

# *City of Navasota 2023-2024* **BENEFITS GUIDE**



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*This guide contains a summary of the benefits offered by your employer. If there is a conflict between the terms of this outline of benefits and the actual contracts, the terms of the contracts will prevail.*

# EMPLOYEE BENEFITS CENTER

## YOUR ONE-STOP-SHOP FOR BENEFIT INFORMATION

City of Navasota and First Financial are excited to provide you with a custom website filled with information about your benefits. Visit the Employee Benefits Center to see current benefit options for your employer, as well as find claim forms, important phone numbers and enrollment information.

There's no need to register for site access. Simply type the URL below into your browser and you will be directed to your Employee Benefits Center.

<https://ffbenefits.ffqa.com/cityofnavasota/>



# HOW TO ENROLL

**OPEN ENROLLMENT begins: August 21<sup>st</sup>-September 1<sup>st</sup>, 2023**

## ENROLLMENT ASSISTANCE CENTER INSTRUCTIONS

Call 855-765-4473 and follow the prompts to be connected to your local First Financial branch office. Hours of operation are 8 a.m. to 5 p.m. (local time) Monday through Friday. There is an option to leave a voice message for a representative to call you back. Phone calls will be returned as soon as possible or the next business day if it is after hours.

## ONLINE ENROLLMENT

To begin online enrollment, visit <https://ffga.benselect.com/Enroll/login.aspx>.

### LOGIN

- Login: Your Employee ID or Social Security Number (no dashes)
- PIN (first login only): The last four digits of your Social Security Number and the last two digits of the year you were born (six digits total)
- New PIN: The first time you log in you will be required to change to a new PIN. Please note your new PIN because you will use the new PIN from that point forward.

### VIEW CURRENT BENEFITS

After logging in, you will arrive at the welcome screen. Your current benefits and premium deductions will be listed on this screen.

### VIEW/ADD DEPENDENTS

Click next to view your dependents. It is very important to make sure the social security numbers and birth dates listed are correct. If you plan to add dependents, you will need to enter their social security numbers and birth dates.

### BEGIN ELECTIONS

Click next again to begin making your benefit elections. Remember, no changes to your elections can be made during the plan year unless you have either a qualified mid-year change under Section 125 or a special enrollment event.

## ON-SITE ENROLLMENT

When it's time to enroll in your benefits, your First Financial Account Representative will be on-site to assist you with making your elections.

# ELIGIBILITY

## ELIGIBILITY

Eligible employees must be actively at work on the plan effective date for new benefits to be effective.

### NEW EMPLOYEES

You have 31 days from your actively-at-work date to make benefit elections. Your New Hire Enrollment elections will be made at the City. Coverage for newly hired employees begins on the first of the month following date of hire.

### EXISTING EMPLOYEES

When it's time to enroll in your benefits, your First Financial Account Representative will be available to assist you with making your elections. Your elections can be made anytime during annual enrollment online from your work or home computer. Before enrollment, take time to educate yourself on the available benefits and what options would work best for you and your family by visiting the Employee Benefits Center.

## MID-YEAR BENEFIT CHANGES

You may add or cancel coverage during the plan year if you have a change in family status. You must notify the benefits department within 31 days of the change.

### QUALIFYING LIFE EVENTS INCLUDE:

- Changes in household, including marriage, divorce, legal separation, annulment, death of a spouse, birth, adoption, placement for adoption, or death of a dependent child
- Loss of health coverage, attributable to your spouse's employment, losing existing health coverage including job-based, individual & student plans, losing eligibility for Medicare, Medicaid, or CHIP, turning 26 and losing coverage through a parent's plan

## DECLINING COVERAGE

If you are eligible for benefits, but wish to DECLINE coverage, please complete the online enrollment either on your work or home computer. Under each option, you will need to select "waive." You **must still complete the beneficiary information.**

# SECTION 125 PLANS

## SECTION 125 PLAN INFORMATION AND RULES

A Section 125 Plan provides a tax-saving way to pay for eligible medical or dependent care expenses. The funds are automatically deducted from your paycheck on a pre-tax basis.

### HERE'S HOW IT WORKS

A Section 125 Plan reduces your taxes and increases your spendable income by allowing you to deduct the cost of eligible benefits from your earnings before tax. Plus, the plan is available to you at no cost, and you're already eligible – all you must do is enroll.

### IS IT RIGHT FOR ME?

The savings you may experience with a Section 125 Plan are outlined in the example below. For instance, you could potentially take home about \$70 more each month if you participated in your employer's Section 125 Plan – that's a savings of \$840 a year!

You cannot change your benefit elections for the plan year unless the benefits office receives notification in writing within 31 days of the status change. If the benefits office is not notified within 31 days of the status change, no benefit change can be made until the next annual open enrollment.

IRS specified changes in family status include:

- Change in legal married status
- Change in number of dependents
- Termination or commencement of employment
- Dependent satisfies or ceases to satisfy dependent eligibility requirements
- Change in residence or worksite that affects eligibility for coverage

SECTION 125 PLAN SAMPLE PAYCHECK		
	WITHOUT S125	WITH S125
Monthly Salary	\$2,000	\$2,000
Less Medical Deductions	-N/A	-\$250
Taxable Gross Income	\$2,000	\$1,750
Less Taxes (Fed/State at 20%)	-\$400	-\$350
Less Estimated FICA (7.65%)	-\$153	-\$133
Less Medical Deductions	-\$250	-N/A
Take Home Pay	\$1,197	\$1,267
YOU COULD SAVE \$70 PER MONTH IN TAXES BY PAYING FOR YOUR BENEFITS ON A PRE-TAX BASIS!		

*\*The figures in the sample paycheck above are for illustrative purposes only.*



# MEDICAL

## Blue Cross Blue Shield of Texas

Blue Cross Blue Shield of Texas | [www.BCBSTX.com](http://www.BCBSTX.com) | 1.800.521.2227

This plan uses a preferred provider network. While you can use any doctor, clinic, hospital, or healthcare facility you want; you save money when you use providers in the Blue Cross and Blue Shield of Texas Blue Choice PPO network. It's important to have a relationship with a Primary Care Physician (PCP) who can be your partner in managing your care. They can help you avoid duplicating tests and services and connect you to a specialist, but you are not required to see a PCP before you see a specialist.

These Plan Highlights address only particular aspects of the benefits available under the Plan. Various other expenses, limits, exclusions, and other rules also apply. For more details about your benefits, please refer to the individual Summary of Benefits and Coverage (SBC) or Medical Plan book for each plan. If there is any discrepancy, the more complete descriptions will govern. Blue Cross Blue Shield of Texas reserves the right to amend or terminate the plan at any time, which may affect the information provided in these Plan Highlights.

MEDICAL MONTHLY PREMIUMS	
EMPLOYEE ONLY	\$0
EMPLOYEE + SPOUSE	\$388.53
EMPLOYEE + CHILD(REN)	\$364.11
EMPLOYEE + FAMILY	\$428.09



# DENTAL INSURANCE

Renaissance | <https://myrenbenefitsmanager.com> | 1.800.894.4532

Taking care of your oral health is not a luxury, it is a necessity to long-term optimal health. Dental insurance can greatly reduce your costs when it comes to preventative, restorative, and emergency procedures. Review the plan benefits to see which option is best for you and your family's dental needs. A range of procedures may be covered, such as:

- Comprehensive Exams
- Cleanings
- X-Rays
- Fillings
- Tooth Extractions
- General Anesthesia
- Crowns
- Root Canals

DENTAL MONTHLY PREMIUMS		
	Basic Flex	Flex Plus
EMPLOYEE ONLY	\$0.00	\$0.00
EMPLOYEE + FAMILY	\$53.37	\$53.37





# VISION INSURANCE

Renaissance/VSP | <https://www.vsp.com> | 1.800.877.7195

Proper vision care is essential to your overall well-being. Regular eye exams at any age will help prevent eye disease and keep your vision strong for years to come.

Your employer provides you with a vision plan to take care of you and your family’s needs. You must enroll in the vision plan each plan year and premiums are typically paid through payroll deduction. Here are just a few of the areas where you will save money with your plan:

- Eye exams
- Eyeglasses
- Contact lenses
- Eye surgeries
- Vision correction

VISION MONTHLY PREMIUMS	
EMPLOYEE ONLY	\$0
EMPLOYEE + SPOUSE	\$13.69
EMPLOYEE + CHILDREN	\$14.42
EMPLOYEE + FAMILY	\$18.38



# FLEXIBLE SPENDING ACCOUNTS

First Financial Administrators, Inc. <http://www.ffga.com> | 1.866.853.3539

P.O. Box 161968 | Altamonte Springs, FL 32716

## MEDICAL FSA

A Medical Flexible Spending Account (Medical FSA) is an IRS-approved program to help you save taxes and reimburse yourself for out-of-pocket medical expenses not covered under your medical plan. Your employer has chosen the \$610 carryover option for your Medical FSA plan. This option allows you the opportunity to carry over up to \$610 of unclaimed Medical FSA funds into the following plan year. Keep in mind that balances more than \$610 will be forfeited under the use-it-or-lose-it rule.

**Your maximum contribution amount for 2023 is \$3,050.**

### HIGHLIGHTS

- Contributions are automatically deducted from your paycheck on a pre-tax basis, which helps reduce your taxable income and increase your spendable income.
- Your full election will be available to you at the beginning of the plan year.
- Be conservative – any money left in your account at the end of the plan year will be forfeited.
- Use your benefits card to pay for qualified expenses upfront without spending money out of pocket.
- Keep all receipts in case you need to substantiate a claim for tax purposes.

**NOTE: The IRS requires proof that all expenses are eligible.** Keep all receipts in case you need to substantiate a claim for tax purposes. Your receipt must include the date of purchase or service, amount you were required to pay after insurance, description of the product or service, merchant or provider name, and the patient's name.

## DEPENDENT CARE FSA

With a Dependent Care Flexible Spending Account, you can set aside part of your pay on a pre-tax basis to pay for eligible dependent care expenses like childcare, babysitters, and adult day care.

**You may allocate up to \$5,000 per tax year for reimbursement of dependent care services.  
If you are married and file a separate tax return, the limit is \$2,500.**

### HIGHLIGHTS

- Eligible dependents must be claimed as an exemption on your tax return.
- Eligible dependents must be children under age 13 or an adult dependent incapable of self-care.
- Funds become available as contributions are made to your account.
- Keep all receipts in case you need to substantiate a claim for tax purposes.
- Balances will be forfeited at the end of the runoff or grace period.

# FSA RESOURCES

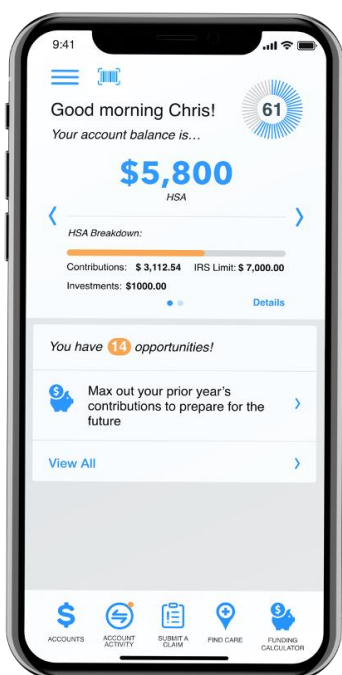
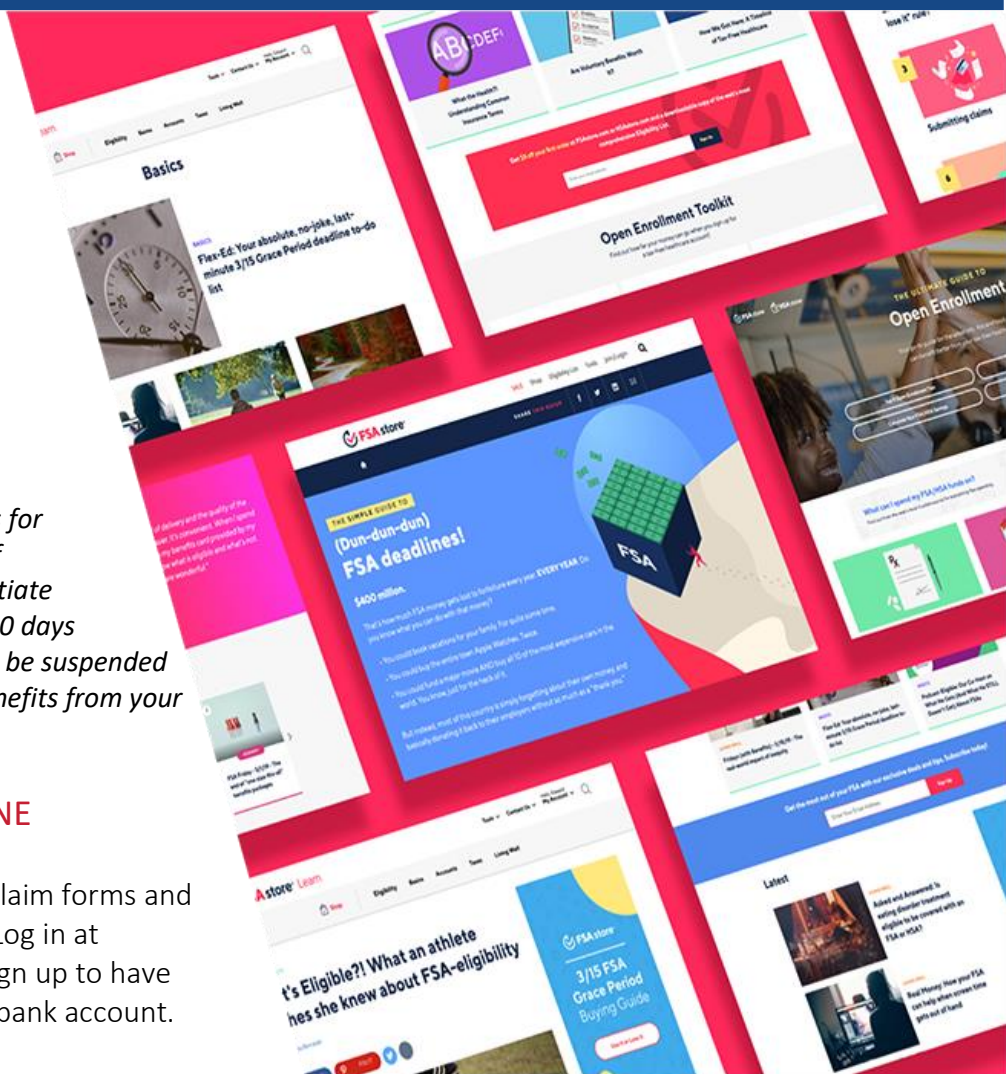
## BENEFITS CARD

The First Financial Benefits Card is available to all employees that participate in a Medical FSA and/or a Dependent Care FSA. The Benefits Card gives you immediate access to your money at the point of purchase. Cards are available for participating employees, their spouse and any eligible dependents who are at least 18 years old.

*The IRS requires validation of most transactions for FSAs. You must submit receipts for validation of expenses when requested. If you fail to substantiate by providing a receipt to First Financial within 60 days of the purchase or date of service your card will be suspended until the necessary receipt or explanation of benefits from your insurance provider is received.*

## VIEW YOUR ACCOUNT DETAILS ONLINE

Sign up to view your account balance, find claim forms and check claims status on our secure website. Log in at [www.ffga.com](http://www.ffga.com). After you log in, you may sign up to have reimbursements directly deposited to your bank account. View the [Portal Log-in Guide](#) now!



## FF MOBILE ACCOUNT APP

With the FF Mobile Account App, you can submit claims, view account balance and history, check claims status, view alerts, upload receipts and documentation and more! The FF Mobile Account App is available for Apple® and Android™ devices on either the App Store<sup>SM</sup> or Google Play Store<sup>TM</sup>. View the FF Mobile Account App [User Guide](#) and [Quick Reference Guide](#).

## FSA STORE

First Financial has partnered with the FSA Store to bring you an easy-to-use online store to better understand and manager your account. You can shop for eligible medical items like bandages and contact solution, browse for products and services using the Eligibility List and visit the Learning Center to find answers to commonly asked questions. Visit the store at <http://www.ffga.com/individuals/#stores> for more details and special deals.



# HEALTH REIMBURSEMENT ARRANGEMENT

First Financial Administrators, Inc. <http://www.ffga.com> | 1.866.853.3539

P.O. Box 161968 | Altamonte Springs, FL 32716

A Health Reimbursement Arrangement (HRA) is established by your employer and is designed to help you pay for certain out-of-pocket deductible and coinsurance expenses.

The City will reimburse eligible covered medical expenses up to \$1,500 for employees after the individual has met \$1,000 in deductible for single coverage and up to \$3,000 for employee plus dependent coverage after the family has met \$2,000 in deductible.

## HIGHLIGHTS

- Eligible expenses are reimbursed by submitting a receipt and claims form. You will be reimbursed upon approval of the claim.
- Covers both in-network and out-of-network deductibles.
- You must first use funds in your HRA before using your FSA, if you have one established.
- Money will not roll over into the next plan year.

# TERM LIFE & AD&D INSURANCE

Renaissance | <https://RenaissanceBenefits.com> | 1.844.368.6485

## EMPLOYER-PAID TERM LIFE & AD&D INSURANCE

Life insurance protects your loved ones. It pays a benefit so they can afford to pay for funeral expenses, pay off debt and maintain their current standard of living. It is one of the best ways to show you care. Your employer provides all eligible employees a **\$30,000** policy. The cost of this policy is paid for 100% by your employer. This is a term life policy that is in effect while you are employed. Your employer also provides a **\$5,000** policy for your spouse and a **\$2,000** policy for your child(ren).

## VOLUNTARY TERM LIFE INSURANCE

Voluntary life insurance is term life coverage you can purchase in addition to the basic life plan provided by your employer. It will cover you for a specific period of time while you are employed. Plan amounts are offered in tiers so you can choose the amount of coverage that works best for you and your family. Because it's a group plan, premiums are typically lower, so it's more affordable to gain the peace of mind that life insurance provides. Limitations apply, please see policy for details. **Visit the Employee Benefits Center for more details.**

# TEXAS LIFE – PERMANENT LIFE

Texas Life | <http://www.txlife.com> | 1.800.283.9233

## TEXAS LIFE INSURANCE - PERMANENT, PORTABLE LIFE INSURANCE

The peace of mind voluntary, permanent life insurance provides is unmatched. It is a solid companion to your group life insurance plan. Texas Life provides life insurance that you can keep for a lifetime. The plan is easy to purchase, pay for, and keep through the convenience of payroll deduction. Coverage is affordable and dependable. Plus, Texas Life has over a century of experience protecting families and giving the peace of mind only permanent life insurance can provide.

### HIGHLIGHT

- You own the policy, even if you change jobs or retire.
- The policy remains in force until you die or up to age 121 if you pay the necessary premium on time.
- It is a permanent, universal life policy which means you can rest easy knowing your loved ones will be well taken care of when you're gone.



# DISABILITY INSURANCE

Renaissance | <https://www.RenaissanceBenefits.com> | 1.844.368.6485

Have you ever wondered what would happen to your income if you had an accidental injury, sickness, or pregnancy? That is why you need disability coverage. It replaces a portion of income for the period you are unable to work due to those reasons. You can choose the benefit amount, which is the amount of your income to replace, and the waiting period that you begin receiving payments.

How do you decide if you need disability insurance? Consider these questions when making your decision:

- How much employer leave do you have?
- Do you have savings?
- Do you have other income you can rely on, such as from your spouse or from child support?
- How close are you to retirement?
- Could you go on Social Security Disability or take a Disability Retirement?
- What are your other sources of income?

**Visit the Employee Benefits Center and view policy for more details.**

# CANCER INSURANCE

American Fidelity [www.americanfidelity.com](http://www.americanfidelity.com) | 1.800.662.1113

Thousands of Americans are diagnosed with cancer each day. No doubt, the news is devastating, both personally and financially. It's impossible to anticipate a cancer diagnosis, but it is possible to prepare for it with a cancer insurance plan.

It is likely that your major medical coverage will not cover all the costs associated with a cancer diagnosis. Supplementing your major medical with cancer insurance may help you pay for related expenses, such as copays and deductibles, specialists, experimental treatment, specialty hospitals, travel expenses, in-home care and more.

Premiums are paid through convenient payroll deduction to ensure your policy remains in force if you should need it. Benefits are paid directly to you, so you can choose how to spend the money. Visit the Employee Benefits Center and view policy for more details.

CANCER INSURANCE			
MONTHLY PREMIUM	BASIC	ENHANCED	ENHANCED PLUS
EMPLOYEE	\$15.80	\$24.26	\$31.62
EMPLOYEE + FAMILY	\$26.86	\$41.26	\$53.80

# CRITICAL ILLNESS INSURANCE

AETNA | [www.myaetnasupplemental.com](http://www.myaetnasupplemental.com) | 1.800.607.3366

If you’ve heard of heart attacks, strokes, organ transplants or paralysis, then you’re familiar with critical illness. It’s likely you or someone you know has experienced one of these life-altering events. Often times, a critical illness has a powerful impact on people’s lives, affecting their livelihood and finances.

A critical illness plan can help with the treatment costs of covered illnesses. Benefits are paid directly to you, unless otherwise assigned, giving you the choice of how to spend the money. Plus, there are plans available to provide coverage for you, your spouse and dependent children.

Prepare now for the unexpected with a critical illness insurance plan. The plan helps you focus on getting well rather than worrying about finances.

Please reference EBC for rates

# ACCIDENT INSURANCE

AETNA | [www.myaetnasupplemental.com](http://www.myaetnasupplemental.com) | 1.800.607.3366

The costs associated with an injury can add up. Between hospital visits, exams and treatment, out-of-pocket costs could put you in a financial hardship. An accident plan pays benefits directly to you so you can determine where to spend the money. It’s comforting to know that an accident insurance policy can be there through all stages of your care, from initial treatment to follow-up care. Accident coverage is available to you through payroll deduction and may provide a benefit for costs associated with:

- Concussions
  - Lacerations
  - Broken teeth
- Emergency room visits
  - Ambulance, ground or air
  - Intensive care unit

ACCIDENT INSURANCE	
COVERAGE	MONTHLY PREMIUM
EMPLOYEE	\$7.32
EMPLOYEE + SPOUSE	\$14.64
EMPLOYEE + CHILDREN	\$15.38
EMPLOYEE + FAMILY	\$22.70

# EMPLOYEE ASSISTANCE PROGRAM

NexGen EAP | [nexgeneap.com](https://nexgeneap.com) | 1.800.EAP.CALL

Life pulls us in many different directions. Between kids, personal relationships, extracurricular activities, and family time, it seems like we don't have enough time in day to fit it all in. When life gets you stressed, call the employee assistance line provided by your employer. It offers 24/7 access to professionals who can help you successfully face emotional issues.

An employee assistance program, or EAP, is a free, voluntary program offered by your employer. With one phone call, you will have access to short-term counseling and confidential assessments whenever you have a personal or work-related problem.

Employee assistance programs address a wide range of issues including mental and emotional well-being, substance abuse and grief. Counselors are held to the highest ethical standard and are trained to keep your situation confidential. They work with you to determine the best way to address your needs and move you in a positive direction.

# MY BENEFITS CHAMPION

Your benefits and wellbeing  
questions—answered

Whatever your benefits or wellbeing-related question, big or small, My Benefits Champion has the answers.

**HOW IT WORKS:** Simply give them a call during the work week and receive a call back within 24 hours. Best of all, it's **free** for you and your household members.

Get answers to the following...



## BENEFITS

My doctor says I need an MRI—does my insurance cover the cost? What will I end up paying?



## CLAIMS

I got a bill from my doctor—why does the amount owed not match what my insurance said it would cover?



## ELIGIBILITY

I just had a baby—how do I go about adding them to my health insurance?



## REFERRALS

I need to get a second opinion—can I get a referral to see a specialist?

**PHONE:** 855-OUR-CHAMP (855-687-2426)

**EMAIL:** [champion@hubinternational.com](mailto:champion@hubinternational.com)

**FAX:** 866-667-2529

**HOURS:** Monday - Friday 7 a.m. to 5:30 p.m. PT



# HOSPITAL INDEMNITY INSURANCE

AETNA | [www.myaetnasupplemental.com](http://www.myaetnasupplemental.com) | 1.800.607.3366

Hospital stays are costly. If you or a family member find yourself in the hospital due to a sudden accident or illness, you may struggle financially, even if you have a good medical plan. With a hospital indemnity plan, you can rest assured those extra expenses won't be a financial burden.

Unlike medical plans, there are no deductibles to meet with a hospital indemnity plan. As soon as you incur a qualified event, you can file a claim and start receiving benefits.

The plan pays a lump sum benefit in a previously specified amount. The money can be used for medical costs, insurance deductibles, groceries, transportation, childcare – the choice is up to you!

HOSPITAL INDEMNITY INSURANCE	
COVERAGE	MONTHLY PREMIUM
EMPLOYEE	\$14.91
EMPLOYEE + SPOUSE	\$33.13
EMPLOYEE + CHILDREN	\$25.40
EMPLOYEE + FAMILY	\$42.03

# COBRA

First Financial Administrators, Inc. | <http://www.ffga.com> | 1.800.523.8422, option 4

Life is full of unexpected events that may impact your health insurance coverage. Under the Consolidated Omnibus Budget Reconciliation Act, better known as COBRA, you have the right to continue your group health coverage such as medical, dental, vision insurance and flexible spending accounts for a limited period of time.

## HIGHLIGHTS

- Temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work, divorce, death or a child no longer qualifying as a dependent. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.
- Either you or your family member are responsible for notifying your employer of a divorce, legal separation or child losing dependent status within 60 days of the event. In the case of termination, death or reduction in hours, your employer will be responsible for letting the provider know that you have the right to continue coverage under COBRA.
- Benefits will remain identical to what you had while employed. However, you will be responsible for paying the full premium, plus any applicable fees.

# CONTACT INFORMATION

## City of Navasota BENEFITS OFFICE

200 East W. McAlpine Street | Navasota, TX 77868

936.825.6475

[Human.Resources@navasotatx.gov](mailto:Human.Resources@navasotatx.gov)

## FIRST FINANCIAL GROUP OF AMERICA

Andrew Sipp, Senior Account Manager

713.502.4616 / [andrew.sipp@ffga.com](mailto:andrew.sipp@ffga.com)

## CONTACTS

BENEFIT	CARRIER	WEBSITE	PHONE
Medical	BCBS	<a href="http://www.BCBSTX.com">www.BCBSTX.com</a>	1.800.521.2227
Dental	Renaissance	<a href="https://www.myrenbenefitsmanager.com">https://www.myrenbenefitsmanager.com</a>	1.800.894.4532
Vision	Renaissance/VSP	<a href="https://www.vsp.com">https://www.vsp.com</a>	1.800.877.7195
Flex/HRA/DCA	FFGA	<a href="http://www.wealthcareportal.com">www.wealthcareportal.com</a>	1-866-853-3539, Option 1
Group Life	Renaissance	<a href="https://www.RenaissanceBenefits.com">https://www.RenaissanceBenefits.com</a>	1.844.368.6485
Term Life & AD&D	Renaissance	<a href="https://www.RenaissanceBenefits.com">https://www.RenaissanceBenefits.com</a>	1.844.368.6485
Permanent Life	Texas Life	<a href="http://www.txlife.com">http://www.txlife.com</a>	1.800.283.9233
Disability	Renaissance	<a href="https://www.RenaissanceBenefits.com">https://www.RenaissanceBenefits.com</a>	1.844.368.6485
Cancer	AFA	<a href="http://www.americanfidelity.com">www.americanfidelity.com</a>	1.800.662.1113
Critical Illness	Aetna	<a href="https://www.myaetnasupplemental.com">https://www.myaetnasupplemental.com</a>	1.800.607.3366
Accident	Aetna	<a href="https://www.myaetnasupplemental.com">https://www.myaetnasupplemental.com</a>	1.800.607.3366
EAP	NexGen EAP	<a href="http://www.nexgeneap.com">www.nexgeneap.com</a>	1.800.EAP.CALL
Hospital Indemnity	Aetna	<a href="https://www.myaetnasupplemental.com">https://www.myaetnasupplemental.com</a>	1.800.607.3366
COBRA	FFGA	<a href="http://cobrapoint.benaissance.com">cobrapoint.benaissance.com</a>	1.800.523.8422, Option 4
Prescription	Clever RX	<a href="https://partner.cleverrx.com/ffga">https://partner.cleverrx.com/ffga</a>	1.800.873.1195