

CITY OF WOODSTOCK



GEORGIA

EMPLOYEE BENEFIT SUMMARY

CITY OF WOODSTOCK EMPLOYEE BENEFITS GUIDE



2019
2020

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CONTACTS

Coverage	Vendor/Contact	Group Number	Contact
GENERAL BENEFIT COVERAGE QUESTIONS	a2 Benefits	-	678-540-1428 woodstock@a2benefits.com
MEDICAL / FLEXIBLE SPENDING ACCOUNT	UMR	Medical: 7670-00-411860 FSA: 7670-03-411860	800-826-9781 www.umar.com
PRESCRIPTION	Southern Scripts	7670-00-411860	800-710-9341 www.southernscripts.net/ members.php
DENTAL	Guardian	00447241	800-627-4200 www.glic.com
VISION	EyeMed	9721283	866-9-EYEMED www.eyemedvisioncare.com
LIFE / DISABILITY / AD&D	One America	G-617488	800-553-5318
WELLNESS	TargetCare	-	704-333-5575 x1000
HUMAN RESOURCES	HR Department	-	770-592-6007 hrdept@woodstockga.gov
IDENTITY THEFT PROTECTION INFOARMOR'S PRIVACY ARMOR PLUS	InfoArmor	-	1.800.789.2720 www.infoarmor.com/ CityofWoodstock
PET INSURANCE	Nationwide	-	877-738-7874 www.petinsurance.com/ woodstockga
VIRTUAL HEALTHCARE ASSISTANT	HealthJoy	-	Download the App today! Search "HealthJoy" in the Apple Store or Google Play
Wellness Rewards	GoPivot	-	www.healthywoodstock.com





August 2019

City of Woodstock Employees,

We are pleased to be able to continue our existing vendor relationships with UMR, Southern Scripts, Guardian and Eyemed for another plan year. We added GoPivot and HealthJoy during the last plan year and encourage you to continue utilizing these programs this year. We also have some new voluntary benefit offerings this year: Identity Theft Protection and Pet Insurance.

You will find additional benefit plan details on the following pages.

I also have exciting news to share regarding the benefit plan designs and contributions:

- Medical contributions will remain unchanged for both the Premium and Basic Medical POS plans.
- The City will continue to use Southern Scripts as our pharmacy benefits partner. They have preferred First-Choice pharmacies that we encourage you to utilize for savings to you as well as the plan.
- The City will continue to provide Basic Life and Long Term Disability benefits at no cost to you.
- In addition, employees will still have the option to elect Voluntary Life insurance for themselves and eligible dependents.
- Employees will have the option to elect Voluntary Short Term Disability insurance for themselves.
- Our Guardian dental plans will continue with no changes in the benefits or the rates.
- The EyeMed vision plan will continue with no plan changes or change in rates.
- The City will continue its Wellness Program through TargetCare, GoPivot and HealthJoy.

This booklet is designed to help you understand the benefits that we offer and how to use them. Please take this booklet home and share it with your family. Understanding your health plan options and using them effectively can save you money and help us provide the benefits you need at rates you - and all of us - can afford.

Thank you for all that you do each and every day.

Jeffrey Moon
City Manager



CITY HOLIDAYS

New Year's Day	January 1
Martin Luther King Day	Third Monday in January
Memorial Day	Last Monday of May
Independence Day	July 4
Labor Day	First Monday in September
Veteran's Day	November 11
Thanksgiving Day	Fourth Thursday of November
Day after Thanksgiving	Fourth Friday of November
Christmas Eve/Day	December 24/25

If a holiday falls on a Sunday, the following Monday shall be deemed the legal holiday.
 If legal holiday falls on a Saturday, the preceding Friday shall be deemed the legal holiday.

CITY ANNUAL PERSONAL LEAVE

Full-time employees shall accrue personal leave from their date of employment. Personal leave shall accrue to the credit of each employee up to a maximum total accumulation of 680 hours for general employees, 728 hours for 207(k) police department employees and 836 hours for 207(k) fire department employees as of June 30 of each fiscal year.



GENERAL PERSONNEL		
Years of Service	Hours Earned Each Month	Hours Earned Each Year
<5	13.34	160
5	18.00	216
10	20.00	240
15	20.67	248
20+	21.33	256

SWORN POLICE PERSONNEL		
Years of Service	Hours Earned Each Month	Hours Earned Each Year
<5	13.75	165
5	18.75	225
10	20.92	251
15	21.67	260
20+	22.33	268

CERTIFIED FIRE PERSONNEL		
Years of Service	Hours Earned Each Month	Hours Earned Each Year
<5	15.50	186
5	21.67	260
10	24.33	292
15	25.42	305
20+	26.08	313

ELIGIBILITY FOR BENEFITS

You and your dependents are eligible for the City's plan of benefits on the first of the month following date of hire. You must work at least 30 hours per week to be eligible for benefits. After you become eligible for benefits, you will have an opportunity to change your benefits once each year during open enrollment. The elections you make during open enrollment will be in effect until our next open enrollment.

Spouses and dependent children of the employee are also eligible to participate in our benefit plans. Dependent children include natural children, legally adopted children, stepchildren and children for whom the employee has been appointed legal guardian. To be eligible for dependent coverage, proof that dependents meet the above criteria may be required.

You can enroll the following dependents in our group benefits plan:

Under the UMR Medical, Guardian Dental and EyeMed Vision Plans:

- Legal Spouse
- Dependent children up to the age of 26
- Unmarried children over the age of 26 not able to support themselves due to a physical disability or developmental disability

When an employee separates from the City either voluntarily or involuntarily:

In the event you are no longer an active employee with the City, short and long term disability benefits as well as the flexible spending accounts terminate immediately upon separation. All other benefits terminate at the end of the month in which your separation occurs.

BENEFIT CHANGES

When can I make changes to my benefit elections?

You have the opportunity to pay for your medical, dental and vision premiums on a pre-tax basis through our Cafeteria Plan. The IRS has established rules for your elections that dictate once you have made elections for the plan year, you may not change them until the next annual enrollment, unless a qualifying event occurs. It is your responsibility to notify the Human Resources department of any benefit changes within **31 days** of the qualifying event. If you miss this opportunity to enroll within the 31-day period, you are required to wait until the next open enrollment.

A qualifying event includes any of the following changes:

- Marriage or Divorce
- Birth or Adoption of a Child
- Death of a Spouse or Child
- Change in Spouse's employment or health insurance that affects your family benefits
- Change in residence or worksite if it affects the health coverage
- Change in Spouse's coverage/enrollment

MEDICAL BENEFITS

The City of Woodstock offers employees two medical plan options through UMR, a division of United Healthcare.

As healthcare costs have risen, it continues to be a challenge for the City to offer its employees affordable benefit options. Our goal is to offer affordable benefit options that also provide you with access to high-quality services. We offer our employees access to Choice Plus Point of Service (POS) plans through UMR. The Choice Plus network allows you to visit an in-network provider without a primary care physician (PCP) referral. You can locate an in-network provider by going to www.umar.com and selecting the United Healthcare Choice Plus network.

Depending on the level of medical coverage you elect, you pay the first \$1,500 or \$500 per covered member. For employee only coverage you are responsible for either the first \$1,500 or \$500. For employee/spouse coverage your total is either \$3,000 (\$1,500 each) or \$1,000 (\$500 each). For employee plus child(ren) coverage, your total is either \$3,000 (\$1,500 each) or \$1,000 (\$500 each). For family, your total is either \$4,500 (\$1,500 each) or \$1,500 (\$500 each). You are also eligible for a deductible carry-over credit each year for deductible expenses incurred from October 1 through December 31, on the portion of your deductible met.

Tobacco Surcharge

Effective since October 1, 2013 the City applies a \$75.00 tobacco surcharge to your monthly premium if you are a tobacco user. In order to avoid the surcharge, you are required to sign an affidavit stating you have been tobacco free for the past 90 days and will continue to be tobacco free.

Making the Right Choice

The City offers employees 2 Choice Plus POS health plans. Both plans have office visit copays of \$25 when visiting an in-network primary care doctor. For specialists, the office visit copay is \$35. If employees choose an in-network doctor that is designated as a “Premium Provider” in the UHC Choice Plus POS Network, you receive a \$10 discount on your office visit copays for both primary care and specialists.

The Premium program recognizes doctors that meet both quality and cost efficiency guidelines. These measures combined with engaging patients in the healthcare decision making process can help achieve better outcomes while improving the experience and reducing costs. You can find a provider’s designation on myuhc.com. Click on Find a Provider and look for the 2 blue hearts.



MEDICAL BENEFITS

POS PLAN	In-Network Basic Plan	In-Network Premium Plan
CALENDAR YEAR DEDUCTIBLE		
EMPLOYEE	\$1,500	\$500
EMPLOYEE + SPOUSE OR CHILD	\$3,000	\$1,000
FAMILY	\$4,500	\$1,500
OUT OF POCKET MAXIMUM INCLUDES DEDUCTIBLE UNDER MEDICAL (RX & MEDICAL HAVE SEPARATE MAXIMUMS)		
EMPLOYEE	\$1,500 Med / \$1,500 RX	\$500 Med / \$500 RX
EMPLOYEE + SPOUSE OR CHILD	\$3,000 Med / \$3,000 RX	\$1,000 Med / \$1,000 RX
FAMILY	\$4,500 Med / \$4,500 RX	\$1,500 Med / \$1,500 RX
LIFETIME MAXIMUM	Unlimited	Unlimited
COINSURANCE	0%	0%
OFFICE VISIT COPAY		
PRIMARY CARE PHYSICIAN	\$25 (\$15 for Premium)	\$25 (\$15 for Premium)
SPECIALIST	\$35 (\$25 for Premium)	\$35 (\$25 for Premium)
MATERNITY PHYSICIAN SERVICES (FIRST VISIT ONLY)	\$250 Copay	\$250 Copay
EMERGENCY ROOM VISIT (WAIVED IF ADMITTED)	\$150 Copay	\$150 Copay
URGENT CARE	\$60	\$60
INPATIENT SERVICES / PHYSICIAN SERVICES	\$250 Copay per Admission then Deductible	\$250 Copay per Admission then Deductible
OUTPATIENT SURGERY / PHYSICIAN SERVICES	\$250 Copay per Admission then Deductible	\$250 Copay per Admission then Deductible
DIAGNOSTIC/ X-RAY	Subject to Deductible	Subject to Deductible
PRESCRIPTION DRUGS – 30 DAYS		
TIER 1	\$15 Copay	\$15 Copay
TIER 2	\$30 Copay	\$30 Copay
TIER 3	\$60 Copay	\$60 Copay
MAIL ORDER DRUGS – 90 DAYS		
TIER 1	\$25 Copay	\$25 Copay
TIER 2	\$60 Copay	\$60 Copay
TIER 3	\$120 Copay	\$120 Copay

**Both plans offer out-of-network benefits. Should you go out-of-network, the plan pays 60% for most services after you have met your deductible of \$6,000 employee / \$12,000 employee + spouse or child / \$18,000 family. If you go out of network, you may be required to file your claims yourself or pay for services then wait for reimbursement. Refer to the plan documents for additional details.*



WELLNESS BENEFITS

TARGET CARE

In an effort to promote a healthy workplace and strive to keep everyone's cost for health care coverage affordable, the City will continue with the Wellness plan. The City has partnered with TargetCare for Onsite Clinic and Coaching. Employees can voluntarily elect to participate in the Wellness program through TargetCare. Participation includes the initial completion of a Clinical Health Assessment (CHA). Depending upon your results you could be required to meet with the TargetCare health provider on a regular frequency:



Extremely High Risk: Once every 4 weeks

High or Borderline High Risk: Once every 8 weeks

Above Normal Risk: Once every 16 weeks

Optimal or Normal: Not required; optional

The cost for non-participation in the wellness program and/or tobacco usage will remain at \$75 per month per program.

If you feel you are unable to meet any of the wellness program requirements to earn the wellness reward/avoid the tobacco surcharge for any reason, you may be able to earn the reward/avoid the surcharge by alternative means. Please contact TargetCare for additional information.

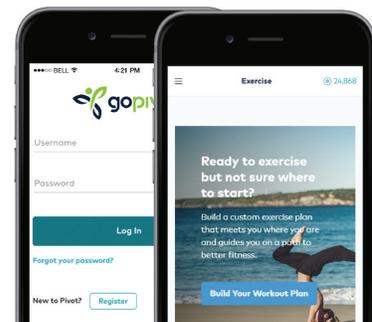


GO PIVOT

The City of Woodstock offers a wellness and rewards program through GoPivot to help you achieve your health and wellness goals. In conjunction with TargetCare initiatives listed above, this program is a helpful guide to support and reward your initiatives to live well.



Earn Points and Go Shopping! GoPivot allows you to earn up to 40,000 points per year by completing activities throughout the year. You can redeem these points for your choice of merchandise, gift cards, travel and sporting events. The City rewards you for your healthy behaviors and initiatives to live well so start earning points today!



To access your account, visit www.healthywoodstock.com or download the GoPivot Mobile App and click REGISTER.

- Enter Promo Code (mobile app only): **Woodstock**
- Enter your User ID, **which is the first letter of your first name, and your entire last name.**
Enter your password, **which is your eight-digit date of birth (MMDDYYYY).**

Questions? Email support@gopivotsolutions.com

WELLNESS BENEFITS

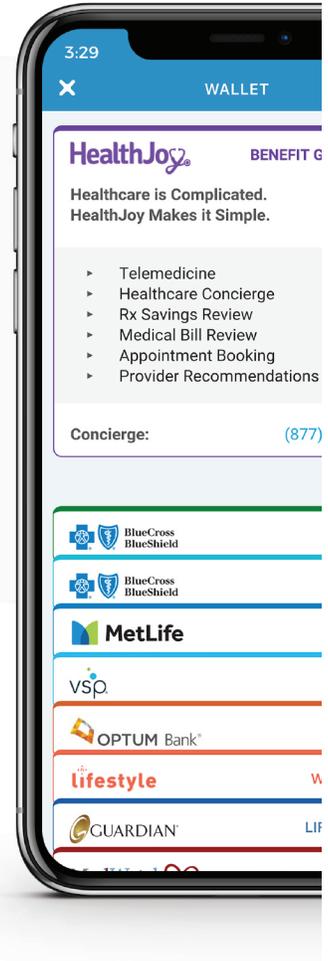


Healthcare is Complicated. HealthJoy Makes it Simple.

HealthJoy is the first stop for all your healthcare needs. We make healthcare and employee benefits simple, quick and painless. Our easy-to-use mobile app uses modern technologies to deliver a seamless experience. We'll save you time, money and a ton of aggravation.

A New Experience is Here

Don't try and navigate your healthcare alone, our experts are here to help. HealthJoy believes that healthcare is best delivered through a conversation so that's why you'll have access to online doctors, healthcare concierges, billing specialist and more. HealthJoy is always available to you - 24/7/365 and is FREE to you and your family



Benefits
Wallet



Online Doctor
Consultations



Healthcare
Concierge



Rx Savings
Review



Medical Bill
Review



Appointment
Booking



Provider
Recommendations



HSA / FSA
Support

Chat with us today by logging into the HealthJoy app or call (877) 500-3212



MEDICAL VALUE ADDS

You don't have time to dig through paperwork to be left wondering where to go for care when you need it. And your health and financial resources are too valuable for second guesses. At www.umar.com, there are no hassles and no waiting—just the answers you're looking for, anytime, day or night.



A UnitedHealthcare Company

Log in now to:

- Check your benefits and see what's covered
- Look up what you owe and how much you've paid
- Find a doctor in your network
- Learn about medical conditions and treatment options
- Access tools and trusted resources to help you live a healthier life
- View, print and mail replacement ID cards

Visit www.umar.com on your desktop or mobile device. If you already have an account, simply enter your username and password in the upper-right corner.

If it's your first time visiting, click New user? Register here to open an account. Make sure you have your ID card handy and follow the steps to get started.

As a UMR member, you can now access your benefit and claim information when you're "on the go" from your mobile device. Just use your mobile browser to log in using the same username and password that you use on the full site. What's even better—UMR has made it quick and easy! There's no app to download, nothing to install, no waiting.



The screenshot shows the UMR website interface. On the left is a 'Member search' sidebar with filters for 'Claims for', 'Claim type', 'Time period', and 'Status'. The main content area displays 'CLAIMS Answer questions about claims and EOBs' and 'Claim search results'. A specific claim is selected, showing 'Claim activity' with an 'Explanation of Benefits' link. Below this is a table for 'Hospital Medical Serv' with a detailed 'Cost for this service' breakdown.

Cost for this service		
Amount billed:		\$135.00
Provider discount:		\$44.07
Allowable amount:		\$90.93
Amount not payable:		\$0.00
Deductible:		\$90.93
Benefit percentage paid by plan:	0%	
Other insurance paid:		\$0.00
Amount paid by plan:		\$0.00
Copay amount:		\$0.00
You Pay:		\$90.93

PHARMACY VALUE ADDS

MAIL ORDER PHARMACY

Through Southern Scripts Mail Service Pharmacy, you can get up to a 90-day supply of maintenance drugs — those you take regularly to treat ongoing health conditions — delivered right to your home. Choose from one of two options to get started with mail service in just one easy phone call:



Call to get started at **800-710-9341** or visit www.southernscripts.net/members.php.



You can also locate pharmacies, check the formulary drug list, and more via Southern Scripts website or Mobile App.

VARIABLE COPAY PROGRAM

Along with Southern Scripts, we have an additional benefit called *Variable Copay*. This program was created to save you money and help combat the rising cost of prescription medications.

If your medication has a Variable Copay Opportunity and you try to fill your medication, the pharmacy will get a rejection message stating "Variable Copay Opportunity Available". Please call **1-800-710-9341**. This means your medication is eligible for a manufacturer coupon that will reduce the cost to you.

FIRST CHOICE PHARMACIES

Members of Southern Scripts have access to reduced prescription costs at participating FirstChoice™ pharmacies.

To locate a FirstChoice™ pharmacy nearest to you just **scan the QR Code below on your mobile device** or visit www.southernscripts.net/network-pharmacy-locator.php

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To locate a FirstChoice™ pharmacy nearest to you, please use our Network Pharmacy Locator found below. You can also scan the QR Code on your mobile device.



southernscripts.net/network-pharmacy-locator.php



PRESCRIPTION DRUG BENEFITS

The City of Woodstock's plan offers low copays on many prescription drugs; however, you may find that you can save even more by switching to a generic drug and purchasing at one of the pharmacies listed below.

Pharmacy	Savings	Website
PUBLIX	Free 14-day supply of select generic antibiotic medications/Free 30-day supply of Lisinopril/ Free 30-day supply of Metformin	www.publix.com
TARGET	\$4 for a 30-day supply of select generic medication	www.target.com
WAL-MART/SAM'S CLUB	\$4 for a 30-day supply of select generic medication	www.walmart.com

Save Money with Generic Drugs

Generic drugs often provide a good alternative to expensive brand name drugs that are the same in dosage, safety, taken the same, same quality, performance, intended use and they meet FDA requirements.

Generic drugs use the same active ingredients and are shown to work the same way with the same risks and benefits as their brand name counterparts.

Generic drugs may cost less because their manufacturers don't have to recoup the investment in research, development and marketing incurred by new drug manufacturers who invest in developing and launching new products. As patents expire on these drugs, other manufacturers apply for FDA approval to sell generic versions.



Many local pharmacies and grocery stores offer some type of discount program on common generic drugs.

Check out your preferred store's website for information on their programs.

Certain common generic antibiotics are free to you at Publix. When you bring in a prescription for one of the generic oral antibiotics listed below, you can receive up to a 14-day supply FREE.

- Amoxicillin
- Cephalexin
- Sulfamethoxazole / Trimethoprim (SMZ-TMP)
- Penicillin VK
- Ciproflaxacin
- Ampicillin

FLEXIBLE SPENDING ACCOUNTS (FSA)

This benefit is administered by UMR. Flexible Spending Accounts or FSAs enable you to put aside money for out-of-pocket health related expenses. FSAs are a way of using pre-tax payroll deductions to pay for either dependent care or non-reimbursable health expenses. FSAs allow you to **increase your spendable income!** You do not pay taxes, nor do you pay Social Security on the FSA payroll deduction.



A UnitedHealthcare Company

How Flexible Spending Accounts Work:

Each year during your enrollment period, you decide how much to set aside for healthcare and/or dependent care out-of-pocket expenses. Your contributions are deducted from your paycheck, on a pre-tax basis, in equal installments throughout the plan year. Some eligible expenses may require back-up substantiation documentation. Up to \$500 in FSA funds from one plan year may be rolled over to the next plan year. The City of Woodstock's plan years run from October 1st through September 30th.

You may elect to use your FSA for non-reimbursable health-related expenses on items not covered by the insurance plan up to \$2,700. Items that can be reimbursed by your FSA include:

Health Flexible Spending Account:

- Your Portion of the Medical Deductible
- Office Visit Copays
- Out of Pocket Dental Expenses
- Orthodontia Expenses
- Vision Expenses
- Other eligible expenses defined by the IRS

Dependent Care Flexible Spending Account:

This plan will reimburse you for dependent care expenses up to \$5,000 to allow you to work or attend school full-time and include:

- A dependent child under 13 who has the same principal residence you do for more than half the year and for whom you provide over half of his or her support; or
- Any other dependent (for example, an elderly parent) that is mentally or physically incapable of self-care and resides with you.
- Your spouse, if he/she is likewise physically or mentally incapacitated and resides with you.
- Care at a licensed nursery school or daycare facility, nannies, au pairs, before and after school care, and day camps.

Some ineligible expenses include services provided by a family member, overnight camp, late payment fees, and tuition.

**Maximum contributions for FSA for plan year
October 1st, 2019 through September 30th, 2020**

	Maximum Contribution
Health	\$2,700
Dependent / Child Care	\$5,000



DENTAL BENEFITS

Dental Expenses may be one of the most predictable expenses you have. Before you elect dental coverage, you may want to consider the following:

- What dental expenses do I know that my family or I will have each year?
- Do I, or does my spouse have coverage elsewhere?
- What sort of coverage do I need? Do I need richer benefits because I go to the dentist more often?
- Do I need more basic coverage just to cover items such as cleanings and fillings?



The City of Woodstock offers two Guardian dental plans at the same cost. Under both plans, Dental Guard Preferred Network Providers are contractually obligated to accept the fee schedule as payment in full. You can find out if your dentist participates in the network or find a new, participating dentist by visiting www.glic.com and searching for a dentist under the Dental Guard Preferred Network.

Network Access Plan (NAP)

Members of the NAP can use either an in-network or out-of-network dentist for services. If you choose to go to an out-of-network dentist, the reimbursement for services is based on usual, customary and reasonable (UCR) charges. Guardian will pay the coinsurance rate based on what 9 out of 10 dentists charge in your area and you may be balance billed.

Value Plan

The Value Plan is similar to the NAP. You have the flexibility to visit in-network or out-of-network dentists for services. However, under the Value Plan, benefits are paid at higher reimbursement levels on basic and major services and there is no deductible. Charges for visits to dentists outside of the Dental Guard Preferred Network fee schedule are the patient’s responsibility. Scheduled fees are typically lower than the UCR rate, therefore if you go out-of-network, provider reimbursement may be lower than it would be under the NAP Plan and your out-of-pocket expense may be higher.

	Network Access Plan (NAP)	Value Plan
CALENDAR YEAR DEDUCTIBLE	\$50 / \$150	\$0
ANNUAL MAXIMUM	\$1,000	\$1,000
PREVENTATIVE SERVICES	100%	100%
BASIC SERVICES	80% After Deductible	100%
MAJOR SERVICES	50% After Deductible	60% After Deductible
FILLINGS / EXTRACTIONS	Included in Basic	Included in Basic
ENDO / PERIODONTICS	Included in Major	Included in Major
ORTHODONTIA	50% to \$1,000 Lifetime Max	50% to \$1,000 Lifetime Max
ROLLOVER INCENTIVE	Included	Included
Out-of-Network Claims	90th UCR	Negotiated Fee

MEDICAL & DENTAL DEDUCTIONS

Below are the bi-weekly (26) payroll deductions for your employee benefits.

Medical Bi-weekly Payroll Deductions (26)	Basic Plan	Premium Plan
MEDICAL	<i>POS- \$1,500 Deductible</i>	<i>POS- \$500 Deductible</i>
Employee Only	\$11.54	\$20.77
Employee + Spouse	\$69.23	\$83.08
Employee + Child(ren)	\$66.92	\$80.77
Family	\$138.46	\$161.54
MEDICAL NON-PARTICIPATION IN WELLNESS	<i>POS- \$1,500 Deductible</i>	<i>POS- \$500 Deductible</i>
Employee Only	\$46.15	\$55.38
Employee + Spouse	\$103.85	\$117.69
Employee + Child(ren)	\$101.54	\$115.38
Family	\$173.08	\$196.15
MEDICAL TOBACCO SURCHARGE	<i>POS- \$1,500 Deductible</i>	<i>POS- \$500 Deductible</i>
Employee Only	\$46.15	\$55.38
Employee + Spouse	\$103.85	\$117.69
Employee + Child(ren)	\$101.54	\$115.38
Family	\$173.08	\$196.15
MEDICAL NON-PARTICIPATION IN WELLNESS/ TOBACCO SURCHARGE	<i>POS- \$1,500 Deductible</i>	<i>POS- \$500 Deductible</i>
Employee Only	\$80.77	\$90.01
Employee + Spouse	\$138.46	\$152.31
Employee + Child(ren)	\$136.15	\$150.00
Family	\$207.69	\$230.77

Dental Bi-Weekly Payroll Deductions (26)	NAP	Value
Employee Only	\$0.00	\$0.00
Employee + 1	\$12.30	\$12.30
Family	\$19.06	\$19.06



VISION BENEFITS

You may elect vision coverage for yourself and eligible family members through EyeMed Vision Care. Once enrolled, you can elect to see either in-network or out-of-network providers. EyeMed has a network of over 24,000 eye care professionals from which you can choose. This is a voluntary benefit that is 100% paid by you. To find an in-network provider, visit www.eyemedvisioncare.com and choose the Select network.



	In-Network	Out-of-Network
EXAM	\$10 copay	Up to \$35
LENSES		
Single Vision	\$25 Copay	Up to \$25
Bifocal	\$25 Copay	Up to \$40
Trifocal	\$25 Copay	Up to \$60
FRAMES	\$120 Allowance, plus 20% discount off remaining balance	Up to \$40
CONTACT LENSES (IN LIEU OF FRAMES AND LENSES)	\$135 Allowance, plus 15% discount off remaining balance	Up to \$95
LASER VISION CORRECTION	15% off retail price or 5% off promotional price	NO COVERAGE
EXAM / FRAMES / LENSES OR CONTACTS	Once every 12 / 24 / 12 months	



Below are the bi-weekly (26) payroll deductions for your employee benefits.

Vision Plan Deductions	Employees Pays Per Paycheck (26)
Employee Only	\$2.58
Employee + 1 (Spouse or Child)	\$4.89
Family	\$7.16



LIFE / AD&D INSURANCE BENEFITS

The City of Woodstock provides all full-time employees with a Basic Life Benefit of \$50,000 and an additional Accidental Death and Dismemberment benefit of \$100,000.

Why Buy Life Insurance?

Life insurance provides a lump sum cash benefit to surviving dependents to help cover immediate expenses such as funeral costs or ongoing living expenses.

Waiver of Premium

If an insured employee becomes totally disabled (unable to work at any job) prior to age 60, insurance will remain in force during that disability without further payment of premiums until age 65 at which time coverage will terminate.

Optional Life Insurance

In addition to the insurance provided at no cost by the City, you can purchase additional life insurance up to 5 times your annual salary to a maximum of \$500,000.

Spouse coverage may be purchased up to 100% of the elected employee amount to a maximum of \$250,000.

Coverage for children 14 days to age 26 can be purchased in \$1,000 increments up to a maximum of \$10,000.

You are required to purchase employee coverage in order to purchase coverage for your spouse and/or children.

Please note that Age Limitations and Reductions may apply. Please see plan documents for coverage details or contact us via email at woodstock.a2benefits.com.

Evidence of Insurability

Evidence of Insurability (EOI) is required to purchase insurance above \$120,000 if you are under age 60. For ages 60-69, the guarantee issue amount is \$20,000 (\$50,000 for spouse coverage under age 70). If you or your dependents have medical conditions that make it difficult to purchase life insurance on your own, this amount is important to you. EOI requires you to complete a medical questionnaire, obtain a physical (at the carrier's request) and receive carrier approval before your insurance goes into effect.

Life Insurance Enrollment Timeframes

New Hires – You may apply for up to \$120,000 of coverage through the normal enrollment process.

For amounts greater than \$120,000 you will be required to provide an EOI.

Current Employees – For 2019-2020, if you were previously eligible to elect Optional Life Insurance and you did not do so, you will be required to provide EOI to enroll.

Annual Open Enrollment Period

During open enrollment, you may increase your voluntary life & AD&D benefit without completing EOI in \$10,000 increments. If your current election is under each of the following levels you can increase your election as follows:

- \$190,000 – up to \$10,000
- \$290,000 – up to \$20,000
- \$390,000 – up to \$30,000
- \$460,000 – up to \$40,000



VOLUNTARY LIFE / AD&D INSURANCE RATES

Voluntary Life Rates for Employee and Spouse		
Age	Monthly Rate per \$1,000	Bi-Weekly Cost per \$10,000
Under 24	\$0.03	\$0.14
25-29	\$0.07	\$0.32
30-34	\$0.08	\$0.37
35-39	\$0.10	\$0.46
40-44	\$0.15	\$0.69
45-49	\$0.21	\$0.97
50-54	\$0.36	\$1.66
55-59	\$0.53	\$2.45
60-64	\$0.83	\$3.83
65-69	\$1.55	\$7.15
70-75	\$3.71	\$17.12
75+	\$3.71	\$17.12
AD&D	\$0.03	\$0.14



Child Life Rates:

\$0.20 per \$1,000 of coverage

\$1.00 for \$5,000 of coverage

\$2.00 for \$10,000 of coverage

This monthly rate covers all dependent children for the amount purchased.



DISABILITY INSURANCE BENEFITS

VOLUNTARY SHORT TERM DISABILITY

The cost of your Short Term Disability (STD) plan is paid for by you. Benefits are subject to reduction by other sources of income such as statutory disability benefits or Social Security Benefits.

Benefit Amount

In the event that you become disabled (illness or off the job injury), the Voluntary Short Term Disability plan will provide 60% of your weekly base earnings to a maximum of \$2,000 per week beginning on the 15th day of an accident or sickness or hospital confinement.

Benefit Period

The Short Term Disability benefit has a maximum duration of 11 weeks for all full-time employees, which coincides with the beginning of our Long Term Disability plans. Pregnancy is treated as any other illness.

Your Short Term Disability (STD) benefit has an annual open enrollment that is subject to a 3/12 pre-existing condition and EOI is not required. A pre-existing condition is an illness or injury for which you received treatment within the 3 months prior to your effective date of coverage. Disabilities that occur during the first 12 months of coverage due to a pre-existing condition are excluded.

Age	Monthly Rate per \$10 of Weekly Benefit
Under 20	\$0.294
20-24	\$0.295
25-29	\$0.306
30-34	\$0.288
35-39	\$0.277
40-44	\$0.299
45-49	\$0.324
50-54	\$0.403
55-59	\$0.538
60-64	\$0.680
65-69	\$0.695
70+	\$0.785

Monthly Premium Calculation Formula

Your salary / 52=	Weekly Earnings
Weekly Earnings * 0.6=	Eligible Earnings
Eligible Earnings / 10=	Weekly Benefit
Weekly Benefit * Above Rate=	Your Monthly Premium

LONG TERM DISABILITY

We understand that for most of us, our income is our most important financial resource. To be without income for an extended period of time would most likely be devastating for you and your family. The City recognizes the importance of protecting your income against the possibility of long-term disability and pays for the cost of this benefit for benefit-eligible employees.

Benefit Amount

In the event of a qualifying disability, the plan will provide you with 60% of your monthly covered earnings (not to exceed \$5,000 per month for all benefit-eligible employees working 30 or more hours per week). Benefits are subject to reduction by other sources of income such as statutory disability benefits or Social Security Benefits.

Benefit Period

If you become disabled due to accident or illness, the benefit begins after 90 days. Should you become permanently disabled and unable to return to work, or partially disabled, this benefit may continue until your Social Security Normal Retirement Age.

Survivorship Benefit

Should your disability result in death, a Survivorship Benefit of three months disability benefits would be paid to your surviving spouse and/or dependents.



DISABILITY & LIFE VALUE ADDS

ONLINE WILL PREPARATION

Get Peace of Mind

As part of your life insurance benefits, you have access to One America's Guidance Resources® program administered by Estate Guidance.

A poll taken by Bankrate, Inc. found that 69% of parents with children under age 18 don't have a will, yet 88% say they believe having one is important.

CREATE YOUR OWN WILL— In a few EASY steps

- Go to www.guidanceresources.com
- Go to register
- Organization Web ID: ONEAMERICA3
- Link to EstateGuidance will be on the left
- Follow the prompts to create and download your will at no cost
- Online support and instructions for executing and filing your will are included

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% re-duction 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

CONFIDENTIAL COUNSELING/EAP

- This no-cost counseling service helps you address stress, relationship and other personal issues you and your family may face. It is staffed by Guidance Consultants who will listen to your concerns and quickly refer you to in-person counseling (up to 3 sessions per issue per year) as well as other resources for:
 - Stress, anxiety and depression
 - Relationship/marital conflicts
 - Problems with children
 - Job pressure
 - Grief and loss
 - Substance abuse

www.guidanceresources.com
Company ID: ONEAMERICA3
Toll free: 855-387-9727

SAFE TRAVEL

On Call International

A 24-hour emergency service to help you in the event of an emergency when traveling 100 miles or more from home.

- Pre-trip information
- 24/7 emergency travel arrangements
- Translator and interpreter referral
- Emergency travel funds assistance
- Legal consultation and referral
- Lost or stolen travel documents assistance
- Emergency messaging
- Lost luggage assistance

Contact them toll free: 1-800-575-5014
in the USA & Canada. From other locations
call collect: 1-603-898-9172
Email: mail@oncallinternational.com



NEW VOLUNTARY BENEFITS

NATIONWIDE PET INSURANCE

My Pet Protection® gives your pet superior protection and helps cover the cost of veterinary care if your pet becomes ill or injured. There are options for coverage that include wellness procedures as well. You will have the option to choose a plan that best fits your needs at a 90%, 70% or 50% reimbursement. Pricing varies by what type of pet you cover and which plan you choose.



Nationwide®
is on your side

Some of the most commonly covered items are below:

- Accidents, including poisonings and allergic reactions
- Injuries, including cuts, sprains and broken bones
- Common illnesses, including ear infections, vomiting and diarrhea
- Serious/chronic illnesses, including cancer and diabetes
- Hereditary and congenital conditions
- Surgeries and hospitalization
- X-rays, MRIs and CT scans
- Prescription medications and therapeutic diets
- Pre-existing conditions are not covered*

*Any illness or injury that your pet had prior to the start of your policy will be considered a pre-existing condition.

Enrolling is easy! There are three simple ways for you to sign up for your new pet insurance voluntary benefit:

1. Go directly to the dedicated URL: <http://www.petinsurance.com/woodstockga>
2. Visit PetsNationwide.com and enter your company name
3. Call **877-738-7874** and mention that you're an employee of City of Woodstock to receive preferred pricing

IDENTITY THEFT PROTECTION WITH INFOARMOR

InfoArmor leads the identity protection industry with PrivacyArmor Plus®, a proactive monitoring service that alerts you at the first sign of fraud. Get alerts for credit inquiries, accounts opened in your name, unsavory content on your social media account, compromised credentials, and financial transactions. Enrolling your family extends that protection to anyone in your household.



In the event of fraud, you don't have to figure out what to do — or even do it. Our dedicated Privacy Advocates® fully manage and restore your identity. Our 401(k) and HSA reimbursements, tax fraud refund advances, and \$1 million identity theft insurance policy mean we won't let your finances suffer.

PrivacyArmor Plus plans and pricing:

- \$9.95 per person / month
- \$17.95 per family / month‡

‡ Eligible employees may also enroll their legal spouse, domestic partner and/or dependent children. A dependent child may be the natural child, stepchild, legally adopted child, foster child or other child for whom the employee has permanent legal custody.

How to enroll:

Visit www.InfoArmor.com/CityofWoodstock or call **1.800.789.2720**



VALUE ADDED SERVICES



FREE MEMBERSHIP TO GOLD'S GYM which provides free group fitness classes at their facility on 301 Gold Creek Trail off Highway 92. For more information visit www.goldsgym.com/gyms

READY TO KICK YOUR TOBACCO ADDICTION?

The cost of a tobacco cessation program as well as prescription treatment may be covered through the City's Tobacco Cessation Program.

Tobacco Cessation treatment options available include: prescription alternatives, The Smart Shot, acupuncture and over the counter remedies such as the patch and gums including nicotine products or natural formulas. Treatment options can also be combined with the City's Wellness Program and EAP to provide additional support.

Benefits of Quitting

Within 20 minutes: Your heart rate drops

Within 12 hours: The carbon monoxide level in your blood is normal

Within 2 weeks to 3 months: Your circulation improves and your lung function returns to normal

Within 1 to 9 months: Your coughing and shortness of breath decrease

Within 1 year: Your risk of heart disease is about half that of a tobacco user

Within 5 years: Your risk of stroke equals that of a non-tobacco user

Your Monthly Insurance Premiums: Are reduced by \$75 when you become tobacco free

Resource List

- Georgia Tobacco Quitline
1.877.270.STOP
- St. Joseph's Hospital Knock Out Nicotine
678.843.7454
- American Cancer Society
1.800.ACS.2345
www.cancer.org
- American Lung Association
www.quitterinyou.org
- Kill the Can
www.killthecan.org
- SmokeFree.Gov
1.877.44U.QUIT

If you feel you are unable to meet any of the wellness program requirements to earn the wellness reward/avoid the tobacco surcharge for any reason, you may be able to earn the reward/avoid the surcharge by alternative means. Please contact TargetCare for additional information.





This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

The intent of this document is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.