

2024-25 BENEFITS AT A GLANCE



Full-Time Employees

Eligibility	Regular full-time employees and employees working 30 hours per week or more are eligible to participate in the benefit plans. Your coverage is effective 1st day of the month following 30 days of full-time employment.
Eligible Dependents	Your eligible dependents include: <ul style="list-style-type: none"> • Your legal spouse or domestic partner • Your children (up to age 26) including natural children, stepchildren, legally adopted children, children placed for adoption, children for whom you serve as legal guardian • Disabled dependent child(ren) of any age

Medical Plans - aetna

Key Features of Your Medical Plan Offerings

Networks	Visit www.aetna.com to find in-network providers. • Both medical plans utilize the Aetna Choice® POS II - CPOSII Network
Preventive Care	Preventive Care is covered at 100% when you use an in-network provider.
Specialist	You do not need a referral to visit a specialist.

	HDHP Plan	PPO Plan
DEDUCTIBLE	In-Network	In-Network
Individual Family	\$3,200 \$6,000	\$500 \$1,000
COINSURANCE (<i>applies after deductible is met</i>)		
Member Cost Share %	20%	10%
MEMBER COPAYMENT(S)		
Office Visit - Primary Care Specialist	20% After Ded.	\$20 Copay \$30 Copay
Telehealth - CVS Health	20% After Ded.	\$0 Copay \$20 Copay - Behavioral Health
Acupuncture (20 visit max)	20% After Ded.	\$30 Copay
Preventive Care / Screenings / Immunizations	100% Covered	100% Covered
Urgent Care	20% After Ded.	\$40 Copay
Emergency Room	20% After Ded.	\$300 Copay + 10% Coins.
Retail Rx Copays (30-Day Supply) Generic / Brand / Non-Preferred Brand / Specialty*	20% After Ded.	\$0 / \$45 / \$75 / \$250*
Mail Order (90-Day Supply)	20% After Ded.	2x Retail Copay
OUT-OF-POCKET (OOP) MAXIMUM		
Individual Family	\$6,550 \$13,100	\$6,550 \$13,100
RATES PER SEMI-MONTHLY PAY PERIOD (24 per year)		
Employee Only	\$15.00	\$25.00
Employee + Spouse	\$200.00	\$240.00
Employee + Child(ren)	\$148.00	\$180.00
Employee + Family	\$340.00	\$395.00

*All Specialty prescriptions must be filled through the Aetna CVS Specialty Performance Pharmacy Network
Note: Employees enrolled in the HDHP Plan will receive a \$20 HSA Monthly Contribution

Dental Plan -

In-Network/Out-of-Network	
NETWORK	
DEDUCTIBLE	
Individual Family	\$50 \$150 *max of 3 ded. per family*
COVERED SERVICES	
Preventive Services	Covered at 100% *Deductible waived*
Basic Services	Covered at 80% After Ded.
Major Services	Covered at 50% After Ded.
Orthodontia Services (Adult & Child)	Covered at 50% *Deductible waived*
Orthodontia Lifetime Maximum	\$1,500 per person
Out-of-Network Reimbursement	Usual & Customary (U&C) 90 th *Members are responsible for any amounts billed over the allowed amount*
ANNUAL MAXIMUM	
Maximum Benefit	\$1,500 per person
RATES PER SEMI-MONTHLY PAY PERIOD (24 per year)	
Employee Only	\$ 0.00
Employee + Spouse	\$19.28
Employee + Child(ren)	\$30.59
Employee + Family	\$48.82

Vision Plan -

In-Network		Out-of-Network
NETWORK	EyeMed Insight	
Vision Exam	\$20 copay	Up to \$40 reimbursement
COVERED SERVICES - LENSES / FRAMES		
Single Lenses	\$20 copay	Up to \$30 reimbursement
Bifocal Lenses	\$20 copay	Up to \$50 reimbursement
Trifocal Lenses	\$20 copay	Up to \$70 reimbursement
Frames	\$130 allowance + 20% off balance	Up to \$65 reimbursement
Contact Lenses (Elective)	\$130 allowance + 15% off balance	Up to \$65 reimbursement
Contact Lenses (Medically Necessary)	Covered in full	Up to \$300 reimbursement
BENEFIT FREQUENCY		
Exams	Once every 12 months	Once every 12 months
Lenses/Contacts	Once every 12 months (contacts in lieu of frames/lenses)	Once every 12 months (contacts in lieu of frames/lenses)
Frames	Once every 24 months	Once every 24 months
RATES PER SEMI-MONTHLY PAY PERIOD (24 per year)		
Employee Only	\$2.43	
Employee + Spouse	\$4.61	
Employee + Child(ren)	\$4.84	
Employee + Family	\$7.13	

Life and AD&D Insurance - securian FINANCIAL

Basic Life & AD&D Insurance	Life insurance provides a financial benefit to beneficiaries upon death. Each eligible employee is automatically enrolled in Basic Life and AD&D Insurance at no cost. The plan pays 2x your salary up to \$300,000 . We have included the Line of Duty AD&D additional benefit as an enhancement to your current basic AD&D plan. Line of Duty provides an additional benefit of 100% of the basic AD&D principal sum up to \$100,000 for public safety officers (police and fire) that suffer a loss while he or she is performing his or her customary duties for the employer. This benefit amount reduces to 65% of the original amount at age 70, to 40% at age 75, and to 25% at age 80.
Voluntary Life/AD&D Insurance	If you need additional protection beyond the company-paid Basic Life Insurance, you may purchase Voluntary Term Life and AD&D Insurance for yourself and your eligible dependents. You may elect up to \$750,000 with a guaranteed issue of \$250,000. Your Spouse may elect \$250,000 not to exceed 100% of your total life amounts and your child may have up to \$15,000 in life insurance. This is an employee paid benefit.

Disability Benefits - securian FINANCIAL

Long-Term Disability	In the event you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income. Following 90 days of elimination period, this employer-paid benefit pays 60% of your monthly income up to \$5,000 per month . This coverage will continue to pay you a benefit until the later of the specified length of time in you plan summary, or the Social Security Normal Retirement Age.
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3/12 Pre-existing Condition Exclusion: If treatment is received 3 months prior to your effective date, then the condition will not be covered until you have been covered for 12 months.

Additional Benefits

Virtual Visits -CVS Health	Get 24/7 non-emergency care from a board-certified doctor by phone, online video or mobile app from the privacy and comfort of your own home. You can speak with a Virtual Visits doctor within minutes and be seen for PCP visits for ongoing care, behavioral health counseling sessions and psychiatrist visits. Members enrolled in the PPO plan can access virtual visits for \$0 or \$20 for Behavioral Health, and members on the HDHP plan pay 20% after the deductible is met.
ScriptSourcing	ScriptSourcing gives you access to \$0 copay on mail order brand name maintenance medications (up to a 90-day supply) at no cost to you. Prescriptions are shipped directly to your home with no need to worry about shipping or handling costs or other out-of-pocket expenses. ScriptSourcing has a dedicated team of member advocates to help you every step of the way.
Health Savings Account (HSA)	A Health Savings Account (HSA) is a tax-advantaged personal savings account that can be used to pay for medical, dental, vision and other qualified expenses. To contribute to an HSA, you must be enrolled in a qualified high-deductible health plan (HDHP) and your contributions are limited annually. City of Cedar Park contributes \$20 monthly to your HSA! 2024 MAXIMUM CONTRIBUTION LIMIT: \$4,150 Individual \$8,300 Family
Flexible Spending Account (FSA)	Flexible Spending Accounts (FSA) allow you to reduce your taxable income by setting aside pre-tax dollars from each paycheck to pay for eligible out-of-pocket health care and dependent care expenses* for yourself, your spouse and your dependent children. You may only roll over up to \$610 of your FSA funds for use in the following plan year, any remaining funds will expire at the end of the plan year. 2024 MAXIMUM CONTRIBUTION LIMIT: \$3,200
Dependent Care Account (DCA)	A Dependent Care FSA (DCA) allows you to set aside pre-tax funds to help pay for qualified dependent care expenses. DCA funds can be used on expenses such as nursery, baby-sitting, private pre-K, extended day care before and after school. 2024 MAXIMUM CONTRIBUTION LIMIT: \$5,000 (\$2,500 if married and filing separately)
Employee Assistance Program (EAP)	The Deer Oaks Employee Assistance Program (EAP) is a free service provided for you, your dependents, and household members. This program offers a wide variety of counseling, referral, and consultation services, which are all designed to assist you and your family in resolving work and life issues to live happier, healthier, more balanced lives. From stress, addiction, and change management, to locating childcare facilities, legal assistance, and financial challenges, our qualified professionals are here to help. These services are completely confidential and can be easily accessed 24/7.
LifeSuite Services	Life happens. When it does - turn to your LifeSuite services through Telus Health. Services include legal, financial, grief, travel assistance, and legacy planning. These services are designed to help you in times of need and are only a click or call away.
Employee Benefits Center - Voluntary Benefits	The Employee Benefits Center (EBC) is a one-stop-shop for you to find all things benefits related! On the website, you'll find open enrollment and plan year dates, benefit descriptions, carrier contact information, product brochures, claim forms and enrollment details. Visit ffbenefits.ffga.com/cityofcedarpark today to see what additional benefits are available to you and your loved ones!

IMPORTANT CONTACT INFORMATION



PLAN	PROVIDER	POLICY #	CONTACT INFORMATION
MEDICAL		475239	(888) 416-2277
PHARMACY			aetna.com
VIRTUAL VISITS		475239	CVS.com/virtual-care
SCRIPTSOURCING		-	(410) 902-8811 scriptsourcing.com
DENTAL		23095	(800) 521-2651 deltadentalins.com
VISION		TBD	(866) 723-0513 Eyemed.com
LIFE AND AD&D		34394	(800) 392-7295
DISABILITY			lifebenefits.com
HEALTH SAVINGS ACCOUNT (HSA)		-	(800) 357-6246 hsabank.com
FLEXIBLE SPENDING ACCOUNT (FSA)		-	(866) 853-3539 ffga.com
EMPLOYEE ASSISTANCE PROGRAM (EAP)		-	(888) 993-7650 deeroakseap.com
LEGAL, FINANCIAL & GRIEF		Username: lfg Password: resources	(877) 849-6034 telus.com
TRAVEL ASSISTANCE		-	(855) 516-5433 lifebenefits.com/travel
LEGACY PLANNING			legacyplanningresources.com
EMPLOYEE BENEFITS CENTER - VOLUNTARY BENEFITS		-	ffbenefits.ffga.com/cityofcedarpark



Need more details?

Visit City of Cedar Park's Virtual Benefits Guide at:
<https://ffbenefits.ffga.com/cityofcedarpark/>
 or scan this QR Code