities Category Cap: Employee \$200 Spouse \$45	Attend or participate in group activities led by Health Coach	\$25 each	\$15 each	11/1/19-10/31/20
	Meet with Health Coach for individual coaching session			

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

**\* Spouse may begin earning rewards in January 2020.**

**All spouse rewards will be paid through Employee's Chard-Snyder HRA/HSA Account.**

# HDHP City Funding Schedule

DISCOVER WELLNESS  
DISCOVER | BLOOD DRAW REWARD



## Amount City to Fund into HDHP Participant Account for 2020

January	\$1,500.00
March	\$100.00
May	\$100.00
July	\$100.00
September	\$100.00
November	\$100.00
<b>TOTAL CITY FUNDING DEPOSITS FOR HSA</b>	<b>\$2,000.00</b>

## 2020 Maximum Participation Limits

### Employee Coverage \$3,550 Max. for HSA

Employee can earn through the wellness chart	\$1,000.00
Employee has deposited by City throughout 2020	\$2,000.00
Employee can contribute to up to \$21.15/pay cycle into their HSA	\$550.00
<b>TOTAL ANNUAL ACCOUNT DEPOSITS FOR HSA</b>	<b>\$3,550.00</b>

### Family Coverage \$7,100 Max. for HSA

Employee can earn through the wellness chart	\$1,000.00
Employee has deposited by City throughout 2020	\$2,000.00
Employee can contribute to up to \$157.69/pay cycle into their HSA	\$4,100.00
<b>TOTAL ANNUAL ACCOUNT DEPOSITS FOR HSA</b>	<b>\$7,100.00</b>

### Family Coverage with Spouse Participating \$7,100 Max. for HSA

Employee can earn through the wellness chart	\$1,000.00
Employee can earn through the wellness chart (spouse PHA + activities)	\$265.00
Employee has deposited by City throughout 2020	\$2,000.00
Employee can contribute to up to \$147.50/pay cycle into their HSA	\$3,835.00
<b>TOTAL ANNUAL ACCOUNT DEPOSITS FOR HSA</b>	<b>\$7,100.00</b>

~ Participants age 55 or older are eligible to contribute an additional \$1,000 in 'catch up' contributions. This would be part of the employee contribution amount when determining your total maximum contribution allowed for the year.

# HealthPassport

*ready set earn*

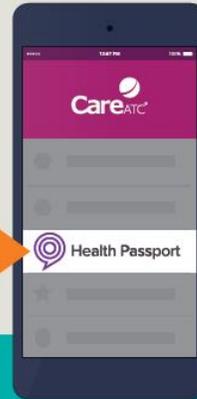


Download the  
**CareATC App**

— or visit —



**CareATC Online**  
portal.careatc.com



Select  Health Passport

**Register & Create  
Your Profile for:**

- Incentives
- Challenges
- Events
- Resources

 **CareATC**® *healthpassport*™ 

*Well on your way to savings, perks and good health*

## HealthPassport FAQ's

### 1 How do I access HealthPassport?

Visit portal.careatc.com and login. Click on the HealthPassport icon and follow the registration prompts to access the site.

### 2 Why use HealthPassport?

- Monitor incentive earnings
- Find wellness topics & activities
- Enter fitness data
- Track your progress

Use the Contact Us page for any questions.

**To upload your proof of completion for incentive rewards towards the wellness incentive program, please follow the steps below:**

- From the Patient Portal homepage select HealthPassport. (See FAQ step 1)
- On the Home Page, click on "My Incentives" from the top menu icons.
- Under "Upload Forms," select the pencil icon next to "COG Proof of Completion Upload Form" to upload your proof for review and incentive earning potential.

#### **UPLOAD FORMS**

Use this form to submit documentation from incentive activities; physicals, preventative care, dental exams, etc. Click on the pencil icon to begin. You can confirm your last submission date below.

+ **COG Proof of Completion Upload Form** 

Last completed: never

  
**CareATC**®

COG-0019-2

**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
<b>Annual Deductible</b>		
➤ Individual	\$50	\$50
➤ Family	\$100	\$100
<b>Class I: Preventative &amp; Diagnostic Care</b>	100%	100%
<b>Class II: Basic Treatment</b>	80%	50%
<b>Class III: Restorative Treatment</b>	50%	50%
<b>Class IV: Orthodontic</b>	50%	N/A
<b>Annual Maximum Benefit</b>	\$1,500	\$1,000
<b>Orthodontia Lifetime Maximum</b>	50% up to \$1,000	\$0
<b>Dependent Age</b>	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](http://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.

Coverage Level	High Plan Bi-Weekly Rates	Low Plan Bi-Weekly Rates
<b>Employee Only</b>	<b>\$26.11</b>	<b>\$13.35</b>
<b>Employee + 1 Dependent</b>	<b>\$47.28</b>	<b>\$28.93</b>
<b>Family</b>	<b>\$65.65</b>	<b>\$39.80</b>



# Vision

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

Coverage	In-Network Benefit	Out-of-Network Benefit	Frequency Period **
Exam Copay	\$10	N/A	12 months
Exam Allowance (once per frequency period)	Covered 100% after Copay	Up to \$45	12 months
Materials Copay	\$10	N/A	12 months
Eyeglass Lenses Allowances: (one pair per frequency period)			
Single Vision	Covered 100% after Copay	Up to \$32	12 months
Lined Bifocal	Covered 100% after Copay	Up to \$55	12 months
Lined Trifocal	Covered 100% after Copay	Up to \$65	12 months
Lenticular	Covered 100% after Copay	Up to \$80	12 months
Contact Lenses Allowances: (one pair or single purchase per frequency period)			
Elective	Up to \$130	Up to \$105	12 months
Therapeutic	Covered 100%	Up to \$210	12 months
Frame Retail Allowance (one per frequency period)	Up to \$130	Up to \$71	24 months
** Your Frequency Period begins on January 1 (Calendar year basis)			

Coverage Level	Bi-Weekly Rates
<b>Employee Only</b>	\$2.62
<b>Employee &amp; Spouse</b>	\$4.60
<b>Employee &amp; Child(ren)</b>	\$4.98
<b>Family</b>	\$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	
<b>Maximum Benefit you will receive</b>	\$2,000 per week
<b>When Benefits start after one year of employment</b>	1 <sup>st</sup> day for injury/8 <sup>th</sup> day for sickness
<b>Maximum Benefit Period</b>	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](http://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 25 if a full time student). Student status verification will be requested if a claim is submitted.
- **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



## #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 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
- Stroke
- Blindness
- Major organ failure
- End stage kidney disease
- Paralysis (excluding paralysis from stroke)
- Coronary Artery Bypass Graft (pays 25%)

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 Sun Life: 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.

**Dependents are eligible from live birth but less than age 26 for all Sun Life products**

## Deferred Compensation Plan

**Deferred Compensation Plan-Nationwide Retirement Solutions-** [www.nrsforu.com](http://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](mailto:banksvl@nationwide.com)
- Minimum contribution is \$20 per month however you can contribute up to 25% of your annual pay.
- Maximum contribution for 2020 is \$19,500; in addition, over age 50, the catch up will be \$6,500.
- Withdraw money only in the case of extreme hardship or when you terminate employment or retire.
- 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)

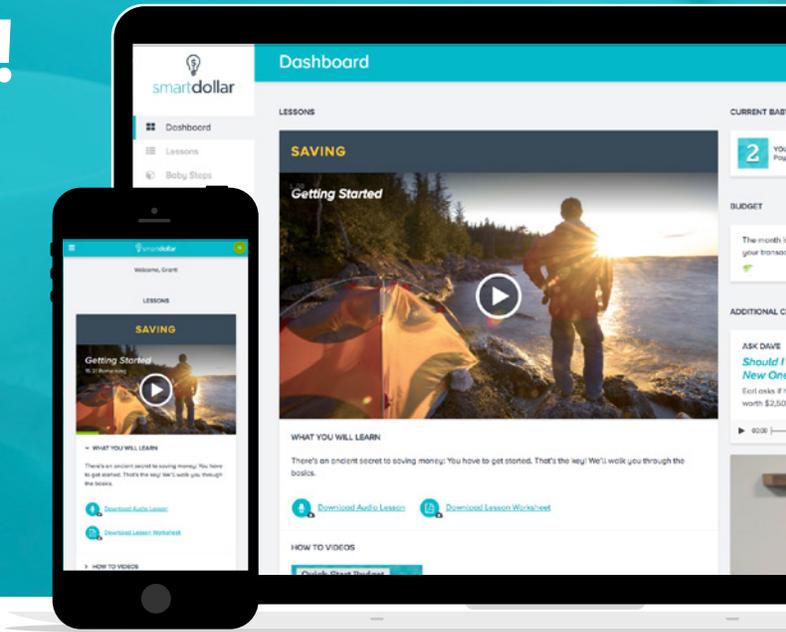
The City Partners with Northeast Georgia Medical Center to provide employees with free, confidential access to counselors who can provide assistance with a broad spectrum of issues including marital and relationship problems, parenting concerns, alcohol and drug abuse, stress, financial difficulties, 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.



# Coming January 2020!

## It's Your Money! Make It Work for You

Learn how to make the most of your money with motivating content, budgeting tools and a step-by-step plan that has helped millions.



### **JUMP-START YOUR MONEY**

Everyone knows they need a plan for their money, but where do you start? We walk you through practical steps anyone can follow.

### **KNOCK OUT DEBT**

When you don't have debt, the world is your oyster. Learn how to eliminate those payments one at a time.

### **RETIRE IN STYLE**

Learn how to find the cash you need to retire with dignity.

### **DO COLLEGE DEBT FREE**

Saving for college can seem an impossible task, but if you plan ahead, you can make it happen debt free.

### **SECURE YOUR DREAM HOME**

A house is likely the biggest purchase you'll ever make. Learn the right ways and wrong ways to get your own piece of the American dream.

### **DEMYSTIFY YOUR CREDIT SCORE**

Your credit score seems like a mythical creature that no one understands. We will debunk the myths and give you the truth on credit scores.

When you take small steps toward a better future today, you'll experience the confidence that comes with having a plan to succeed with your financial goals. Don't wake up five years from now wishing you had started today.

**The City is excited to announce this free personal self-paced financial program.  
You can also earn wellness incentive program credit for participating.**



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

Call: **855.387.9727**

Go online: [guidanceresources.com](http://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 GuidanceConsultants<sup>SM</sup>—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

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#### 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, HelpSheets<sup>SM</sup>, 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](http://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](http://guidanceresources.com)

Your company Web ID: **ONEAMERICA3**

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# 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 Contact	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)	Admin America	1-800-366-2961	www.adminamerica.com
EAP Program #1	Northeast Georgia Medical Center	770-219-3161	N/A
EAP Program #2	OneAmerica	1-800-533-5318	www.oneamerica.com
Turner, Wood & Smith Benefits Consultants	Tiffany Sims Megan Hulsey Amanda Brock	770-536-0161	www.twsinsurance.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:

