

# My Benefits, My Choice



2016 Highlights Brochure

*At the City of Dallas, we know that healthy, happy employees are the foundation for our success. You are what make us great, and you hold the keys to help us be even greater. We are proud to offer a cost-effective, comprehensive suite of benefits for you and your family.*

## Eligibility

When you enroll on time, your benefits coverage begins on your hire date or retroactively to your status change date, as appropriate.

In most cases, you can also cover your eligible dependents, including your legal spouse, your domestic partner, your children under age 26, and your unmarried children of any age who are unable to support themselves because of a physical or mental disability.

## How to Enroll

To enroll for City of Dallas benefits, 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. Please note that you must provide supporting documentation, such as a marriage license or a birth certificate, in order to enroll eligible dependents.

## Medical Coverage

The City of Dallas offers two medical plan options through UnitedHealthcare, so you can choose the plan that best meets your needs. Both plans offer comprehensive benefits, including prescription drugs, and cover most in-network preventive services at 100%.

## Medical Plan Highlights

Feature	EPO 70/30	EPO 75/25 with HRA
Medical copays	ER only	No
Prescription drug copays	No	No
Deductible	\$3,000 single \$9,000 family	\$2,500 single \$5,000 family
City HRA contribution	No	Yes
Provider availability	In-network only	In-network only
Separate Rx deductible	Yes	No

## Bi-Weekly Medical Rates\*

	EPO 70/30	EPO 75/25
<b>Full-Time Employee</b>		
Employee only	\$24.50	\$37.50
Employee + spouse	\$203.00	\$246.50
Employee + child(ren)	\$62.00	\$110.50
Employee + family	\$257.00	\$309.00
<b>Permanent Part-Time Employee</b>		
Employee only	\$56.00	\$113.00
Employee + spouse	\$195.00	\$328.50
Employee + child(ren)	\$113.00	\$223.00
Employee + family	\$267.50	\$421.00

\*Rates are shown with Benefit Rewards and non-tobacco discounts

## Health Reimbursement Account (HRA)

The EPO 75/25 plan comes with a City of Dallas-funded Health Reimbursement Account (HRA) to help you pay for out-of-pocket medical expenses, such as deductibles, coinsurance, and prescription drug copays. HRA funds cannot be used for dental or vision expenses. When you enroll in this plan as a new hire, the City of Dallas will contribute up to \$700 to your HRA for employee-only coverage or up to \$1,700 to your HRA for family coverage. The amount the City contributes to your HRA depends on your coverage level, rewards program status, and enrollment date. The HRA funds rollover from year to year until you reach a maximum \$6,000 HRA balance.

## Prorated HRA Funds

Enrollment Month	Employee Only	Employee + Dependents	Enrollment Month	Employee Only	Employee + Dependents
January	\$700.00	\$1,700.00	July	\$350.02	\$849.98
February	\$641.67	\$1,558.33	August	\$291.69	\$708.31
March	\$583.34	\$1,416.66	September	\$233.36	\$566.64
April	\$525.01	\$1,274.99	October	\$175.03	\$424.97
May	\$466.68	\$1,133.32	November	\$116.70	\$283.30
June	\$408.35	\$991.65	December	\$58.37	\$141.63



## Benefit Rewards

Benefit Rewards is the incentive program for City employees enrolled in a City-sponsored health plan. If you participate, you'll save money on your medical premiums, earn additional HRA funds, and be on the road to better health!

## Flexible Spending Accounts

A Flexible Spending Account (FSA) allows you to keep some cash "in reserve" for certain health care and dependent care expenses. If you enroll, you choose an amount to be deducted from each paycheck and deposited into your FSA. Then, after you pay an eligible expense, you are reimbursed with the dollars from that account.

### Overview of Accounts

Your contributions to the accounts are deducted from your bi-weekly paychecks before taxes are withheld, so you are paying for eligible expenses with tax-free dollars! The City of Dallas offers two different FSAs:

- The **Employee Medical Spending FSA** is for eligible health care services and items for you and your dependents.
  - Can be used on eligible health care, prescription, dental, and vision expenses
  - \$2,500 maximum contribution
- The **Dependent Care FSA** is for dependent day care expenses so you can work.
  - \$5,000 maximum contribution

## Concentra Worksite Clinic and Employee Discount Program

Concentra TotalCare Health and Wellness Center is the onsite medical clinic located at Dallas City Hall. The center offers select preventive and diagnostic services to employees and dependents (age 5 and older) covered by the City's health plan at no cost. Employees who are not enrolled in City of Dallas medical plans can also receive treatment at a nominal cost.

The Concentra/City of Dallas Employee Discount Program provides a discount to City employees and non-Medicare-eligible retirees covered by the City's health insurance when they visit a Concentra Urgent Care Center in the greater Dallas area.

## Dental Coverage

The City of Dallas also offers three dental plans through UnitedHealthcare. All three of the plans cover services like preventive care, fillings, crowns, and implants, and two plans cover orthodontia as well.

### Bi-Weekly Dental Rates

	Dental PPO	Dental HMO	Dental EPO
Employee only	\$12.07	\$3.88	\$9.01
Employee + spouse	\$24.14	\$7.15	\$16.58
Employee + child(ren)	\$24.62	\$7.18	\$16.66
Employee + family	\$36.70	\$10.10	\$23.43

### Dental Plan Highlights

PPO	HMO	EPO
<ul style="list-style-type: none"> <li>■ Allows you to select the provider of your choice</li> <li>■ Offers coinsurance for services</li> <li>■ One-year waiting period for major services</li> <li>■ \$1,000 calendar year maximum</li> </ul>	<ul style="list-style-type: none"> <li>■ Provides in-network benefits only</li> <li>■ Offers copays for services</li> <li>■ Covers orthodontia services for adults and children</li> <li>■ No waiting period for major services</li> <li>■ No calendar year maximum</li> </ul>	<ul style="list-style-type: none"> <li>■ Allows you to select the provider of your choice</li> <li>■ Offers copays for services</li> <li>■ Covers orthodontia for children up to age 19</li> <li>■ No waiting period for major services</li> <li>■ \$1,250 calendar year maximum</li> </ul>

## Vision Care

The City of Dallas offers two vision plans through UnitedHealthcare. The plans cover services like eye exams, lenses, frames, and contact lenses. The Buy-Up plan also covers more glasses lens options, including polycarbonate lenses and standard anti-reflective coating, as well as out-of-network laser surgery. Both plans offer in- and out-of-network benefits, but you'll save money when you visit an in-network provider.

### Bi-Weekly Vision Rates

	Standard	Buy-Up
Employee only	\$2.40	\$2.88
Employee + spouse	\$4.38	\$5.26
Employee + child(ren)	\$4.60	\$5.52
Employee + family	\$7.07	\$8.51

### Vision Plan Highlights

Standard	Buy-Up
<ul style="list-style-type: none"> <li>■ Copays for in-network exams, materials, and lenses</li> <li>■ Allowance for in-network frames and contact lenses</li> <li>■ In- and out-of-network benefits</li> </ul>	<ul style="list-style-type: none"> <li>■ Same as Standard plan, plus:</li> <li>■ More spectacle lens options, including polycarbonate lenses and standard anti-reflective coating</li> <li>■ Includes out-of-network laser surgery benefit</li> </ul>

## Life Insurance and AD&D

### Employee Life Insurance

Basic life insurance is provided at no cost to full-time employees — the City of Dallas pays the full cost of this coverage. If you are a part-time employee, the cost of this coverage is shared by you and the City of Dallas.

Supplemental employee life insurance is also available, up to a maximum of three times your annual earnings.

### Dependent Life Insurance

You may also purchase voluntary life insurance for your eligible spouse and children, up to a maximum of \$15,000 for your spouse and \$5,000 for children.

### AD&D Insurance

The City offers voluntary Accidental Death and Dismemberment (AD&D) insurance. You may purchase employee coverage up to a maximum of \$250,000 or ten times your annual earnings, whichever is greater. You may also elect voluntary coverage for your eligible spouse/ domestic partner and children.

## 401(k) and 457(b) Plans

Everyone wants to be financially secure in retirement. At the City of Dallas, we're here to help by offering you the exceptional opportunity to save for retirement through our 401(k) or 457(b) plans. After all, it's never too early to start saving for your future!

## Employee Assistance Program (EAP)

The confidential EAP offers free over-the-phone counseling any time, day or night, to help you with a variety of personal problems. In some cases, the EAP also provides short-term counseling services and referrals to more extended care.

Counselors can help with concerns about things like:

- Emotional well-being and mental health
- Relationships and parenting
- Addiction and recovery
- Marital and family problems
- Legal and financial issues

## Online Video Library

The City has an online video library through GuideSpark to make sure you know about — and make the best use of — all the great benefits available to you. So, don't delay in using this this excellent resource!

Visit <https://cityofdallas.a.guidespark.com> or scan this QR code with your smartphone to watch our short videos.



## Other Voluntary Benefits

The City of Dallas also offers a variety of voluntary benefits, such as disability insurance, identity theft and legal services, cancer care, universal life insurance, and critical illness coverage. Please note: The City of Dallas does not sponsor these voluntary benefits.

For more detailed benefits information, visit [www.cityofdallasbenefits.org](http://www.cityofdallasbenefits.org).

This is a very brief summary of benefits. In the event the wording of this summary causes confusion about how the program actually operates, the language of the Summary Plan Description, legal plan descriptions, and contracts will govern.