



EMPLOYEE BENEFIT SUMMARY

CITY OF WOODSTOCK EMPLOYEE BENEFITS GUIDE



CITY OF
WOODSTOCK



GEORGIA

**2023
2024**



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IMPORTANT CONTACTS

| Coverage | Vendor/ Contact | Group Number | Contact |
|--|---|--|---|
| WOODSTOCK BENEFIT PORTAL | - | - | https://cowoodstock.a2portal.com/ |
| 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 | 76411860 | 800-710-9341 www.southernscripts.net/members |
| DENTAL | Guardian | 00447241 | 800-627-4200 guardianlife.com |
| VISION | EyeMed | 9721283 | 866-9-EYEMED www.eyemedvisioncare.com |
| LIFE / DISABILITY / AD&D | New York Life | Life: SGM 612377 AD&D: SOK 609359 STD: VDT 603424 LTD: SGD 613758 | 888-842-4462 myNYLGBS.com |
| EMPLOYEE ASSISTANCE & WELLNESS | New York Life through Guidance Resources | - | 800-344-9752 www.guidanceresources.com Web ID: NYLGBS |
| EMPLOYEE ASSISTANCE PROGRAM | Thriveworks | - | 855-701-0727 https://thriveworks.com/partners/city-woodstock/ |
| WELLNESS AND WELLNESS REWARDS | TargetCare | - | 704-333-5575 x1000 |
| HUMAN RESOURCES | HR Department | - | 770-592-6007 hrdept@woodstockga.gov |
| IDENTITY THEFT PROTECTION | Allstate Identity Protection | - | 800-789-2720 www.myaip.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 877-500-3212 |
| MEDICARE ASSISTANCE | Transitions | - | 800-936-1405 |



August 2023

City of Woodstock Employees,

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 help you meet the health goals of you and your family. While there are some changes to this years benefit plans and contributions, you will find that many of the vendors and benefits will continue to stay the same.

You will find more details on the specific plan design changes and contribution levels on the following pages, but I will share a few highlights with you here:

- The Medical Basic and Premium plans have plan design changes. These plan changes to the Basic and Premium plans take effect January 1, 2024.
- If you participate in the Medical HDHP, the City will provide a lump sum contribution of \$250 employee only and \$500 for all other tiers. The remaining amount will be paid per pay period.
- Medical Contributions are increasing effective October 1, 2023.
- The City will continue to use Southern Scripts (now Liviniti) 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.
- We will continue to offer the option to participate in the International Mail Order Program.
- The City will continue to provide Basic Life, AD&D 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 have the option to elect Voluntary Short Term Disability insurance for themselves.
- The Life & Disability coverages remain with New York Life with no changes to plans or rates.
- Our dental coverage remains with the Guardian with no changes to plans or rates.
- Our vision coverage remains with EyeMed with no changes to plan or rates.
- The City will continue its Wellness Program through TargetCare and HealthJoy.
- We will continue to offer the voluntary benefits for Identity Theft Protection through Allstate and Pet Insurance through Nationwide.
- New this year is the addition of Transitions Medicare Planning to assist employees and their families in benefit planning as they approach retirement age.

Please use our new Plan Select Decision Support Tool. We are providing this tool to assist employees in choosing the best medical plan for you and your family! Understanding your health plan options and using them effectively can save you money and help us to 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 | Last Thursday of November |
| Day after Thanksgiving | Last 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.

Permanent part-time employees that work more than 28 hours per week or 1,456 annual hours are also eligible to enroll in medical, dental, and vision benefits.

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 will be required.

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

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

NYL Voluntary Life:

- Legal Spouse
- Dependent children up to the age of 26

When including a dependent on your benefits, proof of eligibility will be required. Proof of eligibility may include marriage license, birth certificate, adoption papers, or other legal documents that prove eligibility under the plan.

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

In the event you are no longer an active employee with the City, life, AD&D, 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

EMPLOYEE NAVIGATOR

The City is excited to announce our new online benefits tool, Employee Navigator. If you have already registered, simply enter your username and password. If you have not yet registered, follow the directions below.

Step 1: Go to <https://www.employeenavigator.com/>

Step 2: Click **Login** (located in the top right-hand corner of the screen)

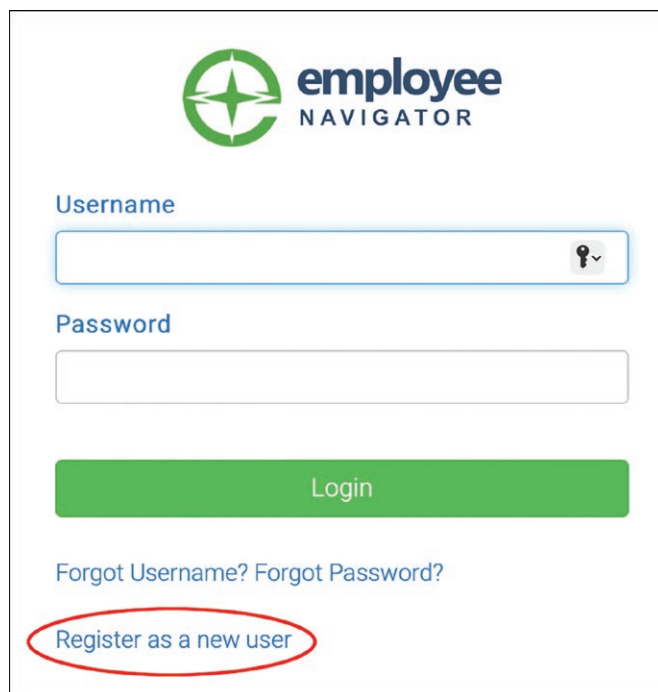
Step 3: Click **Register as a new user**.

Step 4: Provide the following information to create your username and password:

- » First Name
- » Last Name
- » Company Identifier: **cityofwoodstock**
- » Last 4 digits of your social security number
- » Date of Birth

Once you've completed the registration process, you'll have access to the online enrollment system. You can access this system at anytime to review your current elections, plan summaries and even make address changes.

If you have any questions regarding Employee Navigator, please contact the a2 Benefits Team at woodstock@a2benefits.com or by phone at (678) 540-1428 Monday through Friday 8am – 5pm EST.



employee NAVIGATOR

Username

Password

Login

[Forgot Username? Forgot Password?](#)

[Register as a new user](#)





PLANselect

Decision-Support Tool for Healthcare Benefits



Choosing medical coverage has never been easier

Congratulations! Your employer has provided a tool to help you select the best health plan to meet your unique needs and those of your family.

PLANselect helps you choose the health plan that will likely result in the lowest overall cost and best value given anticipated medical needs. After answering a few multiple-choice questions, the proprietary algorithms provide a personalized financial analysis and plan comparison, which considers premiums, HSA contributions and expected out-of-pocket costs (co-pays, deductibles).



Using PLANselect Is Easy

Quick, easy, anonymous

- This tool is designed to help you save money on your healthcare coverage
- Takes just minutes to get results
- No personal information or medical history is required
- Recommendations are unbiased and based on your needs
- Videos are available throughout the tool in case you have questions or want to learn more
- HSA and FSA calculators are included so you can optimize your contributions
- There's a built-in Spanish version

1

Log into the City of Woodstock site

Scan the QR code above for direct access
OR go to: www.myplanselect.com
Enter username "woodstock" and password "benefits"

2

Answer four questions

After accepting the user agreement, the model will walk you through four simple, multiple-choice questions about your medical needs. You can finish in a couple minutes, no research required.

3

Review analysis and recommendation

PLANselect provides a financial analysis that ranks the plans based on finding the highest value and providing the services you need for the lowest total cost.

4

Enroll

Run multiple scenarios if you like. Once you make a decision, click the Enroll button on the results page to visit your enrollment system to make your selection.

MEDICAL BENEFITS

THE CITY OF WOODSTOCK OFFERS EMPLOYEES THREE 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.

The City began offering a High Deductible Health Plan (HDHP) medical plan option in 2022. Under this plan, you are responsible for the full cost of your network discounted services, up to your deductible of \$1,500 for individual or \$3,000 for all dependent tiers. Once you meet your deductible, the City pays for 90% of your service costs and you are responsible for the remaining 10% until your out of pocket maximum is met. This plan is not eligible for a 4th quarter deductible carryover credit, but it does give you access to a Health Savings Account (HSA), which the City funds up to \$750 for individuals and \$1,500 for dependent tiers.

In addition to the HDHP, the City offers two POS plan options. The Premium plan offers a \$1,000 Employee only, \$2,000 Employee plus Spouse OR Child or \$3,000 Family deductible. Once you meet your deductible, the City pays for 90% of your service costs and you are responsible for the remaining 10% until your out of pocket maximum is met. The Basic plan offers a \$2,000 Employee only, \$4,000 Employee plus Spouse OR Child or \$6,000 Family deductible. Once you meet your deductible, the City pays for 80% of your service costs and you are responsible for the remaining 20% until your out of pocket maximum is met. The POS plans are eligible for a 4th quarter deductible carryover credit.

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.

UHC Premium Designation Program

The Basic and Premium 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 umar.com. Click on Find a Provider and look for the 2 blue hearts.





MEDICAL BENEFITS

Benefits Effective October 1, 2023 - December 31, 2023

| POS PLAN | In-Network Basic Plan | In-Network Premium Plan | In-Network HDHP |
|---|--|--|---|
| CALENDAR YEAR DEDUCTIBLE | | | |
| EMPLOYEE | \$1,500 | \$500 | \$1,500 |
| EMPLOYEE + SPOUSE OR CHILD | \$3,000 | \$1,000 | \$3,000 |
| FAMILY | \$4,500 | \$1,500 | \$3,000 |
| OUT OF POCKET MAXIMUM (OOP) includes deductible under medical | RX & Medical have separate Maximums | RX & Medical have separate Maximums | Combined Maximum forRX & Medical |
| EMPLOYEE | \$1,500 Med / \$1,500 RX | \$500 Med / \$500 RX | \$2,250 |
| EMPLOYEE + SPOUSE OR CHILD | \$3,000 Med / \$3,000 RX | \$1,000 Med / \$1,000 RX | \$4,500 |
| FAMILY | \$4,500 Med / \$4,500 RX | \$1,500 Med / \$1,500 RX | \$4,500 |
| LIFETIME MAXIMUM | Unlimited | Unlimited | Unlimited |
| COINSURANCE | 0% | 0% | 10% |
| OFFICE VISITS | | | |
| PREVENTATIVE | Covered at 100% | Covered at 100% | Covered at 100% |
| PRIMARY CARE VISIT | \$25 (\$15 for Premium) | \$25 (\$15 for Premium) | Deductible, then 10% coinsurance to OOP |
| SPECIALIST VISIT | \$35 (\$25 for Premium) | \$35 (\$25 for Premium) | Deductible, then 10% coinsurance to OOP |
| MATERNITY PHYSICIAN SERVICES (FIRST VISIT ONLY) | \$250 Copay | \$250 Copay | Deductible, then 10% coinsurance to OOP |
| EMERGENCY ROOM VISIT (WAIVED IF ADMITTED) | \$150 Copay | \$150 Copay | Deductible, then 10% coinsurance to OOP |
| URGENT CARE | \$60 | \$60 | Deductible, then 10% coinsurance to OOP |
| INPATIENT SERVICES / PHYSICIAN SERVICES | \$250 Copay per Admission then Deductible | \$250 Copay per Admission then Deductible | Deductible, then 10% coinsurance to OOP |
| OUTPATIENT SURGERY / PHYSICIAN SERVICES | \$250 Copay per Admission then Deductible | \$250 Copay per Admission then Deductible | Deductible, then 10% coinsurance to OOP |
| DIAGNOSTIC/ X-RAY | Subject to Deductible | Subject to Deductible | Deductible, then 10% coinsurance to OOP |
| FIRST-CHOICE PHARMACY PRESCRIPTION DRUGS-30 DAYS (TIER 1 / TIER 2 / TIER 3) | \$15 / \$30 / \$60 Copay | \$15 / \$30 / \$60 Copay | Deductible, then 10% coinsurance to OOP |
| NON-FIRST-CHOICE PHARMACY PRESCRIPTION DRUGS-30 DAYS (TIER 1 / TIER 2 / TIER 3) | \$25 / \$40 / \$70 Copay | \$25 / \$40 / \$70 Copay | Deductible, then 10% coinsurance to OOP |
| MAIL ORDER-90 DAYS (TIER 1 / TIER 2 / TIER 3) | \$25 / \$60 / \$120 Copay | \$25 / \$60 / \$120 Copay | Deductible, then 10% coinsurance to OOP |

Out-of-Network: All plans offer out-of-network benefits. Should you go out-of-network, the plan pays 60% for most services after you have met your out-of-network 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. You may also be balance billed by your provider for any difference between what your plan pays and what your provider bills. Refer to the plan documents for additional details.



Benefits Effective January 1, 2024

MEDICAL BENEFITS

| POS PLAN | In-Network Basic Plan | In-Network Premium Plan | In-Network HDHP |
|---|---|---|--|
| CALENDAR YEAR DEDUCTIBLE | | | |
| EMPLOYEE | \$2,000 | \$1,000 | \$1,500 |
| EMPLOYEE + SPOUSE OR CHILD | \$4,000 | \$2,000 | \$3,000 |
| FAMILY | \$6,000 | \$3,000 | \$3,000 |
| OUT OF POCKET MAXIMUM (OOP) includes deductible under medical | Combined Maximum for RX & Medical | Combined Maximum for RX & Medical | Combined Maximum for RX & Medical |
| EMPLOYEE | \$3,000 | \$1,500 | \$2,250 |
| EMPLOYEE + SPOUSE OR CHILD | \$6,000 | \$3,000 | \$4,500 |
| FAMILY | \$9,000 | \$4,500 | \$4,500 |
| LIFETIME MAXIMUM | Unlimited | Unlimited | Unlimited |
| COINSURANCE | 80% / 20% | 90% / 10% | 90% / 10% |
| OFFICE VISITS | | | |
| PREVENTATIVE | Covered at 100% | Covered at 100% | Covered at 100% |
| PRIMARY CARE VISIT | \$25 (\$15 for Premium) | \$25 (\$15 for Premium) | Deductible, then 10% coinsurance to OOP |
| SPECIALIST VISIT | \$35 (\$25 for Premium) | \$35 (\$25 for Premium) | Deductible, then 10% coinsurance to OOP |
| MATERNITY PHYSICIAN SERVICES (FIRST VISIT ONLY) | \$250 Copay | \$250 Copay | Deductible, then 10% coinsurance to OOP |
| EMERGENCY ROOM VISIT (WAIVED IF ADMITTED) | \$250 Copay | \$250 Copay | Deductible, then 10% coinsurance to OOP |
| URGENT CARE | \$35 Copay | \$35 Copay | Deductible, then 10% coinsurance to OOP |
| INPATIENT SERVICES / OUTPATIENT SURGERY / PHYSICIAN SERVICES | \$250 Copay per Admission then Deductible and Coinsurance | \$250 Copay per Admission then Deductible and Coinsurance | Deductible, then 10% coinsurance to OOP |
| COMPLEX IMAGING (MRI / CT / PET) | \$400 Copay then Deductible | \$350 Copay then Deductible | Deductible, then 10% coinsurance to OOP |
| DIAGNOSTIC/ X-RAY | No Charge | No Charge | Deductible, then 10% coinsurance to OOP |
| FIRST-CHOICE PHARMACY PRESCRIPTION DRUGS-30 DAYS (TIER 1 / TIER 2 / TIER 3 / TIER 4 SPECIALTY) | \$15 / \$30 / \$60 Copay / 25% to \$200 Max | \$15 / \$30 / \$60 Copay / 25% to \$200 Max | Deductible, then 10% coinsurance to OOP |
| NON-FIRST-CHOICE PHARMACY PRESCRIPTION DRUGS-30 DAYS (TIER 1 / TIER 2 / TIER 3 / TIER 4) | \$25 / \$40 / \$70 Copay / 25% to \$250 Max | \$25 / \$40 / \$70 Copay / 25% to \$250 Max | Deductible, then 10% coinsurance to OOP |
| MAIL ORDER-90 DAYS (TIER 1 / TIER 2 / TIER 3) | \$25 / \$60 / \$120 Copay | \$25 / \$60 / \$120 Copay | Deductible, then 10% coinsurance to OOP |

Out-of-Network: All plans offer out-of-network benefits. Should you go out-of-network, the plan pays 60% for most services after you have met your out-of-network 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. You may also be balance billed by your provider for any difference between what your plan pays and what your provider bills. Refer to the plan documents for additional details.



HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in the High Deductible Health Plan (HDHP), you'll have access to an HSA. You can think of your HSA as a personal savings account for your healthcare expenses, with some impressive tax advantages. The account even includes a contribution from the City of Woodstock that can be a big help throughout the year.



| HOW MUCH CAN YOU CONTRIBUTE? | 2023 IRS CONTRIBUTION LIMIT | WOODSTOCK CONTRIBUTION | YOUR MAXIMUM CONTRIBUTION AMOUNT |
|------------------------------|-----------------------------|------------------------|----------------------------------|
| Employee Only Coverage | \$3,850* | \$750 | \$3,100 |
| Family Coverage | \$7,750* | \$1,500 | \$6,250 |

*If an individual reaches age 55 by the end of the calendar year, he or she can contribute an additional \$1,000.

LET'S BREAK IT DOWN

- You and The City of Woodstock can add funds into the HSA that are not subject to federal income taxes** up to the IRS limits.
- The HSA allows you to pay for the qualified medical expenses with these tax-free funds.
- The account can earn interest on a tax-free basis, and you are allowed to roll funds over year after year.
- If you leave The City of Woodstock, or retire, you can take your HSA with you.
- You will receive a lump sum amount of either \$250 or \$500 depending on whether you are enrolled in employee or any other tier. on the first payroll after October 1, 2023. The balance will be funded bi-weekly.

**Any reference to taxes is at the federal level. State tax rules may vary.



MEDICAL DEDUCTIONS

Below are the bi-weekly (26) payroll deductions for your employee benefits effective 10/1/2023 - 9/30/2024.

| Medical Bi-weekly Payroll Deductions (26) | Basic Plan | Premium Plan | HDHP |
|---|---------------------------------|---------------------------------|----------------------------------|
| MEDICAL | <i>POS - \$2,000 Deductible</i> | <i>POS - \$1,000 Deductible</i> | <i>HDHP - \$1,500 Deductible</i> |
| Employee Only | \$28.83 | \$39.96 | \$6.96 |
| Employee + Spouse | \$106.42 | \$118.02 | \$82.23 |
| Employee + Child(ren) | \$80.95 | \$97.25 | \$65.15 |
| Family | \$164.02 | \$181.90 | \$126.74 |
| | | | |
| MEDICAL NON-PARTICIPATION IN WELLNESS | <i>POS- \$2,000 Deductible</i> | <i>POS- \$1,000 Deductible</i> | <i>HDHP- \$1,500 Deductible</i> |
| Employee Only | \$63.45 | \$74.58 | \$41.58 |
| Employee + Spouse | \$141.04 | \$152.64 | \$116.85 |
| Employee + Child(ren) | \$115.57 | \$131.87 | \$99.77 |
| Family | \$198.64 | \$216.52 | \$161.36 |
| | | | |
| MEDICAL TOBACCO SURCHARGE | <i>POS- \$2,000 Deductible</i> | <i>POS- \$1,000 Deductible</i> | <i>HDHP- \$1,500 Deductible</i> |
| Employee Only | \$63.45 | \$74.58 | \$41.58 |
| Employee + Spouse | \$141.04 | \$152.64 | \$116.85 |
| Employee + Child(ren) | \$115.57 | \$131.87 | \$99.77 |
| Family | \$198.64 | \$216.52 | \$161.36 |
| | | | |
| MEDICAL NON-PARTICIPATION IN WELLNESS/ TOBACCO SURCHARGE | <i>POS- \$2,000 Deductible</i> | <i>POS- \$1,000 Deductible</i> | <i>HDHP- \$1,500 Deductible</i> |
| Employee Only | \$98.06 | \$109.19 | \$76.19 |
| Employee + Spouse | \$175.65 | \$187.25 | \$151.46 |
| Employee + Child(ren) | \$150.18 | \$166.48 | \$134.38 |
| Family | \$233.25 | \$251.13 | \$195.97 |



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 offers a Wellness Plan. The City has partnered with TargetCare for our Onsite Clinic and Wellness Coaching. Employees can voluntarily elect to participate in the Wellness program through TargetCare. Participation includes the 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 City remains committed to keeping rising medical costs at a minimum while encouraging our employees to live healthier lives. Upon completion of your biometrics you will receive a baseline score that will be explained to you by your TargetCare provider.

If your score is above the 81+ threshold, you will need to improve the score you receive by 5% in order to earn the wellness discount for the following plan year.

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

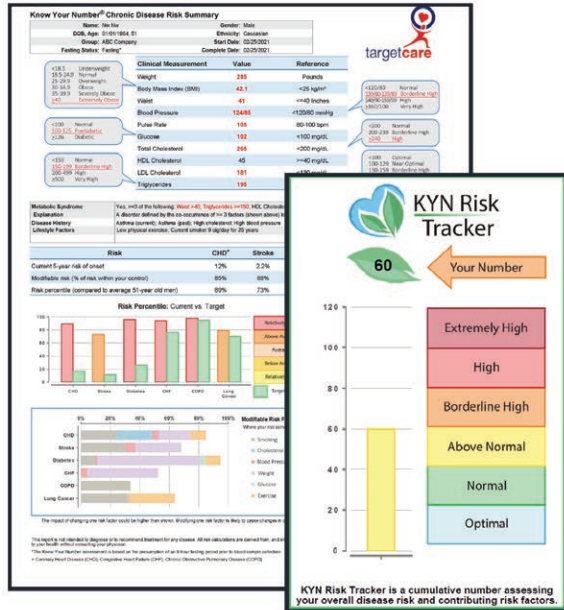
If you feel you are unable to meet any of the wellness program requirements to earn the wellness reward/avoid the tobacco surcharge for any reason, you may be able to earn the reward/avoid the surcharge by participating in the Reasonable Alternative Standard (RAS) program. Please contact TargetCare for additional information.





WELLNESS BENEFITS

TARGETCARE PROGRAM



Participating in the TargetCare Baseline Program (CHA & ROT Coaching) can earn you an incentive towards health insurance premiums.

Clinical Health Assessment

- Annual Clinical Health Assessments (CHA) utilize blood draws and biometric measurements to project personal health summaries.
- These individual reports are then reviewed with your TargetCare provider for targeting areas of improving overall health.

Right on Target Guidelines

- After the CHA, your TargetCare provider will guide you through your "Right on Target" visits.
- Your TargetCare provider has the knowledge and tools that will assist you as you reach your health and wellness goals.
- Our clinical providers are experts in coaching on:

- Lifestyle & Weight Management
- Disease Management
- Stress & Anxiety
- Hypertension
- Diabetes
- Tobacco Cessation
- And More!

Wellness Scorecard Activities

- To earn up to \$250 annually in gift cards through the rewards mall, employees must (in addition to the Baseline Program) complete a combination of the scorecard activities including:
 - Participating in quarterly individual wellness challenges that focus on different wellness topics throughout the year.
 - Complete preventive screenings.
 - Track steps monthly.
 - And much more!

Right on Target Guidelines

To participate in your organization's Wellness Program and to be eligible for the wellness incentive (discount on your health insurance premiums), we need your commitment to do the following:

- Complete the Clinical Health Assessment and Face-to-Face Review which includes:
 - completing a health assessment
 - having your height, weight, blood pressure, and blood sugar measured
 - Face-to-Face CHA Review
- You may also bring a coach to your assessment. We will need a coach to assist you with the assessment.
- Depending on your Know Your Numbers (KYN) score, you must participate in one of the following activities:
 - Extremely High Risk (KYN 101-150):** 16 weeks for assessment factors.
 - High Risk (KYN 81-100):** 8 weeks for assessment factors.
 - Borderline High Risk (KYN 61-80):** 8 weeks for at least one chronic disease.
 - Above Normal Risk (KYN 41-60):** 16 weeks for assessment factors.
 - Optimal or Normal (KYN 1-40):** 16 weeks for assessment factors.
- Along with remaining on target, employees must complete the wellness incentive. If an employee is not on target, an alternative standard will be set by your personal coach.

Although these guidelines are strict, we encourage you to continue to remain strictly confidential.

City of Woodstock Scorecard Program

TargetCare Baseline Program

To earn \$75 per month towards health insurance premiums, employees must complete the baseline program (complete CHA, Review, "Right on Target" coaching, and RAS goal).

Additional Incentive Opportunities

To earn up to \$250 annually in gift cards through the rewards mall, employees must complete:

- Annual TargetCare Baseline Program
- A combination of the following activities to earn \$1 per 1 point

*Note: Roll-over points are valid for up to one program year.

| Activity Type | Activity | Points | Frequency | How To Get Points |
|--------------------------------|---|--------|----------------|--|
| Preventive Care | Annual Flu Shot | 10 | As Necessary | Employees will login to their TargetCare Health Portal (targetcarehealth.com or mobile app) to upload proof for all tests & exams. |
| | Colonoscopy | 20 | | |
| | Mammogram or Prostate Exam | 20 | | |
| | Cervical Cancer Screening | 20 | | |
| | Dental Exam | 10 | | |
| | Eye Exam | 10 | | |
| TargetCare Wellness Activities | Watch the Welcome Video | 4 | One-Time | Employees will login to their TargetCare Health Portal (targetcarehealth.com or mobile app) to complete activities & earn points. |
| | Sync Your Device | 2 | One-Time | |
| | Step Goals | 4 | Monthly | |
| | Exercises | 4 | Monthly | |
| | Blood Drive | 4 | Quarterly | |
| | Complete a walk/run/triathlon event | 10 | Twice Annually | |
| | Educational Material (Learning Center Video Series) | 8 | Quarterly | |
| | Individual Challenges | 10 | Quarterly | |
| | Register for HealthHub App | 2 | One-Time | |
| | BONUS Points (top 10 winners) | 2 | Quarterly | |

To be eligible for the above incentives, you must be an active employee at the time of payout.

Need assistance with portal? Please call TargetCare at 704.333.5575 x 1000, Monday - Friday between 8:30am - 5pm EST.



WELLNESS BENEFITS

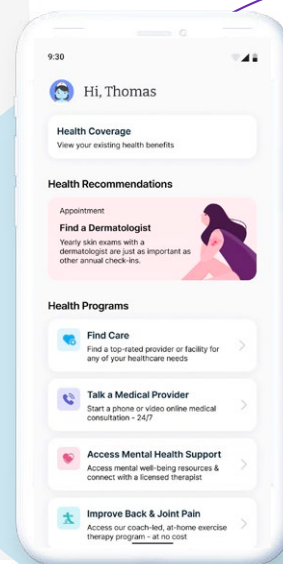
HealthJoy Makes it Easier to be Healthy and Well.

HealthJoy is the virtual access point for all your healthcare navigation and employee benefits needs. We're provided free by your employer to help understand and make the most of your benefits. We connect you and your family with the right benefits at the right moment in your care journey, saving you time, money, and frustration.

Help For Your Healthcare Journey.

With 24/7 access to our dedicated healthcare concierge team, visits, and care navigation tools, you never have to walk alone. HealthJoy helps you locate in-network doctors, find extra savings on your prescriptions, and navigate your benefits. Our mobile app and dedicated member support team are always on hand to help make it easier to stay healthy and well.

HealthJoy



**BENEFITS
WALLET**



**HEALTHCARE
CONCIERGE**



**RX SAVINGS
REVIEW**



**APPOINTMENT
BOOKING**



**PROVIDER
RECOMMENDATIONS**



**HSA / FSA
SUPPORT**



It saved me the time I would have spent Googling results, calling specialists, and searching for an appointment. Instead, I just put in the request, and HealthJoy did the work. The app is like my little assistant!

Veronica, AZ

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SCAN ME

MEDICAL - VALUE ADDS

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Log in now to:

- View **My taskbar**, your personalized benefits to-do list
- 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 your treatment options
- Access tools and trusted resources to help you live a healthier life



Note: The images shown reflect available features within our desktop site. These features may or may not be available to all users, depending on your individual and/or company benefits.



MEDICAL - VALUE ADDS

You don't need a Ph.D. to understand your benefits

We've made it easy to find the top things people want to know. Choose **Benefits & coverage** from myMenu to find out:

- What health care services are covered?
- What's the cost difference between an in-network and out-of-network service?
- What's your deductible, and are you close to reaching it?
- Is there a copayment for your office visit? If so, how much?

Did your dog eat your ID card?

No worries. It's easy to get a replacement online.

Just click **ID card** from myMenu to see a copy of your card. With a couple more clicks you can have a new card mailed to your home.

Can't wait for the mailman? Print a temporary copy from our desktop site. Or, use your smart phone to view your ID card or fax a copy to your doctor's office.



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No part of this document may be reproduced without permission. This content is provided for information only and is not to be considered medical advice. All decisions about medical care should be made by the doctor and patient. Always refer to the plan document for specific benefit coverage or call the toll-free member phone number on the back of your health plan ID card. UMR operates in accordance with the medical privacy standards established by the applicable federal and state laws. The screen shots shown are for illustrative purposes and use fictional data only.

Claim activity

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Show All entries

Filter your results

| CLAIMS INFORMATION | SERVICE DATE | PROVIDER | BILLED AMOUNT | PLAN PAYS | YOU PAY |
|--|--------------|------------------|---------------|------------|----------|
| Patient: Karyn Blank Claim # 17055123456 View claim details View EOB | 02/17/20 | Valley Hospital | \$1351.00 | \$1,193.00 | \$25.00 |
| Status: Completed | | | | | |
| Patient: Cade Blank Claim # 17054123456 View claim details View EOB | 02/15/20 | Hom, Gregory, Dr | \$359.20 | \$0.00 | \$0.00 |
| Status: Completed | | | | | |
| Patient: Elizabeth Blank Claim # 17061123456 View claim details View EOB | 02/03/20 | Hom, Gregory, Dr | \$290.00 | \$0.00 | \$0.00 |
| Status: Denied - Accident info needed from pt. Action needed! Click here | | | | | |
| Patient: Cade Blank Claim # 17038123456 View claim details View EOB | 01/12/20 | Moore, John, Dr | \$370.00 | \$0.00 | \$215.95 |
| Status: Completed | | | | | |

Fictionalized data

Buried in paperwork?

A single click lets you track all your claims

Check in at your convenience to see if a claim has been processed and what you might owe. To get more details on a specific claim, click **view claim details** or **view EOB**. This will tell you the type of services provided, the amount billed and the amount paid, if any, and whether there's any action that needs to be taken before the claim can be processed.

You can choose to receive a secure e-mail any time you have a new EOB. If you're not ready to give up paper completely, you can print out copies from our claims center.

Don't be surprised by unexpected costs

- Know the price you'll pay ahead of time. Search treatments or procedures in the **Health cost estimator**.
- Get your in-network discount. Use **Find a provider** to look up doctors and facilities near you.

Helpful apps, calculators, videos and health information all in one place

Choose **Health center** from the myMenu and select the tile shortcuts that interest you.

- Online health information: up-to-date and ad-free
- Our top picks for healthy eating and exercise
- Free tools, apps and calculators

MEDICAL - VALUE ADDS

On-the-go with umr.com



A UnitedHealthcare Company

Just use the same username and password that you use on our full site.

What's even better — there's no app to download, nothing to install, no waiting.

What's new

Find out about new tools and information to help you live a healthier life.

Log in

Log in here to get instant access to all our mobile inquiry tools.

Find a provider

Find an in-network provider while you are "on the go".

View, scan or fax your ID card

View your ID card, allow your provider to scan the on-screen bar code for instant access to your benefit information and/or fax a copy to a provider.

Estimate health care costs

See what you can expect to pay before receiving care.

Simplified navigation

- Home – Return to the main menu.
- Menu – Display the menu.
- Gear – Log out or learn more about UMR and our mobile site.

Look up claims

Look up a claim for yourself or an authorized dependent.

Check your benefits

View medical and/or dental benefits, as well as persons covered.

Access account balances

Look up balances for your special accounts.





COST SAVINGS - PHARMACY PROGRAMS

MAIL ORDER PHARMACY

Through Liviniti (formerly 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:

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

You will need your Liviniti Group #: 76411860



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

INTERNATIONAL MAIL ORDER PROGRAM

This is a voluntary prescription savings program that is available for certain prescriptions for employees and dependents. It's simple, safe and often free.

- **Simple** - enrolling is easy and your medications are delivered directly to your home.
- **Safe** - Prescriptions are shipped from pharmacies in Canada, the UK and Australia (Tier-1 Countries).
- **Free** - 300+ brand name maintenance medications are offered at NO COST. Shipping and handling are covered by the program too.

To get started with this program, check to see which of your medications are offered. The medication listing can be found at www.IntlMailOrder.com - or call 1-866-488-7874.

FIRST CHOICE PHARMACIES

Members of Liviniti have access to reduced prescription costs at participating FirstChoice™ pharmacies. To locate a FirstChoice™ pharmacy nearest to you visit www.southernscripts.net/members/firstchoice/



COST SAVINGS - PHARMACY PROGRAMS

VARIABLE COPAY PROGRAM (MANUFACTURER COPAY ASSISTANCE)

Variable Copay™ is a revolutionary program designed to significantly reduce the cost of eligible specialty and brand medications by utilizing manufacturer-provided coupons.



HOW VARIABLE COPAY™ WORKS

- Variable Copay™ potentially reduces plan and member costs by utilizing manufacturer-provided coupons. After your out-of-pocket (OOP) is satisfied, the remaining dollars bring drug cost savings to your employer. The lack of accumulation protects the erosion of a High Deductible Health Plan (HDHP) and Coinsurance Plan design.
- Upon enrollment, a Variable Copay™ Network Pharmacy will communicate with you each month on reminders of your shipment and verification of address.
- Your medication will arrive at your doorstep monthly via a shipping courier (UPS, FedEx, DHL) – approximately 5-7 days before your current medications are completed. Additionally, a Variable Copay™ Network Pharmacy will contact your prescribing physician when refills are needed.
- Should you have any questions regarding prescription fulfillment, your Variable Copay navigator will provide you with your new filling pharmacy's contact information during enrollment. You will also find the filling pharmacy's contact information on your prescription shipment.

ENROLL IN VARIABLE COPAY™

- Enrollment in Variable Copay™ is quick and simple. Please call (833) 439-9617 to speak with a dedicated Variable Copay™ Concierge.
- Enrollment is available within the Southern Scripts mobile app. Download the Southern Scripts app today – freely available on iOS and Android. The Southern Scripts app provides convenient access to your pharmacy information, such as: digital ID card, Southern Scripts prescription history, drug price check, drug formulary search, pharmacy locator, Variable Copay™ enrollment, prior authorization reviews and more.



COST SAVINGS - PRESCRIPTION DRUGS

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 or using public drug programs at your local pharmacies.

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.



FLEXIBLE SPENDING ACCOUNTS (FSA)

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 deductions. City of Woodstock's FSA is on a plan year which runs from October 1 to September 30.



| FSA Type | Purpose | IRS Maximum |
|-----------------------------|---|-------------|
| Health Care FSA | Provides out-of-pocket health care expense reimbursement for prescriptions, dental and vision expenses. Not available if you are also enrolled in an HSA which is similar and has fewer restrictions. | \$3,050 |
| Limited Purpose FSA* | Provides out-of-pocket health care expense reimbursement for dental and vision expenses only (not medical) when you are enrolled in an HSA. | \$3,050 |
| Dependent Care FSA | Provides expense reimbursement for daycare expenses for children up to age 13, disabled dependent care and elder care expenses. | \$5,000 |

Important! Unlike HSAs (described on prior page), unspent funds contributed to FSAs are subject to “use it or lose it” rules dictated by the IRS. Other than a permitted rollover of up to \$610 for health care FSAs, if you do not use all your elected FSA funds for claims incurred during 2023, unspent amounts will be forfeited so please plan your contribution amount carefully.

TAX-ADVANTAGED ACCOUNT COMPARISON

| Features | HSA | Health Care FSA | Limited Purpose FSA | Dependent Care FSA |
|-----------------------------------|---|---|--|---|
| Who Can Enroll? | Employees who elect the HDHP medical plan | Employees in the Basic & Premium Medical Plan Options | Employees who elect the HDHP medical plan | All Employees |
| 2023 Maximum Contributions | Employee: \$3,850 Family: \$7,750 | \$3,050 | \$3,050 | \$5,000 (\$2,500 if married and filing separate income tax returns) |
| Eligible Expenses | Medical, dental, vision, and prescription expenses for you or eligible dependents | Medical, dental, vision, and prescription expenses for you or eligible dependents | Dental and vision expenses only for you or eligible dependents. Can be elected alongside an HSA to increase tax-deductible contributions. | Daycare expenses for children up to age 13, disabled dependent care and elder care expenses |
| Carryover | Entire account balance rolls over | Up to \$610 “use it or lose it” | Up to \$610 “use it or lose it” | No. Plan is “use it or lose it” |

*You can only enroll in the Limited Purpose FSA if you are enrolled in the HDHP Medical Plan.



DENTAL BENEFITS

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 guardianlife.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 coinsurance levels on basic and major services and there is no deductible. 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 (INDIVIDUAL / FAMILY) | \$50 / \$150 | \$0 |
| ANNUAL MAXIMUM | \$1,000 | \$1,000 |
| PREVENTATIVE SERVICES | 100%, not applied to the annual maximum | 100%, not applied to the annual maximum |
| BASIC SERVICES | 80% After Deductible | 100% |
| MAJOR SERVICES | 50% After Deductible | 60% |
| FILLINGS / EXTRACTIONS | Included in Basic | Included in Basic |
| ENDO / PERIODONTICS | Included in Major | Included in Major |
| ORTHODONTIA (AGE 19 AND UNDER) | 50% to \$1,000 Lifetime Max | 50% to \$1,000 Lifetime Max |
| ROLLOVER INCENTIVE | Included | Included |
| OUT-OF-NETWORK CLAIMS | 90th UCR | Maximum Allowable Cost (MAC) |

Note: If you are using an out-of-network dentist, it is recommended that you elect the Network Access Plan.

| Dental Bi-Weekly Payroll Deductions (26) | NAP | Value |
|--|---------|---------|
| Employee Only | \$0.00 | \$0.00 |
| Employee + 1 | \$12.30 | \$12.30 |
| Family | \$19.41 | \$19.41 |

VISION BENEFITS

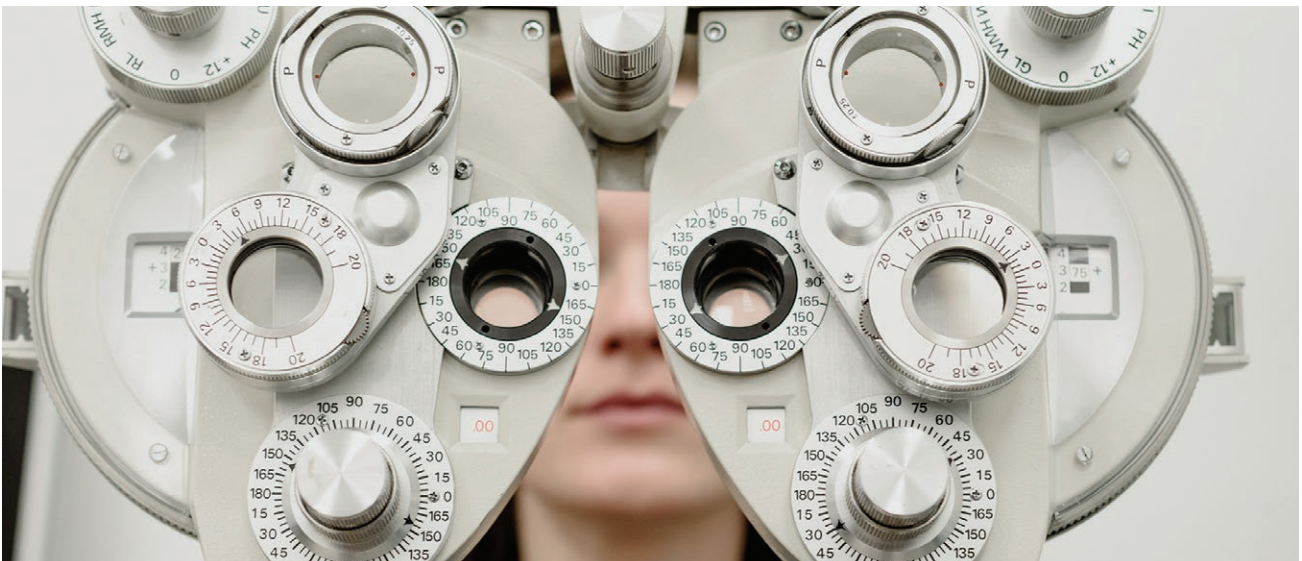
You may elect vision coverage for yourself and eligible family members through EyeMed Vision Care. Once enrolled, you can elect to see either in-network or out-of-network providers. EyeMed has a network of over 24,000 eye care professionals from which you can choose. This is a voluntary benefit that 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 \$48 |
| 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

Basic Life and AD&D

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. AD&D may pay benefits if you die or suffer from certain serious injuries as a result of an accident.



Voluntary Life & AD&D

In addition to the insurance provided at no cost by the City, you can purchase voluntary life and AD&D insurance to provide additional financial support.

Please see the charts below for details:

| Voluntary Life | Employee | Spouse | Child(ren) |
|-------------------------|-------------------------------------|--|--|
| Increments | \$10,000 | \$5,000 | Birth to 6 months: \$1,000 6 months to 26 years: \$10,000 |
| Maximum Benefit | 5x annual salary up to \$500,000 | 100% of employee amount up to \$250,000 | \$10,000 |
| Guaranteed Issue Amount | \$150,000 | \$50,000 | \$10,000 |

| Voluntary AD&D | Employee | Spouse | Child(ren) |
|-----------------|-------------------------------------|-----------|------------|
| Increments | \$10,000 | \$5,000 | \$10,000 |
| Maximum Benefit | 5x annual salary up to \$500,000 | \$250,000 | \$10,000 |

Important Notes:

- You must be enrolled in Employee voluntary life / AD&D in order to elect voluntary dependent Life / AD&D coverage.
- The AD&D is non-matching so you can enroll in a different amount of AD&D than life. However, you must enroll in the voluntary life to elect AD&D. (AD&D does not require EOI).
- Premium increases as enrollee jumps into the next age bracket. Spouse rates are based on the employee age.
- Life and AD&D benefits reduce by 35% at age 65 and 50% at age 70. Spouse AD&D coverage terminates at age 70.

Life Insurance Enrollment Timeframes

New Hires – You may apply for up to \$150,000 of coverage through the normal enrollment process. For amounts greater than \$150,000 you will be required to provide an EOI.

Current Employees – During open enrollment, employees may elect or increase their voluntary life and AD&D benefit. Any increases will require EOI.

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 | \$0.08 | \$0.37 |
| 30-34 | \$0.09 | \$0.42 |
| 35-39 | \$0.11 | \$0.51 |
| 40-44 | \$0.17 | \$0.78 |
| 45-49 | \$0.23 | \$1.06 |
| 50-54 | \$0.40 | \$1.85 |
| 55-59 | \$0.58 | \$2.68 |
| 60-64 | \$0.91 | \$4.20 |
| 65-69 | \$1.71 | \$7.89 |
| 70-75 | \$4.08 | \$18.83 |
| 75+ | \$4.08 | \$18.83 |

Voluntary AD&D Rates per \$1,000 for Employee and Spouse

| | | |
|------|--------|--------|
| AD&D | \$0.03 | \$0.14 |
|------|--------|--------|

Child Life Rates:

\$0.20 per \$1,000 of coverage

\$2.00 for \$10,000 of coverage*

*This one monthly rate covers all dependent children, regardless of the number, 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 | \$0.338 |
| 20-24 | \$0.339 |
| 25-29 | \$0.352 |
| 30-34 | \$0.331 |
| 35-39 | \$0.319 |
| 40-44 | \$0.344 |
| 45-49 | \$0.373 |
| 50-54 | \$0.463 |
| 55-59 | \$0.619 |
| 60-64 | \$0.782 |
| 65-69 | \$0.799 |
| 70+ | \$0.903 |

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.

| 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 |



THRIVEWORKS

We are pleased to offer City employees access to an expanded Employee Assistance Program (EAP) with Thriveworks. Thriveworks has a dedicated team available to assist you in scheduling an appointment with licensed professional counselors, coaches, and psychologists and can offer a full spectrum of therapy services.



Thriveworks is ready to help anytime you may need assistance. They are focused on providing a supportive environment to help employees reach their goals of living happy, healthy lives. To schedule an appointment or request services using your benefits, call the dedicated phone number **(855) 701-0727** or visit the link <https://thriveworks.com/partners/city-woodstock/> for more information.





EMPLOYEE ASSISTANCE & WELLNESS

Putting Benefits To Work For People™

Whatever life throws at you throw it our way. Employee Assistance & Wellness Support.

Life: just when you think you've got it figured out, along comes a challenge. Whether your needs are big or small, New York Life Group Benefit Solutions is there for you with our Employee Assistance & Wellness Support program¹. It can help you and your family find solutions and restore your peace of mind. This is just another example of how we are committed to Putting Benefits To Work For PeopleSM.



Our suite of value-add resources includes:

› Employee Assistance Program¹

Are you feeling overwhelmed by the demands of balancing work and family life? Maybe you have questions about a legal or financial concern. You and your family members now have access to various counseling services including legal, financial, and work-life balance assistance. All counseling calls are answered by a Master's or PhD-level counselor who will collect some general information and will discuss your needs. The Employee Assistance Program provides a maximum of three sessions, per issue, per year.

› GuidanceResources^{®1}

When you need information quickly to help handle life's challenges, you can visit guidanceresources.com for resources and tools on topics such as health and wellness, legal regulations, family and relationships, work and education, money and investments, and home and auto. You will also have access to articles, podcasts, videos, slideshows, on-demand training and "Ask the Expert" which provides personal responses to your questions.

› Well-being Coaching¹

Sometimes you may need help with personal challenges and physical issues that can be overwhelming. To help you achieve your goals, you will have access to a certified coach who will work with you, one on one, to address health and well-being issues such as burnout, time management and coping with stress. You have access to five sessions per year. All sessions are conducted telephonically.

› FamilySource^{®1}

Managing the everyday concerns of home, work and family can be difficult. To help resolve those concerns, you have access to family care service specialists that provide customized research, educational materials and prescreened referrals for childcare, adoption, elder care, education, and pet care.

Contact Info:

Employee Assistance and
Wellness Support 24/7



Phone: (800) 344-9752



Website: guidanceresources.com
Web ID: NYLGBS



GROUP BENEFIT
SOLUTIONS

NEW YORK LIFE PROGRAMS

Financial, Legal & Estate Support – We know financial and legal challenges can be very stressful for you and your family. That's why New York Life Group Benefit Solutions provides our Financial, Legal & Estate Support program¹ to help you navigate these issues, at no additional cost. Leaving you with fewer worries.



Our suite of value-add resources includes:

- **FinancialConnect** – Sometimes you may not know where to start when facing a stressful financial challenge or when you need financial planning expertise. With FinancialConnect[®] you and your family members have unlimited access to a team of qualified experts including Certified Public Accountants (CPAs), CERTIFIED FINANCIAL PLANNERS[™] (CFP[®]) and other financial professionals to help guide you. If additional help is needed, you can request referrals to financial professionals in your local community. In addition, on guidanceresources.com, you will have access to financial information on a wide range of topics including debt management, family budgeting, estate planning and tax planning as well as interactive tools and financial calculators.
- **LegalConnect** – If you are facing a difficult legal challenge and don't know where to start, LegalConnect[®] can help. This program gives you access to unlimited phone consultations with a staff of attorneys who can provide guidance on issues such as divorce, adoption, estate planning, real estate, and identity theft. If needed, you can be referred to a local attorney for a free 30-minute consultation and a 25 percent reduction in fees thereafter. Lastly, information on low cost and no legal options are available along with referrals to consumer advocacy groups and governmental organizations if needed.
- **EstateGuidance** – This user-friendly online tool allows you and your family members to write a last will and testament, a living will and documents outlining your wishes for final arrangements quickly, easily and cost effectively. EstateGuidance[®] walks you through the entire process, guiding your choices with a series of questions and breaking down each step into easy-to-understand terms. Access is available anytime, anywhere via tablet, desktop, or mobile app.

Financial, Legal & Estate Support 24/7

Phone: (800) 344-9752

www.guidanceresources.com

Web ID: NYLGBS

SECURE TRAVEL

New York Life Group Benefit Solutions (NYL GBS) Secure Travel offers additional protection when you travel. They have assistance available for pre-trip planning, assistance while traveling and emergency medical transportation benefits for covered persons traveling 100 miles or more from home. Service is a phone call away, 24/7/365.

NYL GBS Secure Travel

From the United States and Canada, call (888) 226-4567

From other locations, call collect (202) 331-7635

Fax: (202) 331-1528

Email: ops@us.generaliglobalassistance.com



NEW YORK LIFE PROGRAMS

Where to go from here.

NYL GBS Survivor Assurance program.



Timely services when you need them most.

At New York Life Group Benefit Solutions (NYL GBS), we know losing a loved one is difficult. And we understand how challenging it can be for beneficiaries to manage their loved one's insurance benefits among other pressures during such a difficult time. That's why, as part of the NYL GBS Survivor Assurance program,¹ we offer services to support beneficiaries when they need it most, including:

› A NYL GBS Survivor Assurance account in your name.

You can access these funds easily by writing a check from the book of drafts being sent to you. Your Certificate of Confirmation explains everything you need to know to access your money.



If you have questions about your NYL GBS Survivor Assurance account call us at **(800) 570-3778** weekdays between 8:00 am and 7:00 pm (EST).



Or write to us at:
NYL GBS Survivor Assurance
PO Box 534029
Pittsburgh, PA 15253-4029

› Employee Assistance & Wellness Support.

Emotional support for you and your family members at no additional cost. Access available 24 hours a day, seven days a week. Includes work/life assistance, coaching, online articles, resources, and videos.²

› Financial, Legal, Estate Support.

Professional support for all types of pressing financial, legal, or estate issues; includes law consultations, tax consultations, credit and tax questions, and much more. Assistance includes identity theft and fraud resolution services, online tools for state-specific wills as well as other important legal documents.²



Contact info:
Phone: **(800) 344-9752**



Website: guidanceresources.com
Web ID: NYLGBS



**GROUP BENEFIT
SOLUTIONS**

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 including a new coverage option - My Pet Protection Wellness500. You will have the option to choose a plan that best fits your needs at a 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 ALLSTATE

Allstate's proprietary monitoring platform detects high-risk activity to provide rapid alerts, so you can detect fraud at its earliest sign, enabling quick restoration for minimal damage and stress. They provide real-time, personalized content about heightened security risks. Alerts leverage internal data to inform you about emerging threats, how they may affect users, and what steps you can take to better protect yourself.



Services include:

- High-risk transaction monitoring
- Financial transaction monitoring
- Unemployment fraud center with dedicated support
- IP address monitoring
- Social media account takeover monitoring
- Lost wallet protection & Stolen wallet emergency cash
- Dark web monitoring
- Robocall blocker / Ad blocker
- Up to \$1 million identity theft expense & stolen fund reimbursement
- Fraud resolution tracker
- Family protection and monitoring
- Family coverage, including parents, in-laws, and grandparents age 65+

Allstate Security Pro+ plans and pricing:

\$9.95 per person / month

\$17.95 per family / month‡

‡ Allstate's generous definition of family covers everyone that's "under roof and wallet." If they are dependent on you financially or live under your roof, they're covered.

How to enroll:

Visit <https://www.myaip.com/cityofwoodstock> or call 1.800.789.2720



VOLUNTARY BENEFITS



<https://www.onelifefitness.com/>

DISCOUNTED MEMBERSHIP TO ONELIFE FITNESS

Employees are eligible to access the much larger OneLife Fitness network which includes:

- Carrollton
- Crabbapple
- Dawsonville
- Douglasville
- Holly Springs
- Lawrenceville
- Peachtree Commerce
- Peachtree Lexington
- Newnan
- Perimeter
- Vickery
- Windermere
- Woodstock

As part of the employee benefit package, the City of Woodstock will pay the employee's \$20 registration fee and \$17 a month (\$204/yr.) towards an already discounted corporate membership rate of \$24.99/mo. (Basic Individual) and \$32.99/mo. (Premier Individual).

The remaining \$7.99/mo. (Basic Individual), or \$15.99/mo. (Premier Individual), will be the employee's responsibility to pay monthly. OneLife Fitness will bill the employee member directly.

To register, simply go to OneLife Fitness Woodstock and present either a current paycheck stub or your City ID. The employee will then be given a OneLife Fitness Membership Agreement to sign.

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.

MEDICARE ASSISTANCE



Medicare may be a smart move.



We are teaming up with [Transitions Benefit Group](#) to help educate you on your Medicare options. This way you can make the choice that's best for you.

If you're age 65, you're eligible for Medicare—even if you're still working.

Call [Transitions Benefit Group](#) at (800) 936-1405 to learn more about Medicare Supplements, Advantage Plans, and Part D (for prescription drugs) plans available to you, and whether Medicare may be a better choice for you based on your specific needs.

Whether it's for yourself, your spouse, or a loved one, the experts at [Transitions Benefit Group](#) are here to provide guidance.

Transitions Benefit Group makes it easier to understand your options so you can choose wisely.



Call Transitions Benefit Group today to learn more:

(800) 936-1405

9:00 a.m. to 6:00 p.m. ET, Monday through Friday





887 W Marietta St NW | Studio N-108 | Atlanta, GA 30318
678-540-1428 | www.a2benefits.com | woodstock@a2benefits.com

This benefit summary is a brief overview of the benefits offered by the City of Woodstock and is not intended to offer complete details regarding your plan options. Please see the Summary Plan Documents (SPDs) for complete details. You can request SPDs directly from the insurance carrier or Human Resources. If you are uncertain about any provisions of the benefits available to you, please refer to the SPDs that govern the plans.