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## Benefits Overview

### **Our Benefits Program Has You Covered**

Most days, we all count on our simple routines to get us through. Getting the kids to school, beating the traffic to work, and finishing dinner in time to enjoy a favorite hobby. But sometimes things don't go as planned. Like when your head cold turns into the flu and you have to be out of work. Or your son's football game ends with a broken leg. Or even when your spouse learns he needs an extensive root canal. That's when The City of Dallas's benefits are there to help you.

Our benefits program is designed to provide the coverage you need for all types of things life brings your way. Our program allows you to choose the plans that work best for your own needs — and your pocketbook. The key to getting the most from our benefits program is to take an active role in understanding and using the plans so that you are getting the best value for the money you spend.



# 2016 Coverage Costs

For most benefits, The City of Dallas pays the majority of the coverage cost for you. You pay a small portion of the overall cost through payroll deductions.

Full-Time Employees	Bi-Weekly Employee Contributions			
	WellPoint Incentive Earned		WellPoint Incentive NOT Earned	
	Non Tobacco	Tobacco	Non Tobacco	Tobacco
<b>EPO 70/30/\$3000 Plan</b>				
Employee Only	\$24.50	\$34.50	\$34.50	\$44.50
Employee + Spouse/Domestic Partner	\$203.00	\$213.00	\$213.00	\$223.00
Employee + Child(ren)	\$62.00	\$72.00	\$72.00	\$82.00
Employee + Family	\$257.00	\$267.00	\$267.00	\$277.00
<b>EPO 75/25 HRA</b>				
Employee Only	\$37.50	\$47.50	\$47.50	\$57.50
Employee + Spouse/Domestic Partner	\$246.50	\$256.50	\$256.50	\$266.50
Employee + Child(ren)	\$110.50	\$120.50	\$120.50	\$130.50
Employee + Family	\$309.00	\$319.00	\$319.00	\$329.00
Permanent Part-Time Employees	Bi-Weekly Employee Contributions			
	WellPoint Incentive Earned		WellPoint Incentive NOT Earned	
	Non Tobacco	Tobacco	Non Tobacco	Tobacco
<b>EPO 70/30/\$3000 Plan</b>				
Employee Only	\$56.00	\$66.00	\$66.00	\$76.00
Employee + Spouse/Domestic Partner	\$195.00	\$205.00	\$205.00	\$215.00
Employee + Child(ren)	\$113.00	\$123.00	\$123.00	\$133.00
Employee + Family	\$267.50	\$277.50	\$277.50	\$287.50
<b>EPO 75/25 HRA</b>				
Employee Only	\$113.00	\$123.00	\$123.00	\$133.00
Employee + Spouse/Domestic Partner	\$328.50	\$338.50	\$338.50	\$348.50
Employee + Child(ren)	\$223.00	\$233.00	\$233.00	\$243.00
Employee + Family	\$421.00	\$431.00	\$431.00	\$441.00
Dental Plan	Bi-Weekly Rates			
	Dental PPO	Dental HMO	Dental EPO	
Employee Only	\$12.07	\$3.88	\$9.01	
Employee + Spouse/Domestic Partner	\$24.14	\$7.15	\$16.58	
Employee + Child(ren)	\$24.62	\$7.18	\$16.66	
Employee + Family	\$36.70	\$10.10	\$23.43	
Vision Plan	Bi-Weekly Rates			
	Standard Plan	Buy-Up Plan		
Employee Only	\$2.40	\$2.88		
Employee + Spouse/Domestic Partner	\$4.38	\$5.26		
Employee + Child(ren)	\$4.60	\$5.52		
Employee + Family	\$7.07	\$8.51		
Life and AD&D Insurance	Bi-Weekly Rates			
	Basic Life: Full-Time Employee	No cost to you (paid by The City of Dallas)		
	Basic Life: Part-Time Employee	\$0.50 per pay period		
	Supplemental Employee Life	See page 22		
	Dependent Life (Option 1/Option 2)	\$1.43/\$2.63 per member per pay period		
	Voluntary AD&D	See page 25		
Flexible Spending Accounts	Bi-Weekly Rates			
	Medical	See pages 17-19		
Dependent	See pages 17-19			



## How to Enroll

To enroll for City of Dallas benefits, log on to Lawson's 24/7 online portal with your network ID and password at <https://hris.dallascityhall.com/lawson/portal>. You can also call the Benefits Service Center at 855-656-9114 or visit City Hall, Room 1DS, Mon-Fri, 8:15 a.m.-5:15 p.m.

(**Note:** You must contact the Benefits Service Center to add a new dependent — you cannot do this online. You will be required to provide supporting documentation, such as a marriage license or a birth certificate, at this time.)

## Who Is Eligible

Regardless of your employment classification, if you are intended to work an average of 30 hours or more per week, you are eligible for health benefits from the City of Dallas. If you are not intended to work an average of 30 hours or more per week, you may or may not be eligible for the City's health benefits as a permanent part-time employee.

### Variable-Hour Employees

Under the Affordable Care Act, employees who have hours that vary from week to week are referred to as "variable-hour" employees, not full-time or part-time. All variable-hour employees have a 12-month "measurement period" to determine the average number of hours worked per week. If your average is 30 hours per week or more, you'll be eligible for The City of Dallas' health benefits for the 2016 plan year. And if your average is less than 30 hours per week, you won't be eligible for The City of Dallas's health benefits and will need to find other coverage, such as through a spouse, parent, or the Health Insurance Marketplace. The measurement period occurs annually, so your eligibility could change each plan year.

Employees who are intended to work an average of 30 hours a week or more will not have a measurement period. They will be automatically considered benefits-eligible.

## Dependent Eligibility

If you are covered by a plan, in most cases, you may also cover your eligible dependents as outlined below:

Type of Eligible Dependent	Required Documentation
<b>Spouse</b>	<ul style="list-style-type: none"> <li>▪ Copy of Marriage License, Copy of Social Security Card, and Date of Birth</li> <li>▪ If Common-Law Marriage applies, please provide copies of two documents showing that you and your spouse have lived together for at least six months:               <ul style="list-style-type: none"> <li>• Lease or deed naming both partners</li> <li>• Joint checking account statement</li> <li>• Utility bills and/or credit accounts</li> <li>• Will and/or life insurance policies</li> </ul> </li> </ul>
<b>Domestic Partner</b>	<ul style="list-style-type: none"> <li>▪ Copy of Social Security Card, and Date of Birth</li> <li>▪ Copies of two documents showing that you and your partner have lived together for at least six months:               <ul style="list-style-type: none"> <li>• Lease or deed naming both partners</li> <li>• Joint checking account statement</li> <li>• Utility bills and/or credit accounts</li> <li>• Will and/or life insurance policies</li> </ul> </li> </ul>
<b>Children</b> Child who is married or unmarried, under age 26, and is the biological child, legally adopted child, or stepchild of you and/or your spouse, domestic partner or common-law spouse	<ul style="list-style-type: none"> <li>▪ Copy of Birth Certificate showing you as a parent, or</li> <li>▪ Copy of Adoption Agreement, or</li> <li>▪ Copy of court custody or guardianship documents, or</li> <li>▪ Copy of the portion of the divorce decree showing the dependent, or</li> <li>▪ Copy of Qualified Medical Court Support Order (QMCSO), and</li> <li>▪ Copy of Social Security Card</li> </ul>
<b>Grandchildren</b> Grandchild who is married or unmarried, under age 25, and is the biological grandchild of you and/or your spouse, domestic partner, or common-law spouse	<ul style="list-style-type: none"> <li>▪ Copy of Social Security Card</li> </ul>

Please make sure the individuals you list as dependents under the plan meet all eligibility requirements. If you're not sure, please visit the Benefits Service Center at City Hall, Room 1DS or call 855-656-9114 for assistance.

# When Coverage Begins

## Initial Enrollment

You have 30 days from your hire/rehire date (or the date your status changes to benefits-eligible) to enroll yourself and your dependents in benefits. If you enroll on time, coverage begins on your hire date or retroactively to your status change date, as appropriate.

If you do not enroll within the 30-day timeframe, you will automatically be enrolled in basic life insurance (full-time employees only). You will have to wait until the next annual enrollment to enroll in other benefits and make changes to coverage.

## Annual Enrollment

You may also enroll or make changes during annual enrollment, which occurs during the fall each year. Elections made during annual enrollment take effect on January 1.

## Making Changes to Coverage

Once you enroll, you can't change your benefit choices (including dropping coverage) until the next annual enrollment period. This is an IRS rule. However, you may make certain changes if you have a qualifying event that affects your benefits — and the event is consistent with your requested change. Typical qualifying events include:

- Marriage
- Divorce, legal separation, or annulment
- Birth, adoption, or legal guardianship of a child
- Death of a spouse/domestic partner or eligible dependent
- A change in the employment status of yourself, your spouse/domestic partner, or a dependent
- A dependent qualifies or no longer qualifies due to age
- Significant cost increases for benefit coverage
- Open enrollment occurs for a spouse's/domestic partner's or a dependent's plan
- Enrollment in or loss of state or federal medical coverage
- Your spouse/domestic partner or dependent makes an election change under another employer's plan
- You move out of your health plan's service area that requires a change in plans

You must notify the Benefits Service Center and provide proof of your qualifying event as soon as possible and before 30 days have passed. If you wait longer than 30 days, you must wait until the next annual enrollment to make a change!

## 60-Day Special Enrollment Period

In addition to these qualifying events, you and your dependents will have a special 60-day period to elect or discontinue coverage if:

- You or your dependent's Medicaid or CHIP (Children's Health Insurance Program) coverage is terminated as a result of loss of eligibility; or
- You or your dependent becomes eligible for a premium assistance subsidy under Medicaid or CHIP.

