

Your

2020 Benefits

CREATING A HEALTHIER YOU



RETIREE GUIDE

2020 Open Enrollment Timeline

You can meet with a benefit specialists to assist you in canceling coverage, or removing dependents from **Monday, November 11th through 1:00pm Friday, November 15th, 2019**. Benefits specialists are available to assist you throughout this process. See below for the Open Enrollment time line and ways you can connect with a Benenefits Specialist.

OPEN ENROLLMENT BEGINS

Monday, November 11, 2019

7:00AM

OPEN ENROLLMENT ENDS

Friday, November 15, 2019

1:00 PM

INSURANCE GOES

INTO EFFECT

Wednesday, January 1, 2020

Location:

City Clinic & Wellness Center
1314 West Ridge Road
Gainesville, GA 30501

Retirees Open Enrollment Schedule of Activities

Healthgram Members Only

ONSITE ASSISTANCE

(for help with benefits election changes)

November 11th	Monday	7am-11am
November 12th	Tuesday	7am-11am
November 13th	Wednesday	7am-11am
November 14th	Thursday	7am-11am
November 15th	Friday	9am-1pm

Retirees Open Enrollment Schedule of Activities

Cigna HealthSprings Members Only

RETIREES

(Cigna HealthSprings Onsite)

November 15th	Friday	9am-1pm
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Medical Health Insurance

- 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.
- 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

Call:
866.904.9081

Login:
members.healthgram.com



Activate your member portal:



Visit members.healthgram.com and click “Need to Register?” to get started.

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

Coverage Level	Monthly Premium
Retiree Only-Healthgram	\$320.65
Retiree & Spouse-Both Healthgram	\$1,078.87
Retiree + 1 Child-Healthgram	\$757.93
Retiree & Children-Healthgram	\$833.72
Family-Healthgram	\$1,517.05

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



Care Management Requirements

Healthgram Retirees Only

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 these requirements 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.

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

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 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		\$45 Co-pay	40% after deductible
Specialist Office Visit		\$60 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*)-dependent children are not covered		\$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

*Genetic testing is not covered under the plan

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
Sleep Study	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 (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
*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.

Drug cost are applied to the out of pocket maximum, but not the deductible

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

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, Prezcofix, 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



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



Healthgram Retirees Only

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

Behavior Health Services:

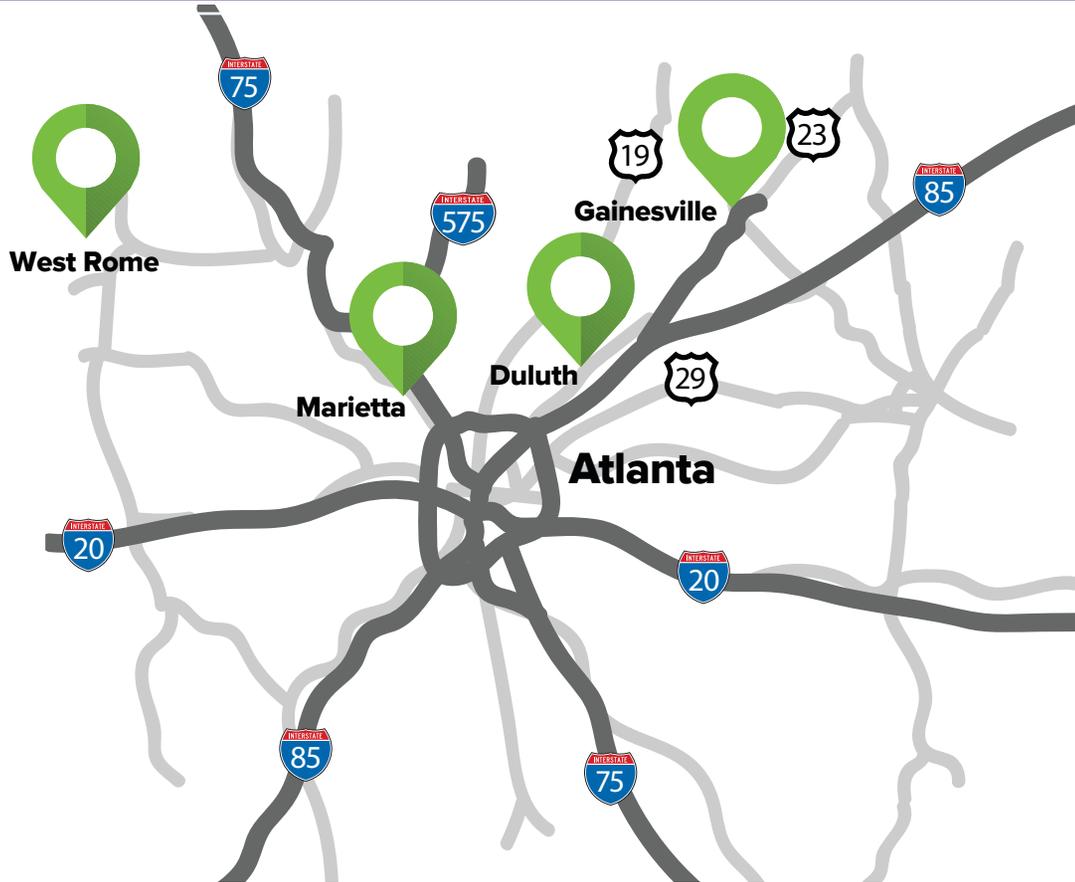
Through virtual consultations with a Board-Certified Psychiatrist or Licensed Clinical Social Worker, These specialists can help address issues preventing you from leading a full and satisfying life.



Three easy ways to schedule an appointment:

Log in at careatc.com 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.

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

Healthgram Only

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.



2020 Wellness Incentive Program For

HEALTHGRAM Retirees

The below rewards will be sent to you in various gift cards.

Program Category	Goal Name	Employee Rewards	Spouse Rewards *	Frequency Goal Dates
Annual PHA	Health Risk Assessment (blood draw and follow-up) REQUIRED TO PARTICIPATE IN THE INCENTIVE PROGRAM	\$150	\$50	Once Employee: November 2019 Spouse: January 2020
The below incentives for you and your spouse are rewarded through your Health Reimbursement Account (HRA)				
Preventive Care Category Cap: Employee \$200 Spouse \$75	Annual Physical	\$150	\$75	Once 11/1/19-10/31/20
	Colon Cancer Screening (colonoscopy)	\$100	\$50	Once 11/1/19-10/31/20
	Annual Gynecology Exam	\$100	\$50	Once 11/1/19-10/31/20
	Prostate Cancer Screening	\$150	\$25	Once 11/1/19-10/31/20
	Mammogram	\$50	\$25	Once 11/1/19-10/31/20
	Flu shot	\$50	\$25	Once 11/1/19-10/31/20
	Skin cancer screening	\$50	\$25	Once 11/1/19-10/31/20
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 11/1/19-10/31/20
Participate in Wellness Activities Category Cap: Employee \$60 Spouse \$30	Visit a gym 12 times in a calendar month Complete an outlined Wellness Challenge	\$30 each	\$15 each	11/1/19-10/31/20
Dental & Vision Category Cap: Employee: \$100 Spouse: \$50	Dental Cleaning and Exam Vision Exam	\$100	\$50	Once 11/1/19-10/31/20
Health Coach Activities Category Cap: Employee: \$150 Spouse: \$45	Attend or participate in group activities led by Health Coach Meet with Health Coach for individual coaching session	\$25 each	\$15 each	11/1/19-10/31/20

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

*** Retirees may begin earning rewards in January 2020.**

All retiree rewards will be in gift card form. Mailed quarterly.

CIGNA HealthSpring

Cigna HealthSpring will continue to be the City's Medicare Advantage carrier for 2020. You should receive 2020 benefits information directly from Cigna within a few days. Cigna representatives will be available to answer questions during Open Enrollment (see enclosed Open Enrollment Timeline for specific date and times').

What actions are required from me?

You will automatically be re-enrolled in your current benefits at the monthly premium outlined below. Your coverage will continue until December 31, 2020 and no action is required of you at this time. If you have any questions, please contact Karen Rojas at 770-538-4940 or krojas@gainesville.org or meet with one of the Cigna representatives on Friday, November 15th from 9:00am to 1:00pm.

CIGNA Coverage Level	Monthly Premium
Retiree Only-Cigna	\$235.87
Retiree & Spouse-Both Cigna	\$587.95
Retiree & Spouse-One Healthgram/One Cigna	\$1,078.87



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.

Coverage Level	High Plan Monthly Rates:	Low Plan Monthly Rates:
Employee Only	\$56.58	\$28.94
Employee + 1 Dependent	\$102.44	\$62.69
Family	\$142.26	\$86.23



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	Monthly Premium
Employee Only	\$5.68
Employee & Spouse	\$9.97
Employee & Child(ren)	\$10.79
Family	\$16.54



Basic Life Insurance – OneAmerica Group

OneAmerica provides retiree life insurance. **Retiree life Insurance Premiums remain unchanged.**

Beneficiary Form: If you need to prepare a new beneficiary form, do so by logging on to www.gainesville.org/retirees. Print and complete the OneAmerica beneficiary form. You may scan and email your completed form to krojas@gainesville.org, bring it to open enrollment, or mail the completed form to Karen Rojas, City of Gainesville, Human Resources, P.O. Box 2496, Gainesville, GA 30503.

Life Insurance Coverage	Monthly Premium
Basic \$5,000 Life	\$2.70
Supplemental \$5,000 Life (if applicable)	\$2.70
Dependent \$2,000 Life (if applicable)	\$1.05





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

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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



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Important Contact Numbers

Should you have any questions about any of your employee benefits, you may contact Retirement Manager Karen Rojas at 770-538-4940, 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 Insurance	OneAmerica	1-800-553-5318	www.oneamerica.com
CIGNA HealthSpring	CIGNA HealthSpring	1-888-281-7867	www.mycigna.com
Vision	CIGNA	1-877-478-7557	www.mycigna.com
Employee Clinic	CareATC	1-800-993-8244	patients.careatc.com
Turner, Wood & Smith Benefits Consultants	Tiffany Sims Megan Hulsey Amanda Brock	770-536-0161	www.twsinsurance.com

Visit www.gainesville.org/retirees for additional plan information, RPA quarterly newsletters, Plan A reports, and more.

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 and do not represent a contractual obligation on the part of the City of Gainesville.

This Packet was provided by:

