Benefits Overview

Effective October 1, 2026

Oakbridge

Agenda

1. What is Open Enrollment?
2. What are my Resources?
3. Benefit Summary
4. Detailed Benefit Overview
5. Questions?

What is Open Enrollment?

A TIME TO ENROLL

- New Hires
- Current Employees
- Dependents and Beneficiaries

TYPICALLY, WHEN PLAN CHANGES OCCUR

- Potential new coverages, carriers, or plans
- Potential plan changes, coverage options, carriers

A TIME TO MAKE CHANGES

- Add or Drop Dependents
- Change Plans
- Waive Coverage
- Update Beneficiaries

BENEFITS ARE EFFECTIVE OCTOBER 1

- You can only change elections after OE only if you experience a Qualifying Life Event (QLE)

Open Enrollment will take place **Thursday, August 20th - Thursday, August 27th** and is **mandatory**. You are required to log in to confirm your elections regardless of whether you are making changes or waiving coverage.

What is a Qualifying Life Event (QLE)?

- A “life change” which enables employees to enroll or change benefits outside of open enrollment.
- Some examples are:
  - Birth or Adoption of a Child
  - Marriage, Divorce or Legal Separation
  - Death of a Legal Spouse or Dependent Child
  - Change in your Spouse’s employment status that results in a loss or gain of coverage
  - Loss or gain of Government-sponsored coverage (Medicare, Medicaid, Tri-Care)
- All changes must be made **within 30 days** of the event.

Who is Eligible to Enroll?

Employees

- You are eligible if you are an active, full-time employee scheduled to work at least 30 hours per week.
- New employees are eligible to participate on the first of the month following date of hire.
- 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.

Eligible Dependents

- Your legal spouse
- Your natural children, step-children or adopted children up to age 26
- Disabled dependents (proof of disability is required)

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.

What are my Resources?

BENEFIT GUIDE

- Emailed & Posted on the Web Benefits Portal

VIRTUAL BENEFIT MEETINGS

- Wednesday, August 26 at 10:00 AM

IN-PERSON BENEFIT MEETINGS

- Thursday, August 20 at 10:00 AM (Annex)
- Friday, August 21 at 10:00 AM (Fire Station 14)
- Tuesday, August 25 at 2:30 PM (Fire Station 14)

Q&A

- Have a question? We are available after the benefit meetings and webinars to respond to your individual questions.
- Call or email: 678-540-1428 or woodstock@a2benefits.com

Who is a2 benefits?

We have a dedicated Benefit Service Team here to assist you!

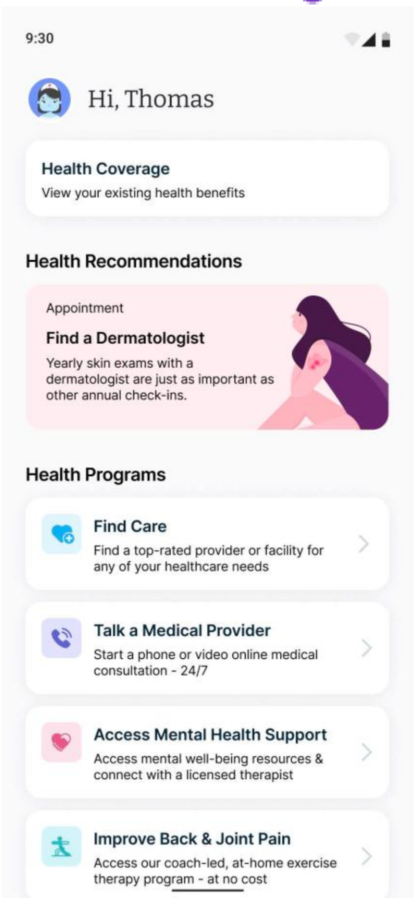
- Looking for an In-Network Provider or Pharmacy?
- Need assistance with a claim question or issue?
- Have a question about your Benefits or Coverage details?
- Call or email
  - 678-540-1428 or woodstock@a2benefits.com

What is HealthJoy?

HealthJoy is your virtual Healthcare Assistant.
Your first stop for all your healthcare needs!

- Access and understand your benefits
- A virtual wallet for ID cards
- On-demand ***LIVE*** help
- Make smart choices
- Save time and money
- Chat or phone 24/7/365
- ***Telemedicine – consult with a doctor online 24/7/365***
- Download the app today!

HealthJoy



2026 Benefit Summary

MEDICAL
- Renewing with UMR
- There are no changes to plan designs for Basic & Premium. The deductible on the HDHP is increasing to remain compliant with IRS regulations
- There are changes to GLP-1 and weight loss medication criteria for coverage
- There are changes to contributions

DENTAL
- Renewing with Guardian
- There are no changes to plan designs or contributions

VISION
- Renewing with EyeMed
- There are no changes to plan designs or contributions

LIFE / DISABILITY / EAP
- Renewing with New York Life with no plan changes
- There are no changes to contributions

TELEMEDICINE
- Continuing with HealthJoy

WELLNESS
- Continuing with TargetCare

FLEXIBLE SPENDING & HEALTH SAVINGS ACCOUNTS
- Renewing with UMR / Optum


VISITORS CENTER
HISTORIC DEAN'S STORE
WOODSTOCK GA
WOODSTOCK GA
Downtown Dollars available!
the perfect gift
works like cash at over
50 downtown Woodstock
shops and restaurants!

Medical & Rx

Medical Benefits

UMR

In-Network	Basic	Premium	HDHP
Calendar Year Deductible Employee / Employee + Spouse or Child / Family	Embedded $2,000 / $4,000 / $6,000	Embedded $1,000 / $2,000 / $3,000	Non-Embedded **$1,700 / $3,400 / $3,400**
Coinsurance	80% / 20%	90% / 10%	90% / 10%
Out-of-Pocket Max (OOPM) Employee / Employee + Spouse or Child / Family	$3,000 / $6,000 / $9,000	$1,500 / $3,000 / $4,500	$2,250 / $4,500 / $4,500
Office Visits **Preventative** **Primary** **Specialist** **Urgent Care**	 Covered at 100% $25 Copay $35 Copay $35 Copay	 Covered at 100% $25 Copay $35 Copay $35 Copay	 Covered at 100% Deductible + 10% Deductible + 10% Deductible + 10%
Emergency Room	$250 Copay	$250 Copay	Deductible + 10%
Inpatient & Outpatient	$250 Copay per Admission then Deductible + 20%	$250 Copay per Admission then Deductible + 10%	Deductible + 10%
Employer HSA Contribution	None	None	Individual $750 / Family $1,500
Network	UnitedHealthcare Choice Plus Network		

All plans include out of network benefits, please refer to the benefit summaries for details.

Rx Benefits

LIVINITI formerly Southern Scripts

Prescription Coverage	Basic	Premium	HDHP
Rx Out-of-Pocket Max (OOPM) Employee / Employee + Spouse or Child / Family	N/A	N/A	Combined with Medical
Retail (30 Day Supply)* **Generics Tier 1** **Brand Tier 2** **Non-Preferred Brand Tier 3** **Specialty Tier 4**	$15 Copay $30 Copay $60 Copay 25% to $200	$15 Copay $30 Copay $60 Copay 25% to $200	Deductible + 10% Deductible + 10% Deductible + 10% Deductible + 10%
Mail Order Maintenance (90 Day Supply) Tier 1 / 2 / 3	$25 Copay / $60 Copay / $120 Copay	$25 Copay / $60 Copay / $120 Copay	Ded. then 10% Co-ins to OOPM
Formulary	Liviniti Core Formulary		

•Find your formulary at Liviniti member page https://liviniti.com/members/ and use your group code: 76411860 to search for your medications.

Copays for Tiers 1 – 3 increase by $10 if you do not use a First-Choice Pharmacy; Tier 4 increases to 25% to $250

Medical/ Rx – Contributions

Bi-Weekly (26)	Basic	Premium	HDHP
Non-Tobacco User - Participating in Wellness (Both Wellness & Tobacco Discounts)			
Employee	$59.19	$65.64	$28.58
Employee + Spouse	$174.78	$193.84	$112.55
Employee + Child(ren)	$144.03	$172.01	$107.01
Family	$269.40	$298.76	$173.47
Bi-Weekly (26)	Basic	Premium	HDHP
Tobacco User - Not Participating in Wellness (No Discounts)			
Employee	$128.42	$134.87	$97.81
Employee + Spouse	$244.01	$263.07	$181.78
Employee + Child(ren)	$213.26	$241.24	$176.24
Family	$338.63	$367.99	$242.70

Medical/ Rx – Contributions

UMR

Bi-Weekly (26)	Basic	Premium	HDHP
Non-Tobacco User – Not Participating in Wellness (Non-Tobacco User Discount Only)			
Employee	$93.80	$100.25	$63.20
Employee + Spouse	$209.40	$228.45	$147.16
Employee + Child(ren)	$178.64	$206.63	$141.63
Family	$304.01	$333.37	$208.09
Bi-Weekly (26)	Basic	Premium	HDHP
Tobacco User - Participating in Wellness (Wellness Discount Only)			
Employee	$93.80	$100.25	$63.20
Employee + Spouse	$209.40	$228.45	$147.16
Employee + Child(ren)	$178.64	$206.63	$141.63
Family	$304.01	$333.37	$208.09

Medical Plan Comparison Examples

UMR

Joe's Fracture (emergency room visit, surgery & follow up care)		
Basic	**Premium**	**HDHP**
Plan Details: Plan Deductible: **$2,000** Other Coinsurance: **20%** Out of Pocket: **$3,000**	**Plan Details:** Plan Deductible: **$1,000** Other Coinsurance: **10%** Out of Pocket: **$1,500**	**Plan Details:** Plan Deductible: **$1,700** Other Coinsurance: **10%** Out of Pocket: **$2,250**
Services in this example: Emergency room visit billed for $2,000 (including medical supplies), X-Ray billed for $500, Durable medical equipment (crutches) billed for $150, Surgery Billed at $10,000, 5 Visits for Rehabilitation services (physical therapy) billed for $200 each		
Total Example Billed Cost: $13,650		
Cost Sharing: ER Visit: **$250 copay** X-Ray: **$0** Crutches: **$150 to deductible** Surgery: **$1,850 Ded + $600 coins** PT Visits x 5: **$0**	**Cost Sharing:** ER Visit: **$250 copay** X-Ray: **$0** Crutches: **$150 to deductible** Surgery: **$850 Ded + $100 coins** PT Visits x 5: **$0**	**Cost Sharing:** ER Visit: **$1,700 Ded + $30 coins** X-Ray: **$0** Crutches: **$15 coins** Surgery: **$505 coins** PT Visits x 5: **$0**
Total Joe would pay for services: **$3,000** Joe's Annual Payroll: **$1,538.94** **TOTAL: $4,538.94**	Total Joe would pay for services: **$1,500** Joe's Annual Payroll: **$1,706.64** **TOTAL: $3,206.64**	Total Joe would pay for services: **$2,250** Joe's Annual Payroll: **$743.08** **$750** HSA from COW **TOTAL: $2,243.08**

How to find a Medical Provider

UMR

There are several ways to find an in-network provider

- Contact your provider and ask if they are in-network with: "UnitedHealthcare Choice Plus Network"
- Call the number on the back of your ID card
- Via www.UMR.com; select "Find a Provider," then search **"UnitedHealthcare Choice Plus Network".** For medical providers, choose "Search for a medical provider." For behavioral health providers (including counseling and substance abuse) select "View directory of behavioral health providers"
- **Remember to look for a Premium Designated Provider for a $10 lower copay with the Basic or Premium Plan.**

First Choice Pharmacies

LIVINITI
formerly Southern Scripts

Members of Liviniti have access to reduced prescription costs at participating First Choice pharmacies.

- There is a copay differential for First Choice pharmacies. The copay will be **$10 higher for Tier 1-3 drugs, and for Specialty drugs, these will remain 25%, but up to $50 higher maximum if you choose to utilize a non-First Choice pharmacy.** Walgreens, CVS, Kroger and Publix are examples of First-Choice pharmacies.
- Visit www.liviniti.com/members/firstchoice to find the pharmacy nearest you!

Variable Copay Program

LIVINITI
formerly Southern Scripts

Designed to significantly reduce the cost of eligible specialty and brand medications by utilizing manufacturer-provided coupons.

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.

- Medication arrives at your doorstep monthly via a shipping courier (approximately 5-7 days before your current medications are completed)
- **To enroll in this program call (833) 439-9617 or login to the Liviniti mobile app.**

THE VARIABLE COPAY PROGRAM IS <u>MANDATORY</u> FOR THOSE ON THE MEDICAL PLANS.

International Mail Order

LIVINITI
formerly Southern Scripts

The Intl Mail Order program is a voluntary prescription drug program that's offered by Liviniti

- This program is available to employees and dependents.
- Medications are filled for 90 days (prescription must be written for 90 days)
- It's simple to enroll, safe, and free. There are 300+ brand name drugs available at **no cost** and shipping & handling is covered by the program!
- To see if your drug is covered visit **www.IntlMailOrder.com or call 1-866-488-7874**

7-Day Opioid Limits

LIVINITI
formerly Southern Scripts

There is a 7-day limit on Opioids for an initial opioid prescription for members new to pain management therapy.

- Limit Two Prescriptions of 7-Day Supply within a 90-day period
- No Extended-Release Opioids allowed for acute pain
- Quantity Limit of Four immediate-release opioid tablets per day
- Contact Liviniti Account Team for more information on this program at www.liviniti.com or 800.710.9341

Weight Loss Medications

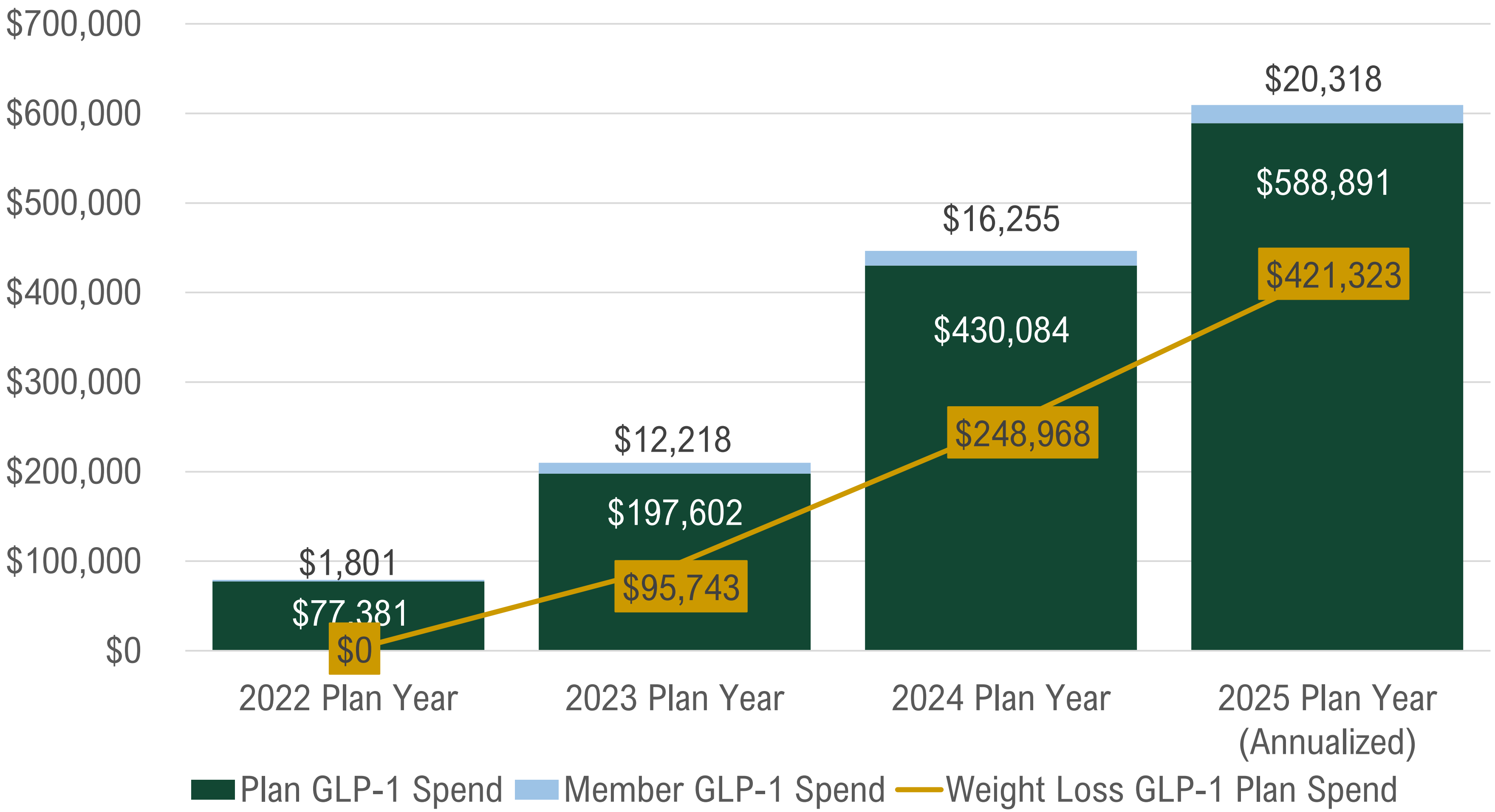
LIVINITI
formerly Southern Scripts

Effective October 1, 2026, the medical plan will introduce revised coverage criteria, while remaining and operating with the guidance of the FDA, for weight loss medications, including **GLP-1** and other chronic weight management medications, to help balance access to care with the rising cost of these treatments.

- Members seeking coverage for these medications must meet your Plan's **clinical eligibility requirements**. Current users of a covered medication may be required to satisfy continuation-of-therapy requirements to maintain coverage.
- Members who do not meet the revised clinical criteria may no longer be eligible for coverage of these medications through your Plan.
- Adjustment to the qualifications:
  - **Initial eligibility = BMI greater than or equal to 33**
  - **Recertification = BMI greater than or equal to 25**

Weight Loss Medications

LIVINITI formerly Southern Scripts



Get the Most, For the Least $

PREVENTIVE CARE
Always covered 100% when In-Network

URGENT CARE & TELEMEDICINE
Consider these options when health crisis is less than life threatening

MAIL ORDER!
Receive a 90 Day supply for less than the Retail Cost
International Mail Order is also available

GENERIC DRUGS & PUBLIC DRUG PROGRAMS
Always ask for a Generic alternative, and consider Public Drug Programs at grocery stores, Target, Wal-Mart, etc.

GOODRx
Save up to 80% on your prescription drug prices simply by using the GoodRx app. Search & Compare Prices, Save To My RX, Show To Your Pharmacist

Dental & Vision

Dental

Guardian

	Network Access Plan	Value Plan
	Ideal for those using Out-of-Network Providers	*Ideal for those using In-Network Providers*
Calendar Year Deductible **Individual** **Family**	 $50 $150	 N/A N/A
Annual Plan Maximum (Preventative does not reduce annual plan max)	$1,500	$1,500
Coinsurance **Preventative** **Basic** **Major**	 100% 80% 50%	 100% 100% 60%
Orthodontia (Child Only – up to 19) **Coverage** **Lifetime Max**	 50% **$1,500**	 50% **$1,500**
Out-of-Network Reimbursement	90th UCR	Maximum Allowable Charge (MAC) Fee Schedule

Dental Rollover Benefit

Guardian

Guardian provides the opportunity for members to roll over a portion of their unused annual maximum through a rollover benefit.

- There is a $1,500 annual maximum for Basic and Major services combined.
- In order to earn the Maximum Rollover Amount (MRA), a member must submit a claim but not exceed the paid claims threshold during the benefit year.
- Every covered member has his or her own MRA and the MRA can be used for future expenses as long as the member is active on the plan.
- If you have questions on your rollover maximum balance, contact Guardian directly.

How to find a Dental Provider

Guardian

There are several ways to find an in-network provider

- Contact your provider and ask: “Do you participate in the Guardian DentalGuard Preferred network”
- Contact Guardian at 800.541.7846
- Via the www.guardianlife.com; Select “ “Find a Provider” at the top of the screen. Select “DentalGuard Preferred” as your plan type and search by location or name.

Vision

	In-Network	Out-Of-Network Reimbursement
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 / Frame / Lenses	Once every 12 / 24 / 12 months	

How to find a Vision Provider

There are several ways to find an in-network provider

- Contact your provider and ask: “Do you participate in the EyeMed Select vision network”
- Contact EyeMed at 866.939.3633
- Via www.eyemedvisioncare.com; click on “Find an eye doctor” at the top of the screen; then choose the “Select” network

Wellness Programs

TargetCare Wellness

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.

- Employees on the medical plan can earn this reward by participating in the below:

1. Clinical Health Assessment (CHA)

2. Review of Results

3. Ongoing Health Coaching Program

TargetCare Wellness – CHAs

targetcare

Onsite CHA Event Dates

Annex:

- October 13th
- October 14th

Fire Station 14:

- No onsite events. PCP option via SiteMed Physicals

- Targetcare will be onsite for the Clinical Health Assessments again this year
- The **Wellworks platform will open on September 9th with a scheduling deadline of September 24th**. Through this portal you will complete your consent form, questionnaire and schedule your appointment.
- Once you complete your CHA, you will need to log back into the health portal to schedule your review with a TargetCare nurse.
    - ***Remember – you must also complete your review to receive the wellness incentive given by the City of Woodstock!***
- If you had a Risk Score of 81 or higher last year, your risk score must have reduced by at least 5% at the 2026 CHA to receive the wellness incentive.

TargetCare Wellness – RAS

Right on Target Health Coaching Program

- **Extremely High Risk (>100)**: It is required you meet with the TargetCare healthcare provider at least every four (4) weeks for assistance in gaining control of existing conditions and/or modifying current health risk factors.
- **High Risk (81-100):** It is required you meet with the TargetCare healthcare provider at least every eight (8) weeks to discuss your current health risks and set goals to help manage existing conditions.
- **Borderline High Risk (61-80)**: It is required you meet with the TargetCare healthcare provider every eight (8) weeks for at least three visits to discuss preventive measures to lower your chance of developing chronic diseases.
- **Above Normal Risk (41-60)**: It is required you meet with the TargetCare healthcare provider within sixteen (16) weeks to discuss your health and your personal management of your risks.
- **Optimal or Normal (0-40)**: There are no further requirements to meet with the TargetCare healthcare provider. You are still encouraged to speak with the provider if you desire, but it is optional.

Reasonable Alternative Standard (RAS) Program:

- If you have a risk score of 81 or higher, you must enter and be compliant with the RAS program to maintain your wellness incentive.
    - If you are in this category, your risk score must have reduced by at least 5% at the 2026 CHA in order to receive the wellness incentive.
- You and your health coach will design a customized RAS program for you to help you meet your goals.

TargetCare Wellness

targetcare

There are many benefits of participating the Targetcare Wellness program:

- You will earn a lower premium on your medical insurance!
- CHA's can help detect chronic diseases early and educate individuals on steps they need to take before they become more serious.
- You will have access to the onsite TargetCare clinic for acute care and minor illness needs, such as
  - Common cold, bronchitis, acne, fever, sinus infection, sore throat, minor skin infections, and so much more!
- **There are no copays for visiting the clinic, as well as no copays for prescriptions if written in clinic.**

TargetCare Wellness

The City of Woodstock offers a wellness and rewards program through TargetCare to help you achieve your health and wellness goals

- Earn up to **$250 annually** in gift cards through the rewards mall by completing a combination of scorecard activities
- To access your account, visit **targetcarehealth.com** or download the mobile app:
  - **Username:** COW + First Initial of First Name + Last Name + Last 4 digits of Social Security Number (Ex. John Smith 000-00-1234 would be COWJSmith1234)
  - **Password:** First Initial of First Name + Last Name + DOB (MMDD) (Ex. John Smith DOB 01/01/1990 would be JSmith0101)

Wellness through Onelife Fitness

Onelife FITNESS

City employees are eligible for a **DISCOUNTED MEMBERSHIP** of only $7.99 per month to Onelife Fitness for the Basic membership which provides free group fitness classes at their facility located at 301 Gold Creek Trail off Highway 92.
Once you have registered with the Woodstock location, you can use any of the Atlanta area locations.

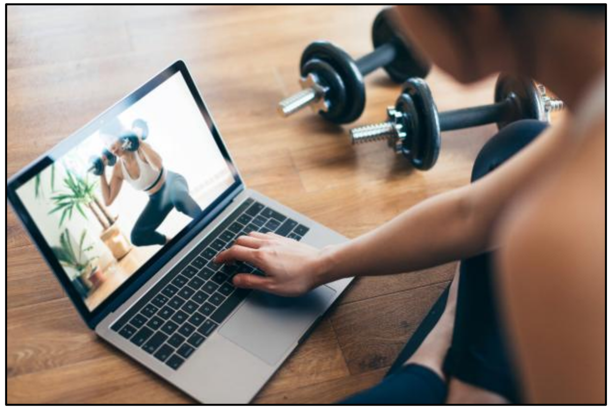
Wellness through UMR One Pass

One Pass Select

One Pass Select™ is a fitness and well-being program designed to help make it easier to prioritize your health and wellness through a low-cost, extensive nationwide gym network, digital fitness and grocery delivery service.

- Choose from Digital, Classic, Standard, Premium and Elite memberships.
- Membership tiers range from $10-$159 per month.
- Visit www.onepasselect.com for more information.

Download the One Pass mobile app!



Chronic Care Management

Teladoc HEALTH

Live healthier at no cost to you! Discover care and support for chronic conditions with smart devices, expert coaches, and easy to follow, personalized plans. Available plans include:

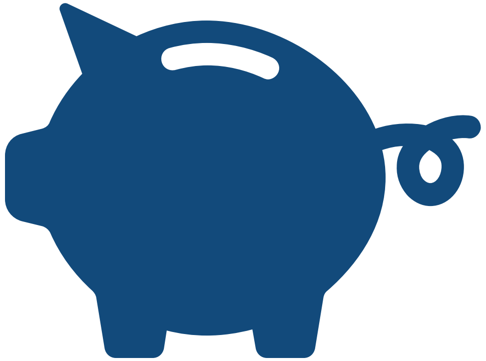
- Diabetes Management
  - Connected meter and unlimited strips
- Weight Management & Diabetes Prevention
  - Connected scale and expert guidance
- Hypertension
  - Connected monitor and one-on-one coaching

Do You Qualify?

- Visit TeladocHealth.com/Smile
- Or call 800-835-2362

Tax-Advantaged Accounts

Tax-Advantaged Accounts



You have four tax-advantaged account options available to you through the City of Woodstock:

- Flexible Spending Accounts (FSA)
  - Healthcare FSA
  - Limited Purpose FSA
  - Dependent Care FSA
- Health Savings Accounts (HSA)

Health Savings Account

- Being enrolled in the HDHP Medical plan option gives you access to a **Health Savings Account (HSA)**. This is an account that allows you to set aside tax-free dollars to save money to pay for eligible healthcare expenses!
- The City of Woodstock will contribute **$750 for individual and $1,500 for family tiers**.
- You can view your account details through your UMR account login or on Optum directly.
- The account **belongs to you** and you take it with you should you ever leave the City.

2026 Individual Maximum	2026 Family Maximum
$4,400	**$8,750**
If you are over 55, you can contribute an additional $1,000 per year.	
(Maximums include City of Woodstock employer contributions)	

Flexible Spending Accounts

OPTUM

- Flexible Spending Accounts (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.
- City of Woodstock's FSA is on a plan year which runs from October 1st to September 30th

Healthcare & Limited Purpose FSA	Dependent Care FSA
2026 Maximum Contribution $3,400 *Up to $680 carryover available*	**2026 Maximum Contribution $7,500** *No carryover – "Use it or lose it"*
FSA Elections do not rollover, you must re-enroll in this benefit each year if you would like to participate!	

Tax-Advantaged Account Comparison

UMR OPTUM

	HSA	Healthcare FSA	Limited-Purpose FSA	Dependent Care FSA
2026 Maximum Contributions	Employee: $4,400 Family: $8,750	$3,400	$3,400	$7,500 ($3,750 if married and filing separate income tax returns)
Who is eligible?	Employees who elect the the **HDHP Medical**	Employees who elect the **Basic or Premium Plans**	Employees who elect the the **HDHP Medical**	**Anyone**
Eligible Expenses	*Medical, Dental, Vision and Pharmacy Expenses for your and your dependents	Medical, Dental, Vision and Pharmacy Expenses for your and your dependents	*Dental and Vision Expenses for your and your dependents	Daycare expenses for children under 13, disabled dependent care and elder care expenses
Carryover	Entire account balance	Up to $680 per year	Up to $680 per year	None – Use it or Lose it!
Funds Available	Only available as payroll deducted. City makes a lump sum payment of $250 Employee or $500 any other tier the 1st payroll in October	All funds available at the beginning of the plan year	All funds available at the beginning of the plan year	Only available as payroll deducted

***If you enroll in an HSA and a Limited Purpose FSA, dental & vision expenses can be reimbursed from either account, but the same expenses can't be reimbursed from both accounts. You can't "double dip"!**

Examples of Eligible FSA/HSA Expenses

- Orthodontia treatment
- Prescription copays
- Chiropractic
- Contraceptive prescriptions
- Psychiatrist/Counseling
- Durable medical equipment
- Lasik eye surgery
- Medical plan deductible & coinsurance
- Dental plan deductible & coinsurance
- Contact solutions, cleaners
- Vision expenses
- Eyeglasses
- Contact lenses
- Diabetic supplies
- Medical plan office visit copays

Visit the below for more examples of qualified expenses:

- IRS.gov
- HSAstore.com
- FSAstore.com

Life & Disability

Basic Life and AD&D

City of Woodstock provides all full-time employees with a Basic Life Benefit and an additional Accidental Death and Dismemberment benefit. AD&D may pay benefits if you die or suffer from certain serious injuries as a result of an accident.

Employee Benefit: $50,000 Life and $100,000 AD&D, Employer Paid!*

*Age reduction schedule begins at age 65

Voluntary Life and AD&D

- **Employee Benefit**: Increments of $10,000 up to 5x earnings or $500,000*
- **Spouse Benefit**: Increments of $5,000 up to $250,000, not to exceed the employee amount*
- **Child Benefit:** Birth to 6 months - $1,000; 6 months to 26 years - $10,000 / AD&D Flat $10,000

Guarantee Issue (GI):
- Employee: $150,000
- Spouse: $50,000
- Child: $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).
- See the benefit guide, portal or Employee Navigator for rates. Premium increases as enrollee jumps into the next age bracket. Spouse rates are based on the employee age.

*Age reduction schedule begins at age 65

Disability Insurance

The City of Woodstock believes that you should have income protection if you are unable to work as a result of illness, injury or an approved maternity leave, offering you the below benefits for disability coverage.

- Voluntary Short-Term Disability
- Employer-Paid Long-Term Disability

Disability Insurance

Voluntary Short-Term Disability

EMPLOYEE PAID

- Provides 60% of your weekly income up to $2,000 per week
- Benefits begin on the 15th day after accident or sickness
- The maximum benefit period is 11 weeks
- Pre-Existing Conditions: 3/12

Long-Term Disability

EMPLOYER PAID

- Provides 60% of your monthly salary up to $10,000 per month
- Benefits begin after 90 days of disability
- Any long-term disability benefit paid to you is offset by any state-mandated disability benefits you receive

Financial, Legal & Estate Support

NYL's Financial, Legal & Estate Support Program helps you navigate financial and legal challenges which can be very stressful for you and your family. This benefit is offered at no cost. The program includes:

- **Financial Connect** – access to a team of qualified experts including CPAs and Certified Financial Planners
- **Legal Connect** – 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 identify theft
- **EstateGuidance** – a user-friendly online tool you and your family can access to write a last will and testament, a living will and other documents outlining your wishes for final arrangements

Phone: (800) 344-9752

Website: guidanceresources.com (web ID: NYLGBS)

Secure Travel

New York Life 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.

- **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**

EAP Benefits

Employee Assistance & Wellness Support

NEW YORK LIFE

Life: just when you think you've got it figured out, along comes a challenge. NYL's suite of value-add resources includes:

- **Employee Assistance Program** - provides support through unlimited telephone access to EAP professionals 24 hours a day, seven days a week. You also have up to 3 face-to-face sessions with a counselor (per issue per year). Visits are 100% confidential & are provided to you through your employer at no cost to you; If additional resources are needed your EAP will help locate the appropriate resources in your area
- **Guidance Resources** – Resources and tools on topics such as health and wellness, legal regulations, family & relationships, work & education, money & investments, and home & auto.
- **Well-being Coaching** – To help you achieve your goals, you have access to a certified coach wo will work with you one-on-one to address issues such as burnout, time management & coping with stress.

Phone: (800) 344-9752

Website: guidanceresources.com

Employee Assistance Program

Thriveworks®

We are pleased to continue 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.
- To schedule an appointment or request services using your benefits, call the dedicated phone number or visit the link for more information.

Phone: 855-726-8765

Website: https://thriveworks.com/partners/enterprise

Voluntary Benefits

Nationwide Pet Insurance

Protecting your four-legged family members in an uncertain world isn't always easy. Nationwide® pet insurance helps you provide for your pets—and protect your pocketbook—by reimbursing you for eligible veterinary bills related to accidents, illnesses, preventive care and more.

- You have the option to choose a plan that best fits your needs at a 70% or 50% reimbursement.
- There are options for coverage that include wellness procedures as well.
- Pricing varies by what type of pet you cover, and which plan you choose. Note that pre-existing conditions are not covered.
- Enrolling is easy! Use the links or phone numbers below:
  - **Go to http://www.petinsurance.com/woodstockga**
  - **Call 877-738-7874 and mention that you're an employee of City of Woodstock to receive preferred pricing**

Identity Theft Protection

Allstate
IDENTITY PROTECTION

The City provides you the opportunity to purchase 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 and more!
- Enrolling your family extends that protection to anyone in your household.
- Allstate Pro+ plans and pricing: $9.95 per person / month or $17.95 per family / month

To Enroll: Visit https://www.myaip.com/cityofwoodstock or call 1.800.789.2720

Worksite Products

Aflac

The City provides you the opportunity to purchase additional coverage to help pay for life's unexpected moments.

Accident

- Pays you directly in the event you have medical expenses associated with an accident.
- Examples include:
  - Wrist Fracture: $2,000
  - Shoulder Dislocation: $1,500
  - Torn Tendon: $600
  - Ambulance Ride: $200
  - Emergency Room: $200

Critical Illness

- Pays you a lump sum when you are diagnosed with a Critical Illness including, but not limited to:
  - Cancer
  - Heart Attack
  - Stroke
  - Major Organ Transplant
  - End-Stage Renal Failure
  - Coronary Artery Bypass

Both plans have a $50 Wellness Screening Benefit available per covered member.

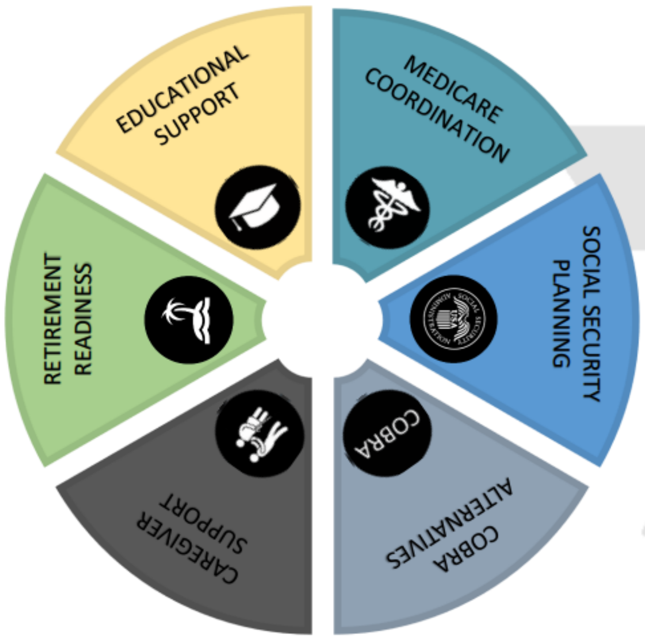
Transition Planning

Transition Planning / Medicare Support

TRANSITIONS Benefit Group

WE PROVIDE TRUSTED ADVICE FOR SOME OF LIFE'S MOST DIFFICULT QUESTIONS

Your Employer has partnered with Transitions to provide a premier benefit for you and your family members. Log into our transitionsrbg.com members area to access educational resources and to schedule an appointment with your dedicated advisor!



- I'm turning 65 and my wife is turning 62 this year, what should we do about Medicare & Social Security?
- I'm 68 and plan to continue to work until I'm 75. Would Medicare be a better healthcare option than my current employer plan?
- My Dad is turning 62 this year and needs help deciding when to take Social Security
- My Grandma is turning 65 this year and needs help finding the best Medicare plan
- My Uncle Bob is in the hospital and needs help finding a long-term care facility in the next 24 hours, what do I do?
- I'm 26 and was laid off work, by my employer. COBRA is so expensive, what are my other options?
- After 42 years, I'm planning to retire this year. What are the key items that I need to be thinking about when I leave my employer.

800-936-1405

www.transitionsrbg.com

Who is Eligible for this **BENEFIT?**

- **Employees**
- **Spouses**
- **Dependents**
- **Loved Ones**


VISITORS CENTER
HISTORIC DEAN'S STORE
VISITORS CENTER
WOODSTOCK GA
WOODSTOCK GA
DOWNTOWN DOLLARS available!

Next Steps

How do I Enroll?

Open Enrollment will take place **August 20th through August 27th.**

- To enroll in benefits, go to **https://employeenavigator.com**

New Users

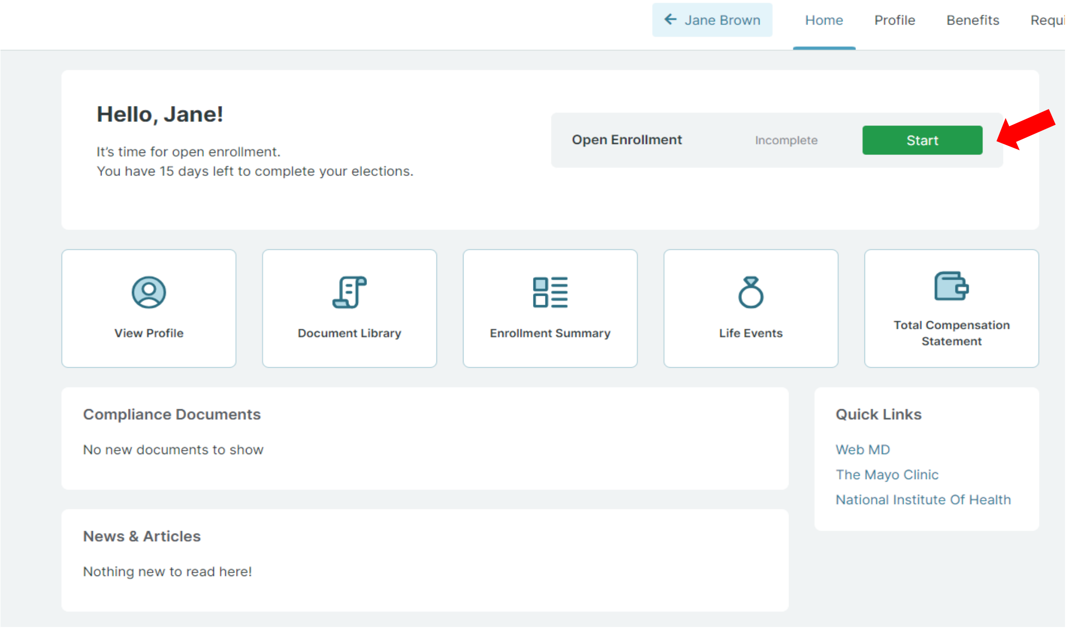
- Click “Login” located in the top right-hand corner of the Home Page.
- Click on Register as a new use located at the bottom of the login screen and enter the following information to create your username and password:
    - First Name
    - Last Name
    - Company Identifier: cityofwoodstock
    - Last 4 digits of your social security number
    - Date of Birth

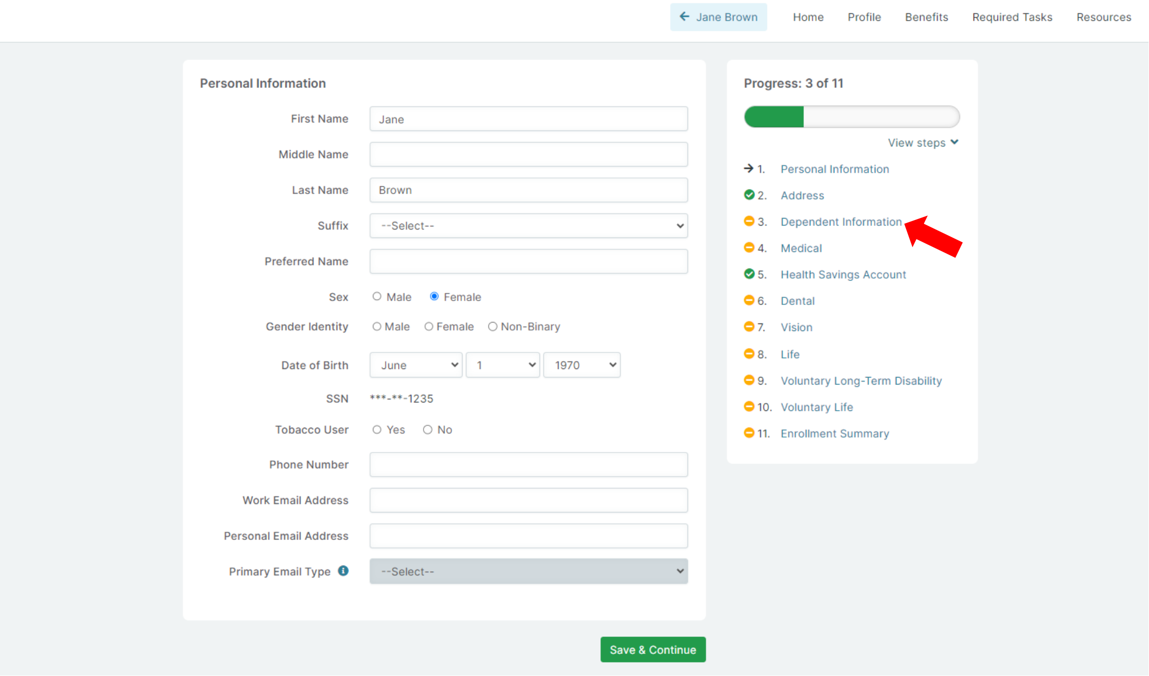
Existing Users

- If you have forgotten your Username or Password, please click the “Forgot Username” or “Forgot Password” link on the LOG IN screen.

How do I Enroll?

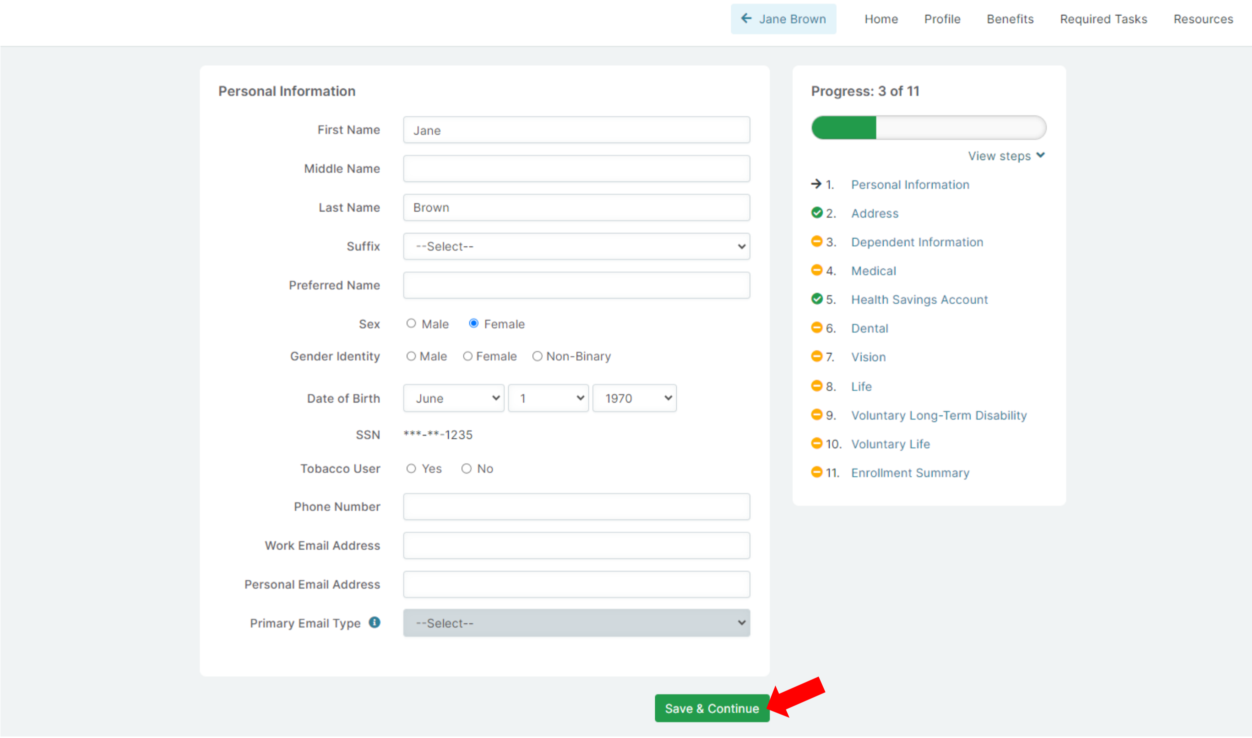
Click “Start” to review/update your personal information. Follow the prompts to add and review your dependents.



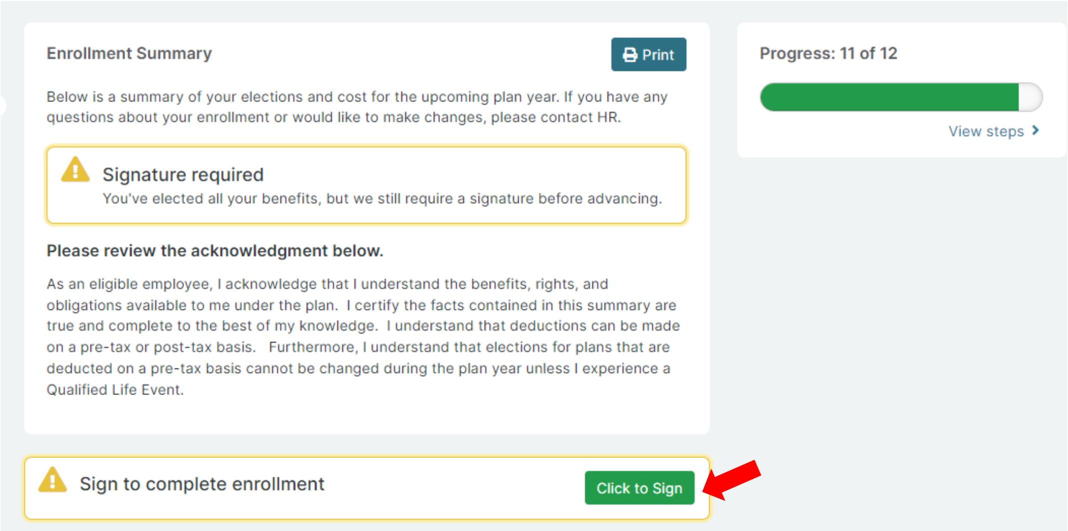


How do I Enroll?

Use the Save & Continue button to view and elect/decline each benefit.



After you make your elections review and sign your enrollment using the button below.



Next Steps

- Complete your Enrollment on the enrollment website between **August 20th and August 27th.** Online **elections must be made** (even if you are waiving coverage) or you risk loss of coverage. Please carefully review your Benefits Guide and plan information.
- Be sure to check Beneficiaries for Life coverages and complete any applicable EOIs.
- Don't forget to re-elect FSA if you'd like to participate again and spend your money by end of September, up to the rollover amount.
- Call or Email HR or a2 benefits with any questions.
  - Woodstock@a2benefits.com or (678) 540-1428
- You can also visit the benefits portal for information on all your City of Woodstock benefits! https://cowoodstock.a2portal.com/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DOWNTOWN DOLLARS available!
the perfect gift
works like cash at over 50 DOWNTOWN WOODSTOCK Shops and restaurants!

Questions?