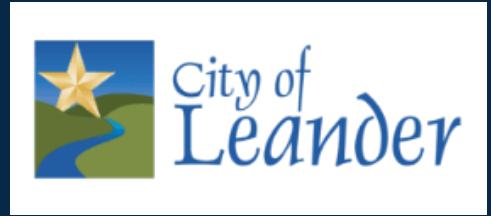


# City of Leander 2025 BENEFITS GUIDE



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<https://ffbenefits.ffga.com/cityofleander>

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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

## A guide to your benefits!

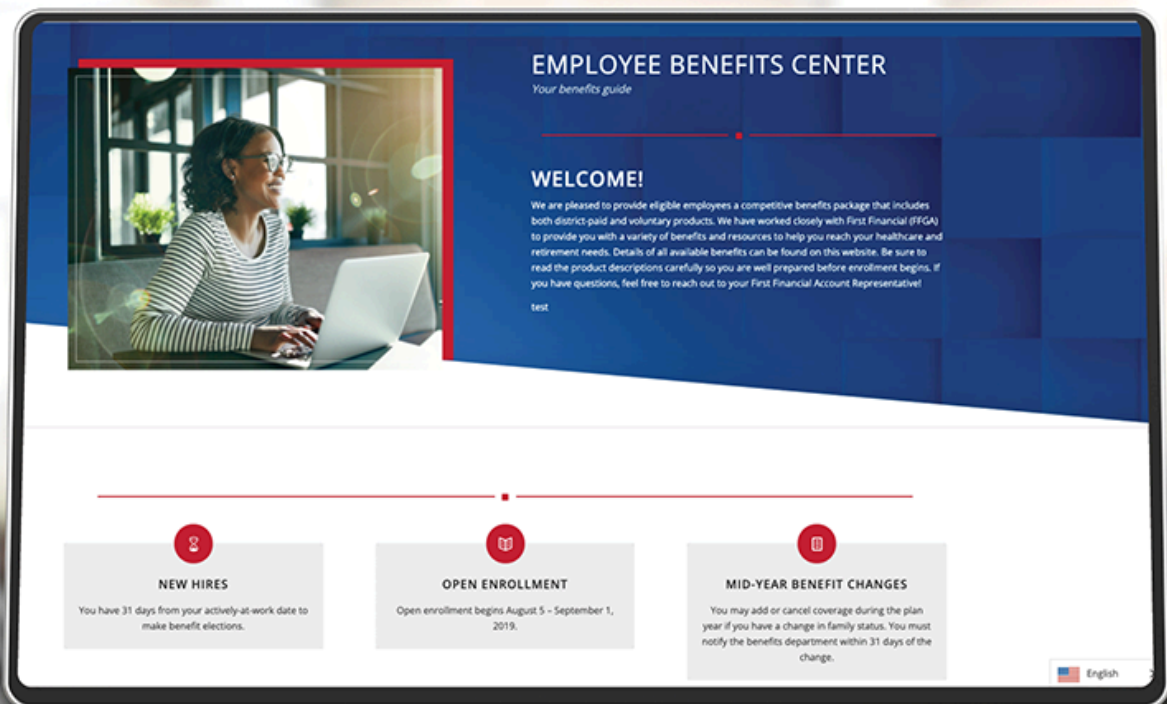
City of Leander and FFGA are excited to provide you with a custom website filled with information about your benefits. Visit the Employee Benefits Center to see current benefit options for your employer as well as find claim forms, important phone numbers, and enrollment information.

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.



*Scan the QR code to learn more about the plans that are available this year!*

<https://ffbenefits.ffga.com/cityofleander>



# How to Enroll

## Benefits Enrollment

### Online Enrollment

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

**Enroll Now**

### 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 legal name, 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.



# Benefit Eligibility & Coverage

## Employee Coverage

### 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. Insurance coverage becomes effective on the first day of the month following your date of hire.

### Existing Employees

When it's time to enroll in your benefits, your FFGA 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 and 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 & 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
Tax Gross Income	\$2,000	\$1,750
Less Taxes (Fed/State at 20%)	-\$400	-\$350
Less Medicare (1.45%)	-\$29.00	-\$25
Less Medical Deductions	-\$250	-N/A
Take Home Pay	\$1,321	\$1,375

**You could save \$54 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

## Preventative Care

In addition to services mandated by the health reform law, **Cigna** also applies preventive care services benefits to certain services **above and beyond the** health reform law's **requirements including colorectal** cancer screening using CT colonography, prostate-specific antigen (PSA) screening for prostate cancer, and mammography screening for all adult women. These extra services are marked below with an asterisk.\*

### All members:

- Yearly preventive care visits for adults (male\* and female)
- All routine immunizations recommended by the Advisory Committee on Immunization Practices.

### All members at an appropriate age and/or risk status:

- Colorectal cancer screening (including CT colonography\*, fecal occult blood testing, screening sigmoidoscopy, and screening colonoscopy)
- Cholesterol and lipid disorders
- Certain sexually transmitted diseases screening including HIV
- Hepatitis C screening
- High blood pressure, diabetes and depression screening
- Lung cancer screening for those age 55 to 80 using low-dose computed tomography (CT) with prior authorization
- Screening and counseling in a primary care setting for alcohol or substance abuse, tobacco use, obesity, diet and nutrition

### Women's health:

- Mammography screening (film and digital) for all adult women\*
- Genetic screening and evaluation for the BRCA breast cancer gene
- Cervical cancer screening including pap smears for women age 21-65
- Counseling for cancer prevention strategies for women at high risk for breast cancer.
- Sexually transmitted diseases screening including gonorrhea, Chlamydia, syphilis and HIV

### (women's health continued)

- Iron-deficiency anemia, bacteriuria, hepatitis B virus and Rh incompatibility screening in pregnant women
- Breast-feeding counseling and promotion
- Osteoporosis screening (age 60 and older)\*
- Counseling women at high risk of breast cancer for chemoprevention
- Breast-feeding support, supplies, and counseling, including costs for obtaining specified breast-feeding equipment from a network provider or national durable medical equipment supplier\*
- Domestic violence screening and counseling
- FDA-approved contraception methods, sterilization procedures and contraceptive counseling
- Gestational diabetes screening for all pregnant women\*
- HIV counseling and screening for all sexually active women
- Human papillomavirus DNA testing for all women 30 years and older
- Sexually transmitted infection counseling for all sexually active women annually
- Well-woman visits including preconception counseling and routine, low-risk prenatal care

### Men's health:

- Prostate cancer screening for men (age 40 and older)\*
- Abdominal aortic aneurysm screening in men (age 65 - 75) who ever smoked
- Human papillomavirus (HPV) vaccine for males age 9 - 26

### Children:

- Newborn screening for hearing, thyroid disease, phenylketonuria and sickle cell anemia and standard metabolic screening panel for inherited enzyme deficiency diseases
- Counseling for fluoride use
- Major depressive disorders screening
- Vision screening
- Developmental/autism screening
- Lead and tuberculosis screening
- Obesity counseling

# Medical

Cigna | [www.mycigna.com](http://www.mycigna.com) | 866-494-2111

## Cigna Open Access Plus (OAP) Medical Plan

Rate Type	Total Monthly Premium	City Pays Per Month	Employee Pays Per Month	Employee Pays Per Pay-Period
Employee Only	\$586.67	\$586.67	\$0.00	\$0.00
Employee + Spouse	\$1,396.29	\$1,072.44	\$323.85	\$161.92
Employee + Children	\$1,161.64	\$931.65	\$229.99	\$114.99
Employee + Family	\$1,771.77	\$1,297.73	\$474.04	\$237.02

## Cigna HDHP Medical Plan

Rate Type	Total Monthly Premium	City Pays Per Month	Employee Pays Per Month	Employee Pays Per Pay-Period
Employee Only	\$431.33	\$431.33	\$0.00	\$0.00
Employee + Spouse	\$1,026.59	\$850.62	\$175.97	\$87.98
Employee + Children	\$854.07	\$747.11	\$106.96	\$53.48
Employee + Family	\$1,302.65	\$1,016.26	\$286.39	\$143.20



# Open Access Plus (OAP) Comparison

Cigna | [www.mycigna.com](http://www.mycigna.com) | 866-494-2111

OAP Plan Comparison		
Medical Benefit	OAP IN-NETWORK	OAP OUT-NETWORK
<b>Annual Deductible</b> Co-Pays do not accumulate	\$1,500 Individual \$3,000 Family	\$6,000 Individual \$12,000 Family
<b>Annual Out-of-pocket Maximum</b> Includes deductible, co-insurance, co-pays, and Rx co-pays	\$6,000 Individual \$12,000 Family	\$12,000 Individual \$24,000 Family
<b>Hospital Services - Inpatient</b>	20% after deductible	40% after deductible
<b>Emergency Room</b> (Emergency Situation)	<b>Facility:</b> \$250 co-pay + 20% of allowable amount <b>Physician:</b> 20% after deductible	<b>Facility:</b> \$250 co-pay + 20% of allowable amount <b>Physician:</b> 20% after deductible
<b>Urgent Care Center Services</b> Additional services/supply may incur additional fees	\$60 co-pay	40% after deductible
<b>Physician Visits</b>	<b>Primary Care Physician:</b> \$30 copay <b>Specialists:</b> \$50 copay	40% after deductible
<b>Virtual Visits</b>	\$30 co-pay	40% after deductible
<b>Preventive Care</b>	100%	40% after deductible
<b>Office &amp; Outpatient Surgery</b>	20% after deductible	40% after deductible
<b>Diagnostic Lab and X-Ray - Outpatient</b>	100%	40% after deductible
<b>Prescription Drug Program (Prime)</b> <b>Retail - 31 day supply</b>  <div>           Generic            Preferred Brand Name            Non-Preferred Brand Name         </div> <b>Mail Order - 90 day Supply</b>	\$10 copay \$35 copay \$60 copay 2.5 retail copay	20% of allowable amount minus copay
Medical Cards will only show employee name even with dependent coverage		

# HDHP Plan Comparison

Cigna | [www.mycigna.com](http://www.mycigna.com) | 866-494-2111

HDHP Plan Comparison		
Medical Benefit	HDHP IN-NETWORK	HDHP OUT-NETWORK
<b>Annual Deductible</b> Co-Pays do not accumulate	\$3,300 Individual \$6,000 Family	\$6,000 Individual \$12,000 Family
<b>Annual Out-of-pocket Maximum</b> Includes deductible, co-insurance, co-pays, and Rx co-pays	\$6,350 Individual \$12,700 Family	\$12,700 Individual \$24,400 Family
<b>Hospital Services - Inpatient</b>	20% after deductible	40% after deductible
<b>Emergency Room</b> (Emergency Situation)	20% after deductible	40% after deductible
<b>Urgent Care Center Services</b> Additional services/supply may incur additional fees	20% after deductible	40% after deductible
<b>Physician Visits</b>	20% after deductible	40% after deductible
<b>Virtual Visits</b>	20% after deductible	40% after deductible
<b>Preventive Care</b>	100%	40%
<b>Office &amp; Outpatient Surgery</b>	20% after deductible	40% after deductible
<b>Diagnostic Lab and X-Ray - Outpatient</b>	100%	40% after deductible
<b>Prescription Drug Program (Prime)</b> <b>Retail - 31 day supply</b>  <div>           Generic            Preferred Brand Name            Non-Preferred Brand Name  <b>Mail Order - 90 day Supply</b> </div>	<div>           \$10 copay            \$35 copay            \$60 copay            2.5 x retail copay         </div>	<div>           \$10 copay            \$35 copay            \$60 copay            2.5 x retail copay         </div>
Medical Cards will only show employee name even with dependent coverage		

# WELCOME TO CIGNA

Simple ways to make the most of your plan

Cigna resources are designed to help you make smarter choices to improve your whole health and health plan spending.



## First, register on myCigna.com<sup>®1</sup> to access your digital ID cards and activate all available programs

When your plan year begins, register on **myCigna.com**. That way you're ready to go whenever you need to find in-network health care providers, estimate costs or use My Health Assistant.



Register now



## Access virtual care

Conveniently connect with board-certified doctors, therapists, psychiatrists and dermatologists via video or phone.<sup>2</sup>



## Connect with Cigna One Guide<sup>®</sup>

Our friendly guides have forward-thinking technology to answer questions on your plan, offer personalized advice and connect you to the right care. They can also proactively reach out.<sup>3</sup>



## Ensure in-network care

myCigna and Cigna One Guide can help you stay in-network, maximize savings and avoid any surprises.



## Get preventive care

Preventive care, such as check-ups, biometric screenings and wellness screenings, is available at no additional cost to you.<sup>4</sup> It's even available virtually for maximum convenience.



## Prioritize behavioral support

229K+ behavioral health and substance use providers<sup>5</sup> can help, either in person or virtually. We also have 24/7 therapy, including Talkspace and Ginger for Cigna, and digital tools, such as iPrevail and Happify<sup>™,6</sup>



## Call our 24/7 Health Information Line

Talk with a clinician who can help you choose the right care, whenever you need it – late nights, holidays and more.



## Simplify with mail-order medications

Express Scripts<sup>®</sup> is one of the largest pharmacies in the United States and offers convenience, savings and stress-free prescription management.



## Identity Theft protection

At no additional cost.



## Bounce back with RecoveryOne<sup>™</sup> for Cigna<sup>®</sup>

Virtual physical therapy from the comfort of home is convenient and available at no additional cost to you.



## Utilize case management programs

Complex medical conditions can be overwhelming. Our trained teams can help you coordinate care, understand benefits and reach goals through online coaching.





Make sure to get approval from your plan before getting care (known as prior authorization) for routine hospital stays or outpatient procedures.

Learn more at **myCigna.com** or by calling the number on your ID card.



### First, register on myCigna.com or the myCigna® App<sup>7</sup>

Once you've registered, you can:

- › Access your digital ID cards for yourself and any dependents. You can download the card images to save, share, print or email directly to your dependents and to your providers.
- › Understand what's covered in your plan
- › Find in-network doctors, hospitals and facilities and sort them by location, reviews and Cigna's quality rating
- › Get cost estimates for appointments, procedures and medications
- › Compare costs for 30- and 90-day medications and see if lower-cost alternatives are available
- › Find retail pharmacies that offer a 90-day supply
- › Manage and track claims
- › Get alerts when new plan documents are available
- › Access a variety of health and wellness resources, including an online health assessment, health tracking tools and My Health Assistant digital coaching



### Virtual care<sup>2</sup>

Virtual care can be a convenient and affordable option for a wide range of care. For appointments, you can work with an in-network provider or connect with an MDLIVE<sup>®2</sup> provider at **myCigna.com**.

Right from your phone, tablet or computer, you can:

- › Access board-certified doctors, psychiatrists, dermatologists and licensed therapists
- › Get virtual urgent care 24/7/365 – even on weekends and holidays with MDLIVE
- › Access virtual primary care for preventive care, routine care and specialist referrals
- › Access dermatologists<sup>8</sup> for fast, customized care for skin, hair and nail conditions – no appointment required
- › Schedule an online virtual behavioral health appointment in minutes through MDLIVE
- › Have a prescription sent directly to your local pharmacy if appropriate

### Virtual primary care

- › Preventive care check-ups/wellness screenings are available at no additional cost<sup>9</sup> and can help identify conditions early
- › Routine care visits allow you to build a relationship with the same primary care provider (PCP) to help manage conditions

- › Access MDLIVE by logging in to **myCigna.com** and clicking on “Talk to a doctor.” You can also call MDLIVE at **888.726.3171**.
- › Select the type of care you need: Medical care or counseling. The cost will be displayed on both **myCigna.com** and MDLIVE.
- › Appointments are available via video or phone, whenever it's most convenient for you. No appointments are required for dermatology care.



### Cigna One Guide

Combining digital technology with our personalized customer service, over the phone or on the myCigna App,<sup>7</sup> the Cigna One Guide support tool can help you:

- › Resolve health care issues
- › Save time and money
- › Get the most out of your plan
- › Find the right hospitals, dentists and other health care providers in your plan's network
- › Get cost estimates
- › Understand your bills
- › Navigate the health care system



### In-network care

Save money when you use doctors, hospitals and health facilities that are part of your plan's network. Chances are there's a network doctor or facility right in your neighborhood. It's easy to find quality, cost-effective care at **myCigna.com**.



### Preventive care

It's important to catch any issues while they're still small. That's why we cover eligible preventive care services at no extra cost, including:<sup>4</sup>

- › Screenings for blood pressure, cholesterol and diabetes
  - › Testing for colon cancer
  - › Clinical breast exams and mammograms
  - › Pap tests
  - › Additional covered procedures listed on **myCigna.com**
- Since your physical and emotional health are connected, make sure to talk about how you're feeling at your annual check-up.





## Behavioral care

You have access to 229K+ behavioral health and substance use providers,<sup>5</sup> and 75K+ of those are virtual.<sup>5</sup> Whether you're dealing with a behavioral health condition, going through a rough time or looking for substance use support, you can find the one that fits your needs, either in person or virtually. To find a virtual provider:

- › Go to **myCigna.com** > Find Care & Cost
- › Search for "Behavioral Health Counselor" under "Doctor by Type"
- › Call to make an appointment with your selected provider

Online visits with our behavioral health network providers cost the same as in-office visits. Costs vary by plan.



## 24/7 Health Information Line

At no extra cost, you can speak to a clinician to make more-informed decisions about your care. Whether it's reviewing home treatment options, following up on a doctor's appointment or finding the nearest urgent care center in your plan's network, you can call the number on your Cigna ID card, day or night.



## Specialty medications

We can help you understand, manage and treat complex conditions that require a specialty medication. Our therapy management teams, made up of health advocates with nursing backgrounds as well as pharmacists, are specially trained to help with your specific needs.<sup>10</sup>

- › Personalized, 24/7 support
- › Condition-specific education on medication therapy and side effects
- › Help with the medication approval process
- › Financial assistance programs if needed

For more information, call **800.351.3606**.



## Identity Theft Protection

- › We're committed to the physical, emotional and financial well-being of those we serve. That's why Cigna teamed up with IdentityForce, a top-rated provider of identity theft protection.<sup>11</sup>

- › We'll help protect you and your children against identity theft and help fix any identity theft compromises – at no additional cost for all medical subscribers.
- › Three ways to register:
  - Visit **<https://cigna.identityforce.com/starthere>**
  - Call 833.580.2523
  - If you are new to a Cigna Medical plan and you provide your email address on **myCigna.com**, you may also receive emails from IdentityForce that will provide you links to register for services.

Once registered, you and your children can access IdentityForce directly through the IdentityForce app or website.



## RecoveryOne for Cigna includes:<sup>6</sup>

- › Virtual physical therapy at no additional cost<sup>12</sup>
- › A private video consult with a virtual physical therapist
- › Customized plans to meet your needs – from the comfort and convenience of wherever you are
- › A multimedia app that guides you through your personalized exercises
- › Video, voice and chat conversations with your support team
- › Motion-tracking technology



## Case management programs

Take advantage of our personal services to help you with your personal health needs. A Cigna case manager, trained as a nurse, can work closely with you and your doctor to check on your progress. You can get help with conditions and illnesses, such as cancer and end-stage renal disease, as well as with neonatal care and pain management.

You also have access to My Health Assistant on **myCigna.com** to help you:

- › Control stress
- › Lose weight and eat better
- › Enjoy exercise
- › Quit tobacco
- › Manage diabetes, chronic obstructive pulmonary disease, asthma and other conditions

Enroll online today. Go to **myCigna.com** > Wellness > Health Assistant.

## TIPS TO HELP YOU SAVE MONEY



### Find where to get prescription drugs

- Find the complete list of covered medications on **myCigna.com**
- Use cost-comparison tools on myCigna to compare prices and purchase mail-order prescriptions<sup>13</sup>
- Use generics when possible
- Know what brand-name drugs are covered in your plan
- Ask your doctor about a 90-day supply for your maintenance medication(s) through our home delivery pharmacy service



### Know where to go for care

- Use an emergency room for true emergencies
- Don't wait: Locate an in-network convenience care clinic, sometimes found within a grocery store, or urgent care center near you, before you need it
- For minor medical conditions, connect with a board-certified doctor via video or phone when, where and how it works best for you. Visit **myCigna.com**, or call MDLIVE at 888.726.3171 to talk with a doctor 24/7<sup>2</sup>
- Don't be fooled: Some emergency rooms look like urgent care centers, so know what type of facilities are in your area



### Choose the right provider

- Know which providers are in your network by going to **myCigna.com** > Find Care & Costs
- Choose providers who have received the Cigna Care Designation – high-performance recognition given to physicians in certain specialties who meet Cigna quality and medical cost-efficiency standards<sup>14</sup>
- Opt to connect with a board-certified doctor, therapist or psychiatrist via video or phone<sup>2</sup>
- Use in-network national labs to help save money



### Be proactive about your health

- Get information on the cost of medications and treatments to avoid surprises
- Use your preventive care benefits, learn your core health numbers (blood pressure, cholesterol and blood glucose), and make use of the health improvement tools at **myCigna.com**

### Find your way to better health.

Get more information on all the programs that are available to you.



When your plan year begins, register on **myCigna.com**.



Call the 24/7 customer service number on your ID card.



Download the **myCigna App**.<sup>7</sup>



1. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com. 2. Cigna provides access to virtual care through participating in-network providers. Not all providers have virtual capabilities. Cigna also provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. All health care providers are solely responsible for the treatment provided to their patients; providers are not agents of Cigna. Refer to plan documents for complete description of virtual care services and costs. 3. Not available with all plans. 4. Not all preventive care services are covered, and different plans may cover different things. For example, immunizations for travel are usually not covered. See your plan materials for a complete list of covered preventive care services. 5. Internal unique provider data as of December 2021. Subject to change. 6. The program and services are provided by an independent company and not by Cigna. Program and services are subject to all applicable program terms and conditions. Program availability is subject to change. 7. The downloading and use of any mobile App is subject to the terms and conditions of the App and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply. 8. Virtual dermatological visits through MDLIVE are completed via asynchronous messaging. Diagnoses requiring testing cannot be confirmed. Customers will be referred to seek in-person care. Treatment plans will be completed within a maximum of 3 business days but usually within 24 hours. 9. For legacy clients that have a non-zero preventive care benefit, customers' preventive benefit will be applied when receiving a virtual wellness screening. 10. Not all plans offer all of these programs and services. Please log in to the myCigna App or website, or check your plan materials, to learn more about what your plan offers. The providers in Cigna's pharmacy network don't work for Cigna and are solely responsible for any treatment they provide. 11. White, A. "Best identity theft protection services of September 2021." CNBC.com. August 27, 2021. <https://www.cnbc.com/select/best-identity-theft-protection-services/>. Frankel, RS. "Best Identity Theft Protection Services Of 2021." Forbes Advisor. June 10, 2021. <https://www.forbes.com/advisor/personal-finance/best-identity-theft-protection-services/>. The program and services are provided by Sontiq, Inc. and not by Cigna Corporation or its operating subsidiaries. Program and services are subject to all applicable program terms and conditions. Program availability is subject to change. References to third-party organizations or companies, and/or their products, processes or services, do not constitute an endorsement or warranty thereof. Your use of such products, processes or services is at your sole risk. Product may be updated or modified prior to availability. 12. Cost and usage of this program is covered by your plan administrator; no additional out-of-pocket expense applies for you or your covered dependents (ages 18+). 13. Prices shown on myCigna are not a guarantee. Coverage falls under your plan terms and conditions. Visit myCigna for more information. 14. Patient experience, quality designations, cost-efficiency and other ratings found in Cigna's online provider directories are a partial assessment of quality and should not be the only basis for decision-making (as such measures have a risk of error). They are not a guarantee of the quality of care that will be provided to individual patients. Individuals are encouraged to consider all relevant factors and talk with their physician about selecting a health care facility. Providers are solely responsible for any treatment provided and are not agents of Cigna.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, contact a Cigna representative.

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# YOUR NEW CIGNA PHARMACY BENEFITS

## Five steps to take before your new plan starts

Welcome! We're excited to be managing your pharmacy benefits, and look forward to helping you with your health and prescription medication needs. We want to help make the move to Cigna as smooth as possible. Here are five important steps you can take now so you're ready when your new plan starts – and avoid surprises at the pharmacy.

### 1 Refill your prescription(s) before your current plan ends

This will help make sure you have enough medication at home while you're moving to your new Cigna pharmacy plan.

### 2 See how your medication will be covered under your Cigna pharmacy plan

To view your new drug list before your Cigna plan starts, go to [Cigna.com/druglist](https://www.cigna.com/druglist). There, you can see if your medication is covered, what tier it's covered on, and if there are any extra requirements before your plan will cover it.

For example, if your medication has a **PA** (prior authorization) or **ST** (Step Therapy) next to it, your medication will need approval from Cigna before it can be covered. If it has a **QL** (quantity limit) or **AGE** (age requirement) next to it, your medication *may* need approval.

**If your medication needs approval, here's what you need to do:**

- **Make sure you have your new Cigna ID card.** Your doctor's office will need the information listed on the card.

- **Call your doctor's office.** Have your Cigna ID card handy when you call.

- Let your doctor's office know **you've switched to Cigna**, and give them your new insurance information.
- Then, let them know that **your current medication needs approval** from Cigna before it can be covered.
- Ask them to **contact Cigna as soon as possible** so we can start the coverage review process. They know how the review process works and will take care of everything for you. In case your doctor's office asks, they can download a request form from Cigna's provider portal at [cignaforhcp.com](https://www.cignaforhcp.com).

Cigna will review information your doctor provides to make sure your medication meets coverage guidelines. We'll send you and your doctor a letter with next steps. It can take between **1-5 business days to hear from us**. You can always check with your doctor's office to find out if a decision's been made.



### 3 See if your retail pharmacy is in your plan's new network

- Before your new plan starts: Go to [Cigna.com](https://www.cigna.com) and click on "Find a Doctor" to see if your current pharmacy is in Cigna's network.
- Once your Cigna plan starts: Log in to the **myCigna**® App<sup>1</sup> or [myCigna.com](https://www.mycigna.com)®. Click on the Prescriptions tab, and then choose Price a Medication from the dropdown menu to see which pharmacies are in your plan's new network – and which ones offer the best price.<sup>2</sup> You can also use our home delivery pharmacy to fill your prescriptions.

### 4 Create a myCigna account – It's 24/7 access to your plan's coverage info

As soon as your new plan starts, you can go to [myCigna.com](https://www.mycigna.com) and/or download the myCigna mobile App to create an account.

- See which medications your plan covers.
- Use the Price a Medication tool to find out how much your medication costs, and view lower-cost alternatives (if available).<sup>2</sup>
- Find an in-network pharmacy.
- Ask a pharmacist a question.
- See your pharmacy claims and coverage details.
- Manage, track, order, and pay for your home delivery prescription orders online.

### 5 Consider using Express Scripts® Pharmacy, our home delivery pharmacy

Home delivery is a convenient option when you're taking a medication on a regular basis to treat an ongoing health condition. It's simple and safe – and saves you trips to the pharmacy. To learn more, go to [Cigna.com/homedelivery](https://www.cigna.com/homedelivery).

- Easily order, manage and track your medications **on your phone or online**.
- Standard shipping at **no extra cost**.<sup>3</sup>
- Fill up to a **90-day supply** at one time.
- **Helpful pharmacists** available 24/7.
- **Automatic refills**<sup>4</sup> or refill reminders so you don't miss a dose.
- **Flexible payment options** if you need help paying for your medications.



#### Questions?

Call the number on your Cigna ID card – 24/7/365

[myCigna.com](https://www.mycigna.com) – Click to Chat  
Monday–Friday,  
9:00 am–8:00 pm EST



1. The downloading and use of the myCigna App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply. Actual App features available may vary depending on your plan and individual security profile. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

2. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.

3. Standard shipping costs are included as part of your prescription plan.

4. Express Scripts® Pharmacy can automatically refill certain medications. Log in to the myCigna App or website, or call 800.835.3784, to sign up.

**Para obtener ayuda en español llame al número en su tarjeta de Cigna.**

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna representative.

Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Express Scripts, Inc., ESI Mail Pharmacy Service, Inc., Express Scripts Pharmacy, Inc., or their affiliates. "Express Scripts Pharmacy" refers to ESI Mail Pharmacy Service, Inc. and Express Scripts Pharmacy, Inc. Policy forms: OK – HP-APP-1 et al., OR – HP-POL38 02–13, TN – HP-POL43/HC-CER1V1 et al. (CHLIC); GSA-COVER, et al. (CHC-TN).

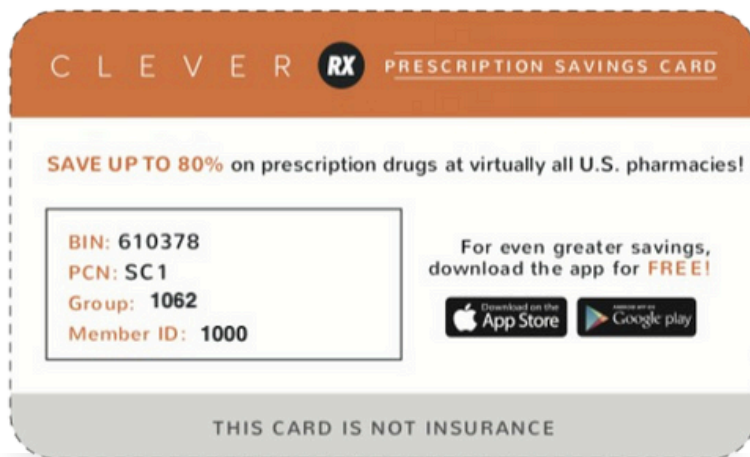


# Clever RX

Clever RX | <https://partner.cleverrx.com/ffga> | 800-873-1195

Clever RX helps you save money by using a prescription drug savings card. They partner with the healthcare community to bring state-of-the-art, money-savings tools to participants. It helps you save up to 80% off prescriptions drugs and often beats the average copay. Plus, it's completely free. Thanks to Clever RX, you will never overpay for prescriptions again!

*Use Clever RX every time you pay for a medication for instant savings!*



Download the app or visit the site to price a drug: <https://partner.cleverrx.com/ffga>.

## Clever RX Highlights

- 100% FREE to use.
- Unlock discounts on thousands of medications.
- Save up to 80% on prescription medication – Often beats your copay!
- Download the Clever RX app by using the information on your card to unlock exclusive savings at over 60,000 pharmacies nationwide.
- Available to use now!

# Health Savings Account

**Participants in the City of Leander High Deductible Health Plan (HDHP) may be eligible to open an HSA at A+ Federal Credit Union.**

An HSA is a tax-advantaged personal savings account that works in conjunction with a HDHP. Participants can pay for qualified medical expenses with tax-free dollars from their HSA. There is no 'use-it-or-lose-it' requirement, the account is portable and the balance plus earnings (from interest and/or investments) carries over year after year, all tax-free. If HSA monies are used for nonqualified medical expenses prior to age 65, a 20% penalty plus ordinary income tax must be paid to the IRS.

Eligibility Requirements:

- In order to open an HSA, you MUST meet the following requirements:
- Covered by City of Leander's HDHP Plan
- NOT covered by another health insurance plan that is not a qualified HDHP including:
  - A spouse's medical plan
  - Medicare
  - Tricare
  - Note: Does not apply to specific injury, accident, disability, dental care, vision care and/or long term care insurance plans
- NOT participating in an employer-sponsored Flexible Spending Account (unless limited use)
- NOT claimed as a dependent on someone else's tax return
- Your spouse must also NOT participate in a Healthcare Flexible Spending Account. The Dependent Care FSA will not disqualify you from opening an HSA.

## **HSAs allow:**

- Tax-free contributions by employer, employee or others
- Tax-free growth of interest or investment earnings
- Tax-free distributions of principal and interest to pay for qualified medical expenses
- Accumulation of unused funds and portability between employers. No "Use it or Lose it" rules. Portable from employer to employer and across state lines.
- Flexible use – You choose whether or when to use the account for health expenses, now or after employment.

**In addition to paying for current expenses, funds can be used to pay for:**

- COBRA premiums
- Long-term Care premiums
- Out-of-Pocket expenses for Medicare
- Medical insurance during unemployment
- Services not covered under a future health plan

If you are covered under the qualified HDHP and meet the eligibility requirements you may open an HSA. HSA plans are intended to be used to pay for healthcare for the individual and covered dependents. Distributions from an HSA to pay for qualified medical expenses are not taxable.

Qualified health care expenses are expenses which are:

- Incurred for the individual, his/her spouse or a tax dependent;
- Eligible as defined in Internal Revenue Code Section 213(d) – generally defined as expenses for the diagnosis, cure, mitigation, treatment or prevention of disease;
- Not reimbursed by insurance or another health plan; and
- Not deducted on the individual's tax return.

Medical expenses that may be reimbursed through a HSA under IRS Code Section 213 include (but are not limited to) the following:

- Deductible payments;
- Coinsurance payments;
- Dental care not provided through another health insurance plan;
- Prescription drugs;
- Emergency ambulance service;
- Chiropractic services;
- Eyeglasses and/or contact lenses;
- Hearing devices;
- Psychiatric care;
- Psychologists' fees;
- Acupuncture
- Over the Counter Drugs can be reimbursed from the HSA as long as they meet the criteria set out in Internal Revenue Code Section 213(d) and you have a prescription on file for the medication.

**Must be enrolled In the HDHP to have an HSA**

# Health Savings Account

## Contributing to your HSA

When you participate in an HSA, you set aside money to pay for eligible out-of-pocket expenses. Money can be contributed to your HSA by you and the City of Leander contribution. The IRS calendar year (January 1- December 31) contribution maximums (including employer contributions) are:

**Maximum 2025 (calendar year) Contribution:**

- \$4,300 for Employee Only
- \$8,550 for Employee + Spouse, Employee + Child(ren), Employee + Family
- \$1,000 Catch Up Contribution for Employees age 55 and up

If you are age 55 or older, you can make an additional contribution amount of \$1,000. The HSA cannot receive contributions after the individual has enrolled in Medicare. For the most current HSA contribution information, please go to the U.S. Dept. of Treasury web site at [www.ustreas.gov/offices/public-affairs/hsa](http://www.ustreas.gov/offices/public-affairs/hsa).

Note for Newly Eligible and Partial Year Participants:  
If you become newly eligible to contribute to an HSA during the year, you may contribute the maximum contribution for the year (without incurring taxes or a penalty on the amount of the contribution) provided you continue to remain eligible for a 13 month period beginning December 1st of the year in which you become eligible and ending on December 31st of the following year.

If you do not remain eligible for a 13 month period shown above, your excess contributions will be subject to federal income tax and may be subject to the 6% excise tax. Please contact your tax advisor for assistance determining if your partial year contributions will be subject to taxes and penalties.

As a general rule, to meet IRS eligibility, stay on the HDHP/HSA for 2 open enrollment cycles.

**Must be enrolled in the HDHP to have an HSA**

## Using your HSA

You will set up an account at A+ Federal Credit Union in Leander, which will include a debit card to use for eligible purchases. With an HSA, your contributions, earnings and eligible withdrawals are all tax-free. As long as your withdrawals are used to pay for qualified health care expenses, you won't pay taxes. Contributions that the City of Leander makes to your HSA are yours. There are no vesting requirements or forfeiture provisions. Unlike flexible spending accounts, HSAs do not have a 'use it or lose it' requirement. Your account balance rolls over from year to year and will earn interest tax-free.

## Tax Filing

You will receive a 1099SA and a 5498SA from your HSA Fund Manager Institution and will be required to file Form 8889 with your annual tax return. Please see your tax advisor if you have any questions.

## Employer Contributions

City of Leander contributes \$42.50 semi monthly to Employee's HSA for current employees which totals \$1020.00. This amount does count towards your maximum contribution (calendar year).

HSA Contributions			
	Employer Contribution	Employee Max Contribution	Combined Max
Individual<55	\$1,020	\$3,280	\$4,300
Individual>55	\$1,020	\$3,280*	\$5,150
Family<55	\$1,020	\$7,530	\$8,550
Family>55	\$1,020	\$7,500*	\$8,550

\*Includes the \$1,000 Catch Up Contribution

*You are responsible for the eligibility of all items and keeping receipts for tax purposes.*

Not all expenses that are qualified health care expenses under the HSA count towards the satisfaction of the calendar year deductible.

# Flexible Spending Accounts

First Financial Administrators, Inc. | [www.ffga.com](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 \$670 carryover option for your Medical FSA plan. This option allows you the opportunity to carry over up to \$670 of unclaimed Medical FSA funds into the following plan year. Keep in mind that balances more than \$670 will be forfeited under the use-it-or-lose-it rule.

**Your maximum contribution amount for 2025 is \$3,300.**

### Medical FSA 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.**

### Dependent Care FSA 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

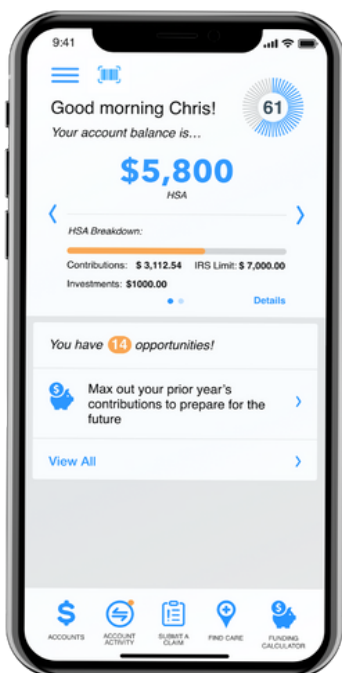
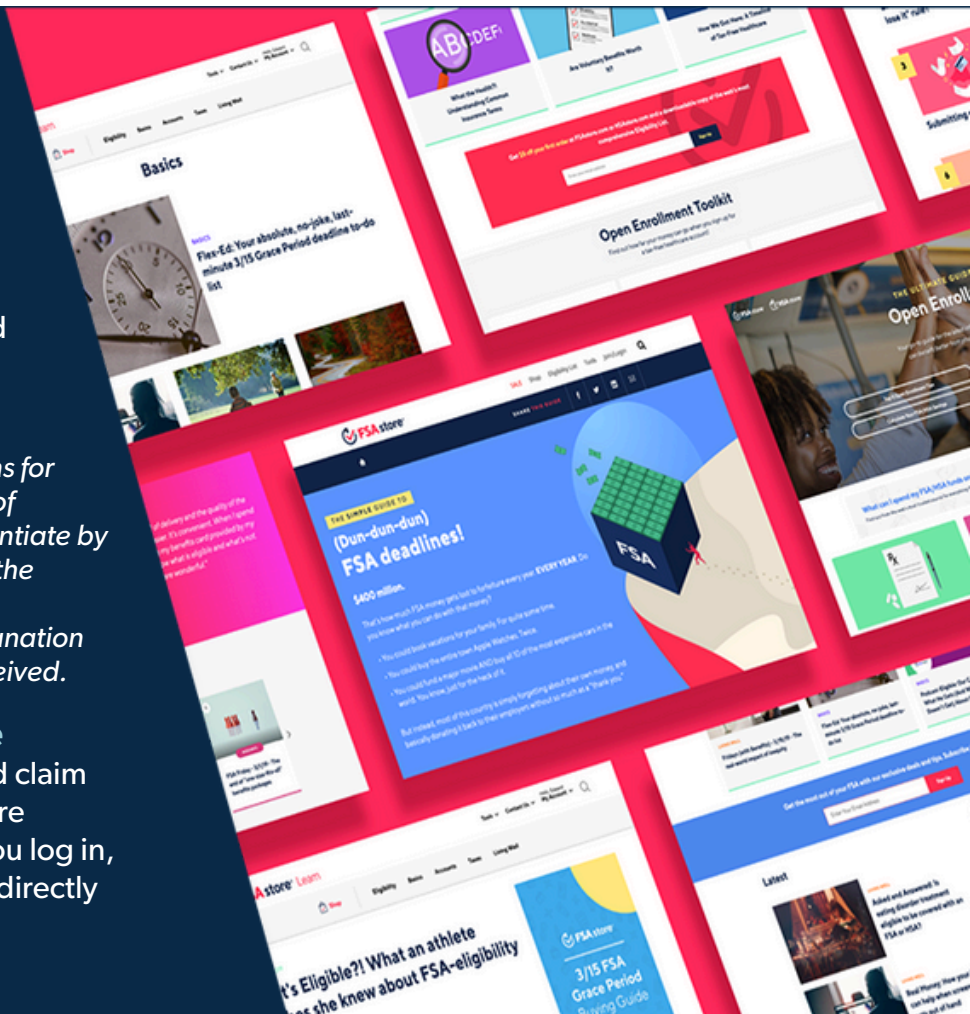
## Benefits Card

The FFGA 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 FFGA 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.



## 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 or Google Play Store.

## FSA Store

FFGA has partnered with the FSA Store to bring you an easy-to-use online store to better understand and manage 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.





# Dental Insurance

Cigna | [www.mycigna.com](http://www.mycigna.com) | 866-494-2111

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
- Crown
- Root Canals

## Cigna Dental - Base Plan

Rate Type	Total Monthly Premium	City Pays Per Month	Employee Pay Per Month	Employee Pays Per Pay-Period
Employee Only	\$10.82	\$10.82	\$0.00	\$0.00
Employee + Spouse	\$18.26	\$15.28	\$2.98	\$1.49
Employee + Children	\$27.67	\$20.94	\$6.74	\$3.37
Employee + Family	\$32.40	\$23.77	\$8.63	\$4.32

## Cigna Dental - High Plan

Rate Type	Total Monthly Premium	City Pays Per Month	Employee Pay Per Month	Employee Pays Per Pay-Period
Employee Only	\$29.55	\$10.82	\$18.73	\$9.37
Employee + Spouse	\$59.27	\$39.89	\$19.38	\$9.69
Employee + Children	\$70.52	\$46.64	\$23.88	\$11.94
Employee + Family	\$100.22	\$64.46	\$35.76	\$17.88

**City of Leander****Low Plan**

Effective Date: January 01, 2025



This is a summary of benefits for your dental plan.

All deductibles, plan maximums, and service specific maximums (dollar and occurrence) cross accumulate between in and out of network.

Your DPPO\*\* plan allows you to see any licensed dentist, but using an in-network dentist may minimize your out-of-pocket expenses.

Plan Design	Cigna DPPO Advantage Network**	Out-of-Network
<b>Calendar Year Maximum</b>		
(Class I, II, III, IX Expenses)	\$750, Class I Applies	\$750, Class I Applies
<b>Calendar Year Deductible</b>		
Per Individual	\$50	\$50
Per Family	\$150	\$150
<b>Class I Expenses - Preventive &amp; Diagnostic Care</b>		
Oral Exams Cleanings Routine X-rays Fluoride Application Non-Routine X-rays	100%, No Deductible	100%, No Deductible
<b>Class II Expenses - Basic Restorative Care</b>		
Sealants Space Maintainers (limited to non-orthodontic treatment) Emergency care to relieve pain (administrated at In Network coinsurance) Fillings Oral Surgery - Simple Extractions Brush Biopsy	50%, After Deductible	50%, After Deductible
<b>Class III Expenses - Major Restorative Care</b>		
Oral Surgery - All Except Simple Extraction Surgical Extraction of Impacted Teeth Anesthetics Minor Periodontics Major Periodontics Root Canal Therapy / Endodontics Relines, Rebases, and Adjustments Repairs - Bridges, Crowns, and Inlays Repairs - Dentures Crowns/Inlays/Onlays Stainless Steel/Resin Crowns Dentures Bridges	80%, After Deductible	80%, After Deductible
<b>Class IV Expenses - Orthodontia</b>		
	Not Covered	Not Covered
<b>Class IX Expenses - Implants</b>		
Plan Calendar Year Max	80%, After Deductible \$750	80%, After Deductible \$750
<b>Dental Plan Reimbursement Levels</b>	Based on Contracted Fees	Based on Maximum Allowable Charge Standard schedule (for location of service rendered).
<b>Additional Member Responsibility in excess of Coinsurance</b>	None	Yes, the difference between the member's dentist's billed charges and the dental plan reimbursement level***
<b>Student/Dependent Age</b>	26/26	

**City of Leander****Low Plan**

Effective Date: January 01, 2025

**Cigna Dental Choice / Indemnity Exclusions and Limitations:**

Procedure	Exclusions & Limitations
Exams	Two per calendar year
Prophylaxis (cleanings)	Two per calendar year
Fluoride	1 per calendar year for people under 19
X-Rays (routine)	Bitewings: 2 per calendar year
X-Rays (non-routine)	Full mouth: 1 per 36 consecutive months. Panorax: 1 per 36 consecutive months
Cone Beams	Not covered
Model	Payable only when in conjunction with Ortho workup
Minor Perio (non-surgical)	Various limitations depending on the service
Perio Surgery	Various limitations depending on the service
Crowns and Inlays	1 per 60 consecutive months
Prosthesis over Implants	1 per 5 years if unserviceable and cannot be repaired. Benefits are based on the amount payable for non-precious metals. No porcelain or white/tooth colored material on molar crowns or bridges.
Bridges	1 per 60 consecutive months
Dentures and Partial	1 per 60 consecutive months
Relines, Rebases	Covered if more than 6 months after installation
Adjustments	Covered if more than 6 months after installation
Repairs - Bridges	Reviewed if more than once
Repairs - Dentures	Reviewed if more than once
Sealants	Limited to posterior tooth. One treatment per tooth every three years up to age 14
Space Maintainers	Limited to non-Orthodontic treatment. No frequency limit for participants under age 19.
Alternate Benefit	When more than one covered Dental Service could provide suitable treatment based on common dental standards, Cigna HealthCare will determine the covered Dental Service on which payment will be based and the expenses that will be included as Covered Expenses.
Missing Tooth Provision	The amount payable is 50% of the amount otherwise payable until insured for 12 months; thereafter, considered a Class III expense
Late Entrant Limit****	50% coverage on Class III, IV (if applicable), and IX for 12 months
Pre-Treatment Review	Available on a voluntary basis when extensive work in excess of \$200 is proposed

**Benefit Exclusions:**

- \* Services performed primarily for cosmetic reasons
- \* Replacement of a lost or stolen appliance
- \* Replacement of a bridge or denture within five years following the date of its original installation
- \* Replacement of a bridge or denture which can be made useable according to accepted dental standards
- \* Procedures, appliances or restorations, other than full dentures, whose main purpose is to change vertical dimension, diagnose or treat conditions of TMJ, stabilize periodontally involved teeth, or restore occlusion
- \* Veneers of porcelain or acrylic materials on crowns or pontics on or replacing the upper and lower first, second and third molars
- \* Bite registrations; precision or semi-precision attachments; splinting
- \* Instruction for plaque control, oral hygiene and diet
- \* Dental services that do not meet common dental standards
- \* Services that are deemed to be medical services
- \* Services and supplies received from a hospital
- \* Charges which the person is not legally required to pay
- \* Charges made by a hospital which performs services for the U.S. Government if the charges are directly related to a condition connected to a military service
- \* Experimental or investigational procedures and treatments
- \* Any injury resulting from, or in the course of, any employment for wage or profit
- \* Any sickness covered under any workers' compensation or similar law
- \* Charges in excess of the reasonable and customary allowances
- \* To the extent that payment is unlawful where the person resides when the expenses are incurred;
- \* Procedures performed by a Dentist who is a member of the covered person's family (covered person's family is limited to a spouse, siblings, parents, children, grandparents, and the spouse's siblings and parents);
- \* For charges which would not have been made if the person had no insurance; For charges for unnecessary care, treatment or surgery;
- \* To the extent that you or any of your Dependents is in any way paid or entitled to payment for those expenses by or through a public program, other than Medicaid;
- \* To the extent that benefits are paid or payable for those expenses under the mandatory part of any auto insurance policy written to comply with a "no-fault" insurance law or an uninsured motorist insurance law. Cigna HealthCare will take into account any adjustment option chosen under such part by you or any one of your Dependents.
- \* In addition, these benefits will be reduced so that the total payment will not be more than 100% of the charge made for the Dental Service if benefits are provided for that service under this plan and any medical expense plan or prepaid treatment program sponsored or made available by your Employer.

\*\* In Texas, the insured dental product offered by CGLIC and CHLIC is referred to as the Cigna Dental Choice Plan, and this plan utilizes the national Cigna Dental PPO network.

\*\*\*Charges are based upon an independent third party organization that is the industry standard. Percentile data is based upon the third party organization's aggregated industry-wide claims data

\*\*\*\*Late Entrant coverage limitation does not apply to New Mexico Residents for Insured Dental Products.

This benefit summary highlights some of the benefits available under the proposed plan. A complete description regarding the terms of coverage, exclusions and limitations, including legislated benefits, will be provided in your insurance certificate or plan description.

Benefits are insured and/or administered by Cigna HealthCare.

Did you know that most of Cigna's dental plans include the Cigna Dental Oral Health Integration Program? This program was designed to address research that supports the association of oral health to overall health and provides reimbursement of copays or coinsurance for customers with qualifying medical conditions for program eligible procedures. Additionally, registered program members can access articles on behavioral conditions that impact oral health.

**City of Leander****High Plan**

Effective Date: January 01, 2025



This is a summary of benefits for your dental plan.

All deductibles, plan maximums, and service specific maximums (dollar and occurrence) cross accumulate between in and out of network.

Your DPPO\*\* plan allows you to see any licensed dentist, but using an in-network dentist may minimize your out-of-pocket expenses.

Plan Design	Cigna DPPO Advantage Network**	Out-of-Network
<b>Calendar Year Maximum</b>		
(Class I, II, III, IX Expenses)	\$1000, Class I Applies	\$1000, Class I Applies
<b>Calendar Year Deductible</b>		
Per Individual	\$50	\$50
Per Family	\$150	\$150
<b>Class I Expenses - Preventive &amp; Diagnostic Care</b>		
Oral Exams Cleanings Routine X-rays Fluoride Application Sealants Space Maintainers (limited to non-orthodontic treatment) Non-Routine X-rays Emergency care to relieve pain (administrated at In Network coinsurance)	100%, No Deductible	100%, No Deductible
<b>Class II Expenses - Basic Restorative Care</b>		
Fillings Oral Surgery - Simple Extractions Oral Surgery - All Except Simple Extraction Surgical Extraction of Impacted Teeth Anesthetics Brush Biopsy	100%, After Deductible	100%, After Deductible
<b>Class III Expenses - Major Restorative Care</b>		
Minor Periodontics Major Periodontics Root Canal Therapy / Endodontics Relines, Rebases, and Adjustments Repairs - Bridges, Crowns, and Inlays Repairs - Dentures Crowns/Inlays/Onlays Stainless Steel/Resin Crowns Dentures Bridges	60%, After Deductible	60%, After Deductible
<b>Class IV Expenses - Orthodontia</b>		
Coverage for Eligible Children and Adults Lifetime Maximum	50%, No Ortho Deductible \$2000	50%, No Ortho Deductible \$2000
<b>Class IX Expenses - Implants</b>		
Plan Calendar Year Max	60%, After Deductible \$1000	60%, After Deductible \$1000
<b>Dental Plan Reimbursement Levels</b>	Based on Contracted Fees	Based on Maximum Allowable Charge Standard schedule (for location of service rendered).
<b>Additional Member Responsibility in excess of Coinsurance</b>	None	Yes, the difference between the member's dentist's billed charges and the dental plan reimbursement level***
<b>Student/Dependent Age</b>	26/26	

## City of Leander

### High Plan

Effective Date: January 01, 2025

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#### ***Cigna Dental Choice / Indemnity Exclusions and Limitations:***

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Procedure	Exclusions & Limitations
Exams	Two per calendar year
Prophylaxis (cleanings)	Two per calendar year
Fluoride	1 per calendar year for people under 19
X-Rays (routine)	Bitewings: 2 per calendar year
X-Rays (non-routine)	Full mouth: 1 per 36 consecutive months. Panorax: 1 per 36 consecutive months
Cone Beams	Not covered
Model	Payable only when in conjunction with Ortho workup
Minor Perio (non-surgical)	Various limitations depending on the service
Perio Surgery	Various limitations depending on the service
Crowns and Inlays	1 per 60 consecutive months
Prosthesis over Implants	1 per 5 years if unserviceable and cannot be repaired. Benefits are based on the amount payable for non-precious metals. No porcelain or white/tooth colored material on molar crowns or bridges.
Bridges	1 per 60 consecutive months
Dentures and Partial	1 per 60 consecutive months
Relines, Rebases	Covered if more than 6 months after installation
Adjustments	Covered if more than 6 months after installation
Repairs - Bridges	Reviewed if more than once
Repairs - Dentures	Reviewed if more than once
Sealants	Limited to posterior tooth. One treatment per tooth every three years up to age 14
Space Maintainers	Limited to non-Orthodontic treatment. No frequency limit for participants under age 19.
Alternate Benefit	When more than one covered Dental Service could provide suitable treatment based on common dental standards, Cigna HealthCare will determine the covered Dental Service on which payment will be based and the expenses that will be included as Covered Expenses.
Missing Tooth Provision	The amount payable is 50% of the amount otherwise payable until insured for 12 months; thereafter, considered a Class III expense
Late Entrant Limit****	50% coverage on Class III, IV (if applicable), and IX for 12 months
Pre-Treatment Review	Available on a voluntary basis when extensive work in excess of \$200 is proposed

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#### ***Benefit Exclusions:***

- \* Services performed primarily for cosmetic reasons
- \* Replacement of a lost or stolen appliance
- \* Replacement of a bridge or denture within five years following the date of its original installation
- \* Replacement of a bridge or denture which can be made useable according to accepted dental standards
- \* Procedures, appliances or restorations, other than full dentures, whose main purpose is to change vertical dimension, diagnose or treat conditions of TMJ, stabilize periodontally involved teeth, or restore occlusion
- \* Veneers of porcelain or acrylic materials on crowns or pontics on or replacing the upper and lower first, second and third molars
- \* Bite registrations; precision or semi-precision attachments; splinting
- \* Instruction for plaque control, oral hygiene and diet
- \* Dental services that do not meet common dental standards
- \* Services that are deemed to be medical services
- \* Services and supplies received from a hospital
- \* Charges which the person is not legally required to pay
- \* Charges made by a hospital which performs services for the U.S. Government if the charges are directly related to a condition connected to a military service
- \* Experimental or investigational procedures and treatments
- \* Any injury resulting from, or in the course of, any employment for wage or profit
- \* Any sickness covered under any workers' compensation or similar law
- \* Charges in excess of the reasonable and customary allowances
- \* To the extent that payment is unlawful where the person resides when the expenses are incurred;
- \* Procedures performed by a Dentist who is a member of the covered person's family (covered person's family is limited to a spouse, siblings, parents, children, grandparents, and the spouse's siblings and parents);
- \* For charges which would not have been made if the person had no insurance; For charges for unnecessary care, treatment or surgery;
- \* To the extent that you or any of your Dependents is in any way paid or entitled to payment for those expenses by or through a public program, other than Medicaid;
- \* To the extent that benefits are paid or payable for those expenses under the mandatory part of any auto insurance policy written to comply with a "no-fault" insurance law or an uninsured motorist insurance law. Cigna HealthCare will take into account any adjustment option chosen under such part by you or any one of your Dependents.
- \* In addition, these benefits will be reduced so that the total payment will not be more than 100% of the charge made for the Dental Service if benefits are provided for that service under this plan and any medical expense plan or prepaid treatment program sponsored or made available by your Employer.

*\*\* In Texas, the insured dental product offered by CGLIC and CHLIC is referred to as the Cigna Dental Choice Plan, and this plan utilizes the national Cigna Dental PPO network.*

*\*\*\*Charges are based upon an independent third party organization that is the industry standard. Percentile data is based upon the third party organization's aggregated industry-wide claims data*

*\*\*\*\*Late Entrant coverage limitation does not apply to New Mexico Residents for Insured Dental Products.*

*This benefit summary highlights some of the benefits available under the proposed plan. A complete description regarding the terms of coverage, exclusions and limitations, including legislated benefits, will be provided in your insurance certificate or plan description.*

*Benefits are insured and/or administered by Cigna HealthCare.*

Did you know that most of Cigna's dental plans include the Cigna Dental Oral Health Integration Program? This program was designed to address research that supports the association of oral health to overall health and provides reimbursement of copays or coinsurance for customers with qualifying medical conditions for program eligible procedures. Additionally, registered program members can access articles on behavioral conditions that impact oral health.



# Vision Insurance

Cigna | [www.mycigna.com](http://www.mycigna.com) | 866-494-2111

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. 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

Cigna Voluntary Vision Plan		
Rate Type	Employee Pays Per Month	Employee Pays Per Pay-Period
Employee Only	\$8.95	\$4.48
Employee + Spouse	\$17.01	\$8.51
Employee + Children	\$17.89	\$8.95
Employee + Family	\$26.32	\$13.16



# Summary of Benefits Cigna Health and Life Insurance Company



**Cigna Vision serviced by EyeMed  
City of Leander  
C1 PPO Comprehensive Plan**

<b>Welcome to Cigna Vision</b> <b>Schedule of Vision Coverage</b> <b>Effective Date: January 1, 2025</b>			
<b>Vision Services and Frequency</b>	<b>In-Network Plan Coverage**</b>	<b>In-Network Member Cost***</b>	<b>Out-of-Network Reimbursement</b>
<b>Exam and Professional Services:</b> Frequency* : once per 12 month  <div> <b>Eye Exam</b>  <b>Retinal Screening</b>  <b>Contact Lens Professional Services</b>                          (Fit and Follow-up)                     </div>	100% after \$10 Copay \$0 100% after \$0 Copay	\$10 Copay Up to \$39 \$0 Copay	Up to \$45 Allowance Not Covered Not Covered
<b>Standard Eyeglass Lenses Allowances:</b> Frequency* : one pair per 12 month  <div> <b>Lenses:</b>                          Single Vision                          Lined Bifocal                          Lined Trifocal                          Lenticular                     </div>	Copay: \$10 100% 100% 100% 100%	\$10 Copay \$10 Copay \$10 Copay \$10 Copay	Up to \$32 Allowance Up to \$55 Allowance Up to \$65 Allowance Up to \$80 Allowance
<b>Lens Enhancements / Options:</b>  <div>                         Oversize lenses                          Rose #1 and #2 Solid Tints                          Polycarbonate Lenses &lt;19 years of age                          Standard Polycarbonate Lenses                          Progressives                          Plastic Dye Tints                          Photochromic – Glass or Plastic                          Standard Scratch Coating                          Standard Ultraviolet (UV) Coating                          Standard Anti-Reflective (AR) Coating                          Hi-Index Lenses                          All other lens options, including Premium Tiers                     </div>	100% 100% 100% \$0 100% \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$40 \$0 \$15 \$75 \$15 \$15 \$45 20% off retail 20% off retail	Not Covered Not Covered Not Covered Not Covered \$65 Not Covered Not Covered Not Covered Not Covered Not Covered Not Covered Not Covered
<b>Contact Lenses Retail Allowance:</b> Frequency* : one pair or single purchase per 12 month  <div>                         Elective                          Therapeutic                     </div>	100% up to \$120 Retail Allowance 100%	Balance over \$120 Allowance \$0	Up to \$100 Allowance Up to \$210 Allowance
<b>Frame Retail Allowance</b> Frequency* : one per 24 month	100% up to \$150 Retail Allowance	20% off balance over \$150 Allowance	Up to \$83 Allowance
* Your Frequency Period begins on January 1 (Calendar year basis)			
<b>Definitions:</b> <b>Copay:</b> the amount you pay towards your exam and/or materials, lenses and/or frames <b>Coinsurance:</b> the percentage of charges Cigna will pay. Customer is financially responsible for the balance. <b>Allowance:</b> the maximum amount Cigna will pay. Customer is financially responsible for any amount over the allowance.			

**In-Network Coverage Includes\*\*:**

- One vision and eye health evaluation including but not limited to eye health examination, dilation, refraction, and prescription for glasses;
- Contact Lens Professional Services including the fitting, evaluation and two follow-up visits, covered under the contact lens materials allowance, unless otherwise stated above
- One pair of standard prescription plastic or glass lenses, all ranges of prescriptions (powers and prisms) including Oversize, Rose #1 or #2 Solid Tint and Polycarbonate lenses < 19 years of age.
  - 20% savings on all additional lens enhancements/ option you choose for your lenses, not shown on the Schedule of Vision Coverage above.
- One pair of **Elective** conventional contact lenses or a single purchase of a supply of disposable contact lenses – in lieu of eyeglass lenses and frame benefit, (may not receive contact lenses and eyeglasses (lenses and frames) in same benefit year).
- Coverage for **Therapeutic** contact lenses will be provided when visual acuity cannot be corrected to 20/70 in the better eye with eyeglasses and the fitting of the contact lenses would obtain this level of visual acuity; and in certain cases of anisometropia, keratoconus, or aphakia; as determined and documented by your Vision eye care professional. Contact lenses fitted for other therapeutic purposes or the narrowing of visual fields due to high minus or plus correction will be covered in accordance with the Elective contact lens coverage shown on the Schedule of Vision Coverage.
- One frame for prescription lenses – frame of choice covered up to retail plan allowance, plus a 20% savings on amount that exceeds frame allowance;

\*\* Coverage may vary at participating discount retail and membership club optical locations, please contact Customer Service for specific coverage information.

\*\*\* Provider participation is 100% voluntary; please check with your Eye Care Professional for any offered discounts.

**What's Not Covered:**

- Orthoptic or vision training and any associated supplemental testing
- Medical or surgical treatment of the eyes
- Any eye examination, or any corrective eyewear, required by an employer as a condition of employment
- Any injury or illness when paid or payable by Workers' Compensation or similar law, or which is work-related
- Charges in excess of the usual and customary charge for the Service or Materials
- Charges incurred after the policy ends or the insured's coverage under the policy ends, except as stated in the policy
- Experimental or non-conventional treatment or device
- Magnification or low vision aids not shown as covered in the Schedule of Vision Coverage
- Any non-prescription (minimum Rx required) eyeglasses, includes frame, lenses, or contact lenses
- Spectacle lens treatments, "add-ons", or lens coatings not shown as covered in the Schedule of Vision Coverage
- Prescription sunglasses lens "add-ons", or lens coatings not shown as covered in the Schedule of Vision Coverage
- Two pair of glasses, in lieu of bifocals or trifocals
- Safety glasses or lenses required for employment not shown as covered in the Schedule of Vision Coverage
- VDT (video display terminal)/computer eyeglass benefit
- Claims submitted and received in excess of twelve (12) months from the original Date of Service

### In-Network Value Added Savings

- Up to 40% off additional complete pairs of glasses (frame and lenses)
- 20% off any item not covered by the plan, including non-prescription sunglasses, but excluding professional services

*Interested in Laser Vision Correction service such as LASIK? Visit your [MyCigna.com](http://MyCigna.com) and search for Healthy Rewards® for details.*

### How to use your Cigna Vision Benefits

(Please be aware that the Cigna Vision network is different from the networks supporting our health/medical plans).

#### 1. Finding a doctor

There are three ways to find a quality eye doctor in your area:

1. Log into [myCigna.com](http://myCigna.com), under "Coverage", select Vision page. Click on Visit Cigna Vision. Then select "Find a Cigna Vision Network Eye Care Professional" to search the Cigna Vision – serviced by EyeMed Directory.
2. Don't have access to [myCigna.com](http://myCigna.com)? Go to [Cigna.com](http://Cigna.com), top of the page select "Find A Doctor, Dentist or Facility", click on Cigna Vision serviced by EyeMed Directory, from the Additional Directories drop down listing.
3. Prefer the phone? Call the toll-free number found on your Cigna insurance card and talk with a Cigna Vision customer service representative.

#### 2. Schedule an appointment

Identify yourself as a Cigna Vision customer when scheduling an appointment. Present your Cigna Vision serviced by EyeMed information at the time of your appointment, which will quickly assist the doctor's office with accessing your plan details and verifying your eligibility.

#### 3. Out-of-network plan reimbursement

##### How to use your Cigna Vision Benefits

Send a completed Cigna Vision service by EyeMed claim form and itemized receipt to: Cigna Vision, Claims Dept. c/oFAA  
PO Box 8504, Mason, OH 45040-7111

To get a Cigna Vision serviced by EyeMed claim form:

- Go to **Cigna.com** and go to Forms, Vision Forms, select the Cigna Vision serviced by EyeMed form
- Go to **myCigna.com** and go to your vision coverage page

Cigna Vision will pay for covered expenses within ten business days of receiving the completed claim form and itemized receipt.

Benefits are underwritten or administered by Connecticut General Life Insurance Company or Cigna Health and Life Insurance Company. Read your plan carefully – this benefit summary provides a very brief description of the important features of your plans. This is not the insurance contract. Your full rights and benefits are expressed in the actual plan documents that are available to you upon request or a copy of the NH Vision Outline of Coverage is available and can be downloaded at [Health Insurance & Medical Forms for Customers | Cigna](#) under Vision Forms. Participating providers are independent contractors solely responsible for your routine vision examinations and products.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. Healthy Rewards® - is a discount program, not an insured benefit.



# Term Life & AD&D

## Employer-Paid & Voluntary

The Hartford | [www.thehartford.com](http://www.thehartford.com) | 888-563-1124

### 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 \$15,000. 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.

### 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.





# BASIC and SUPPLEMENTAL GROUP TERM LIFE and ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE BENEFIT HIGHLIGHTS



More than half of Americans  
(53%) expressed a  
heightened need for life  
insurance because of  
COVID-19.<sup>1</sup>

## City of Leander

The group term Life and Accidental Death and Dismemberment (AD&D) insurance available through your employer gives extra protection that you and your family may need. Life and AD&D insurance offers financial protection by providing you coverage in case of an untimely death or an accident that destroys your income-earning ability. Life benefits are disbursed to your beneficiaries in a lump sum in the event of your death.



To learn more about Life and AD&D insurance, visit  
[thehartford.com/employee-benefits/employees](https://thehartford.com/employee-benefits/employees)

- \$200k employee guaranteed issue amount
- \$25k spouse guaranteed issue amount

## COVERAGE INFORMATION

APPLICANT	BASIC COVERAGE	SUPPLEMENTAL COVERAGE
<b>Employee</b>	Benefit <sup>2</sup> : \$15,000 AD&D: Included	Benefit <sup>3</sup> : Increments of \$10,000 Maximum: the lesser of 5x earnings or \$500,000 AD&D: Included
<b>Spouse</b>	Not Included	Benefit <sup>3</sup> : Increments of \$5,000 Maximum: the lesser of 50% of your supplemental coverage or \$250,000 AD&D: Included
<b>Child(ren)</b>	Not Included	Benefit: \$10,000 AD&D: Included

## AD&D BENEFITS – PERCENT OF COVERAGE AMOUNT PER ACCIDENT

Covered accidents or death can occur up to 365 days after the accident. The total benefit for all losses due to the same accident will not exceed 100% of your coverage amount.

LOSS FROM ACCIDENT	BASIC COVERAGE	SUPPLEMENTAL COVERAGE
Life	100%	100%
Both Hands or Both Feet or Sight of Both Eyes	100%	100%
One Hand and One Foot	100%	100%
Speech and Hearing in Both Ears	100%	100%
Either Hand or Foot and Sight of One Eye	100%	100%
Movement of Both Upper and Lower Limbs (Quadriplegia)	100%	100%
Movement of Both Lower Limbs (Paraplegia)	75%	75%
Movement of Three Limbs (Triplegia)	75%	75%
Movement of the Upper and Lower Limbs of One Side of the Body (Hemiplegia)	50%	50%
Either Hand or Foot	50%	50%
Sight of One Eye	50%	50%
Speech or Hearing in Both Ears	50%	50%
Movement of One Limb (Uniplegia)	25%	25%
Thumb and Index Finger of Either Hand	25%	25%

<sup>2</sup>35% @Age 65; 55% @ Age 70; 70% @ Age 75 and 80% @ Age 80, original amount

<sup>3</sup>35% @Age 65; 55% @ Age 70; 70% @ Age 75 and 80% @ Age 80, original amount

## ADDITIONAL SERVICES



### City of Leander

If you are enrolled in insurance coverage with The Hartford, you may also be eligible to receive additional services. These services help with challenges that come before and after a claim. Be sure to read the information provided below; The Hartford wants to be there when you need us.

### SERVICES AVAILABLE

COVERAGE ENROLLED IN	ADDITIONAL SERVICES AVAILABLE
Life	Ability Assist Counseling Services Health Champion Beneficiary Assist Counseling Services EstateGuidance Will Services Funeral Concierge Services Travel Assistance and ID Theft Protection Services

### ASKED & ANSWERED

#### WHAT IS ABILITY ASSIST COUNSELING SERVICES?

**Ability Assist®<sup>1</sup> Counseling Services** provides access to Master's degree clinicians for 24/7 assistance if you're enrolled in our life plan. This includes 3 face-to-face visits per occurrence per year for emotional concerns and unlimited phone consultations for financial, legal, and work-life concerns.

For more information on Ability Assist® Counseling Services:

Call 1-800-964-3577

Visit [www.guidanceresources.com](http://www.guidanceresources.com)

Company name: **Abili** Company ID: **HLF902**

#### WHAT IS BENEFICIARY ASSIST COUNSELING SERVICES?

**Beneficiary Assist®<sup>2</sup> Counseling Services** offers compassionate expertise to help you, your beneficiaries (those you name in your policy) and immediate family members cope with emotional, financial and legal issues that arise after a loss. Includes unlimited phone contact with professionals, as well as five face-to-face sessions\* available for up to one year.

For more information on Beneficiary Assist® Counseling Services, call 1-800-411-7239.

\*California residents are limited to three prepaid behavioral health counseling sessions in any six-month period. Except for acute emergencies and other special circumstances, additional sessions for California employees are available on a fee-for-service basis.

#### WHAT IS ESTATEGUIDANCE WILL SERVICES?

**EstateGuidance®<sup>3</sup> Will Services** helps you protect your family's future by creating a customized and legally binding online will. Online support is also available from licensed attorneys, if needed.

For more information on EstateGuidance® Will Services:

[www.estateguidance.com](http://www.estateguidance.com) Use Code: **WILLHLF**

#### WHAT IS FUNERAL CONCIERGE SERVICES?

**Funeral Concierge Services®<sup>4</sup>** provides a suite of online tools to guide you through key decisions before a loss, including help comparing funeral-related costs. After a loss, this service includes family advocacy and professional negotiation of funeral prices with local providers—often resulting in significant financial savings. In addition, Express Pay is a service that delivers proceeds in as little as 48 hours, allowing beneficiaries to use proceeds immediately for funeral expenses.

For more information on Funeral Concierge Services:

Call 1-866-854-5429 or visit [www.everestfuneral.com/hartford](http://www.everestfuneral.com/hartford) Use Code: **HFEVLC**

## WHAT IS HEALTHCHAMPION?

**HealthChampion<sup>SM5</sup>** offers unlimited access to benefit specialists and nurses for administrative and clinical support to address medical care and insurance claims concerns if you're enrolled in our life plan. Service includes: claims and billing support, explanation of benefits, cost estimates and fee negotiation, information related to conditions and available treatments, and support to help prepare for medical visits.

For more information on HealthChampion<sup>SM</sup> Services

Call 1-800-964-3577

Visit [www.guidanceresources.com](http://www.guidanceresources.com)

Company name: **Abili** Company ID: **HLF902**

## WHAT IS TRAVEL ASSISTANCE AND ID THEFT PROTECTION SERVICES?

**Travel Assistance Services and ID Theft Protection Services<sup>6</sup>** includes pre-trip information to help you feel more secure while traveling. It can also help you access medical professionals across the globe for medical assistance when traveling 100+ miles away from home for 90 days or less when unexpected detours arise. The ID theft protection services are available to you and your family at home or when you travel. Protection is provided two ways: educational materials to help prevent identity theft and access to caseworkers to help resolve problems that result from identity theft.

For more information on Travel Assistance Services or ID Theft Services:

Call from United States: 1-800-243-6108

Call collect from other locations: 202-828-5885

Fax: 202-331-1528

Travel Assistance Identification Number: **GLD-09012**

You'll be asked to provide your employer's name, a phone number where you can be reached, nature of the problem, Travel Assistance Identification Number, and your company policy number which can be obtained through your Human Resources/Personnel department.

If you have a serious medical emergency, please obtain emergency medical services first, and then contact Generali Global Assistance for follow-up.

<sup>1</sup>AbilityAssist® services are offered through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

<sup>2</sup>BeneficiaryAssist® services are offered through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

<sup>3</sup>Estate Guidance® services are provided through The Hartford by ComPsych®. A simple will does not cover printing or certain other features. These features are available at an additional cost to you. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. Estate Guidance is a registered trademark of ComPsych. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

<sup>4</sup>Funeral Concierge services is offered through Everest Funeral Package, LLC (Everest). Everest and the Everest logo are service marks of Everest Funeral Package, LLC. Everest is not affiliated with The Hartford and is not a provider of insurance services. Everest and its affiliates have no affiliation with Everest ReGroup, Ltd., Everest Reinsurance Company or any of their affiliates. The Hartford is not responsible and assumes no liability for the services provided by Everest Funeral Package, LLC as described in these materials and reserves the right to discontinue any of these services at any time. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

<sup>5</sup>HealthChampion<sup>SM</sup> services are provided through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford doesn't provide basic hospital, basic medical, or major medical insurance. HealthChampion specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. Health Champion is a service mark of ComPsych. Services may not be available in all states.

Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

<sup>6</sup>Travel Assistance and Identity Theft Protection Services are provided by Generali Global Assistance, Inc. Generali Global Assistance, Inc. is not affiliated with The Hartford and is not a provider of insurance services. Generali Global Assistance, Inc. may modify or terminate all or any part of the service at any time without prior notice. None of the benefits provided to you by Generali Global Assistance, Inc. as a part of the Travel Assistance and Identity Theft service are insurance. The flyer, the Travel Assistance and Identity Theft service Terms and Conditions of Use, and the Identity Theft Resolution Kit constitute your benefit materials and contain the terms, conditions, and limitations relating to your benefits. These services may not be used for business or commercial purposes or by any person other than the individual insured under The Hartford's group insurance policy. The Hartford is not responsible and assumes no liability for the goods and services described in these materials and reserves the right to discontinue any of these services at any time. Services may not be available in all states.

Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

## The Buck's Got Your Back<sup>®</sup>

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including underwriting company Hartford Life and Accident Insurance Company. Home Office is Hartford, CT. © 2020 The Hartford.

This Benefit Highlights Sheet is an overview of the non-insurance services being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the services as actually provided. Only the Service Provider can fully describe all of the provisions, terms, conditions, limitations and exclusions of your non-insurance service coverage.

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# Premium Worksheet



Rates and/or benefits may be changed on a class basis. Rates are based on the employee's age and increase as you enter each new age category.

SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE												
Monthly Premium Amount (Cost per Pay Period – 12/Year)												
Benefit	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.90	\$0.90	\$0.90	\$1.10	\$1.70	\$2.90	\$4.10	\$6.80	\$11.30	\$19.60	\$19.60	\$48.00
\$20,000	\$1.80	\$1.80	\$1.80	\$2.20	\$3.40	\$5.80	\$8.20	\$13.60	\$22.60	\$39.20	\$39.20	\$96.00
\$30,000	\$2.70	\$2.70	\$2.70	\$3.30	\$5.10	\$8.70	\$12.30	\$20.40	\$33.90	\$58.80	\$58.80	\$144.00
\$40,000	\$3.60	\$3.60	\$3.60	\$4.40	\$6.80	\$11.60	\$16.40	\$27.20	\$45.20	\$78.40	\$78.40	\$192.00
\$50,000	\$4.50	\$4.50	\$4.50	\$5.50	\$8.50	\$14.50	\$20.50	\$34.00	\$56.50	\$98.00	\$98.00	\$240.00
\$60,000	\$5.40	\$5.40	\$5.40	\$6.60	\$10.20	\$17.40	\$24.60	\$40.80	\$67.80	\$117.60	\$117.60	\$288.00
\$70,000	\$6.30	\$6.30	\$6.30	\$7.70	\$11.90	\$20.30	\$28.70	\$47.60	\$79.10	\$137.20	\$137.20	\$336.00
\$80,000	\$7.20	\$7.20	\$7.20	\$8.80	\$13.60	\$23.20	\$32.80	\$54.40	\$90.40	\$156.80	\$156.80	\$384.00
\$90,000	\$8.10	\$8.10	\$8.10	\$9.90	\$15.30	\$26.10	\$36.90	\$61.20	\$101.70	\$176.40	\$176.40	\$432.00
\$100,000	\$9.00	\$9.00	\$9.00	\$11.00	\$17.00	\$29.00	\$41.00	\$68.00	\$113.00	\$196.00	\$196.00	\$480.00
\$110,000	\$9.90	\$9.90	\$9.90	\$12.10	\$18.70	\$31.90	\$45.10	\$74.80	\$124.30	\$215.60	\$215.60	\$528.00
\$120,000	\$10.80	\$10.80	\$10.80	\$13.20	\$20.40	\$34.80	\$49.20	\$81.60	\$135.60	\$235.20	\$235.20	\$576.00
\$130,000	\$11.70	\$11.70	\$11.70	\$14.30	\$22.10	\$37.70	\$53.30	\$88.40	\$146.90	\$254.80	\$254.80	\$624.00
\$140,000	\$12.60	\$12.60	\$12.60	\$15.40	\$23.80	\$40.60	\$57.40	\$95.20	\$158.20	\$274.40	\$274.40	\$672.00
\$150,000	\$13.50	\$13.50	\$13.50	\$16.50	\$25.50	\$43.50	\$61.50	\$102.00	\$169.50	\$294.00	\$294.00	\$720.00
\$160,000	\$14.40	\$14.40	\$14.40	\$17.60	\$27.20	\$46.40	\$65.60	\$108.80	\$180.80	\$313.60	\$313.60	\$768.00
\$170,000	\$15.30	\$15.30	\$15.30	\$18.70	\$28.90	\$49.30	\$69.70	\$115.60	\$192.10	\$333.20	\$333.20	\$816.00
\$180,000	\$16.20	\$16.20	\$16.20	\$19.80	\$30.60	\$52.20	\$73.80	\$122.40	\$203.40	\$352.80	\$352.80	\$864.00
\$190,000	\$17.10	\$17.10	\$17.10	\$20.90	\$32.30	\$55.10	\$77.90	\$129.20	\$214.70	\$372.40	\$372.40	\$912.00
\$200,000	\$18.00	\$18.00	\$18.00	\$22.00	\$34.00	\$58.00	\$82.00	\$136.00	\$226.00	\$392.00	\$392.00	\$960.00
\$210,000	\$18.90	\$18.90	\$18.90	\$23.10	\$35.70	\$60.90	\$86.10	\$142.80	\$237.30	\$411.60	\$411.60	\$1,008.00
\$220,000	\$19.80	\$19.80	\$19.80	\$24.20	\$37.40	\$63.80	\$90.20	\$149.60	\$248.60	\$431.20	\$431.20	\$1,056.00
\$230,000	\$20.70	\$20.70	\$20.70	\$25.30	\$39.10	\$66.70	\$94.30	\$156.40	\$259.90	\$450.80	\$450.80	\$1,104.00
\$240,000	\$21.60	\$21.60	\$21.60	\$26.40	\$40.80	\$69.60	\$98.40	\$163.20	\$271.20	\$470.40	\$470.40	\$1,152.00
\$250,000	\$22.50	\$22.50	\$22.50	\$27.50	\$42.50	\$72.50	\$102.50	\$170.00	\$282.50	\$490.00	\$490.00	\$1,200.00
\$260,000	\$23.40	\$23.40	\$23.40	\$28.60	\$44.20	\$75.40	\$106.60	\$176.80	\$293.80	\$509.60	\$509.60	\$1,248.00
\$270,000	\$24.30	\$24.30	\$24.30	\$29.70	\$45.90	\$78.30	\$110.70	\$183.60	\$305.10	\$529.20	\$529.20	\$1,296.00
\$280,000	\$25.20	\$25.20	\$25.20	\$30.80	\$47.60	\$81.20	\$114.80	\$190.40	\$316.40	\$548.80	\$548.80	\$1,344.00
\$290,000	\$26.10	\$26.10	\$26.10	\$31.90	\$49.30	\$84.10	\$118.90	\$197.20	\$327.70	\$568.40	\$568.40	\$1,392.00
\$300,000	\$27.00	\$27.00	\$27.00	\$33.00	\$51.00	\$87.00	\$123.00	\$204.00	\$339.00	\$588.00	\$588.00	\$1,440.00
\$310,000	\$27.90	\$27.90	\$27.90	\$34.10	\$52.70	\$89.90	\$127.10	\$210.80	\$350.30	\$607.60	\$607.60	\$1,488.00
\$320,000	\$28.80	\$28.80	\$28.80	\$35.20	\$54.40	\$92.80	\$131.20	\$217.60	\$361.60	\$627.20	\$627.20	\$1,536.00
\$330,000	\$29.70	\$29.70	\$29.70	\$36.30	\$56.10	\$95.70	\$135.30	\$224.40	\$372.90	\$646.80	\$646.80	\$1,584.00
\$340,000	\$30.60	\$30.60	\$30.60	\$37.40	\$57.80	\$98.60	\$139.40	\$231.20	\$384.20	\$666.40	\$666.40	\$1,632.00
\$350,000	\$31.50	\$31.50	\$31.50	\$38.50	\$59.50	\$101.50	\$143.50	\$238.00	\$395.50	\$686.00	\$686.00	\$1,680.00
\$360,000	\$32.40	\$32.40	\$32.40	\$39.60	\$61.20	\$104.40	\$147.60	\$244.80	\$406.80	\$705.60	\$705.60	\$1,728.00
\$370,000	\$33.30	\$33.30	\$33.30	\$40.70	\$62.90	\$107.30	\$151.70	\$251.60	\$418.10	\$725.20	\$725.20	\$1,776.00
\$380,000	\$34.20	\$34.20	\$34.20	\$41.80	\$64.60	\$110.20	\$155.80	\$258.40	\$429.40	\$744.80	\$744.80	\$1,824.00
\$390,000	\$35.10	\$35.10	\$35.10	\$42.90	\$66.30	\$113.10	\$159.90	\$265.20	\$440.70	\$764.40	\$764.40	\$1,872.00
\$400,000	\$36.00	\$36.00	\$36.00	\$44.00	\$68.00	\$116.00	\$164.00	\$272.00	\$452.00	\$784.00	\$784.00	\$1,920.00
\$410,000	\$36.90	\$36.90	\$36.90	\$45.10	\$69.70	\$118.90	\$168.10	\$278.80	\$463.30	\$803.60	\$803.60	\$1,968.00
\$420,000	\$37.80	\$37.80	\$37.80	\$46.20	\$71.40	\$121.80	\$172.20	\$285.60	\$474.60	\$823.20	\$823.20	\$2,016.00
\$430,000	\$38.70	\$38.70	\$38.70	\$47.30	\$73.10	\$124.70	\$176.30	\$292.40	\$485.90	\$842.80	\$842.80	\$2,064.00
\$440,000	\$39.60	\$39.60	\$39.60	\$48.40	\$74.80	\$127.60	\$180.40	\$299.20	\$497.20	\$862.40	\$862.40	\$2,112.00

\$450,000	\$40.50	\$40.50	\$40.50	\$49.50	\$76.50	\$130.50	\$184.50	\$306.00	\$508.50	\$882.00	\$882.00	\$2,160.00
\$460,000	\$41.40	\$41.40	\$41.40	\$50.60	\$78.20	\$133.40	\$188.60	\$312.80	\$519.80	\$901.60	\$901.60	\$2,208.00
\$470,000	\$42.30	\$42.30	\$42.30	\$51.70	\$79.90	\$136.30	\$192.70	\$319.60	\$531.10	\$921.20	\$921.20	\$2,256.00
\$480,000	\$43.20	\$43.20	\$43.20	\$52.80	\$81.60	\$139.20	\$196.80	\$326.40	\$542.40	\$940.80	\$940.80	\$2,304.00
\$490,000	\$44.10	\$44.10	\$44.10	\$53.90	\$83.30	\$142.10	\$200.90	\$333.20	\$553.70	\$960.40	\$960.40	\$2,352.00
\$500,000	\$45.00	\$45.00	\$45.00	\$55.00	\$85.00	\$145.00	\$205.00	\$340.00	\$565.00	\$980.00	\$980.00	\$2,400.00

**SPOUSE/PARTNER SUPPLEMENTAL TERM LIFE LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE**

**Monthly Premium Amount (Cost per Pay Period – 12/Year)**

Benefit	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	\$0.45	\$0.45	\$0.45	\$0.55	\$0.85	\$1.45	\$2.05	\$3.40	\$5.65	\$9.80	\$9.80	\$24.00
\$10,000	\$0.90	\$0.90	\$0.90	\$1.10	\$1.70	\$2.90	\$4.10	\$6.80	\$11.30	\$19.60	\$19.60	\$48.00
\$15,000	\$1.35	\$1.35	\$1.35	\$1.65	\$2.55	\$4.35	\$6.15	\$10.20	\$16.95	\$29.40	\$29.40	\$72.00
\$20,000	\$1.80	\$1.80	\$1.80	\$2.20	\$3.40	\$5.80	\$8.20	\$13.60	\$22.60	\$39.20	\$39.20	\$96.00
\$25,000	\$2.25	\$2.25	\$2.25	\$2.75	\$4.25	\$7.25	\$10.25	\$17.00	\$28.25	\$49.00	\$49.00	\$120.00
\$30,000	\$2.70	\$2.70	\$2.70	\$3.30	\$5.10	\$8.70	\$12.30	\$20.40	\$33.90	\$58.80	\$58.80	\$144.00
\$35,000	\$3.15	\$3.15	\$3.15	\$3.85	\$5.95	\$10.15	\$14.35	\$23.80	\$39.55	\$68.60	\$68.60	\$168.00
\$40,000	\$3.60	\$3.60	\$3.60	\$4.40	\$6.80	\$11.60	\$16.40	\$27.20	\$45.20	\$78.40	\$78.40	\$192.00
\$45,000	\$4.05	\$4.05	\$4.05	\$4.95	\$7.65	\$13.05	\$18.45	\$30.60	\$50.85	\$88.20	\$88.20	\$216.00
\$50,000	\$4.50	\$4.50	\$4.50	\$5.50	\$8.50	\$14.50	\$20.50	\$34.00	\$56.50	\$98.00	\$98.00	\$240.00
\$55,000	\$4.95	\$4.95	\$4.95	\$6.05	\$9.35	\$15.95	\$22.55	\$37.40	\$62.15	\$107.80	\$107.80	\$264.00
\$60,000	\$5.40	\$5.40	\$5.40	\$6.60	\$10.20	\$17.40	\$24.60	\$40.80	\$67.80	\$117.60	\$117.60	\$288.00
\$65,000	\$5.85	\$5.85	\$5.85	\$7.15	\$11.05	\$18.85	\$26.65	\$44.20	\$73.45	\$127.40	\$127.40	\$312.00
\$70,000	\$6.30	\$6.30	\$6.30	\$7.70	\$11.90	\$20.30	\$28.70	\$47.60	\$79.10	\$137.20	\$137.20	\$336.00
\$75,000	\$6.75	\$6.75	\$6.75	\$8.25	\$12.75	\$21.75	\$30.75	\$51.00	\$84.75	\$147.00	\$147.00	\$360.00
\$80,000	\$7.20	\$7.20	\$7.20	\$8.80	\$13.60	\$23.20	\$32.80	\$54.40	\$90.40	\$156.80	\$156.80	\$384.00
\$85,000	\$7.65	\$7.65	\$7.65	\$9.35	\$14.45	\$24.65	\$34.85	\$57.80	\$96.05	\$166.60	\$166.60	\$408.00
\$90,000	\$8.10	\$8.10	\$8.10	\$9.90	\$15.30	\$26.10	\$36.90	\$61.20	\$101.70	\$176.40	\$176.40	\$432.00
\$95,000	\$8.55	\$8.55	\$8.55	\$10.45	\$16.15	\$27.55	\$38.95	\$64.60	\$107.35	\$186.20	\$186.20	\$456.00
\$100,000	\$9.00	\$9.00	\$9.00	\$11.00	\$17.00	\$29.00	\$41.00	\$68.00	\$113.00	\$196.00	\$196.00	\$480.00
\$105,000	\$9.45	\$9.45	\$9.45	\$11.55	\$17.85	\$30.45	\$43.05	\$71.40	\$118.65	\$205.80	\$205.80	\$504.00
\$110,000	\$9.90	\$9.90	\$9.90	\$12.10	\$18.70	\$31.90	\$45.10	\$74.80	\$124.30	\$215.60	\$215.60	\$528.00
\$115,000	\$10.35	\$10.35	\$10.35	\$12.65	\$19.55	\$33.35	\$47.15	\$78.20	\$129.95	\$225.40	\$225.40	\$552.00
\$120,000	\$10.80	\$10.80	\$10.80	\$13.20	\$20.40	\$34.80	\$49.20	\$81.60	\$135.60	\$235.20	\$235.20	\$576.00
\$125,000	\$11.25	\$11.25	\$11.25	\$13.75	\$21.25	\$36.25	\$51.25	\$85.00	\$141.25	\$245.00	\$245.00	\$600.00
\$130,000	\$11.70	\$11.70	\$11.70	\$14.30	\$22.10	\$37.70	\$53.30	\$88.40	\$146.90	\$254.80	\$254.80	\$624.00
\$135,000	\$12.15	\$12.15	\$12.15	\$14.85	\$22.95	\$39.15	\$55.35	\$91.80	\$152.55	\$264.60	\$264.60	\$648.00
\$140,000	\$12.60	\$12.60	\$12.60	\$15.40	\$23.80	\$40.60	\$57.40	\$95.20	\$158.20	\$274.40	\$274.40	\$672.00
\$145,000	\$13.05	\$13.05	\$13.05	\$15.95	\$24.65	\$42.05	\$59.45	\$98.60	\$163.85	\$284.20	\$284.20	\$696.00
\$150,000	\$13.50	\$13.50	\$13.50	\$16.50	\$25.50	\$43.50	\$61.50	\$102.00	\$169.50	\$294.00	\$294.00	\$720.00
\$155,000	\$13.95	\$13.95	\$13.95	\$17.05	\$26.35	\$44.95	\$63.55	\$105.40	\$175.15	\$303.80	\$303.80	\$744.00
\$160,000	\$14.40	\$14.40	\$14.40	\$17.60	\$27.20	\$46.40	\$65.60	\$108.80	\$180.80	\$313.60	\$313.60	\$768.00
\$165,000	\$14.85	\$14.85	\$14.85	\$18.15	\$28.05	\$47.85	\$67.65	\$112.20	\$186.45	\$323.40	\$323.40	\$792.00
\$170,000	\$15.30	\$15.30	\$15.30	\$18.70	\$28.90	\$49.30	\$69.70	\$115.60	\$192.10	\$333.20	\$333.20	\$816.00
\$175,000	\$15.75	\$15.75	\$15.75	\$19.25	\$29.75	\$50.75	\$71.75	\$119.00	\$197.75	\$343.00	\$343.00	\$840.00
\$180,000	\$16.20	\$16.20	\$16.20	\$19.80	\$30.60	\$52.20	\$73.80	\$122.40	\$203.40	\$352.80	\$352.80	\$864.00
\$185,000	\$16.65	\$16.65	\$16.65	\$20.35	\$31.45	\$53.65	\$75.85	\$125.80	\$209.05	\$362.60	\$362.60	\$888.00
\$190,000	\$17.10	\$17.10	\$17.10	\$20.90	\$32.30	\$55.10	\$77.90	\$129.20	\$214.70	\$372.40	\$372.40	\$912.00
\$195,000	\$17.55	\$17.55	\$17.55	\$21.45	\$33.15	\$56.55	\$79.95	\$132.60	\$220.35	\$382.20	\$382.20	\$936.00
\$200,000	\$18.00	\$18.00	\$18.00	\$22.00	\$34.00	\$58.00	\$82.00	\$136.00	\$226.00	\$392.00	\$392.00	\$960.00
\$205,000	\$18.45	\$18.45	\$18.45	\$22.55	\$34.85	\$59.45	\$84.05	\$139.40	\$231.65	\$401.80	\$401.80	\$984.00
\$210,000	\$18.90	\$18.90	\$18.90	\$23.10	\$35.70	\$60.90	\$86.10	\$142.80	\$237.30	\$411.60	\$411.60	\$1,008.00
\$215,000	\$19.35	\$19.35	\$19.35	\$23.65	\$36.55	\$62.35	\$88.15	\$146.20	\$242.95	\$421.40	\$421.40	\$1,032.00
\$220,000	\$19.80	\$19.80	\$19.80	\$24.20	\$37.40	\$63.80	\$90.20	\$149.60	\$248.60	\$431.20	\$431.20	\$1,056.00
\$225,000	\$20.25	\$20.25	\$20.25	\$24.75	\$38.25	\$65.25	\$92.25	\$153.00	\$254.25	\$441.00	\$441.00	\$1,080.00
\$230,000	\$20.70	\$20.70	\$20.70	\$25.30	\$39.10	\$66.70	\$94.30	\$156.40	\$259.90	\$450.80	\$450.80	\$1,104.00



\$235,000	\$21.15	\$21.15	\$21.15	\$25.85	\$39.95	\$68.15	\$96.35	\$159.80	\$265.55	\$460.60	\$460.60	\$1,128.00
\$240,000	\$21.60	\$21.60	\$21.60	\$26.40	\$40.80	\$69.60	\$98.40	\$163.20	\$271.20	\$470.40	\$470.40	\$1,152.00
\$245,000	\$22.05	\$22.05	\$22.05	\$26.95	\$41.65	\$71.05	\$100.45	\$166.60	\$276.85	\$480.20	\$480.20	\$1,176.00
\$250,000	\$22.50	\$22.50	\$22.50	\$27.50	\$42.50	\$72.50	\$102.50	\$170.00	\$282.50	\$490.00	\$490.00	\$1,200.00

<b>CHILD(REN) SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH &amp; DISMEMBERMENT (AD&amp;D) INSURANCE</b> <b>Monthly Premium Amount (Cost per Pay Period – 12/Year)</b>	
Benefit Amount	Cost For All Children
\$10,000	\$1.90

5962a NS 07/21 Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

#### The Buck's Got Your Back®

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This document explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this document and the policy, the terms of the policy apply. **Benefits are subject to state availability. Policy terms and conditions vary by state.** Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder.

# Texas Life

## Permanent Life



Texas Life | [www.texaslife.com](http://www.texaslife.com) | 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.

### **Texas Life - Permanent Life Highlights**

- 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.



# LIFE INSURANCE YOU CAN KEEP!



PURELIFE-PLUS

Life insurance can be an ideal way to provide money for your family when they need it most. PURELIFE-PLUS is permanent life insurance which features long guarantees<sup>1</sup> and one of the highest death benefits per payroll-deducted dollar offered at the worksite.<sup>2</sup> PURELIFE-PLUS is an ideal complement to any group term and optional life insurance your employer might provide, and it has the following features:



**YOU OWN IT  
THE COST IS REASONABLE**



**YOU CAN TAKE IT WITH  
YOU WHEN YOU CHANGE  
JOBS OR RETIRE<sup>4</sup>**



**YOU PAY FOR IT  
THROUGH CONVENIENT  
PAYROLL DEDUCTIONS**



**YOU CAN COVER YOUR  
SPOUSE, CHILDREN AND  
GRANDCHILDREN, TOO<sup>3</sup>**



**YOU CAN GET A LIVING  
BENEFIT IF YOU BECOME  
TERMINALLY ILL<sup>5</sup>**



**YOU CAN GET CASH TO COVER  
LIVING EXPENSES IF YOU  
BECOME CHRONICALLY ILL<sup>6</sup>**



## 3 QUICK QUESTIONS

You can qualify by answering  
just 3 questions.<sup>7</sup>

### **DURING THE LAST SIX MONTHS, HAS THE PROPOSED INSURED:**

1. Been actively at work on a full time basis, performing usual duties?
2. Been absent from work due to illness or medical treatment for a period of more than 5 consecutive working days?
3. Been disabled or received tests, treatment or care of any kind in a hospital or nursing home or received chemotherapy, hormonal therapy for cancer, radiation, dialysis treatment, or treatment for alcohol or drug abuse?

**TEXASLIFE INSURANCE  
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**First  
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- 1 Guarantees are subject to product terms, limitations, exclusions and the insurer's claims paying ability and financial strength. Current average premium guarantee is 45 years.
- 2 Voluntary Universal and Whole Life Products, Eastbridge Consulting Group, Inc. (2022)
- 3 Coverage not available on children in WA or on grandchildren in WA or MD. In MD, children must reside with the applicant to be eligible for coverage.
- 4 As long as the necessary premiums are paid.
- 5 Conditions apply. Accelerated Death Benefit Due to Terminal Illness Rider Form ICC07-ULABR-07 or Form Series ULABR-07
- 6 Chronic Illness Rider available for an additional cost for employees and their spouses. Conditions apply. Form ICC15-ULABR-CI-15 or Form Series ULABR-CI-15
- 7 Issuance of coverage will depend on answers to these questions.

23Mo21-C FFGA 1019 (exp0325) Not for use in CA, FL or NH.

The agent/agency offering this proposal is not affiliated with Texas Life other than to market its products. Claims payments are the responsibility of Texas Life Insurance Company.

PureLife-plus is a Flexible Premium Adjustable Life Insurance to Age 121. As with most life insurance products, Texas Life contracts and riders contain certain exclusions, limitations, exceptions, reductions of benefits, waiting periods and terms for keeping them in force. Please contact a Texas Life representative or see the PureLife-plus brochure for costs and complete details. Form ICC18-PRFNG-NI-18, Form Series PRFNG-NI-18 or PRFNG-NI-20-OHIO. Texas Life is licensed to do business in the District of Columbia and every state but New York. Payment of this rider terminates the contract and any obligations under other riders, endorsements and supplemental benefits as if the insured had died.

**PureLife-plus — Standard Risk Table Premiums — Non-Tobacco — Express Issue**

Issue Age (ALB)	<b>Monthly Premiums for Life Insurance Face Amounts Shown</b> Includes Added Cost for Accidental Death Benefit (Ages 17-59) and Accelerated Death Benefit for Chronic Illness (All Ages)									<b>GUARANTEED PERIOD</b> Age to Which Coverage is Guaranteed at Table Premium
	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	
17-20		13.05	23.85	34.65	45.45	67.05	88.65	110.25	131.85	75
21-22		13.33	24.40	35.48	46.55	68.70	90.85	113.00	135.15	74
23		13.60	24.95	36.30	47.65	70.35	93.05	115.75	138.45	75
24-25		13.88	25.50	37.13	48.75	72.00	95.25	118.50	141.75	74
26		14.43	26.60	38.78	50.95	75.30	99.65	124.00	148.35	75
27-28		14.70	27.15	39.60	52.05	76.95	101.85	126.75	151.65	74
29		14.98	27.70	40.43	53.15	78.60	104.05	129.50	154.95	74
30-31		15.25	28.25	41.25	54.25	80.25	106.25	132.25	158.25	73
32		16.08	29.90	43.73	57.55	85.20	112.85	140.50	168.15	74
33		16.63	31.00	45.38	59.75	88.50	117.25	146.00	174.75	74
34		17.45	32.65	47.85	63.05	93.45	123.85	154.25	184.65	75
35		18.55	34.85	51.15	67.45	100.05	132.65	165.25	197.85	76
36		19.10	35.95	52.80	69.65	103.35	137.05	170.75	204.45	76
37		19.93	37.60	55.28	72.95	108.30	143.65	179.00	214.35	77
38		20.75	39.25	57.75	76.25	113.25	150.25	187.25	224.25	77
39		22.13	42.00	61.88	81.75	121.50	161.25	201.00	240.75	78
40	10.75	23.50	44.75	66.00	87.25	129.75	172.25	214.75	257.25	79
41	11.52	25.43	48.60	71.78	94.95	141.30	187.65	234.00	280.35	80
42	12.40	27.63	53.00	78.38	103.75	154.50	205.25	256.00	306.75	81
43	13.17	29.55	56.85	84.15	111.45	166.05	220.65	275.25	329.85	82
44	13.94	31.48	60.70	89.93	119.15	177.60	236.05	294.50	352.95	83
45	14.71	33.40	64.55	95.70	126.85	189.15	251.45	313.75	376.05	83
46	15.59	35.60	68.95	102.30	135.65	202.35	269.05	335.75	402.45	84
47	16.36	37.53	72.80	108.08	143.35	213.90	284.45	355.00	425.55	84
48	17.13	39.45	76.65	113.85	151.05	225.45	299.85	374.25	448.65	85
49	18.12	41.93	81.60	121.28	160.95	240.30	319.65	399.00	478.35	85
50	19.22	44.68	87.10	129.53	171.95					86
51	20.54	47.98	93.70	139.43	185.15					87
52	21.97	51.55	100.85	150.15	199.45					88
53	23.07	54.30	106.35	158.40	210.45					88
54	24.17	57.05	111.85	166.65	221.45					88
55	25.38	60.08	117.90	175.73	233.55					89
56	26.48	62.83	123.40	183.98	244.55					89
57	27.80	66.13	130.00	193.88	257.75					89
58	29.01	69.15	136.05	202.95	269.85					89
59	30.33	72.45	142.65	212.85	283.05					89
60	31.18	74.58	146.90	219.23	291.55					90
61	32.61	78.15	154.05	229.95	305.85					90
62	34.37	82.55	162.85	243.15	323.45					90
63	36.13	86.95	171.65	256.35	341.05					90
64	38.00	91.63	181.00	270.38	359.75					90
65	40.09	96.85	191.45	286.05	380.65					90
66	42.40									90
67	44.93									91
68	47.68									91
69	50.43									91
70	53.29									91

**CHILDREN AND GRANDCHILDREN (NON-TOBACCO)**

with Accidental Death Rider

Grandchild coverage available through age 18.

Issue Age	Premium		Guaranteed Period
	\$25,000	\$50,000	
15D-1	9.25	16.25	81
2-4	9.50	16.75	80
5-8	9.75	17.25	79
9-10	10.00	17.75	79
11-16	10.25	18.25	77
17-20	12.25	22.25	75
21-22	12.50	22.75	74
23	12.75	23.25	75
24-25	13.00	23.75	74
26	13.50	24.75	75

Indicates Spouse Coverage Available

PureLife-plus is permanent life insurance to Attained Age 121 that can never be cancelled as long as you pay the necessary premiums. After the Guaranteed Period, the premiums can be lower, the same, or higher than the Table Premium. See the brochure under "Permanent Coverage".

Form ICC18-PRFNG-NI-18, Form Series PRFNG-NI-18 or PRFNG-NI-20-OHIO

Accelerated Death Benefit for Chronic Illness Rider Form ICC15-ULABR-CI-15, ULABR-CI-15 or CA-ULABR-CI-18

Accidental Death Benefit Form ICC 07-ULCL-ADB-07 or Form Series ULCL-ADB-07



**PureLife-plus — Standard Risk Table Premiums — Tobacco — Express Issue**

Issue Age (ALB)	<b>Monthly Premiums for Life Insurance Face Amounts Shown</b> Includes Added Cost for Accidental Death Benefit (Ages 17-59) and Accelerated Death Benefit for Chronic Illness (All Ages)									<b>GUARANTEED PERIOD</b> Age to Which Coverage is Guaranteed at Table Premium
	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	
17-20		18.55	34.85	51.15	67.45	100.05	132.65	165.25	197.85	71
21-22		19.38	36.50	53.63	70.75	105.00	139.25	173.50	207.75	71
23		20.20	38.15	56.10	74.05	109.95	145.85	181.75	217.65	72
24-25		20.75	39.25	57.75	76.25	113.25	150.25	187.25	224.25	71
26		21.30	40.35	59.40	78.45	116.55	154.65	192.75	230.85	72
27-28		21.85	41.45	61.05	80.65	119.85	159.05	198.25	237.45	71
29		22.13	42.00	61.88	81.75	121.50	161.25	201.00	240.75	71
30-31		24.88	47.50	70.13	92.75	138.00	183.25	228.50	273.75	72
32		25.70	49.15	72.60	96.05	142.95	189.85	236.75	283.65	72
33		25.98	49.70	73.43	97.15	144.60	192.05	239.50	286.95	72
34		26.25	50.25	74.25	98.25	146.25	194.25	242.25	290.25	71
35		28.18	54.10	80.03	105.95	157.80	209.65	261.50	313.35	72
36		29.00	55.75	82.50	109.25	162.75	216.25	269.75	323.25	72
37		30.93	59.60	88.28	116.95	174.30	231.65	289.00	346.35	73
38		31.75	61.25	90.75	120.25	179.25	238.25	297.25	356.25	73
39		33.95	65.65	97.35	129.05	192.45	255.85	319.25	382.65	74
40	16.14	36.98	71.70	106.43	141.15	210.60	280.05	349.50	418.95	76
41	17.13	39.45	76.65	113.85	151.05	225.45	299.85	374.25	448.65	77
42	18.34	42.48	82.70	122.93	163.15	243.60	324.05	404.50	484.95	78
43	19.88	46.33	90.40	134.48	178.55	266.70	354.85	443.00	531.15	80
44	20.65	48.25	94.25	140.25	186.25	278.25	370.25	462.25	554.25	80
45	21.75	51.00	99.75	148.50	197.25	294.75	392.25	489.75	587.25	81
46	22.63	53.20	104.15	155.10	206.05	307.95	409.85	511.75	613.65	81
47	23.73	55.95	109.65	163.35	217.05	324.45	431.85	539.25	646.65	82
48	24.72	58.43	114.60	170.78	226.95	339.30	451.65	564.00	676.35	82
49	26.15	62.00	121.75	181.50	241.25	360.75	480.25	599.75	719.25	83
50	27.36	65.03	127.80	190.58	253.35					83
51	28.57	68.05	133.85	199.65	265.45					83
52	30.33	72.45	142.65	212.85	283.05					84
53	31.87	76.30	150.35	224.40	298.45					85
54	33.30	79.88	157.50	235.13	312.75					85
55	34.84	83.73	165.20	246.68	328.15					85
56	36.60	88.13	174.00	259.88	345.75					85
57	38.36	92.53	182.80	273.08	363.35					86
58	40.23	97.20	192.15	287.10	382.05					86
59	42.10	101.88	201.50	301.13	400.75					86
60	43.28	104.83	207.40	309.98	412.55					86
61	45.81	111.15	220.05	328.95	437.85					86
62	48.23	117.20	232.15	347.10	462.05					87
63	50.65	123.25	244.25	365.25	486.25					87
64	53.07	129.30	256.35	383.40	510.45					87
65	55.71	135.90	269.55	403.20	536.85					87
66	58.57									88
67	61.65									88
68	64.84									88
69	68.25									88
70	71.88									89

**CHILDREN AND GRANDCHILDREN (TOBACCO)**

with Accidental Death Rider

Grandchild coverage available through age 18.

PureLife-plus is permanent life insurance to Attained Age 121 that can never be cancelled as long as you pay the necessary premiums. After the Guaranteed Period, the premiums can be lower, the same, or higher than the Table Premium. See the brochure under "Permanent Coverage".

Form ICC18-PRFNG-NI-18, Form Series PRFNG-NI-18 or PRFNG-NI-20-OHIO

Accelerated Death Benefit for Chronic Illness Rider Form ICC15-ULABR-CI-15, ULABR-CI-15 or CA-ULABR-CI-18

Accidental Death Benefit Form ICC 07-ULCL-ADB-07 or Form Series ULCL-ADB-07

23M014-C-M FFGA-T 1012 (exp0325)

Issue Age	Premium		Guaranteed Period
	\$25,000	\$50,000	
17-20	17.25	32.25	71
21-22	18.00	33.75	71
23	18.75	35.25	72
24-25	19.25	36.25	71
26	19.75	37.25	72

**Indicates Spouse Coverage Available**



# Disability Insurance

Blue Cross Blue Shield | [www.bcbstx.com](http://www.bcbstx.com) | 877-442-4207

## Why Do I Need Disability Insurance?

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?



## GROUP BENEFIT PROGRAM SUMMARY For CITY OF LEANDER

Today, most American would not be able to make payments on their homes or keep their family financially stable without their current salary; STD reduces the burden during these unstable times. It is a convenient, economical way of securing an income while out of work from an unexpected injury or illness. Group STD is a guaranteed issue coverage, which requires no health questionnaires to complete.

### Voluntary Group Short Term Disability (STD)

<b>Eligibility</b>	All Active Full Time Employees regularly working 40 hours per week are eligible for insurance the first of the month following or coinciding with their date of hire.
<b>Group STD Benefit</b>	60% of basic weekly earnings
<b>Weekly Maximum Benefit</b>	\$750
<b>Benefits Are Payable On</b>	15 <sup>th</sup> day for accident; 15 <sup>th</sup> day for sickness
<b>Maximum Benefit Period</b>	11 Weeks or until LTD begins, whichever is earlier
<b>Employee Contribution</b>	100 percent
<b>Total Disability</b>	Total Disability means that due to Injury or Sickness the employee is unable to perform all the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any, are less than the percentage (20%) of the employee's pre-disability weekly earnings.
<b>Partial Disability</b>	Partial Disability means that during the elimination period the employee is able to perform some, but not all, of the material and substantial duties of the employee's regular occupation. After the elimination period, partial disability means that due to injury or sickness the employee is able to perform some but not all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any are at least the minimum percentage (20%), but less than the maximum percentage of the employee's pre-disability weekly earnings (80%).
<b>Pre-Existing Condition Limitation</b>	A pre-existing condition is a sickness or injury for which you have received treatment within 3 months prior to your effective date. Any disability contributed to or caused by a Pre-Existing Condition within the first 12 months of your effective date will not be covered.
<b>Exclusions</b>	Blue Cross Blue Shield of Texas does not pay benefits for any loss or disability caused by, resulting from, arising out of or substantially contributed to, directly by any one or more of the following: Loss of professional license, occupational license or certification, Commission of, participation in, or an attempt to commit an assault or felony, Intentionally self-inflicted injuries Attempted suicide, regardless of mental capacity, Cosmetic surgery except when required due to illness or injury, Occupational sickness or injury, Participation in a war, declared or undeclared, or any act of war
<b>Additional Features</b>	Survivor Benefit, Work Incentive Benefit, Worksite Modification Benefit

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Texas is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

## GROUP BENEFIT PROGRAM SUMMARY For CITY OF LEANDER

### STD RATE GRID

Age	Monthly Rate per \$10 of Weekly Benefit	Age	Monthly Rate per \$10 of Weekly Benefit
Under 20	\$0.16	45-49	\$0.21
20-24	\$0.16	50-54	\$0.26
25-29	\$0.21	55-59	\$0.30
30-34	\$0.27	60-64	\$0.42
35-39	\$0.23	65-69	\$0.42
40-44	\$0.16	70+	\$0.42

### Your Premium Calculation

Enter your salary and the rate for your current age from the table above

<b>Annual Salary</b> ÷ 52 =	<b>Weekly Earnings</b>	x	<b>STD Benefit %</b> (.60%) <u>.60</u>	÷ 10 (max. \$75.00)	x	STD Rate (from above table)	=	<b>Monthly Premium</b>
	\$ _____			_____		\$ _____		\$ _____

To determine Semi-Monthly Premium, multiply Monthly Premium by 12, and then divide by 24.  
 To determine Bi-Weekly Premium, multiply Monthly Premium by 12, and then divide by 26.  
 To determine Weekly Premium, multiply Monthly Premium by 12, and then divide by 52.

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## GROUP BENEFIT PROGRAM SUMMARY For CITY OF LEANDER

Today, most American would not be able to make payments on their homes or keep their family financially stable without their current salary; LTD reduces the burden during these unstable times. It is a convenient, economical way of securing an income while out of work from an unexpected injury or illness. Group LTD is a guaranteed issue coverage, which requires no health questionnaires to complete.

### Voluntary Paid Group Long Term Disability Insurance (LTD)

<b>Eligibility</b>	All Active Full Time Employees regularly working 40 hours per week are eligible for insurance the first of the month following or coinciding with their date of hire.
<b>Group LTD Benefit</b>	60%
<b>Maximum Monthly Benefit</b>	\$5,000
<b>Minimum Monthly Benefit</b>	\$100
<b>Elimination Period</b>	90 Days
<b>Maximum Benefit Period</b>	5 years or until age 70
<b>Social Security Offset Method</b>	Primary and Family Integration
<b>Own Occupation Period</b>	24 months
<b>Partial Disability Earnings Test – During Own Occ Period</b>	80%
<b>Earnings Test – After Own Occ Period</b>	60%
<b>Work Incentive Benefit</b>	<p>Proportionate – 12 months. Partial disabled employees are eligible for a Work Incentive Benefit. The Work Incentive Benefits allows the partially disabled employee to receive their monthly benefit if their benefit plus their earnings do not exceed 100% of indexed pre-disability income. If their benefit plus their earnings exceeds 100% of indexed pre-disability income, their benefit is reduced by the excess. After 12 months, the employee's Work Incentive Benefit is calculated by multiplying their monthly benefit by their loss of salary ratio.</p> <p>"Partial Disabled" means than an employee is working in a partial or part-time capacity after becoming disabled and meets the earnings test shown above.</p>
<b>Rehabilitation Incentive Income (RII)</b>	<p>Proportionate – 12 months. RII is offered to employees who agree to take part in a rehabilitation plan, structured to return them to gainful employment in another occupation because they can not return to their regular occupation. During the first 12 months, RII is equal to the monthly benefit. If disability earnings during this period exceed 100% of indexed pre-disability earnings, the monthly benefit is reduced by the excess. After 12 months, RII is equal to the monthly benefit reduced by multiplying the monthly benefit by the adjusted loss of salary ratio.</p>
<b>Survivor Benefit</b>	If the employee passes away after being disabled and receiving long-term disability benefits for 6 consecutive months, Blue Cross Blue Shield of Texas will pay the employee's beneficiary a lump sum benefit equal to 3 months of disability benefits.
<b>Day Care Expense Benefit</b>	While receiving RII, and participating in an approved rehabilitation plan, the claimant may be reimbursed for eligible day care expenses.

## GROUP BENEFIT PROGRAM SUMMARY For CITY OF LEANDER

<b>Mental Disorder Limitation</b>	24 months
<b>Substance Abuse Limitation</b>	24 months
<b>Special Conditions Limitation</b>	24 months
<b>Pre-Existing Condition Limitation</b>	3/12 – A pre-existing condition means a sickness or injury for which an employee received treatment within 3 months prior to the effective date. Any disability contributed to or caused by a pre-existing condition within the first 12 months of the effective date will not be covered.
<b>Additional Features</b>	Disability Resource Services – In addition to the resource services available on-line at GuidanceResources.com, Disability Resource Services provides a 24-hour telephonic support for all LTD insureds for behavior health issues. A staff of master's degree clinicians are available to provide each caller with assessment, counseling and referral advice for face-to-face counseling. Face-to-face counseling – Up to three face-to-face counseling sessions per year to address appropriate behavioral health issues.

## LTD RATE GRID

Age	Monthly Rate per \$100 of <u>Monthly Earnings</u>	Age	Monthly Rate per \$100 <u>of Monthly Earnings</u>
Under 20	\$0.07	45-49	\$0.40
20-24	\$0.07	50-54	\$0.61
25-29	\$0.07	55-59	\$0.87
30-34	\$0.13	60-64	\$1.19
35-39	\$0.20	65-69	\$1.19
40-44	\$0.27	70+	\$1.19

### Your Premium Calculation

Enter your salary and the rate for your current age from the table above

Annual Salary ÷ 12 =	Monthly Earnings (Max - \$8,333)	÷ Monthly Earnings by \$100	X	LTD Rate (From above table)	=	Monthly Premium
\$ _____	\$ _____	\$ _____		\$ _____		\$ _____

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

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# Hospital Indemnity Insurance

Aetna | [www.myaetnasupplemental.com](http://www.myaetnasupplemental.com) | 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				
	Plan 1		Plan 2	
	Employee Pays Per Month	Employee Pays Per Pay-Period	Employee Pays Per Month	Employee Pays Per Pay-Period
Employee	\$15.38	\$7.69	\$23.25	\$11.63
Employee + Spouse	\$34.21	\$17.11	\$51.66	\$25.83
Employee + Children	\$26.24	\$13.12	\$39.71	\$19.86
Employee + Family	\$43.41	\$21.71	\$65.65	\$32.83



# Aetna Hospital Indemnity Plan

## Plan Description

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Our hospital indemnity plan pays members cash directly when they have a covered inpatient hospital stay.

## Plan Eligibility

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- Employee eligibility as defined by the Client. A minimum of at least 15 hours per week is required
- Eligible dependents include: Legal spouse, domestic partner, children under age 26 and provided they meet the definition of dependent child as defined by the state
- Retirees are not considered actively at work and therefore not eligible for this plan

## Plan Highlights

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- Guaranteed Issue every year for employees and their families – even if coverage waived in the past
- Rate Guarantee for 36 months subject to all other terms in this Proposal
- 4 Tier Coverage options include: Employee, Employee & Spouse, Employee & Children, and Family
- HSA compatible
- Cash benefits paid directly to the employee
- Pre-ex waived
- Simplified Claims Process for Aetna medical members
- Online claims process for employees not enrolled in an Aetna medical plan
- Participation Requirement Waived

## Plan Features

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- Lump-sum payment for first day of inpatient stay, when stay begins during the plan year
- Daily benefit payment beginning on the second day
- Increased per day payment in an intensive care unit (ICU)
- Waiver of Premium
- Portable

## Value Added Programs

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Access to Aetna Discount Programs: including blood pressure monitors, weight-loss programs and meal plans, books and magazine subscriptions, gym memberships, health and wellness products, hearing and dental products, eye care and more.

# Hospital Indemnity Plan Benefits

Covered Benefit for Inpatient Stays	Plan 1	Plan 2
<b>Hospital stay - Admission</b> Provides a lump sum benefit for the initial day of your stay in a hospital. <i>Maximum 2 stays per plan year; separated by 30 days in a row</i>	\$1,000	\$1,500
<b>Hospital stay - Daily</b> Pays a daily benefit, beginning on day two of your stay in a non-ICU room of a hospital. <i>Maximum 30 days per plan year</i>	\$100	\$150
<b>Hospital stay - (ICU) Daily</b> Pays a daily benefit, beginning on day two of your stay in an ICU room of a hospital. <i>Maximum 30 days per plan year</i>	\$200	\$300
<b>Newborn routine care</b> Provides a lump-sum benefit after the birth of your newborn. This will not pay for an outpatient birth.	\$100	\$200
<b>Observation unit</b> Provides a lump sum benefit for the initial day of your stay in an observation unit as the result of an illness or accidental injury. <i>Maximum 1 day per plan year</i>	\$100	\$200
<b>Substance abuse stay - Daily</b> Pays a daily benefit for each day you have a stay in a hospital or substance abuse treatment facility for the treatment of substance abuse. <i>Maximum 30 days per plan year</i>	\$100	\$150
<b>Mental disorder stay - Daily</b> Pays a daily benefit for each day you have a stay in a hospital or mental disorder treatment facility for the treatment of mental disorders. <i>Maximum 30 days per plan year</i>	\$100	\$150
<b>Rehabilitation unit stay - Daily</b> Pays a benefit each day of your stay in a rehabilitation unit immediately after your hospital stay due to an illness or accidental injury. <i>Maximum 30 days per plan year</i>	\$50	\$75

**Important Note:** All daily inpatient stay benefits begin on day two and count toward the plan year maximum.

## Waiver of Premium

Covered Benefit	Plan 1	Plan 2
If you are in a hospital for more than 30 days in a row, we will waive the premium beginning on the first premium due date that occurs after the 30th day of your stay, through the next 6 months of coverage. During your stay, you must remain employed with the policyholder.	Included	Included

# Cancer Insurance



American Fidelity | [www.americanfidelity.com](http://www.americanfidelity.com) | 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						
	Basic		Enhanced		Enhanced Plus	
	Employee Pays Per Month	Employee Pays Per Pay-Period	Employee Pays Per Month	Employee Pays Per Pay-Period	Employee Pays Per Month	Employee Pays Per Pay-Period
Employee	\$16.70	\$8.35	\$23.60	\$11.80	\$30.80	\$15.40
Employee + Spouse	\$24.80	\$12.40	\$35.20	\$17.60	\$45.80	\$22.90
Employee + Family	\$32.20	\$16.10	\$45.70	\$22.85	\$59.50	\$29.75



## Focus on the fight.

A Cancer diagnosis may be both a physical and emotional drain. But thanks to advances in medicine and procedures to treat Cancer, more and more people are beating the disease. However, with the arrival of these advances also comes the continuing rise in the cost of Cancer treatment.

AF™ **Limited Benefit Individual Cancer Insurance** offers a solution to help you and your family focus on fighting the disease.

### Plan Highlights

- **Helps cover expenses**  
for the treatment of Cancer, transportation, hospitalization, and more.
- **Benefits paid directly to you**  
to be used however you see fit.
- **Portable to take with you**  
even if you leave employment.
- **Coverage options available**  
for you, your spouse, and your children under age 26.

## Cancer Insurance Benefits

With over 25 benefits specifically designed to help with the financial impact of being diagnosed, **Individual Cancer Insurance** may help pay for expenses not covered by your major medical insurance.

### Example Cancer insurance benefits include:



#### Experimental Treatment

This benefit may help pay for experimental treatment to give you alternatives in your healing. These treatment types may not be covered by major medical plans.



#### Transportation and Lodging

This benefit may help pay for qualified transportation and lodging for the patient and family.

## AF™ Cancer C11 Individual Insurance

**AMERICAN  
FIDELITY**   
a different opinion

EMPLOYER BENEFIT SOLUTIONS  
FOR YOUR INDUSTRY

### SCREENING BENEFIT<sup>+</sup>

Receive a benefit for your annual internal Cancer screening test, including but not limited to mammogram, pap, prostate-specific antigen blood test (PSA), chest x-ray, flexible sigmoidoscopy, thinprep pap test, and colonoscopy.

DIAGNOSTIC AND PREVENTION BENEFIT <i>(per calendar year)</i>		
BASIC	ENHANCED	ENHANCED PLUS
\$45	\$60	\$75

<sup>+</sup>The premium and amount of benefits provided vary based upon the plan selected.



# Benefits

BENEFITS <sup>+</sup>	BASIC	ENHANCED	ENHANCED PLUS
<b>SCREENING</b>			
<b>Diagnostic and Prevention Benefit</b> (one per calendar year)	\$45	\$60	\$75
<b>Cancer Screening Follow-Up Benefit</b> (one per calendar year)	\$45	\$60	\$75

<b>TREATMENT</b>			
<b>Radiation Therapy/Chemotherapy/Immunotherapy Benefit</b> (per 12-month period) (Actual Charges)	up to \$10,000	up to \$15,000	up to \$20,000
<b>Medical Imaging Benefit</b> (per image - max 2 per calendar year)	\$100	\$200	\$300
<b>Hormone Therapy Benefit</b> (per treatment - max 12 treatments/calendar year)	\$50	\$50	\$50
<b>Administrative/Lab Work Benefit</b> (per calendar month)	\$50	\$75	\$100
<b>Blood, Plasma, and Platelets Benefit</b> (per day) (per calendar year max)	\$100 \$5,000	\$150 \$7,500	\$200 \$10,000
<b>Experimental Treatment Benefit</b>	Paid as any non-experimental benefit		
<b>Bone Marrow/Stem Cell Transplant Benefit</b>			
<b>Autologous</b> (patient provided) (per calendar year)	\$500	\$1,000	\$1,500
<b>Non-autologous</b> (donor provided) (per calendar year)	\$1,500	\$3,000	\$4,500
<b>Donor Benefit</b>	\$1,000 per donation		
<b>Inpatient Special Nursing Services Benefit</b> (per day)	\$150	\$150	\$150
<b>Dread Disease Benefit</b> (per day for the first 30 days per Hospital confinement) (per day thereafter)	\$100 \$200	\$200 \$400	\$300 \$600

<b>HOSPITALIZATION</b>			
<b>Hospital Confinement Benefit*</b> (per day for the first 30 days) (per day thereafter)	\$100 \$200	\$200 \$400	\$300 \$600
<b>Drugs &amp; Medicine Benefit</b>			
<b>Hospital Confinement</b> (per confinement)	\$100	\$200	\$300
<b>Outpatient</b> (per prescription - \$50 monthly max for basic; \$100 for enhanced; \$150 for enhanced plus per calendar month)	\$50	\$50	\$50
<b>Attending Physician Benefit</b> (per day)	\$30	\$40	\$50
<b>U.S. Government/Charity Hospital or HMO Benefit</b> (per day in lieu of most benefits)			
<b>Hospital Confinement</b>	\$100	\$200	\$300
<b>Outpatient Services</b>	\$100	\$200	\$300

BENEFITS <sup>+</sup>	BASIC	ENHANCED	ENHANCED PLUS
<b>AMBULANCE, TRANSPORTATION, &amp; LODGING</b>			
<b>Ambulance Benefit</b> (per trip - max 2 trips any combination per confinement) <b>Ground</b> <b>Air</b>	\$200 \$2,000	\$200 \$2,000	\$200 \$2,000

<b>Transportation &amp; Lodging Benefit (Patient and/or Family)</b>	Coach fare or \$.50/mile by car		
<b>Transportation</b> (\$1,500 max per round trip; max 12 trips/calendar year)			
<b>Outpatient Lodging</b> (per day up to 90 days per calendar year)	\$40	\$60	\$80

<b>SURGICAL TREATMENT</b>			
<b>Surgical Benefit</b> unit dollar amount (per surgical unit) maximum per operation	\$20 \$2,000	\$30 \$3,000	\$40 \$4,000
<b>Anesthesia Benefit</b>	25% of the amount paid for covered surgery		
<b>Outpatient Hospital or Ambulatory Surgical Center Benefit</b> (per day)	\$200	\$400	\$600
<b>Second &amp; Third Surgical Opinion Benefit</b> (per diagnosis)	\$300	\$300	\$300

<b>CONTINUING CARE</b>			
<b>Prosthesis Benefit</b>			
<b>Non-Surgical</b> (per device - 1 per site, lifetime max of 3)	\$100	\$150	\$200
<b>Surgical Implantation</b> (per device, includes surgical fee - 1 per site, lifetime max of 2)	\$1,000	\$1,500	\$2,000
<b>Hair Prosthesis</b> (once per life)	\$100	\$150	\$200
<b>Extended Care Facility Benefit</b> (per day for up to the same number of days of paid Hospital confinement)	\$50	\$75	\$100
<b>Physical or Speech Therapy Benefit</b> (per visit up to 4 per calendar month - lifetime max of \$1,000)	\$25	\$25	\$25
<b>Hospice Care Benefit</b> (per day - \$9,000 lifetime max for basic; \$13,500 lifetime max for enhanced; \$18,000 lifetime max for enhanced plus)	\$50	\$75	\$100
<b>Home Health Care Benefit</b> (per day for up to the same number of days of paid Hospital confinement)	\$50	\$75	\$100
<b>Waiver of Premium</b> (as long as the primary insured remains disabled)	after 90 continuous days of disability		

Refer to Plan Benefit Highlights for more complete benefit descriptions and limits on the Individual Cancer insurance plan.

+The premium and amount of benefits provided vary based upon the plan selected.

# Plan Benefit Highlights

## MONTHLY PREMIUMS COMPOSITE RATES

	BASIC
Individual	\$16.70
Single Parent Family	\$24.80
Family	\$32.20

	ENHANCED
Individual	\$23.60
Single Parent Family	\$35.20
Family	\$45.70

	ENHANCED PLUS
Individual	\$30.80
Single Parent Family	\$45.80
Family	\$59.50

## Plan Benefit Highlights

**Only loss for Cancer** The policy pays only for loss resulting from definitive Cancer treatment including direct extension, metastatic spread or recurrence. Proof must be submitted to support each claim. The policy also covers other conditions or diseases directly caused by Cancer or the treatment of Cancer.

**Cancer** means a disease which is manifested by autonomous growth (malignancy) in which there is uncontrolled growth, function, or spread (local or distant) of cells in any part of the body. This includes Cancer in situ and malignant melanoma. It does not include other conditions which may be considered precancerous or having malignant potential such as: leukoplakia; hyperplasia; polycythemia; actinic keratosis; myelodysplastic and non-malignant myeloproliferative disorders; aplastic anemia; atypia; non-malignant monoclonal gammopathy; carcinoid; or pre-malignant lesions, benign tumors or polyps.

All diagnosis of Cancer must be positively diagnosed by a legally licensed doctor of medicine certified by the American Board of Pathology or American Board of Osteopathic Pathology. **Benefits under this policy pays the benefit amount shown per covered person due to a covered Cancer unless otherwise specified.**

**Diagnostic, Prevention and Cancer Screening Benefit** Pays for a generally medically recognized internal Cancer screening test when a charge is incurred for the test. Tests include but are not limited to mammogram, thinprep pap test, prostate-specific antigen blood test (PSA), colonoscopy, and chest x-ray. Refer to the policy for more examples. Screening tests payable under this benefit will ONLY be paid under this benefit and does not include any test payable under the medical imaging benefit. This benefit is available without a diagnosis of Cancer.

**Cancer Screening Follow-Up Benefit** Payable for one invasive follow-up screening test needed due to an abnormal result from a covered screening test. Diagnostic surgeries which result in a positive diagnosis of Cancer will be paid under the surgical benefit.

**Radiation/Chemotherapy/Immunotherapy Benefit** Pays the Actual Charges up to the maximum amount shown when radiation therapy, chemotherapy, or immunotherapy is received as defined in the policy, per 12-month period. The 12-month period begins on the first day the covered radiation therapy, chemotherapy, or immunotherapy is received. This benefit does not cover other procedures related to radiation/ chemotherapy/ immunotherapy. This benefit does not include any drugs/ medicines covered under the drugs and medicine benefit or the hormone therapy benefit. Actual Charges means the amount actually paid by or on behalf of the insured person and accepted by the provider for services provided.

**Medical Imaging Benefit** Pays the indemnity amount for either an MRI; CT scan; CAT scan; or PET scan when performed at the request of a physician.

**Hormone Therapy Benefit** Drugs and medicines covered under the drugs and medicine benefit or the radiation/chemotherapy/immunotherapy benefit are not included. This benefit does not cover associated administrative processes.

**Administrative/Lab Work Benefit** Pays when procedures related to radiation therapy/chemotherapy/immunotherapy treatment occur and benefits are payable during the same calendar month as the radiation therapy/chemotherapy/immunotherapy benefit.

**Blood, Plasma and Platelets Benefit** Benefits for blood, plasma and platelets are only provided under this benefit. Laboratory processes and colony stimulating factors are not covered.

**Bone Marrow/Stem Cell Transplant Benefit** Harvesting of bone marrow or stem cells from a donor are not covered under this benefit.

**Hospital Confinement Benefit** Payable while confined to a Hospital for at least 18 continuous hours. \*A Hospital is not an institution, or part thereof, used as: a hospice unit, including any bed designated as a hospice or swing bed; a convalescent home; a rest or nursing facility; a rehabilitative facility; an extended care facility; a skilled nursing facility; or a facility primarily affording custodial, educational care, or care or treatment for persons suffering from mental diseases or disorders, or care for the aged, or drug or alcohol addiction. This benefit is not payable for outpatient treatment.

**Drugs and Medicine Benefit** Pays for anti-nausea and pain medication prescribed by a physician and administered while also receiving radiation therapy/chemotherapy/immunotherapy, a covered surgery, or a bone marrow/stem cell transplant. It does not include associated administrative processes or drugs or medicines covered under the radiation therapy/ chemotherapy/immunotherapy benefit or the hormone therapy benefit.

**Attending Physician Benefit** Pays for one physician's visit per day when the services of a physician, other than a surgeon, are required while confined in a Hospital.

**U.S. Government/Charity Hospital /HMO Benefit** Payable when an itemized list of services is not available due to confinement in a charity Hospital or a Hospital owned or operated by the U.S. government or covered under an HMO or diagnostic related group where no charges are made for treatment of Cancer or a covered dread disease. This benefit will be paid in lieu of most benefits covered under this policy.

**Ambulance Benefit** If air and ground ambulance services are both required on the same day, we will only pay the higher benefit amount. The covered person must be admitted as an inpatient and Hospital confined for at least 18 consecutive hours.

**Transportation and Lodging Benefits** Pays a benefit for transportation by scheduled bus, plane or train, or by car and outpatient lodging to receive radiation therapy, chemotherapy, or immunotherapy treatment, bone marrow or stem cell transplant, or surgery in a Hospital not available locally and at least 50 miles from the covered person's residence. Payable for the covered person and one adult family member. If traveling in the same car or lodging in the same room, the benefit is payable only for the covered person. Travel must be within the United States or its Territories.

**Surgical Benefit** Payable when a surgical operation is performed for covered diagnosed Cancer, skin Cancer, or reconstructive surgery due to Cancer. Benefits are calculated up to a maximum benefit by multiplying the surgical unit value assigned to the procedure, as shown in the most current physician's relative value table, by the unit dollar amount shown in the policy. Two or more surgical procedures performed through the same incision will be considered one operation and benefits will be limited to the most expensive procedure. Diagnostic surgeries that result in a negative diagnosis of Cancer are not covered under this benefit. Bone marrow surgeries, surgeries to implant a permanent prosthetic device, are not covered under this benefit. This benefit is payable for reconstructive breast surgery performed on a nondiseased breast to establish symmetry with a diseased breast when reconstructive surgery on the diseased breast is performed while covered under this policy. Reconstructive surgery to the nondiseased breast must occur within 24 months of the reconstructive surgery of the diseased breast.

## Plan Benefit Highlights (cont.)

**Anesthesia Benefit** Services of an anesthesiologist for bone marrow transplants, skin Cancer or surgical prosthesis implantation are not covered.

**Outpatient Hospital or Ambulatory Surgical Center Benefit** Surgical procedures for skin Cancer are not covered.

**Second and Third Surgical Opinion Benefit** Payable once per diagnosis of Cancer for a second surgical opinion, and a third if the second disagrees with the first. Surgical opinions for reconstructive, skin Cancer, or prosthesis surgeries are not covered.

**Prosthesis Benefit** Payable for a prosthetic device and, if surgery required, its surgical implantation. Prosthetic related supplies such as special bras or ostomy pouches and supplies are not covered. **Hair Prosthesis Benefit** is payable once per covered person per lifetime when a hair prosthesis is needed.

**Extended Care Facility Benefit** Pays for physician authorized confinement that begins within 14 days after a Hospital confinement.

**Physical or Speech Therapy Benefit** Therapy must be provided by a caregiver licensed in physical or speech therapy.

**Hospice Care Benefit** Payable when a physician determines terminal illness with life expectancy of 6 months or less and approves hospice care at home or in a hospice facility. This benefit does not include well baby care, volunteer services, meals, housekeeping services, or family support after the death.

**Home Health Care Benefit** Pays for physician authorized private nursing care that begins within 14 days of a hospital confinement. This benefit does not include nutrition counseling, medical social services, medical supplies, prosthesis or orthopedic appliances, rental or purchase of durable medical equipment, drugs or medicines, child care, meals or housekeeping services, or physical or speech therapy. The service must be provided by a nurse or home health nurse's aid and can not be a family member.

**Waiver of Premium Benefit** If the primary insured becomes disabled due to Cancer and remains so for more than 90 continuous days, we will pay all premiums for policy and rider(s) due after the 90th day so long as the primary insured remains disabled. "Disabled" means the primary insured's inability because of Cancer: to work at any job for which (s)he is qualified by education, training or experience; not working at any job for pay or benefits; and under the care of a physician for the treatment of Cancer. The policy must be in force at the time disability begins and the primary insured must be under age 65.

**Experimental Treatment Benefit** Benefits for experimental treatment prescribed by a physician for treatment of Cancer will be provided the same as non-experimental treatment. Coverage for treatments received outside of the United States or its territories is not provided.

**Donor Benefit** Pays if a donor incurs expenses on behalf of a covered person for a covered surgery due to organ transplant or a bone marrow/stem cell transplant. Blood donor expenses are not covered under this benefit.

**Dread Disease Benefit** Covered dread diseases are: addison's disease; amyotrophic lateral sclerosis; cystic fibrosis; diphtheria; encephalitis; grand mal epilepsy; legionnaire's disease; meningitis; multiple sclerosis; muscular dystrophy; myasthenia gravis; niemann-pick disease; osteomyelitis; poliomyelitis; reye's syndrome; rheumatic fever; rocky mountain spotted fever; sickle cell anemia; systemic lupus erythematosus; tay-sach's disease; tetanus; toxic epidermal; toxic shock syndrome; tuberculosis; tularemia; typhoid fever; whipple's disease.

**Inpatient Special Nursing Services Benefit** Pays when Hospital confined and receiving physician authorized special nursing care (other than that regularly furnished by a Hospital) of at least 8 consecutive hours during a 24 hour period.

See your policy for more information regarding the benefits listed above.

*This product may contain limitations, exclusions, and waiting periods. This product is inappropriate for people who are eligible for Medicaid coverage.*

**Eligibility** The policy/rider(s) will be issued only to those persons who meet American Fidelity's insurability requirements, which includes satisfactory responses to medical questions. You, your lawful spouse and each natural, adopted or step child who is under 26 years of age are eligible to apply for coverage.

**Limitations and Exclusions** This policy pays only for loss resulting from definitive Cancer treatment including direct extension, metastatic spread, or recurrence. Proof must be submitted to support each claim. This policy also covers other conditions or diseases directly caused by Cancer or the treatment of Cancer.

**Pre-Existing Condition** A Pre-Existing Condition is a Cancer or dread disease for which, within 12 months prior to the effective date of coverage, medical advice, consultation or treatment, including prescribed medications, was recommended by or received from a member of the medical profession; or which symptoms manifested in such a manner as would cause an ordinarily prudent person to seek diagnosis, medical advice, or treatment. Pre-Existing Conditions specifically named or described as excluded in any part of the policy are never covered. No benefits are payable for any covered person for any loss incurred during the first year of the policy as a result of a Pre-Existing Condition.

**Waiting Period** The policy contains a 30-day waiting period during which no benefits will be paid under the policy. If any Cancer or dread disease is diagnosed before the end of the 30-day period immediately following the effective date, coverage will apply only to loss that is incurred after one year from the effective date. If any covered person is diagnosed as having a Cancer or dread disease during the 30-day period immediately following the effective date, you may elect to void the policy from the beginning and receive a full refund of premium. All benefits are payable only up to the maximum amount listed in the schedule of benefits in the policy.

**Termination of Insurance** Policy/rider(s) will terminate and coverage will end on the earliest of: the end of the grace period if the premium remains unpaid; or the end of the policy/rider(s) month in which we receive a written request from you to terminate the policy/rider(s); or the date of your death, if this is an Individual Plan. If the plan is other than individual the remaining covered persons may have the right to continue or convert their coverage. Coverage will terminate when they no longer meet the eligibility requirements.

For the spouse, policy/rider(s) will terminate and coverage will end on the earliest of: The end of the policy/rider(s) month in which we receive a written request from you to delete the spouse from the policy/rider(s); the end of the premium term in which a divorce, annulment, legal separation is obtained; or upon their death.

For the child(ren), policy/rider(s) will terminate and coverage will end the earliest of: The end of the policy/rider(s) month in which we receive a written request from you to delete the child(ren) from the policy/rider(s); or upon their death.

**Guaranteed Renewable** You are guaranteed the right to renew your policy/rider(s) during your lifetime as long as you pay premiums when due or within the premium grace period. We have the right to increase premiums by class.



American Fidelity Assurance Company  
9000 Cameron Parkway, Oklahoma City, Oklahoma 73114  
800-662-1113 • [americanfidelity.com](http://americanfidelity.com)

# Critical Illness Insurance

AFLAC | [www.aflacgroupinsurance.com](http://www.aflacgroupinsurance.com) | 800-433-3036

## Prepare For the Unexpected

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





## Aflac can help ease the financial stress of surviving a critical illness.

Chances are you may know someone who's been diagnosed with a critical illness. You can't help notice the difference in the person's life—both physically and emotionally. What's not so obvious is the impact a critical illness may have on someone's personal finances.

That's because while a major medical plan may pay for a good portion of the costs associated with a critical illness, there are a lot of expenses that may not be covered. And, during recovery, having to worry about out-of-pocket expenses is the last thing anyone needs.

### That's the benefit of an Aflac Group Critical Illness plan.

It can help with the treatment costs of covered critical illnesses, such as a heart attack or stroke.

More importantly, the plan helps you focus on recuperation instead of the distraction of out-of-pocket costs. With the Critical Illness plan, you receive cash benefits directly (unless otherwise assigned)—giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses.

## What you need, when you need it.

Group critical illness insurance pays cash benefits that you can use any way you see fit.



## Here's why the Aflac Group Critical Illness plan may be right for you.

For more than 60 years, Aflac has been dedicated to helping provide individuals and families peace of mind and financial security when they've needed it most. The Aflac Group Critical Illness plan is just another innovative way to help make sure you're well protected.

But it doesn't stop there. Having group critical illness insurance from Aflac means that you may have added financial resources to help with medical costs or ongoing living expenses.

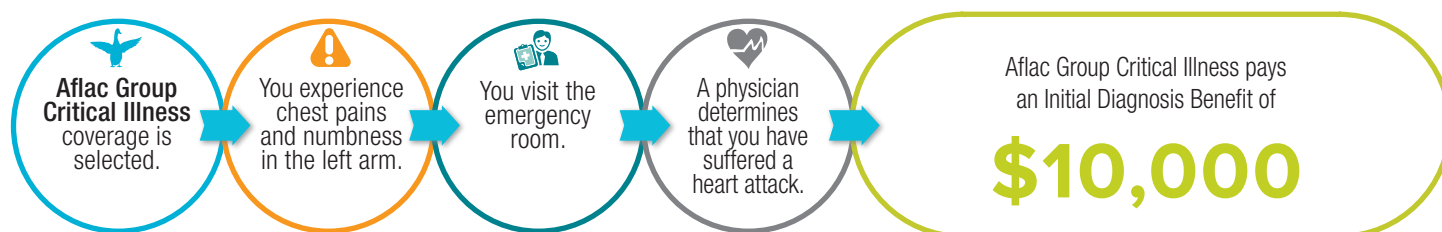
### The Aflac Group Critical Illness plan benefits include:

- Critical Illness Benefit payable for:
  - Cancer
  - Heart Attack (Myocardial Infarction)
  - Stroke
  - Kidney Failure (End-Stage Renal Failure)
  - Major Organ Transplant
  - Bone Marrow Transplant (Stem Cell Transplant)
  - Sudden Cardiac Arrest
  - Coronary Artery Bypass Surgery
  - Non-Invasive Cancer
  - Skin Cancer
  - Coma
  - Severe Burn
  - Paralysis
  - Loss of Speech/Sight/Hearing
- Health Screening Benefit

### Features:

- Benefits are paid directly to you, unless otherwise assigned.
- Coverage is available for you, your spouse, and dependent children.
- Coverage may be continued (with certain stipulations). That means you can take it with you if you change jobs or retire.

### How it works



Amount payable based on \$10,000 Initial Diagnosis Benefit.

For more information, ask your insurance agent/producer, call 1.800.433.3036, or visit [aflacgroupinsurance.com](http://aflacgroupinsurance.com).



Benefits Overview

COVERED CRITICAL ILLNESSES:

CANCER (Internal or Invasive)	100%
HEART ATTACK (Myocardial Infarction)	100%
STROKE (Ischemic or Hemorrhagic)	100%
MAJOR ORGAN TRANSPLANT (25% of this benefit is payable for insureds placed on a transplant list for a major organ transplant)	100%
KIDNEY FAILURE (End-Stage Renal Failure)	100%
BONE MARROW TRANSPLANT (Stem Cell Transplant)	100%
SUDDEN CARDIAC ARREST	100%
SEVERE BURN*	100%
PARALYSIS**	100%
COMA**	100%
LOSS OF SPEECH / SIGHT / HEARING**	100%
NON-INVASIVE CANCER	25%
CORONARY ARTERY BYPASS SURGERY	25%

**INITIAL DIAGNOSIS**  
We will pay a lump sum benefit upon initial diagnosis of a covered critical illness when such diagnoses is caused by or solely attributed to an underlying disease. Cancer diagnoses are subject to the cancer diagnosis limitation. Benefits will be based on the face amount in effect on the critical illness date of diagnosis.

**ADDITIONAL DIAGNOSIS**  
We will pay benefits for each different critical illness after the first when the two dates of diagnoses are separated by at least 6 consecutive months. Cancer diagnoses are subject to the cancer diagnosis limitation.

**REOCCURRENCE**  
We will pay benefits for the same critical illness after the first when the two dates of diagnoses are separated by at least 6 consecutive months. Cancer diagnoses are subject to the cancer diagnosis limitation.

**CHILD COVERAGE AT NO ADDITIONAL COST**  
Each dependent child is covered at 50 percent of the primary insured’s benefit amount at no additional charge. Children-only coverage is not available.

\*This benefit is only payable for a burn due to, caused by, and attributed to, a covered accident.

\*\*These benefits are payable for loss due to a covered underlying disease or a covered accident.

### SKIN CANCER BENEFIT

We will pay \$250 for the diagnosis of skin cancer. We will pay this benefit once per calendar year.

### WAIVER OF PREMIUM

If you become totally disabled due to a covered critical illness prior to age 65, after 90 continuous days of total disability, we will waive premiums for you and any of your covered dependents. As long as you remain totally disabled, premiums will be waived up to 24 months, subject to the terms of the plan.

### SUCCESSOR INSURED BENEFIT

If spouse coverage is in force at the time of the primary insured's death, the surviving spouse may elect to continue coverage. Coverage would continue at the existing spouse face amount and would also include any dependent child coverage in force at the time.

### HEALTH SCREENING BENEFIT (Employee and Spouse only)

We will pay \$100 for health screening tests performed while an insured's coverage is in force. We will pay this benefit once per calendar year.

This benefit is only payable for health screening tests performed as the result of preventive care, including tests and diagnostic procedures ordered in connection with routine examinations. This benefit is payable for the covered employee and spouse.

**This benefit is not paid for dependent children.**

### OPTIONAL BENEFITS RIDER

BENIGN BRAIN TUMOR	100%
ADVANCED ALZHEIMER'S DISEASE	25%
ADVANCED PARKINSON'S DISEASE	25%

These benefits will be paid based on the face amount in effect on the critical illness date of diagnosis. We will pay the optional benefit if the insured is diagnosed with one of the conditions listed in the rider schedule if the date of diagnosis is while the rider is in force.

### PROGRESSIVE DISEASE RIDER:

AMYOTROPHIC LATERAL SCLEROSIS (ALS OR LOU GEHRIG'S DISEASE)	100%
SUSTAINED MULTIPLE SCLEROSIS	100%

This benefit is paid based on your selected Progressive Disease Benefit amount. We will pay the benefit shown upon diagnosis of one of the covered diseases if the date of diagnosis is while the rider is in force.

The plan has limitations and exclusions that may affect benefits payable. This brochure is for illustrative purposes only. Refer to your certificate for complete details, definitions, limitations, and exclusions.

CHILDHOOD CONDITIONS RIDER

CYSTIC FIBROSIS	50%
CEREBRAL PALSY	50%
CLEFT LIP OR CLEFT PALATE	50%
DOWN SYNDROME	50%
PHENYLALANINE HYDROXYLASE DEFICIENCY DISEASE (PKU)	50%
SPINA BIFIDA	50%
TYPE 1 DIABETES	50%

One Time Benefit Amount

AUTISM SPECTRUM DISORDER (ASD)	\$3,000
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Benefits are payable if a dependent child is diagnosed with one of the conditions listed.

SPECIFIED DISEASES RIDER

Percentage of Face Amount

<p><b>TIER I SPECIFIED DISEASE BENEFIT</b></p> <p>Addison’s Disease, Cerebrospinal Meningitis, Diphtheria, Huntington’s Chorea, Legionnaire’s Disease, Malaria, Muscular Dystrophy, Myasthenia Gravis, Necrotizing Fasciitis, Osteomyelitis, Poliomyelitis (Polio), Rabies, Sickie Cell Anemia, Systemic Lupus, Systemic Sclerosis (Scleroderma), Tetanus, Tuberculosis</p> <p>We will pay the benefit shown if an insured is diagnosed with one of the Tier I Specified Diseases listed, and if the date of diagnosis is while the rider is in force.</p> <p>For any subsequent Tier I Specified Disease to be covered, the date of diagnosis of the subsequent Tier I Specified Disease must be 180 days or more after the date the insured first qualified for any previously paid Tier I Specified Disease Benefit.</p>	25%
<p><b>TIER II SPECIFIED DISEASE BENEFIT</b></p> <p>Covered Diseases: Human Coronavirus</p> <p>We will pay the benefit shown if an insured is diagnosed with one of the Tier II Specified Diseases listed, and such diagnosis results in either a period of hospital confinement or hospital intensive care unit confinement as a direct result of the Tier II Specified Disease. Furthermore, the date of diagnosis must be while the rider is in force.</p> <p>In addition, the insured must be receiving treatment for the Tier II Specified Disease for the minimum number of days shown. Only the highest eligible benefit amount will be payable under these benefits. In the event a lower benefit amount was previously paid under these benefits for any period of hospital confinement and that confinement is extended or the insured is moved to an intensive care unit triggering a higher payment, the difference between the previous paid benefit amount and the new benefit amount will be provided.</p> <p>For any subsequent Tier II Specified Disease to be covered, the date of diagnosis of the subsequent Tier II Specified Disease must be 180 days or more after the date the insured first qualified for any previously paid Tier II Specified Disease Benefit.</p>	10% if confined to a hospital for 4-9 days 25% if confined to a hospital for 10 or more days 40% if confined to an intensive care unit

**RATES TABLE FOR: CITY OF LEANDER - GP-36266 / GROUP CRITICAL ILLNESS - PLAN-233777****DEDUCTION FREQUENCY: Semimonthly (24pp / yr)****Employee - Uni-Tobacco**

	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$3.06	\$4.77	\$6.48	\$8.18	\$9.89	\$11.60	\$13.31	\$15.02	\$16.73	\$18.44
30-39	\$4.10	\$6.85	\$9.61	\$12.36	\$15.11	\$17.86	\$20.61	\$23.36	\$26.12	\$28.87
40-49	\$6.55	\$11.75	\$16.94	\$22.14	\$27.34	\$32.54	\$37.74	\$42.94	\$48.13	\$53.33
50-59	\$11.39	\$21.44	\$31.48	\$41.52	\$51.57	\$61.61	\$71.66	\$81.70	\$91.74	\$101.79
60+	\$20.20	\$39.05	\$57.89	\$76.74	\$95.59	\$114.44	\$133.28	\$152.13	\$170.98	\$189.83

**Spouse - Uni-Tobacco**

	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$2.87	\$4.39	\$5.91	\$7.43	\$8.95	\$10.47	\$11.99	\$13.51	\$15.02	\$16.54
30-39	\$3.91	\$6.48	\$9.04	\$11.60	\$14.16	\$16.73	\$19.29	\$21.85	\$24.41	\$26.98
40-49	\$6.36	\$11.37	\$16.38	\$21.39	\$26.40	\$31.40	\$36.41	\$41.42	\$46.43	\$51.44
50-59	\$11.20	\$21.06	\$30.91	\$40.77	\$50.62	\$60.48	\$70.33	\$80.18	\$90.04	\$99.89
60+	\$20.01	\$38.67	\$57.33	\$75.98	\$94.64	\$113.30	\$131.96	\$150.62	\$169.28	\$187.93

# Accident Insurance

AFLAC | [www.aflacgroupinsurance.com](http://www.aflacgroupinsurance.com) | 800-433-3036

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		
	Employee Pays Per Month	Employee Pays Per Pay-Period
Employee	\$8.92	\$4.46
Employee + Spouse	\$15.16	\$7.58
Employee + Children	\$20.04	\$10.02
Employee + Family	\$26.28	\$13.14



## Just because an accident can change your health, doesn't mean it should change your lifestyle too.

Accidents can happen in an instant affecting you or a loved one. Aflac is designed to help families plan for the health care bumps ahead and take some of the uncertainty and financial insecurity out of getting better.

### Protection for the unexpected, that's the benefit of the Aflac Group Accident Plan.

After an accident, you may have expenses you've never thought about. Can your finances handle them? It's reassuring to know that an accident insurance plan can be there for you in your time of need to help cover expenses such as:

- Ambulance rides
- Emergency room visits
- Surgery and anesthesia
- Prescriptions
- Major Diagnostic Testing
- Burns

### Plan Features

- Benefits are paid directly to you, unless otherwise assigned.
- Coverage is guaranteed-issue (which means you may qualify for coverage without having to answer health questions).
- Benefits are paid regardless of any other medical insurance.

## What you need, when you need it.

Group accident insurance pays cash benefits that you can use any way you see fit.





# GROUP ACCIDENT INSURANCE

	BENEFIT AMOUNT
<b>INITIAL TREATMENT</b> (once per accident, within 7 days after the accident, not payable for telemedicine services) Payable when an insured receives initial treatment for a covered accidental injury. This benefit is payable for initial treatment received under the care of a doctor when an insured visits the following:	
Hospital emergency room with X-Ray / without X-Ray	\$100/\$50
Urgent care facility with X-Ray / without X-Ray	\$100/\$50
Doctor's office or facility (other than a hospital emergency room or urgent care) with X-Ray / without X-Ray	\$50/\$25
<b>AMBULANCE</b> (within 90 days after the accident) Payable when an insured receives transportation by a professional ambulance service due to a covered accidental injury.	\$200 Ground \$600 Air
<b>MAJOR DIAGNOSTIC TESTING</b> (once per accident, within 6 months after the accident) Payable when an insured requires one of the following exams: Computerized Tomography (CT/CAT scan), Magnetic Resonance Imaging (MRI), or Electroencephalography (EEG) due to a covered accidental injury. These exams must be performed in a hospital, a doctor's office, a medical diagnostic imaging center or an ambulatory surgical center.	\$100
<b>EMERGENCY ROOM OBSERVATION</b> (within 7 days after the accident) Payable when an insured receives treatment in a hospital emergency room, and is held in a hospital for observation without being admitted as an inpatient because of a covered accidental injury.	\$100 Each 24 hour period  \$25 Less than 24 hours, but at least 4 hours
<b>PRESCRIPTIONS</b> (2 times per accident, within 6 months after the accident) Payable for a prescription filled that - due to a covered accidental injury - is ordered by a doctor, dispensed by a licensed pharmacist and medically necessary for the care and treatment of the insured (in Alaska, Massachusetts and Montana prescriptions do not have to be medically necessary). This benefit is not payable for therapeutic devices or appliances; experimental drugs; drugs, medicines or insulin used by or administered to a person while he is confined to a hospital, rest home, extended-care facility, convalescent home, nursing home or similar institution; or immunization agents, biological sera, blood or blood plasma. This benefit is not payable for pain management techniques for which a benefit is paid under the Pain Management Benefit (if available).	\$5
<b>BLOOD/PLASMA/PLATELETS</b> (3 times per accident, within 6 months after the accident) Payable for each day that an insured receives blood, plasma or platelets due to a covered accidental injury.	\$300
<b>PAIN MANAGEMENT</b> (once per accident, within 6 months after the accident) Payable when an insured, due to a covered accidental injury, is prescribed and receives a nerve ablation and/or block, or an epidural injection administered into the spine. This benefit is only payable for pain management techniques (as shown above) that are administered in a hospital or doctor's office. This benefit is not payable for an epidural administered during a surgical procedure.	\$50
<b>CONCUSSION</b> (once per accident, within 6 months after the accident) Payable when an insured is diagnosed by a doctor with a concussion due to a covered accident.	\$200
<b>TRAUMATIC BRAIN INJURY</b> (once per accident, within 6 months after the accident) Payable when an insured is diagnosed by a neurologist with Traumatic Brain Injury (TBI) due to a covered accident. To qualify as TBI, the neurological deficit must require treatment by a neurologist and a prescribed course of physical, speech and/or occupational therapy under the direction of a neurologist.	\$1,250

<b>COMA</b> (once per accident) Payable when an insured is in a coma lasting 30 days or more as the result of a covered accident. For the purposes of this benefit, Coma means a profound state of unconsciousness caused by a covered accident.		\$5,000
<b>EMERGENCY DENTAL WORK</b> (once per accident, within 6 months after the accident) Payable when an insured's natural teeth are injured as a result of a covered accident.		\$25 Extraction \$100 Repair with a crown
<b>BURNS</b> (once per accident, within 6 months after the accident) Payable when an insured is burned in a covered accident and is treated by a doctor. We will pay according to the percentage of body surface burned. First degree burns are not covered.		
<b>Second Degree</b>		
Less than 10%		\$25
At least 10% but less than 25%		\$50
At least 25% but less than 35%		\$125
35% or more		\$250
<b>Third Degree</b>		
Less than 10%		\$250
At least 10% but less than 25%		\$1,250
At least 25% but less than 35%		\$2,500
35% or more		\$5,000
<b>EYE INJURIES</b> Payable for eye injuries if, because of a covered accident, a doctor removes a foreign body from the eye, with or without anesthesia.		\$200
<b>FRACTURES</b> (once per accident, within 90 days after the accident) Payable when an insured fractures a bone because of a covered accident and is treated by a doctor. If the fracture requires open reduction, 200% of the benefit is payable for that bone. For multiple fractures (more than one fracture in one accident), we will pay a maximum of 200% of the benefit amount for the bone fractured that has the highest dollar amount. For a chip fracture (a piece of bone that is completely broken off near a joint), we will pay 25% of the amount for the affected bone. This benefit is not payable for stress fractures.		Up to \$1,500 based on a schedule
<b>DISLOCATIONS</b> (once per accident, within 90 days after the accident) Payable when an insured dislocates a joint because of a covered accident and is treated by a doctor. If the dislocation requires open reduction, 200% of the benefit for that joint is payable. We will pay benefits only for the first dislocation of a joint. We will not pay for recurring dislocations of the same joint. If the insured dislocated a joint before the effective date of his certificate and then dislocates the same joint again, it will not be covered by the plan. For multiple dislocations (more than one dislocated joint in one accident), we will pay a maximum of 200% of the benefit amount for the joint dislocated that has the highest dollar amount. For a partial dislocation (joint is not completely separated, including subluxation), we will pay 25% of the amount for the affected joint.		Up to \$1,500 based on a schedule
<b>LACERATIONS</b> (once per accident, within 7 days after the accident) Payable when an insured receives a laceration in a covered accident and the laceration is repaired by a doctor. For multiple lacerations, we will pay a maximum of 200% of the benefit for the largest single laceration requiring stitches. Lacerations requiring stitches (including liquid skin adhesive):		
Over 15 centimeters		\$200
5-15 centimeters		\$100
Under 5 centimeters		\$25
Lacerations not requiring stitches		\$12.50
<b>OUTPATIENT SURGERY AND ANESTHESIA</b> (per day / performed in hospital or ambulatory surgical center, within one year after the accident) Payable for each day that, due to a covered accidental injury, an insured has an outpatient surgical procedure performed by a doctor in a hospital or ambulatory surgical center. Surgical procedure does not include laceration repair. If an outpatient surgical procedure is covered under another benefit in the plan, we will pay the higher benefit amount.		\$200

<b>FACILITIES FEE FOR OUTPATIENT SURGERY</b> (surgery performed in hospital or ambulatory surgical center, within one year after the accident) Payable once per each eligible Outpatient Surgery and Anesthesia Benefit (in a hospital or ambulatory surgical center).	\$25
<b>OUTPATIENT SURGERY AND ANESTHESIA</b> (per day / performed in a doctor's office, urgent care facility, or emergency room; maximum of two procedures per accident, within one year of the accident) Payable for each day that, due to a covered accidental injury, an insured has an outpatient surgical procedure performed by a doctor in a doctor's office, urgent care facility or emergency room. Surgical procedure does not include laceration repair. If an outpatient surgical procedure is covered under another benefit in this plan, we will pay the higher benefit amount.	\$25
<b>INPATIENT SURGERY AND ANESTHESIA</b> (per day / within one year after the accident) Payable for each day that, due to a covered accidental injury, an insured has an inpatient surgical procedure performed by a doctor. The surgery must be performed while the insured is confined to a hospital as an inpatient. If an inpatient surgical procedure is covered under another benefit in the plan, we will pay the higher benefit amount.	\$375
<b>TRANSPORTATION</b> (greater than 100 miles from the insured's residence, 3 times per accident, within 6 months after the accident) Payable for transportation if, because of a covered accident, an insured is injured and requires doctor-recommended hospital treatment or diagnostic study that is not available in the insured's resident city.	\$200 Plane \$100 Any ground transportation

<b>SUCCESSOR INSURED BENEFIT</b> If spouse coverage is in force at the time of the employee's death, the surviving spouse may elect to continue coverage. Coverage would continue according to the existing plan and would also include any dependent child coverage in force at the time.
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Surgical Procedures may include, but are not limited to, surgical repair of: ruptured disc, tendons/ligaments, hernia, rotator cuff, torn knee cartilage, skin grafts, joint replacement, internal injuries requiring open abdominal or thoracic surgery, exploratory surgery (with or without repair), etc., unless otherwise noted due to an accidental injury.

AFTER CARE BENEFITS	BENEFIT AMOUNT
<b>APPLIANCES</b> (within 6 months after the accident) Payable if, as a result of an injury received in a covered accident, a doctor advises the insured to use a listed medical appliance as an aid in personal locomotion. Cane, Ankle Brace Walking Boot, Walker, Crutches, Leg Brace, Cervical Collar, Wheelchair, Knee Scooter, Body Jacket, Back Brace	 \$20 \$50
<b>ACCIDENT FOLLOW-UP TREATMENT</b> (maximum of 6 per accident, within 6 months after the accident provided initial treatment is within 7 days of the accident) Payable for doctor-prescribed follow-up treatment for injuries received in a covered accident. Follow-up treatments do not include physical, occupational or speech therapy. Chiropractic or acupuncture procedures are also not considered follow-up treatment.	\$25
<b>POST-TRAUMATIC STRESS DISORDER (PTSD)</b> (once per accident, within 6 months after the accident) Payable if the insured is diagnosed with PTSD, a mental health condition triggered by a covered accident. An insured must meet the diagnostic criteria for PTSD, stipulated in the Diagnostic and Statistical Manual of Mental Disorders IV (DSM IV-TR), and be under the active care of either a psychiatrist or Ph.D.-level psychologist.	\$100
<b>REHABILITATION UNIT</b> (maximum of 31 days per confinement, no more than 62 days total per calendar year for each insured) Payable for each day that, due to a covered accidental injury, an insured receives treatment as an inpatient at a rehabilitation facility. For this benefit to be payable, the insured must be transferred to the rehabilitation facility for treatment following an inpatient hospital confinement. We will not pay the rehabilitation facility benefit for the same days that the hospital confinement benefit is paid. We will pay the highest eligible benefit.	\$50 per day

<p><b>THERAPY</b> (maximum of 10 per accident, beginning within 90 days after the accident provided initial treatment is within 7 days after the accident)</p> <p>Payable if because of injuries received in a covered accident, an insured has doctor-prescribed therapy treatment in one of the following categories: physical therapy provided by a licensed physical therapist, occupational therapy provided by a licensed occupational therapist, or speech therapy provided by a licensed speech therapist.</p>	\$15
<p><b>CHIROPRACTIC OR ALTERNATIVE THERAPY</b> (maximum of 6 per accident, beginning within 90 days after the accident provided initial treatment is within 7 days after the accident)</p> <p>Payable if because of injuries received in a covered accident, an insured receives acupuncture or chiropractic treatment.</p>	\$15
<b>HOSPITALIZATION BENEFITS</b>	<b>BENEFIT AMOUNT</b>
<p><b>HOSPITAL ADMISSION</b> (once per accident, within 6 months after the accident)</p> <p>Payable when an insured is admitted to a hospital and confined as an inpatient because of a covered accidental injury.</p> <p>This benefit is not payable for confinement to an observation unit, for emergency room treatment or for outpatient treatment.</p>	\$500 per confinement
<p><b>HOSPITAL CONFINEMENT</b> (maximum of 365 days per accident, within 6 months after the accident)</p> <p>Payable for each day that an insured is confined to a hospital as an inpatient because of a covered accidental injury. If we pay benefits for confinement and the insured is confined again within 6 months because of the same accidental injury, we will treat this confinement as the same period of confinement.</p> <p>This benefit is payable for only one hospital confinement at a time even if caused by more than one covered accidental injury. This benefit is not payable for confinement to an observation unit or a rehabilitation facility.</p>	\$100 per day
<p><b>HOSPITAL INTENSIVE CARE</b> (maximum of 30 days per accident, within 6 months after the accident)</p> <p>Payable for each day an insured is confined in a hospital intensive care unit because of a covered accidental injury. We will pay benefits for only one confinement in a hospital intensive care unit at a time, even if it is caused by more than one covered accidental injury.</p> <p>If we pay benefits for confinement in a hospital intensive care unit and an insured becomes confined to a hospital intensive care unit again within 6 months because of the same accidental injury, we will treat this confinement as the same period of confinement.</p> <p>This benefit is payable in addition to the Hospital Confinement Benefit.</p>	\$100 per day
<p><b>INTERMEDIATE INTENSIVE CARE STEP-DOWN UNIT</b> (maximum of 30 days per accident, within 6 months after the accident)</p> <p>Payable for each day an insured is confined in an intermediate intensive care step-down unit because of a covered accidental injury.</p> <p>We will pay benefits for only one confinement in an intermediate intensive care step-down unit at a time, even if it is caused by more than one covered accidental injury.</p> <p>If we pay benefits for confinement in an intermediate intensive care step-down unit and an insured becomes confined to an intermediate intensive care step-down unit again within 6 months because of the same condition, we will treat this confinement as the same period of confinement.</p> <p>This benefit is payable in addition to the Hospital Confinement Benefit.</p>	\$50 per day
<p><b>FAMILY MEMBER LODGING</b> (greater than 100 miles from the insured's residence, maximum of 30 days per accident, within 6 months after the accident)</p> <p>Payable for each night's lodging in a motel/hotel/rental property for an adult member of the insured's immediate family. For this benefit to be payable:</p> <ul style="list-style-type: none"> <li>• The insured must be confined to a hospital for treatment of a covered accidental injury;</li> <li>• The hospital and motel/hotel must be more than 100 miles from the insured's residence; and</li> <li>• The treatment must be prescribed by the insured's treating doctor.</li> </ul>	\$100 per day

LIFE CHANGING EVENTS BENEFITS

**DISMEMBERMENT** (once per accident, within 6 months after the accident)  
Payable if an insured loses a hand or foot or experiences loss of sight as the result of a covered accident.  
Dismemberment means:

- Loss of a hand -The hand is removed at or above the wrist joint;
- Loss of a foot -The foot is removed at or above the ankle;
- Loss of a finger/toe - The finger or toe is removed at or above the joint where it is attached to the hand or foot; or
- Loss of sight - At least 80% of the vision in one eye is lost (such loss of sight must be permanent and irrecoverable).

If the Dismemberment Benefit is paid and the insured later dies as a result of the same covered accident, we will pay the appropriate death benefit (if available), less any amounts paid under this benefit.

SINGLE LOSS (the loss of one hand, one foot, or the sight of one eye)	BENEFIT AMOUNT
Employee	\$5,000
Spouse	\$5,000
Child(ren)	\$5,000

DOUBLE LOSS (the loss of both hands, both feet, the sight of both eyes, or a combination of any two)	
Employee	\$10,000
Spouse	\$10,000
Child(ren)	\$10,000

LOSS OF ONE OR MORE FINGERS OR TOES	
Employee	\$500
Spouse	\$500
Child(ren)	\$500

PARTIAL DISMEMBERMENT (INCLUDES AT LEAST ONE JOINT OF A FINGER OR A TOE)	
Employee	\$62.50
Spouse	\$62.50
Child(ren)	\$62.50

**PARALYSIS** (once per accident, diagnosed by a doctor within six months after the accident)  
Payable if an insured has permanent loss of movement of two or more limbs for more than 90 days (in Utah, 30 days) as the result of a covered accidental injury.

Paraplegia	\$2,500
Quadriplegia	\$5,000

**PROSTHESIS** (once per accident, up to 2 prosthetic devices and one replacement per device per insured)\*  
Payable when an insured receives a prosthetic device, prescribed by a doctor, as a result of a covered accidental injury. Prosthetic Device/Prosthesis means an artificial device designed to replace a missing part of the body. This benefit is not payable for hearing aids, wigs, or dental aids (to include false teeth), repair or replacement of prosthetic devices\* and /or joint replacements.

\* We will pay this benefit again once to cover the replacement of a prosthesis for which a benefit has been paid, provided the replacement takes place within three years of the initial benefit payment.

	\$500
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**RESIDENCE/VEHICLE MODIFICATION** (once per accident, within one year after the accident)  
Payable for a permanent structural modification to an insured’s primary residence or vehicle when the insured suffers total and permanent or irrevocable loss of one of the following, due to a covered accidental injury:

- The sight of one eye;
- The use of one hand/arm; or
- The use of one foot/leg.

	\$500
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ACCIDENTAL DEATH RIDER

BENEFIT  
AMOUNT

**ACCIDENTAL DEATH BENEFIT** (within 90 days after the accident\*)  
Payable if a covered accidental injury causes the insured to die.

\$25,000  
Employee  
\$25,000  
Spouse  
\$25,000  
Child(ren)

**ACCIDENTAL COMMON-CARRIER DEATH BENEFIT**

Payable if the insured:

- Is a fare-paying passenger on a common carrier;
- Is injured in a covered accident; and
- Dies within 90 days\* after the covered accident.

\*In Oregon and Utah, within 180 days after the accident; in Pennsylvania, there is no limitation on the number of days.

\$50,000  
Employee  
\$50,000  
Spouse  
\$50,000  
Child(ren)

ORGANIZED ATHLETIC ACTIVITY RIDER

**ORGANIZED ATHLETIC ACTIVITY BENEFIT**

We will pay an additional percentage of the benefit amount payable under the Aflac Group Accident plan for covered accidental injuries sustained while participating in an organized athletic event.

20%

# Employee Assistance Program

Alliance Work Partner | [www.awpnow.com](http://www.awpnow.com) | 800-343-3822

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 a 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.



# City of Leander

## Employee Assistance Program (EAP)



Alliance Work Partners is  
here for you as life happens.

AWP is proud to serve as your EAP, offering you and your household valuable, confidential services at no cost to you.

Your benefits are designed to help you manage daily responsibilities, major events, work stresses, or any issue affecting your quality of life.

All benefits can be  
accessed by calling:

toll free

**1-800-343-3822**

TDD

**1-800-448-1823**

teen line

**1-800-334-TEEN (8336)**

We are available to take your call  
24 hours a day, 7 days a week.



Visit your EAP website at  
**awpnow.com**

and create a  
customized account.

Go to

<https://www.awpnow.com>

Select "Access Your Benefits"

Registration Code:

**AWP-COLEA-1448**

## Your EAP Benefits:

### LawAccess

Legal and Financial services provided by a lawyer or financial professional specializing in your area of concern. Available online or by telephone.

### HelpNet

Customized EAP website featuring resources, skill-building tools, online assessments and referrals.

### WorkLife

Resources and referrals for everyday needs. Available by telephone.

### SafeRide

Reimbursement for emergency cab fare for eligible employees and dependents that opt to use a cab service instead of driving while impaired.

### 1 to 8 Counseling Sessions

Per problem, per year. Short-term counseling sessions which include assessment, referral, and crisis services. *(Same day appointments available for urgent/crisis callers, or facilitation of immediate hospitalization)*

### Newsletters

Webinar Training Series  
Tips for Everyday Living

*Here for you as life happens ...*



### Criteria for Benefits Eligibility

#### Full Benefits:

- Employee, retiree, married/divorced spouse, partner, significant other
- Any household member, regardless of age or relationship, residing in employee's home, including significant other and their children
- All covered employees may bring anyone with them to their authorized/covered sessions regardless of relationship to employee.
- Children and grandchildren, **age 26 or under**, residing in US or Puerto Rico. This includes children and grandchildren of significant other or partner.
- Any person meeting benefit eligibility prior to lay-off or termination of an employee will continue to be eligible for benefits up to 6 months from the date of employee's lay-off or termination. Benefits are extended for 6 months from date of employee's call within this timeframe.

#### Assessment & Referral:

- Children and grandchildren **age 27 and over** of employee, married/divorced spouse, partner, or significant other living outside employee's home
- Employee instructed by law to receive court-ordered counseling
- All crisis cases (suicidal/homicidal, domestic violence, chemical dependence, substance abuse, child/elderly abuse) not otherwise covered
- Any person meeting benefit eligibility prior to lay-off or termination of an employee will continue to be eligible for assessment and referral after 6 months and up to 1 year from the date of employee's lay-off or termination. Benefits are extended 1 year from date of employee's call within this timeframe.

#### Information & Referral:

- Anyone contacting Alliance Work Partners regardless of contract status

Children under the age of 18 must have a written, signed release by their guardian who has custody (whether living in the home or not) to attend counseling on their own. This release is given to their affiliate provider. Divorced parents who bring their children in for counseling must bring a copy of their divorce decree or have signed permission from the other parent before bringing a child into counseling. Grandparents who bring their grandchildren into counseling must have proof of guardianship or written permission from the child's parents.

# Legal Plan



LegalShield | [www.legalshield.com](http://www.legalshield.com) | 800-654-7757

Have you ever found yourself in need of legal advice, but aren't sure where to go? A voluntary group legal plan helps fill that need. It provides you with access to professional lawyers at a low monthly rate. For just a few dollars a month, you can consult with a lawyer about having your will prepared, reviewing documents, contesting a traffic ticket, lawsuits, divorce and so much more. Expert legal advice is available at your fingertips.

Legal Shield Insurance		
	Employee Pays Per Month	Employee Pays Per Pay-Period
Employee	\$21.95	\$10.98
Employee + Family	\$21.95	\$10.98





# Legal Protection is just a Tap Away!

## Getting Started with your LegalShield Benefit is as EASY as 1-2-3!

Follow these steps to use your LegalShield benefit.

### 1. Create your LegalShield Account

Create your account at **[access.legalshield.com](https://access.legalshield.com)**.  
If you already have an account, simply sign in.

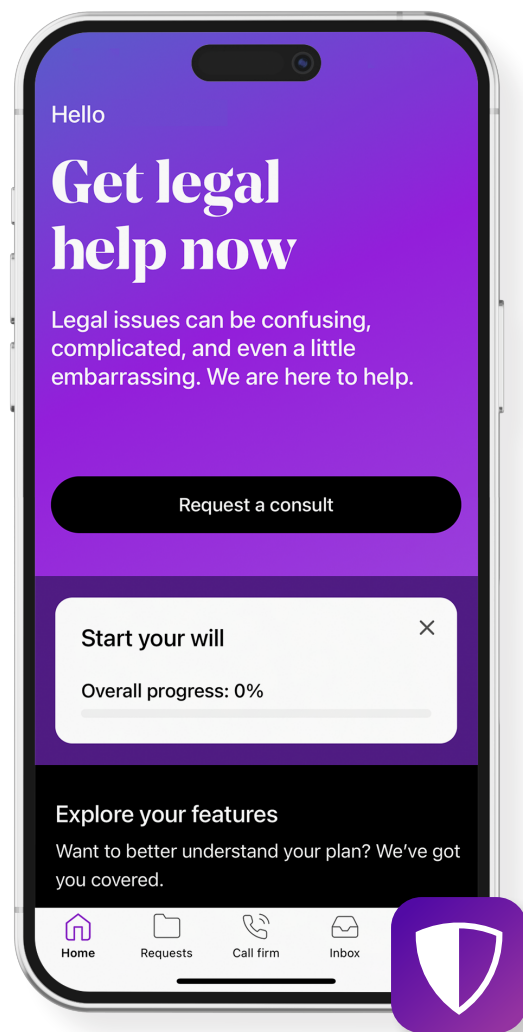
### 2. Download the LegalShield Mobile App

Use your account username and password to log in.

### 3. Contact Your Law Firm

When you have questions about any personal legal matter, contact your dedicated provider law firm directly or use the mobile app.

Be sure to explore all the great services available to you in your **LegalShield Member Portal!** You can also add family members to your account to share access to your plan in your Member Portal.



If you have questions about setting up your account,  
please call **Customer Care at 1-800-654-7757**.  
Customer Care is available 7 a.m.-7 p.m. CT, Monday-Friday.

The LegalShield apps are available for download at no cost. Some services require an active LegalShield Membership to be accessed.



### Holidays (as of 1/01/2025)

All regular full-time employees will earn 8 hours of holiday leave for a designated City holiday; part-time employees (20 hours +) will earn 4 hours of holiday leave.

The following sixteen holidays are official holidays for city employees: **(17 for Police/Fire as noted)**

- New Year's Day
- Martin Luther King Jr. Day
- President's Day
- Good Friday (Friday before Easter)
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- **September 11 (Only for Fire Trainees, Uniform Fire, Police Cadets & Commissioned Police)**
- Indigenous People's Day
- Veterans Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve
- Christmas Day
- Day after Christmas
- Personal Day

When a holiday occurs on a weekend, the following alternative schedule applies:

- A holiday that occurs on a Saturday shall be observed on the Friday before the holiday;
- A holiday that occurs on a Sunday shall be observed on the following Monday.

### Vacation Leave (effective 11/02/2024)

Eligible employees will accrue vacation leave after working a full pay period. Employees cannot use any vacation leave until they have completed the initial six-month introductory period, or any extended introductory period, unless their department director approves such use during the initial or extended introductory period. Accrual rates will be based on length of service with the City and number of hours worked per regular workweek. Accruals are calculated proportionately and occur each pay period.

Years of Service	Full-Time	Fire 24Hr
Less than 9	4.62	6.92
9 ~ 14	5.54	8.31
14 or more	6.46	9.69

*Commissioned Fire Protection Employees accrue at a higher rate than other full-time employees as required by Local Government Code 142.0013. Refer to Section 6.13 Vacation of the City of Leander Personnel Policy for these accruals rates and other detailed vacation leave information.*

*Vacation & Sick accrual based on 26 pay periods.*

### Sick Leave (effective 11/02/2024)

Eligible employees will accrue sick leave after working a full pay period and can use any accrued sick leave. *n.*

All Full Time (80 Hour Per Pay Period)	24-Hour Shift Employees Per Pay Period	No Cap on Sick Accrual
4.62 or (120 hours per year)	6.92 or (180 hours per year)	

### Longevity Pay

In the pay period before Thanksgiving and after the first anniversary of a regular full-time employee's hire date, employees will receive a longevity lump sum of \$60 per each full year of continuous service, up to a maximum of 25 years. Longevity pay is based upon years of service at the City only. Longevity payment is also dependent on the employee's pay status.

### Bereavement Leave

All regular full-time employees may be granted bereavement leave with pay for a specific period of time to be used in the event of the death of an immediate family member.

### Family and Medical Leave and Military Caregiver Leave (FMLA)

Eligible employees may receive up to 12 weeks of job-protected leave per calendar year for specified family and medical reasons with continuation of group health insurance coverage under the same terms and conditions as if the employee had not taken leave. FMLA leave is not paid, but eligible employees are allowed to use their own available paid leave while on FMLA. If the employee is an eligible family member or next of kin (spouse, son, daughter or parent) of a covered service member, the employee can take up to 26 work weeks of leave during a single 12-month period to care for a covered service member with a serious injury or illness.

### Workers' Compensation

The City is self-insured for workers' compensation coverage through the **Texas Municipal League Intergovernmental Risk Pool** to protect employees injured as a direct result of the duties being performed in the course of employment with the City. If you are injured on the job, workers' compensation insurance may pay medical costs and income benefits to replace part of lost wages. Death benefits may also be paid to legal beneficiaries of employees killed on the job. Workers' compensation is designed to cover the costs associated with injuries resulting from identifiable and specific accidents or injuries occurring on the job. It is not designed to cover "ordinary diseases of life."

If you are injured on the job and require emergency medical treatment, go to the nearest hospital emergency room. Also, it is extremely important that you notify your supervisor and contact the Human Resources Department for any workplace injury. For all other medical treatment, including follow-up care after hospital treatment you must select a doctor from the Political Subdivision Workers' Compensation Alliance. The Alliance doctor list may be found at [www.pswca.org](http://www.pswca.org) or you may call **866-99-PSWCA**.

### Leander Library Card, Events and Resources

Residents of Leander within the city limits may get a library card for free, residents outside of the city limits must pay \$15.00 per year, per individual, for a library card. City employees get a library card free, regardless of their address, as long as they provide a state issued ID with a current address and their city-issued badge. A library card will allow check out of all physical items within the library (i.e., books, DVDs, audiobooks on CD) as well as access to online content (i.e., eBooks, eAudiobooks, movies, music) through three apps: Libby, powered by Overdrive; Hoopla; and Freegal. A library card is not required for faxing, printing, copying, or scanning services (fees may apply). In addition, a library card is not required to attend library programs and events. The Leander Library sends out an eNewsletter every month that gives an overview of the library's events, staff picks, puzzles, and more. You can sign up to receive the newsletter at [www.tinyurl.com/lplnewsletter](http://www.tinyurl.com/lplnewsletter).

### Crystal Falls Golf Course

City employees may play at the golf course or driving range for half off the regular rate. City employees who work at the golf course may play golf at no charge. You will be required to show your City badge to take advantage of these deals. There are no discounts for the merchandise in the pro-shop.

## Retirement Plan

The City is a member of the **Texas Municipal Retirement System (TMRS)**. The purpose of this plan is to provide a dependable program for the retirement of employees of Texas municipalities. Participation in the program is compulsory for all regular, full-time employees and for all part-time, non-temporary employees who are expected to work in excess of 1,000 hours per year. State laws governing TMRS require a specified contribution by each eligible employee. Employee contributions will be deducted from each paycheck (currently 7% of gross pay). Under present law, TMRS deductions are tax-free.

The City contributes two dollars for every one dollar contributed by the employee, to be available for the employee through monthly lifetime annuities when they retire from the City. There are several annuity options available to retiring employees, which are explained in detail in the TMRS Benefits Guide available online at [www.tmr.com](http://www.tmr.com).

## Eligibility for Retirement

While you are a member of TMRS , your are eligible to retire and receive an annuity payment monthly for the rest of your life if:

- \* You are at least 60 years of age and have at least five years of credited service with the system; or
- \* You are any age and have completed 20 years of service with the system.

## Deferred Compensation

In addition to your retirement through the Texas Municipal Retirement System (TMRS), the City offers a 457 Deferred Compensation Plan for those employees who would like to participate. As a public sector employer, such a plan affords employees the privilege of saving money for their retirement, and at the same time, temporarily deferring the payment of federal income taxes on a portion of their taxable income. *The City of Leander does not match any 457 contribution.*

This means if your salary is \$30,000 per year and you voluntarily defer 6% of your annual salary (\$1,800) into the deferred compensation plan, your annual federal withholding tax will be calculated on the \$28,200 balance, not on the entire \$30,000. Be advised that you cannot borrow against or use your account as collateral of any kind, and there are specific IRS regulations pertaining to withdrawals.

All guidelines regarding this 457 Deferred Compensation Plan, including those pertaining to participation, withdrawals, and rollovers of funds, are in accordance with strict IRS regulations and cannot be deviated from by any representative of the City or the Retirement Plan Administrators. Questions regarding this deferred compensation plan may be directed to your Mission Square Certified Retirement Specialist Alcira Christina. You can schedule a one-on-one phone consultation with Alcira at 202-759-7289.

# Important Information

This book highlights some of the main features of your benefit programs, but does not include all plan rules, features, limitations or exclusions. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be any inconsistencies between this book and the legal plan documents, the Summary Plan Documents are the final authority. City of Leander reserves the right to change or discontinue its benefit plans at any time.

## HIPAA Privacy Notice

HIPAA requires City of Leander to notify you that a privacy notice is available upon request. Please contact Human Resources if you have any questions.

## Special Enrollment Notice

If you are declining coverage for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself or your dependents in this plan if your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage). However, you must request and complete enrollment within 30 days after yours or your dependents' coverage ends (or after the employer stops contributing towards the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request and complete enrollment within 30 days after the marriage, birth, adoption, or placement for adoption. Special enrollment rights also may exist in the following circumstances:

- If you or your dependents experience a loss of eligibility for Medicaid or a state Children's Health Insurance Program (CHIP) coverage and you request enrollment within 60 days after that coverage ends; or
- If you or your dependents become eligible for a state premium assistance subsidy through Medicaid or a state CHIP with respect to coverage under this plan and you request enrollment within 60 days after the determination of eligibility for such assistance.

**Note:** The 60 day period for requesting enrollment applies only in these last two listed circumstances relating to Medicaid and state CHIP. As described above, a 30 day period applies to most special enrollments.

To request special enrollment or obtain more information, contact Human Resources at City of Leander.

## The Women's Health and Cancer Rights Act

The Women's Health and Cancer Rights Act of 1998 requires group health plans that provide coverage for a mastectomy to provide coverage for certain reconstructive services. This law also requires that written notice of the availability of the coverage be delivered to all plan participants upon enrollment and annually thereafter.

This language serves to fulfill that requirement for this year.

These services include:

- Reconstruction of the breast upon which the mastectomy has been performed;
- Surgery / reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment for physical complications during all stages of mastectomy, including lymphedemas.

In addition, the plan may not:

- Interfere with a participant's rights under the plan to avoid these requirements; or
- Offer inducements to the healthcare provider, or assess penalties against the provider, in an attempt to interfere with the requirements of the law.

However, the plan may apply deductibles, coinsurance, and co-payments consistent with other coverage provided by the plan.

## Newborn Acts Disclosure

Group health plans and health insurance issuers generally may not, under Federal Law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours or 96 hours as applicable. In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours or 96 hours.

## Summary of Material Modification/Reduction

This summary of material modification (SMM) describes changes to the City of Leander Plan and supplements the Summary Plan Description (SPD) for the plan.





# Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved  
OMB No. 1210-0149  
(expires 12-31-2026)

## PART A: General Information

Even if you are offered health coverage through your employment, you may have other coverage options through the Health Insurance Marketplace ("Marketplace"). To assist you as you evaluate options for you and your family, this notice provides some basic information about the Health Insurance Marketplace and health coverage offered through your employment.

### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options in your geographic area.

### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium and other out-of-pocket costs, but only if your employer does not offer coverage, or offers coverage that is not considered affordable for you and doesn't meet certain minimum value standards (discussed below). The savings that you're eligible for depends on your household income. You may also be eligible for a tax credit that lowers your costs.

### Does Employment-Based Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that is considered affordable for you and meets certain minimum value standards, you will not be eligible for a tax credit, or advance payment of the tax credit, for your Marketplace coverage and may wish to enroll in your employment-based health plan. However, you may be eligible for a tax credit, and advance payments of the credit that lowers your monthly premium, or a reduction in certain cost-sharing, if your employer does not offer coverage to you at all or does not offer coverage that is considered affordable for you or meet minimum value standards. If your share of the premium cost of all plans offered to you through your employment is more than 9.12%<sup>1</sup> of your annual household income, or if the coverage through your employment does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit, and advance payment of the credit, if you do not enroll in the employment-based health coverage. For family members of the employee, coverage is considered affordable if the employee's cost of premiums for the lowest-cost plan that would cover all family members does not exceed 9.12% of the employee's household income.<sup>1,2</sup>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered through your employment, then you may lose access to whatever the employer contributes to the employment-based coverage. Also, this employer contribution -as well as your employee contribution to employment-based coverage- is generally excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis. In addition, note that if the health coverage offered through your employment does not meet the affordability or minimum value standards, but you accept that coverage anyway, you will not be eligible for a tax credit. You should consider all of these factors in determining whether to purchase a health plan through the Marketplace.

<sup>1</sup> Indexed annually; see <https://www.irs.gov/pub/irs-drop/rp-22-34.pdf> for 2023.

<sup>2</sup> An employer-sponsored or other employment-based health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs. For purposes of eligibility for the premium tax credit, to meet the "minimum value standard," the health plan must also provide substantial coverage of both inpatient hospital services and physician services.

# When Can I Enroll in Health Insurance Coverage through the Marketplace?

You can enroll in a Marketplace health insurance plan during the annual Marketplace Open Enrollment Period. Open Enrollment varies by state but generally starts November 1 and continues through at least December 15.

Outside the annual Open Enrollment Period, you can sign up for health insurance if you qualify for a Special Enrollment Period. In general, you qualify for a Special Enrollment Period if you've had certain qualifying life events, such as getting married, having a baby, adopting a child, or losing eligibility for other health coverage. Depending on your Special Enrollment Period type, you may have 60 days before or 60 days following the qualifying life event to enroll in a Marketplace plan.

There is also a Marketplace Special Enrollment Period for individuals and their families who lose eligibility for Medicaid or Children's Health Insurance Program (CHIP) coverage on or after March 31, 2023, through July 31, 2024. Since the onset of the nationwide COVID-19 public health emergency, state Medicaid and CHIP agencies generally have not terminated the enrollment of any Medicaid or CHIP beneficiary who was enrolled on or after March 18, 2020, through March 31, 2023. As state Medicaid and CHIP agencies resume regular eligibility and enrollment practices, many individuals may no longer be eligible for Medicaid or CHIP coverage starting as early as March 31, 2023. The U.S. Department of Health and Human Services is offering a temporary Marketplace Special Enrollment period to allow these individuals to enroll in Marketplace coverage.

Marketplace-eligible individuals who live in states served by HealthCare.gov and either- submit a new application or update an existing application on HealthCare.gov between March 31, 2023 and July 31, 2024, and attest to a termination date of Medicaid or CHIP coverage within the same time period, are eligible for a 60-day Special Enrollment Period. **That means that if you lose Medicaid or CHIP coverage between March 31, 2023, and July 31, 2024, you may be able to enroll in Marketplace coverage within 60 days of when you lost Medicaid or CHIP coverage.** In addition, if you or your family members are enrolled in Medicaid or CHIP coverage, it is important to make sure that your contact information is up to date to make sure you get any information about changes to your eligibility. To learn more, visit HealthCare.gov or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

## What about Alternatives to Marketplace Health Insurance Coverage?

If you or your family are eligible for coverage in an employment-based health plan (such as an employer-sponsored health plan), you or your family may also be eligible for a Special Enrollment Period to enroll in that health plan in certain circumstances, including if you or your dependents were enrolled in Medicaid or CHIP coverage and lost that coverage. Generally, you have 60 days after the loss of Medicaid or CHIP coverage to enroll in an employment-based health plan, but if you and your family lost eligibility for Medicaid or CHIP coverage between March 31, 2023 and July 10, 2023, you can request this special enrollment in the employment-based health plan through September 8, 2023. Confirm the deadline with your employer or your employment-based health plan.

Alternatively, you can enroll in Medicaid or CHIP coverage at any time by filling out an application through the Marketplace or applying directly through your state Medicaid agency. Visit <https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/> for more details.

## How Can I Get More Information?

For more information about your coverage offered through your employment, please check your health plan's summary plan description or contact

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The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](https://www.healthcare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

## PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name City of Leander		4. Employer Identification Number (EIN) 74-2007646	
5. Employer address 105 N Brushy Street		6. Employer phone number 512-528-2706	
7. City Leander	8. State TX	9. ZIP code 78641	
10. Who can we contact about employee health coverage at this job? Belinda Medellin, Asst. HR Director			
11. Phone number (if different from above)		12. Email address bmedellin@leandertx.gov	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:

☐ All employees. Eligible employees are:

☒ Some employees. Eligible employees are:

- With respect to dependents:

☒ We do offer coverage. Eligible dependents are:

☐ We do not offer coverage.

☒ If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

**\*\*** Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.

The information below corresponds to the Marketplace Employer Coverage Tool. Completing this section is optional for employers, but will help ensure employees understand their coverage choices.

**13. Is the employee currently eligible for coverage offered by this employer, or will the employee be eligible in the next 3 months?**

☐ **Yes** (Continue)

13a. If the employee is not eligible today, including as a result of a waiting or probationary period, when is the employee eligible for coverage? \_\_\_\_\_ (mm/dd/yyyy) (Continue)

☐ **No** (STOP and return this form to employee)

**14. Does the employer offer a health plan that meets the minimum value standard\*?**

☐ Yes (Go to question 15) ☐ No (STOP and return form to employee)

**15. For the lowest-cost plan that meets the minimum value standard\* offered only to the employee** (don't include family plans): If the employer has wellness programs, provide the premium that the employee would pay if he/ she received the maximum discount for any tobacco cessation programs, and didn't receive any other discounts based on wellness programs.

a. How much would the employee have to pay in premiums for this plan? \$ \_\_\_\_\_

b. How often? ☐ Weekly ☐ Every 2 weeks ☐ Twice a month ☐ Monthly ☐ Quarterly ☐ Yearly

If the plan year will end soon and you know that the health plans offered will change, go to question 16. If you don't know, STOP and return form to employee.

**16. What change will the employer make for the new plan year?** \_\_\_\_\_

☐ Employer won't offer health coverage

☐ Employer will start offering health coverage to employees or change the premium for the lowest-cost plan available only to the employee that meets the minimum value standard.\* (Premium should reflect the discount for wellness programs. See question 15.)

a. How much would the employee have to pay in premiums for this plan? \$ \_\_\_\_\_

b. How often? ☐ Weekly ☐ Every 2 weeks ☐ Twice a month ☐ Monthly ☐ Quarterly ☐ Yearly

• An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986)

## Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2024. Contact your State for more information on eligibility –

ALABAMA – Medicaid	ALASKA – Medicaid
Website: <a href="http://myalhipp.com/">http://myalhipp.com/</a> Phone: 1-855-692-5447	The AK Health Insurance Premium Payment Program Website: <a href="http://myakhipp.com/">http://myakhipp.com/</a> Phone: 1-866-251-4861 Email: <a href="mailto:CustomerService@MyAKHIPP.com">CustomerService@MyAKHIPP.com</a> Medicaid Eligibility: <a href="https://health.alaska.gov/dpa/Pages/default.aspx">https://health.alaska.gov/dpa/Pages/default.aspx</a>
ARKANSAS – Medicaid	CALIFORNIA – Medicaid
Website: <a href="http://myarhipp.com/">http://myarhipp.com/</a> Phone: 1-855-MyARHIPP (855-692-7447)	Health Insurance Premium Payment (HIPP) Program Website: <a href="http://dhcs.ca.gov/hipp">http://dhcs.ca.gov/hipp</a> Phone: 916-445-8322 Fax: 916-440-5676 Email: <a href="mailto:hipp@dhcs.ca.gov">hipp@dhcs.ca.gov</a>
COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)	FLORIDA – Medicaid
Health First Colorado Website: <a href="https://www.healthfirstcolorado.com/">https://www.healthfirstcolorado.com/</a> Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711 CHP+: <a href="https://hcpf.colorado.gov/child-health-plan-plus">https://hcpf.colorado.gov/child-health-plan-plus</a> CHP+ Customer Service: 1-800-359-1991/State Relay 711 Health Insurance Buy-In Program (HIBI): <a href="https://www.mycohibi.com/">https://www.mycohibi.com/</a> HIBI Customer Service: 1-855-692-6442	Website: <a href="https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html">https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html</a> Phone: 1-877-357-3268



<p align="center"><b>GEORGIA – Medicaid</b></p> <p>GA HIPP Website: <a href="https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp">https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp</a>  Phone: 678-564-1162, Press 1  GA CHIPRA Website:  <a href="https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra">https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra</a>  Phone: 678-564-1162, Press 2</p>	<p align="center"><b>INDIANA – Medicaid</b></p> <p>Healthy Indiana Plan for low-income adults 19-64  Website: <a href="http://www.in.gov/fssa/hip/">http://www.in.gov/fssa/hip/</a>  Phone: 1-877-438-4479  All other Medicaid  Website: <a href="https://www.in.gov/medicaid/">https://www.in.gov/medicaid/</a>  Phone: 1-800-457-4584</p>
<p align="center"><b>IOWA – Medicaid and CHIP (Hawki)</b></p> <p>Medicaid Website:  <a href="https://dhs.iowa.gov/ime/members">https://dhs.iowa.gov/ime/members</a>  Medicaid Phone: 1-800-338-8366  Hawki Website:  <a href="http://dhs.iowa.gov/Hawki">http://dhs.iowa.gov/Hawki</a>  Hawki Phone: 1-800-257-8563  HIPP Website: <a href="https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp">https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp</a>  HIPP Phone: 1-888-346-9562</p>	<p align="center"><b>KANSAS – Medicaid</b></p> <p>Website: <a href="https://www.kancare.ks.gov/">https://www.kancare.ks.gov/</a>  Phone: 1-800-792-4884  HIPP Phone: 1-800-967-4660</p>
<p align="center"><b>KENTUCKY – Medicaid</b></p> <p>Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website:  <a href="https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx">https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx</a>  Phone: 1-855-459-6328  Email: <a href="mailto:KIHIPP.PROGRAM@ky.gov">KIHIPP.PROGRAM@ky.gov</a>  KCHIP Website: <a href="https://kynect.ky.gov">https://kynect.ky.gov</a>  Phone: 1-877-524-4718  Kentucky Medicaid Website:  <a href="https://chfs.ky.gov/agencies/dms">https://chfs.ky.gov/agencies/dms</a></p>	<p align="center"><b>LOUISIANA – Medicaid</b></p> <p>Website: <a href="http://www.medicaid.la.gov">www.medicaid.la.gov</a> or <a href="http://www.ldh.la.gov/lahipp">www.ldh.la.gov/lahipp</a>  Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)</p>
<p align="center"><b>MAINE – Medicaid</b></p> <p>Enrollment Website:  <a href="https://www.mymaineconnection.gov/benefits/s/?language=en_US">https://www.mymaineconnection.gov/benefits/s/?language=en_US</a>  Phone: 1-800-442-6003  TTY: Maine relay 711  Private Health Insurance Premium Webpage:  <a href="https://www.maine.gov/dhhs/ofi/applications-forms">https://www.maine.gov/dhhs/ofi/applications-forms</a>  Phone: 1-800-977-6740  TTY: Maine relay 711</p>	<p align="center"><b>MASSACHUSETTS – Medicaid and CHIP</b></p> <p>Website: <a href="https://www.mass.gov/masshealth/pa">https://www.mass.gov/masshealth/pa</a>  Phone: 1-800-862-4840  TTY: 711  Email: <a href="mailto:masspremassistance@accenture.com">masspremassistance@accenture.com</a></p>
<p align="center"><b>MINNESOTA – Medicaid</b></p> <p>Website:  <a href="https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp">https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp</a>  Phone: 1-800-657-3739</p>	<p align="center"><b>MISSOURI – Medicaid</b></p> <p>Website:  <a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a>  Phone: 573-751-2005</p>
<p align="center"><b>MONTANA – Medicaid</b></p> <p>Website:  <a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a>  Phone: 1-800-694-3084  Email: <a href="mailto:HSHSHIPProgram@mt.gov">HSHSHIPProgram@mt.gov</a></p>	<p align="center"><b>NEBRASKA – Medicaid</b></p> <p>Website: <a href="http://www.ACCESSNebraska.ne.gov">http://www.ACCESSNebraska.ne.gov</a>  Phone: 1-855-632-7633  Lincoln: 402-473-7000  Omaha: 402-595-1178</p>

<b>NEVADA – Medicaid</b>	<b>NEW HAMPSHIRE – Medicaid</b>
Medicaid Website: <a href="http://dhcfp.nv.gov">http://dhcfp.nv.gov</a> Medicaid Phone: 1-800-992-0900	Website: <a href="https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program">https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program</a> Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext. 5218
<b>NEW JERSEY – Medicaid and CHIP</b>	<b>NEW YORK – Medicaid</b>
Medicaid Website: <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a> Medicaid Phone: 609-631-2392 CHIP Website: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a> CHIP Phone: 1-800-701-0710	Website: <a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a> Phone: 1-800-541-2831
<b>NORTH CAROLINA – Medicaid</b>	<b>NORTH DAKOTA – Medicaid</b>
Website: <a href="https://medicaid.ncdhhs.gov/">https://medicaid.ncdhhs.gov/</a> Phone: 919-855-4100	Website: <a href="https://www.hhs.nd.gov/healthcare">https://www.hhs.nd.gov/healthcare</a> Phone: 1-844-854-4825
<b>OKLAHOMA – Medicaid and CHIP</b>	<b>OREGON – Medicaid and CHIP</b>
Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a> Phone: 1-888-365-3742	Website: <a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a> Phone: 1-800-699-9075
<b>PENNSYLVANIA – Medicaid and CHIP</b>	<b>RHODE ISLAND – Medicaid and CHIP</b>
Website: <a href="https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx">https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx</a> Phone: 1-800-692-7462 CHIP Website: <a href="http://www.childrenshealthinsuranceprogram.pa.gov">Children's Health Insurance Program (CHIP) (pa.gov)</a> CHIP Phone: 1-800-986-KIDS (5437)	Website: <a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a> Phone: 1-855-697-4347, or 401-462-0311 (Direct RItE Share Line)
<b>SOUTH CAROLINA – Medicaid</b>	<b>SOUTH DAKOTA - Medicaid</b>
Website: <a href="https://www.scdhhs.gov">https://www.scdhhs.gov</a> Phone: 1-888-549-0820	Website: <a href="http://dss.sd.gov">http://dss.sd.gov</a> Phone: 1-888-828-0059
<b>TEXAS – Medicaid</b>	<b>UTAH – Medicaid and CHIP</b>
Website: <a href="http://www.healthinsurancetexas.gov">Health Insurance Premium Payment (HIPP) Program   Texas Health and Human Services</a> Phone: 1-800-440-0493	Medicaid Website: <a href="https://medicaid.utah.gov/">https://medicaid.utah.gov/</a> CHIP Website: <a href="http://health.utah.gov/chip">http://health.utah.gov/chip</a> Phone: 1-877-543-7669
<b>VERMONT– Medicaid</b>	<b>VIRGINIA – Medicaid and CHIP</b>
Website: <a href="http://www.vermonthealthaccess.org">Health Insurance Premium Payment (HIPP) Program   Department of Vermont Health Access</a> Phone: 1-800-250-8427	Website: <a href="https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select">https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select</a> <a href="https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs">https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs</a> Medicaid/CHIP Phone: 1-800-432-5924
<b>WASHINGTON – Medicaid</b>	<b>WEST VIRGINIA – Medicaid and CHIP</b>
Website: <a href="https://www.hca.wa.gov/">https://www.hca.wa.gov/</a> Phone: 1-800-562-3022	Website: <a href="https://dhhr.wv.gov/bms/">https://dhhr.wv.gov/bms/</a> <a href="http://mywvhipp.com/">http://mywvhipp.com/</a> Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)

WISCONSIN – Medicaid and CHIP	WYOMING – Medicaid
Website: <a href="https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm">https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm</a> Phone: 1-800-362-3002	Website: <a href="https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/">https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/</a> Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since January 31, 2024, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Menu Option 4, Ext. 61565

## Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email [ebsa.opr@dol.gov](mailto:ebsa.opr@dol.gov) and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2026)

# Medicare D Notice

## Important Notice from City of Leander About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with City of Leander and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. City of Leander has determined that the prescription drug coverage offered by the City of Leander Medical Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

### When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15<sup>th</sup> to December 7<sup>th</sup>.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

# Medicare D Notice

## What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current City of Leander coverage will not be affected.

If you do decide to join a Medicare drug plan and drop your current City of Leander coverage, be aware that you and your dependents may not be able to get this coverage back.

## When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with City of Leander and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage.

For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

## For More Information About This Notice Or Your Current Prescription Drug Coverage \_

Contact the person listed on the next page for further information.

**NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through City of Leander changes. You also may request a copy of this notice at any time.



# Medicare D Notice

## For More Information About Your Options Under Medicare Prescription Drug Coverage \_

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

Date:	January 1, 2025— December 31, 2025
Name of Entity/Sender:	City of Leander
Contact--Position/Office:	Human Resources
Address:	105 N. Brushy St. Leander, Texas
Phone Number:	78641 (512) 528-2706

# Glossary of Health Coverage & Medical Terms

This glossary has many commonly used terms, but isn't a full list. These glossary terms and definitions are intended to be educational and may be different from the terms and definitions in your plan. Some of these terms also might not have exactly the same meaning when used in your policy or plan, and in any such case, the policy or plan governs. (See your Summary of Benefits and Coverage for information on how to get a copy of your policy or plan document.)

## Allowed Amount

Maximum amount on which payment is based for covered health care services. This may be called "eligible expense," "payment allowance" or "negotiated rate." If your provider charges more than the allowed amount, you may have to pay the difference. (See Balance Billing.)

## Appeal

A request for your health insurer or plan to review a decision or a grievance again.

## Balance Billing

When a provider bills you for the difference between the provider's charge and the allowed amount. For example, if the provider's charge is \$100 and the allowed amount is \$70, the provider may bill you for the remaining \$30. A preferred provider may not balance bill you for covered services.

## Co-Insurance

Your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay co-insurance plus any deductibles you owe. For example, if the health insurance or plan's allowed amount for an office visit is \$100 and you've met your deductible, your co-insurance payment of 20% would be \$20. The health insurance or plan pays the rest of the allowed amount.

## Complications of Pregnancy

Conditions due to pregnancy, labor and delivery that require medical care to prevent serious harm to the health of the mother or the fetus. Morning sickness and a non-emergency caesarean section aren't complications.

## Co-Payment

A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

## Deductible

The amount you owe for health care services your health insurance or plan covers before your health insurance or plan begins to pay. For example, if your deductible is \$1000, your plan won't pay anything until you've met your \$1000 deductible for covered health care services subject to the deductible. The deductible may not apply to all services.

## Durable Medical Equipment (DME)

Equipment and supplies ordered by a health care provider for everyday or extended use. Coverage for DME may include: oxygen equipment, wheelchairs, crutches or blood testing strips for diabetics.

## Emergency Medical Condition

An illness, injury, symptom or condition so serious that a reasonable person would seek care right away to avoid severe harm.

## Emergency Medical Transportation

Ambulance services for an emergency medical condition.

## Emergency Room Care

Emergency services you get in an emergency room.

## Emergency Services

Evaluation of an emergency medical condition and treatment to keep the condition from getting worse.

## Excluded Services

Health care services that your health insurance or plan doesn't pay for or cover.

## Grievance

A complaint that you communicate to your health insurer or plan.

## **Habilitation Services**

Health care services that help a person keep, learn or improve skills and functioning for daily living. Examples include therapy for a child who isn't walking or talking at the expected age. These services may include physical and occupational therapy, speech-language pathology and other services for people with disabilities in a variety of inpatient and/or outpatient settings.

## **Health Insurance**

A contract that requires your health insurer to pay some or all of your health care costs in exchange for a premium.

## **Home Health Care**

Health care services a person receives at home.

## **Hospice Services**

Services to provide comfort and support for persons in the last stages of a terminal illness and their families.

## **Hospital Outpatient Care**

Care in a hospital that usually doesn't require an overnight stay.

## **Hospitalization**

Care in a hospital that requires admission as an inpatient and usually requires an overnight stay. An overnight stay for observation could be outpatient care.

## **In-Network Co-Insurance**

The percent (for example, 20%) you pay of the allowed amount for covered health care services to providers who contract with your health insurance or plan. In-network co-insurance usually costs you less than out-of-network co-insurance.

## **In-Network Co-Payment**

A fixed amount (for example, \$15) you pay for covered health care services to providers who contract with your health insurance or plan. In-network co-payments usually are less than out-of-network co-payments.

## **Medically Necessary**

Health care services or supplies needed to prevent, diagnose or treat an illness, injury, condition, disease or its symptoms and that meet accepted standards of medicine.

## **Network**

The facilities, providers and suppliers your health insurer or plan has contracted with to provide health care services.

## **Non-Preferred Provider**

A provider who doesn't have a contract with your health insurer or plan to provide services to you. You'll pay more to see a non-preferred provider. Check your policy to see if you can go to all providers who have contracted with your health insurance or plan, or if your health insurance or plan has a "tiered" network and you must pay extra to see some providers.

## **Out-of-Network Co-Insurance**

The percent (for example, 40%) you pay of the allowed amount for covered health care services to providers who do not contract with your health insurance or plan. Out-of-network co-insurance usually costs you more than in-network co-insurance.

## **Out-of-Network Co-Payment**

A fixed amount (for example, \$30) you pay for covered health care services from providers who do not contract with your health insurance or plan. Out-of-network co-payments usually are more than in-network co-payments.

## **Out-of-Pocket Limit**

The most you pay during a policy period (usually a year) before your health insurance or plan begins to pay 100% of the allowed amount. This limit never includes your premium, balance-billed charges or health care your health insurance or plan doesn't cover. Some health insurance or plans don't count all of your co-payments, deductibles, co-insurance payments, out-of-network payments or other expenses toward this limit.

## **Physician Services**

Health care services a licensed medical physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine) provides or coordinates.

## **Plan**

A benefit your employer, union or other group sponsor provides to you to pay for your health care services.

### **Preauthorization**

A decision by your health insurer or plan that a health care service, treatment plan, prescription drug or durable medical equipment is medically necessary. Sometimes called prior authorization, prior approval or precertification. Your health insurance or plan may require preauthorization for certain services before you receive them, except in an emergency. Preauthorization isn't a promise your health insurance or plan will cover the cost.

### **Preferred Provider**

A provider who has a contract with your health insurer or plan to provide services to you at a discount. Check your policy to see if you can see all preferred providers or if your health insurance or plan has a "tiered" network and you must pay extra to see some providers. Your health insurance or plan may have preferred providers who are also "participating" providers. Participating providers also contract with your health insurer or plan, but the discount may not be as great, and you may have to pay more.

### **Premium**

The amount that must be paid for your health insurance or plan. You and/or your employer usually pay it monthly, quarterly or yearly.

### **Prescription Drug Coverage**

Health insurance or plan that helps pay for prescription drugs and medications.

### **Prescription Drugs**

Drugs and medications that by law require a prescription.

### **Primary Care Physician**

A physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine) who directly provides or coordinates a range of health care services for a patient.

### **Primary Care Provider**

A physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine), nurse practitioner, clinical nurse specialist or physician assistant, as allowed under state law, who provides, coordinates or helps a patient access a range of health care services.

### **Provider**

A physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine), health care professional or health care facility licensed, certified or accredited as required by state law.

### **Reconstructive Surgery**

Surgery and follow-up treatment needed to correct or improve a part of the body because of birth defects, accidents, injuries or medical conditions.

### **Rehabilitation Services**

Health care services that help a person keep, get back or improve skills and functioning for daily living that have been lost or impaired because a person was sick, hurt or disabled. These services may include physical and occupational therapy, speech-language pathology and psychiatric rehabilitation services in a variety of inpatient and/or outpatient settings.

### **Skilled Nursing Care**

Services from licensed nurses in your own home or in a nursing home. Skilled care services are from technicians and therapists in your own home or in a nursing home.

### **Specialist**

A physician specialist focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent or treat certain types of symptoms and conditions. A non-physician specialist is a provider who has more training in a specific area of health care.

### **UCR (Usual, Customary and Reasonable)**

The amount paid for a medical service in a geographic area based on what providers in the area usually charge for the same or similar medical service. The UCR amount sometimes is used to determine the allowed amount.

### **Urgent Care**

Care for an illness, injury or condition serious enough that a reasonable person would seek care right away, but not so severe as to require emergency room care.

# Contact Information

Belinda Medellin, Assistant HR Director  
512-528-2706  
[bmedellin@leandertx.gov](mailto:bmedellin@leandertx.gov)

Edith Bergman, Sr. Account Administrator  
281-272-8638 | [edith.bergman@ffga.com](mailto:edith.bergman@ffga.com)

Sherry Skidmore, Account Rep  
512-461-6794 | [sherry.skidmore@ffga.com](mailto:sherry.skidmore@ffga.com)

Product	Carrier	Website	Phone
Medical	Cigna	<a href="http://www.mycigna.com">www.mycigna.com</a>	866-494-2111
Virtual Visits / 24/7	MDLIVE	<a href="http://www.mycigna.com">www.mycigna.com</a>	888-726-3171
Prescription Drug Savings	CleverRX	<a href="http://partner.cleverrx.com/ffga">partner.cleverrx.com/ffga</a>	800-873-1195
Health Savings Account	A+ Federal Credit Union	<a href="http://www.aplusfcu.com">www.aplusfcu.com</a>	800-252-8148
Flexible Spending Account	FFGA	<a href="http://www.ffga.com">www.ffga.com</a>	866-853-3539
Dental	Cigna	<a href="http://www.mycigna.com">www.mycigna.com</a>	866-494-2111
Vision	Cigna	<a href="http://www.mycigna.com">www.mycigna.com</a>	866-494-2111
Basic Life and AD&D Voluntary Life and AD&D	The Hartford	<a href="http://www.thehartford.com">www.thehartford.com</a>	888-563-1124
Permanent Life Insurance	Texas Life Insurance	<a href="http://www.texaslife.com">www.texaslife.com</a>	800-282-9233
Short & Long Term Disability	BCBS	<a href="http://www.bcbstx.com">www.bcbstx.com</a>	877-442-4207
Hospital Indemnity	Aetna	<a href="http://www.myaetnasupplemental.com">www.myaetnasupplemental.com</a>	800-607-3366



# Contact Information

Product	Carrier	Website	Phone
Cancer	American Fidelity	<a href="http://www.americanfidelity.com">www.americanfidelity.com</a>	800-662-1113
Critical Illness	Aflac	<a href="http://www.aflacgroupinsurance.com">www.aflacgroupinsurance.com</a>	800-433-3036
Employee Assistance Program	Alliance Work Partners	<a href="http://www.awpnow.com">www.awpnow.com</a>	800-343-3822
Legal	Legal Shield	<a href="http://www.legalshield.com">www.legalshield.com</a>	800-654-7757