

FOR BENEFITS EFFECTIVE OCTOBER 1, 2020
THROUGH SEPTEMBER 30, 2021

City of Corpus Christi
EMPLOYEE
Benefits

2020-2021 Benefits Guide



HELPING YOU REACH YOUR POTENTIAL

POLICE



WELCOME

The City of Corpus Christi wants you and your family to be happy, healthy and secure. That’s why we offer a benefits program that is designed to help you achieve your physical, financial and work-life potential. We are committed to providing you with tools and resources to help you maximize your benefits, including this Benefits Guide. Please review it carefully for highlights of our benefits and discuss your options with your family.

For more details on your benefits, important documents and to enroll in coverage, please explore our Employee Benefits website at **benefitscc.org**.

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INTRODUCING ALEX®, OUR BENEFITS COUNSELOR

ALEX provides personalized, confidential benefits guidance on any computer, tablet or smartphone. Before you make your enrollment decisions, let ALEX help you find the plans that make the most sense for you and your family.

Get personalized, confidential benefits guidance on any device at myalex.com/corpuschristi.



Open Enrollment

“ASK ALEX” DECISION-SUPPORT TOOL

ALEX is a private and confidential online tool that can help you select the best benefit plan for you and your family. Simply answer a few questions and ALEX will provide a personalized recommendation (rest assured your answers will not be shared with the City). Visit myalex.com/corpuschristi to get started.

HOW TO ENROLL

- Visit myalex.com/corpuschristi.com/home to learn about your benefits.
- Once you are ready to enroll, click “Choose My Benefits” from the top menu to be directed to our enrollment system.

DEPENDENT ELIGIBILITY VERIFICATION

If you are adding a dependent to your health coverage during Open Enrollment, you will be required to submit dependent eligibility documentation by September 1. New hires are required to provide documentation on hire date. Required documentation includes:

- **For Spouse/Common-Law Spouse**
 - » A copy of your spouse’s/common-law spouse’s Social Security card
 - » A copy of your marriage license, registered civil union documentation or Affidavit of Common Law Marriage
- **For Dependent Child(ren) Up to Age 26:**
 - » A copy of the child’s Social Security card
 - » A copy of the child’s birth certificate or hospital birth record
 - » A copy of the adoption certificate
 - » A copy of a court order guardianship document
 - » A copy of a Qualified Medical Child Support Order
 - » A copy of the Affidavit of Dependent Tax Qualifications

Any required documentation should be delivered to Human Resources – Benefits at 1201 Leopard Street, faxed to (361) 844-1730 or emailed to EmployeeBenefits@cctexas.com (please note: the email address is not secure). Should you have any questions, please call (361) 826-3300.

Getting Started

ELIGIBILITY

Full-time employees in a regularly budgeted position routinely assigned to work 40 hours per week, excluding temporary employees, are eligible for benefits. Eligible dependents include your spouse/common-law spouse and dependent children up to age 26, including biological children, stepchildren, adopted children or foster children. Please note that a child may not be insured in medical, dental or vision coverage by more than one member.

IMPORTANT INFORMATION

- Our plan year is October 1 through September 30.
- Benefits are effective on your date of hire. You will be automatically enrolled in basic life coverage and the Texas Municipal Retirement System (TMRS). To add, change or drop benefits for yourself or your dependents, you must return the enrollment form within 30 days of your hire date.
- Elections you make when first becoming eligible or during Open Enrollment will remain in effect until our next Open Enrollment period. In addition, if you decline coverage for yourself and/or your dependent(s) when first becoming eligible, you must wait until the next Open Enrollment period to enroll. However, if you experience a qualified life event (see below) during the year, you may make changes to your elections within 30 days of the event.

QUALIFIED LIFE EVENTS

If you experience a qualified life event during the year, you may make changes to your elections within 30 days of the event. Qualified life events may include the birth or adoption of a child, marriage, divorce, death of a dependent or a change in you or your spouse’s work status that affects your benefits or a dependent’s loss of eligibility.

It is your responsibility to make changes to your benefit elections by contacting the Benefits Office at Human Resources at (361) 826-3300 within 30 days of the event. If you fail to do so, you will not be able to enroll or make changes until the next Open Enrollment period. Requested changes to your benefit plan must be on account of and consistent with the nature of the qualifying event.

FOR MORE INFORMATION

Meet ALEX on his Corpus Christi home page, and find your employee benefits resource links, coverage information and carrier contact information, including phone numbers, links to member websites and important documents. Simply visit myalex.com/corpuschristi and make a selection from the top menu. Make ALEX your go-to resource!

HEALTH



MEDICAL COVERAGE

Blue Cross Blue Shield of Texas (BCBSTX)

The City offers the Consumer-Driven Health Plan (CDHP) Public Safety Plan to eligible employees. Once you meet your annual deductible, which includes the cost of doctor's office visits, prescriptions and medical treatments, the plan pays its share of the cost of coverage (i.e., coinsurance). Once you meet the annual out-of-pocket maximum, the plan pays the full cost of coverage. Note that the plan always pays the full cost of in-network preventive screenings. The plan also offers you the freedom to select your health care providers from a nationwide network. Below is a high-level overview of the plan. For complete coverage details, please refer to the Plan Document, which is posted on benefitscc.org.

| Plan Feature | CDHP Public Safety | |
|---|--|-------------------------------|
| | In-Network | Out-of-Network |
| Annual Deductible | | |
| Individual/Family | \$3,000/\$6,000 | \$5,000/\$10,000 |
| Annual Out-of-Pocket Maximum (copays and deductibles are included for the CDHP Public Safety Plan) | | |
| Individual/Family | \$3,000/\$6,000 | \$7,000/\$14,000 |
| Services | | |
| Annual Well Visit (Preventive) | You pay \$0 | You pay deductible, then 30% |
| Primary Care Physician Office Visit | You pay deductible, then 0% | You pay deductible, then 30% |
| MDLIVE Virtual Visit | You pay deductible, then 0% | N/A |
| Employee Wellness Clinic (see page 10) | You pay \$35, plus \$15 if labs are needed** | N/A |
| Specialist Office Visit | You pay deductible, then 0% | You pay deductible, then 30% |
| Basic Lab & Radiology | You pay deductible, then 0% | You pay deductible, then 30% |
| Major Lab & Radiology (MRI/CT/PET) | You pay deductible, then 0% | You pay deductible, then 30% |
| Urgent Care Visit | You pay deductible, then 0% | You pay deductible, then 30% |
| Emergency Room Visit | You pay deductible, then 0% | You pay deductible, then 30%* |
| In-Patient Hospital Services | You pay deductible, then 0% | You pay deductible, then 30% |

*If not life-threatening.

** Clinic fees do not apply toward deductibles or out-of-pocket maximums.

PRESCRIPTION DRUG COVERAGE

CVS Caremark

View formularies online at benefitscc.org/medicalinsurance.

| Plan Feature | CDHP Public Safety |
|---|---|
| Retail (up to a 30-day supply) | Copays are for IRS-approved preventive formulary medications only. For all other medications, you must pay the deductible, then 0%. |
| <ul style="list-style-type: none"> ▶ Generic ▶ Preferred Brand ▶ Non-Preferred Brand | \$0 \$20 \$40 |
| Mail Order (up to a 90-day supply at 1x retail charge) | Copays are for IRS-approved preventive formulary medications only. For all other medications, you must pay the deductible, then 0%. |
| <ul style="list-style-type: none"> ▶ Generic ▶ Preferred Brand ▶ Non-Preferred Brand | \$0 \$20 \$40 |

BIWEEKLY MEDICAL RATES

| Coverage | Employee Only | Employee & Spouse | Employee & Child(ren) | Employee & Family |
|--------------------------------|---------------|-------------------|-----------------------|-------------------|
| CDHP Public Safety Plan | \$0 | \$0 | \$0 | \$0 |

Medical Tools & Resources

The CDHP Public Safety Plan not only offers comprehensive care—it connects you with tools and resources to help you meet your well-being goals. From 24/7 access to board-certified doctors by phone or online video chat to exclusive member discounts on health products and programs, your plan offers support. The following are highlights of just a few of the many programs available.

BENEFITS VALUE ADVISORS

You have choices when deciding where to go for care. BCBSTX's Benefits Value Advisor program can help you find the doctors, providers and facilities that are right for your needs. Benefits Value Advisors can help you get the information you need to choose between cost-effective, in-network providers.

Benefits Value Advisors can also help you understand your benefits, find in-network doctors and hospitals to help avoid out-of-network costs, schedule doctor visits, get preauthorization for certain services and use online educational tools. They can even help you compare costs between providers and reschedule your appointments for you! Call the personal toll-free number to reach out to a Benefits Value Advisor at (855) 212-1619.

BCBSTX'S MEMBER WEBSITE: BAM

BCBSTX's secure member website, Blue Access for Members (BAM) at www.bcbstx.com/member, puts online tools and information at your fingertips 24/7 to help you make educated health care decisions and manage your benefits. When you log on, you can:

- Check the status or history of a claim
- View or print Explanation of Benefits statements
- Locate a doctor or hospital in your plan's network
- Find Spanish-speaking providers
- Request a new ID card, or print a temporary one
- Visit the Health Care School to see articles and videos to help you make the most of your benefits
- **Use the Provider Finder tool** to find an in-network primary care physician, specialist or hospital. It can also estimate the cost of hundreds of procedures, treatments and tests and help estimate your out-of-pocket expenses.
- **Participate in the Well onTarget program**, which offers free resources to help you on your journey to lifelong well-being, including a health assessment, online courses, health trackers and more. It even has a mobile app.
- **Access exclusive discounts** on a wide variety of health services and products through the Blue365[®] Member Discount Program.

Text BCBSTXAPP to 33633 to get the BCBSTX app that lets you use BAM while you're on the go!

MDLIVE VIRTUAL VISITS

With MDLIVE, you have access to U.S. board-certified doctors 24/7/365, whether you are at home, work or on the road. You can get the care you need when and where it's convenient for you via your mobile device or computer. Even better: doctors can write a prescription, if needed, that you can pick up at an in-network pharmacy.

You can get medical advice within minutes for a variety of non-emergency medical issues (cold/flu symptoms, ear infections, allergies, asthma, pinkeye, etc.). Using Talk Therapy, you can speak confidentially with a licensed counselor, therapist or psychiatrist to address a variety of mental health issues such as anxiety, depression, trauma and loss.

Visit www.MDLIVE.com/bcbstx or call (888) 680-8646 to get connected today.

24/7 NURSELINE

You and your family have unlimited, 24-hour toll-free access to a team of registered nurses experienced in providing information on a variety of health topics. Use this service to choose the right providers, understand treatment options, manage chronic conditions and more. Call the number on your medical ID card to get in touch.

Health

SPECIAL BEGINNINGS® MATERNITY PROGRAM

Having a baby? Help protect your health and your baby's health by signing up for the BCBSTX Special Beginnings Program. You can receive the personal attention and information you may need to care for yourself and your baby during pregnancy and up to six weeks after you give birth. The program offers:

- A healthy pregnancy calendar to help you keep track of your pregnancy
- Videos that cover topics such as eating habits, exercise, stress and more
- Details about each trimester and the changes in you and your baby
- A list of screenings and vaccines to help you prepare for your checkups
- Program support available Monday through Friday, 8 a.m. to 6:30 p.m. CT
- Call (888) 421-7781 to enroll!

Prescription Drug Tools & Resources

CVS CAREMARK PHARMACY NETWORK

- **For medications taken for a short time (like an antibiotic):** Fill at any in-network pharmacy. Simply present your combined medical/pharmacy card to the pharmacist and pay the applicable copay.
- **For medication taken regularly (such as high blood pressure or diabetes medicine):** You will be able to fill maintenance medications up to three times at any retail pharmacy. After the three courtesy fills, you will fill your maintenance medications at any retail CVS Pharmacy or through the mail with CVS Caremark mail service pharmacy. You will be able to obtain a 90-day supply for one copay!
- **For medications taken for complex conditions (such as rheumatoid arthritis, hepatitis or cancer):** Our specialty pharmacy can help. Visit www.CVSspecialty.com.

CVS CAREMARK DIGITAL FEATURES

Whether you are on your smartphone, laptop or iPad, CVS Caremark can help you manage your prescription benefits with its digital tools. You can:

- Check drug costs and coverage
- Set up delivery by mail
- Easily refill prescriptions
- Manage your profile
- View your ID card
- Locate nearby pharmacies

Register today at www.caremark.com/start or download the CVS Caremark mobile app to explore all of the features.

LIVONGO FOR DIABETES

Managing diabetes can be difficult—not to mention expensive. The Livongo for Diabetes program makes it easy for you and affected family members to manage your diabetes and focus on what matters most to you. This program is available at no cost to employees who are covered under a City medical plan. Features include:

- **Connected meter:** Automatically uploads your blood glucose readings to your secure online account and provides real-time personalized tips.
- **Coaching support:** Communicate with a coach anytime about nutrition or lifestyle changes related to diabetes.
- **Unlimited strips:** When you are about to run out, we ship more supplies, at no cost to you, right to your door.

To enroll, visit join.livongo.com/CORPUS/begin.

BEWARE OF FREESTANDING EMERGENCY ROOMS

Urgent care centers and freestanding ERs can be hard to tell apart. They often look a lot alike; however, a visit to a freestanding ER often results in surprise medical bills that can be 10 times the rate charged by urgent care centers for the same services. Always use BCBSTX's Provider Finder via www.bcbstx.com/member to find in-network urgent care centers.

Health

Health Savings Accounts

Optum Bank

The CDHP Public Safety Plan offers comprehensive health care coverage at a lower premium and higher deductible than traditional health care plans. The plan also features a health savings account (HSA) that enables you to pay for current, qualified health care expenses and save for future expenses on a tax-free basis. You have the opportunity to set aside funds in your HSA before taxes through convenient payroll deductions (see “How Your HSA Is Funded”).

HOW THE CDHP PUBLIC SAFETY PLAN WORKS

The CDHP Public Safety Plan, along with your HSA, puts health care spending in your hands. With lower premiums to pay for coverage, you choose how to spend your health care dollars. You can either pay for eligible services by using funds in your HSA, or you can pay for them out of your own pocket. Note: You can only use HSA funds as they are deposited in your account. You can always reimburse yourself later once you have accumulated funds in your account.

HOW YOUR HSA IS FUNDED

Your Contributions

There are two ways to contribute money to your HSA:

- **Pre-tax contributions** through payroll deductions
- **After-tax cash contributions** that are deductible when you file your taxes

City Contributions

The City will contribute, per fiscal year, \$1,600 for employees enrolled in the Police CDHP plan. New hires will receive \$61.54 per pay period for the remaining pay periods (depending on hire date) in the fiscal year. Note: Even if you choose not to contribute to your HSA, you must submit the completed application in order to receive the City’s contribution.

Total Annual Contribution Limit

It is important to note that your contributions, combined with the City’s contributions, may not exceed the IRS annual maximum of \$3,600 for individual coverage and \$7,200 for family coverage this fiscal year. Note: Individuals 55

and older may make additional “catch-up” contributions up to \$1,000 each year until they enroll in Medicare.

IRS INFORMATION

Participation in an HSA carries with it the IRS requirement to include a completed Form 8889 with your annual tax return. More information is available at <https://www.irs.gov/forms-pubs/about-form-8889>. If you participate in an HSA, you cannot participate in a flexible spending account (FSA).

Advantages of an HSA

Triple-Tax Advantage

- You contribute pre-tax funds through payroll deductions, meaning the money comes out of your paycheck before federal income tax is calculated. This, in turn, reduces the amount of taxable income, so less tax is withheld from your paycheck.
- Funds grow tax-free, and unused funds roll over year to year.
- You can withdraw funds tax-free to pay for qualified health care expenses now and in the future—even in retirement.

Control

You own and control the money in your HSA. You decide how or if you want to spend it. You can use it to pay for doctor’s visits, prescriptions, braces, glasses—even laser vision correction surgery.

Investment Opportunities

Once you reach and maintain a minimum balance, you can make investments to help your money grow tax-free.

Savings Potential

There is no “use it or lose it” rule. Your account grows over time as you continue to roll over unused dollars from year to year.

Portability

Your HSA is yours for life. The money is yours to spend or save, regardless of whether you change health plans,* retire or leave the company.

*You must be enrolled in a qualified high-deductible health plan to contribute to an HSA.

Examples of Eligible vs. Ineligible Expenses

Eligible Expenses

- Deductibles
- Copays
- Coinsurance
- Prescription medications
- Dental and vision care
- Medical supplies

Ineligible Expenses

- Premiums (exceptions include: premiums for qualified long-term care insurance; health insurance when you are receiving federal or state unemployment; continuation of coverage such as COBRA or Medicare)
- Teeth whitening
- Dental veneers
- Cosmetic prescriptions
- Surgery for purely cosmetic reasons
- Health club dues

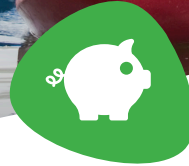
Note: If you use HSA funds for an ineligible expense, you will be assessed a 20 percent penalty. For a complete list of qualified health care expenses, refer to IRS Publication 502, available online at <http://www.irs.gov/pub/irs-pdf/p502.pdf>.

IMPORTANT NOTES

- You cannot fund both an HSA and health care FSA in the same year.
- If you die, your HSA will be treated as your surviving spouse’s HSA, but only if your spouse is the named beneficiary. If there is no surviving spouse or your spouse is not the beneficiary, then the savings account will cease to be an HSA and will be included in the federal gross income of your estate or named beneficiary.



WEALTH



Life Insurance

Blue Cross Blue Shield of Texas

Life insurance offers peace of mind when it comes to making sure your loved ones are financially secure for the future. The City provides every full-time employee with basic life at no cost to you. You also have the option of purchasing additional life insurance for yourself, your spouse and your children. Coverage certificates and other information are posted on our website at benefitscc.org/lifeinsurance.

BASIC LIFE AND AD&D COVERAGE

The City provides every full-time employee with a basic life and accidental death and dismemberment (AD&D) benefit of one times their annual salary up to \$100,000 at no cost to them.

SUPPLEMENTAL LIFE COVERAGE

You also have the opportunity to purchase supplemental life insurance for yourself. Coverage is your annual salary, rounded to the next thousand, not exceeding \$100,000. Coverage and rates are recomputed at every salary change.

Please note:

- You must be enrolled in supplemental life to enroll in optional life and dependent life. Dependent coverage may not exceed employee coverage.
- If you are a current employee enrolling in new coverage or increasing existing coverage, you will need to complete an Evidence of Insurability (EOI) questionnaire. Coverage is based upon underwriter approval, and will not be effective until approval is received.
- New employees may elect coverage without EOI.

OPTIONAL LIFE COVERAGE

You also have the opportunity to purchase optional life insurance for yourself. This life insurance coverage ranges from a minimum of \$25,000 to a maximum of \$300,000, increasing in increments of \$25,000. Rates are determined annually and are based on age, and reduced coverage is available for active employees over the age of 65.

Please note:

- You must be enrolled in optional life to enroll in dependent life.
- If you are a current employee enrolling in new coverage or increasing existing coverage, you will need to complete an EOI questionnaire. Coverage is based upon underwriter approval, and will not be effective until approval is received.
- New employees may elect coverage without EOI.

DEPENDENT LIFE COVERAGE

You also have the opportunity to purchase dependent life insurance for your spouse and your children:

- Dependent life for a **spouse** may be purchased at either the \$25,000 or \$50,000 level. Rates are determined annually and are based upon your age.
- Dependent life for **children** up to age 26 may be purchased at the \$5,000 or \$10,000 level.

Please note:

- Dependent coverage may not exceed 100 percent of optional life coverage.
- A member may not be insured as both a member and a dependent.
- A child may not be insured by more than one member.
- If you are a current employee enrolling in new coverage or increasing existing coverage for yourself or your spouse, you will need to complete an EOI questionnaire. Coverage is based upon underwriter approval, and will not be effective until approval is received.
- Life insurance claims for dependents will require a death certificate along with verification of the relationship.



Flexible Spending Accounts (FSA)

ASI Flex

Flexible spending accounts (FSAs) allow you to pay for eligible health and/or dependent care expenses on a pre-tax basis, meaning your FSA contributions are deducted from your pay before your federal and Social Security taxes are calculated. The result is that your taxable income is reduced and you get to keep a greater portion of your paycheck. You have the option of participating in a health care FSA or a dependent care FSA.

You must enroll in an FSA each year to participate, even if you were enrolled the prior year.

| Health Care FSA | |
|-------------------------------------|--|
| Eligible Expenses | Qualified medical, dental and vision expenses not covered by insurance, including deductibles, copays and coinsurance |
| Maximum Annual Contribution | \$2,750 |
| Dependent Care FSA | |
| Eligible Expenses | Qualified dependent care, such as child care, preschool, before- or after-school programs, summer day camp or care for an elderly parent |
| Maximum Annual Contribution* | \$5,000 (or \$2,500 if married and filing separately) |

*Minimum election for either FSA is \$260 annually.

For a complete list of qualified health care expenses, visit <https://www.irs.gov/pub/irs-pdf/p502.pdf>. For a complete list of dependent care expenses, visit <https://www.irs.gov/pub/irs-pdf/p503.pdf>.

Please note:

- **If you are enrolled in the CDHP Public Safety and own an HSA, you cannot participate in the health care FSA.**
- As an employee, you are eligible to participate in an FSA even if you do not enroll in the City's insurance plans.
- Money can only be used to pay for qualified expenses incurred during the plan year (October 1, 2020, through September 30, 2021).

- The IRS requires that any unused funds in your FSA at the end of the plan year be forfeited, so be sure to carefully estimate your needs. You will receive an account statement during the last two months of the plan year showing how much money you have left in your account to spend. You can always check your balance online at www.asiflex.com.

457 Deferred Compensation Plan

ICMA-RC

The City offers a voluntary 457 deferred compensation plan that can provide additional savings for retirement.

- With the traditional 457 option, funds are deducted pre-tax and interest accumulates tax deferred. Withdrawals are subject to income tax.
- With the Roth 457 option, funds are contributed after tax and interest accumulates tax free. The advantage to the Roth option is that all withdrawals made after age 59 ½ are not subject to income tax.
- With both the 457 Plan and Roth options, your contributions will be invested in the funds that you select and the value of your account will fluctuate based on fund performance.

You may set up, stop or make changes to your contribution amount at any time, not only during Open Enrollment. You can make withdrawals from your account when you leave employment, as well as during employment, subject to the City's rules and IRS rules. Loan options may also be available.

For more information, log on to www.icmarc.org or contact your Employee Benefits team at (361) 826-3300 or EmployeeBenefits@cctexas.com.

PROGRAMS & INCENTIVES



City Employee Health & Wellness Clinic

The City of Corpus Christi

With the expense of health care coverage continually rising, the City offers its employees a break by having a conveniently located Employee Health & Wellness Clinic. CDHP Public Safety members pay \$35 per visit, plus \$15 for labs.

The Clinic's nurse practitioners can diagnose and treat common illnesses such as allergies, ear infections, strep throat and the flu. You can utilize the clinic as your primary health care provider to manage chronic conditions like hypertension, diabetes and high cholesterol, or receive your annual preventive exams.

The clinic is on the sixth floor of City Hall and is open Monday through Friday, from 7 a.m. to 6 p.m. CT. Call (361) 826-3333 to schedule an appointment.

City Employee Fitness Center

The City of Corpus Christi

All employees have access to the City Employee Fitness Center at no charge. In addition to state-of-the-art fitness equipment, it offers great views. Locker rooms are also available for those who utilize the gym.

The gym is located on the sixth floor of City Hall and is open Monday through Friday, 6 a.m. to 8 p.m. CT. To add access to your employee badge, please complete and submit the access request form to HR-Benefits.

Tobacco Cessation Program

Blue Cross Blue Shield of Texas (BCBSTX)

Break the habit for good with help from the BCBSTX Tobacco Cessation Program. It is offered at no cost to City medical plan members. When you enroll in the program, you will receive 10 weeks of online personal coaching. Your coach can help you come up with a personalized action plan with specific goals and milestones, and check up on you periodically to track your progress. You can also use a variety of self-guided tools and resources to help you on your journey. To enroll in the program, log into www.bcbstx.com, select "WellOnTarget" under Quick Links, click on "Self-management Programs" and select "Quitting Tobacco."

Employee Assistance Program (EAP)

Family Counseling Service

Our EAP, provided by Family Counseling Service, is available to all employees, their spouses and their dependent children. The City pays for up to three confidential counseling visits per family per fiscal year, for issues related to work, relationships, abuse, depression/anxiety, grief/loss and alcohol/drug dependency.

To schedule an appointment, call (361) 852-9665, Option 3, or email appointments@fcscb.org.

Employee Extras

Beneplace

The City of Corpus Christi Employee Extras offers you exclusive discounts on products and services ranging from computers and electronics to fitness equipment and auto/home insurance—all in an easy-to-use website!

Simply visit www.beneplace.com/cocc, log in with your company email and start saving!

Wellness Program

The City of Corpus Christi

We are committed to the well-being of the people who make our community a vital place to live—you. As part of this commitment, and to demonstrate our continued investment in you and your family, we are proud to offer a wellness program for all City employees and their spouses.

Earn a Cash Incentive

If you are covered on the City's medical plan and participate in qualifying wellness activities in the 2021 plan year, you can earn a \$10 per pay period cash incentive and a \$200 decrease in your annual medical insurance deductible. The new incentive will be credited on your paycheck beginning October 2021. If your spouse is also covered on the City's medical insurance plan and participates in one of the qualifying Wellness Program activities, you will receive an additional \$10 per pay period cash incentive in your paycheck in the following 2021 plan year. Your wellness activities must be completed between October 2020 and July 2021 to receive the incentive award beginning October 2021.

Required Wellness Activities

To earn the incentive, you must complete either the biometric screenings or an annual preventive exam, and one of the additional wellness activities in the following elective list. Covered spouses are only required to take one of the required wellness activities.

- **Biometric Screenings (administered by Catapult):** Schedule and attend an on-site screening, which consists of a finger stick and meeting with a licensed, board-certified nurse practitioner.
- **Annual Preventive Exam:** Visit the City Employee Health & Wellness Clinic or your primary care doctor for your annual checkup.

DON'T MISS OUT!

To earn the **Wellness Incentive**, for October 2021, you must complete just one of the healthy activities between October 1, 2020 and July 31, 2021. For the latest information on the wellness program, including how to complete the healthy activities described here, visit benefitscc.org/incentives.

- **Elective Wellness Activity (employees only):**

- » **Tobacco Cessation Program:** Sign up for the 10-week Blue Cross Blue Shield of Texas (BCBSTX) Tobacco Cessation Program to receive personal coaching. Visit benefitscc.org/tobacco for enrollment information.
- » **Naturally Slim:** Join this 10-week online weight management program to learn mindful eating habits. To apply for this program, visit benefitscc.org/naturallyslim.
- » **Financial Wellness Classes:** Take control of your finances by learning how to manage your income, eliminate debt, invest successfully, start an emergency fund, pay off your mortgage and more. To sign up for classes, visit benefitscc.org/financialwellness.

New to the City Employee Family?

You can receive this wellness incentive by completing an annual preventive exam within 30 days of your date of hire. Signed physician statements must be completed and turned in to Human Resources before the deadline in order to receive the wellness incentive for the current plan year. In addition, you must complete one of the elective wellness activities to continue to earn the wellness incentives for the following plan year.

Important Notices

Complete health plan notices required under DOL, PPACA, COBRA and HIPAA are posted online at benefitscc.org/legalnotices. You can request printed copies through the City of Corpus Christi Health Benefits Department, located at 1201 Leopard St., 2nd Floor, 361-826-3300 (option 2).

- **Plan Documents – Summary Plan Documents (SPD) and Summary of Benefits Coverage (SBC):** The SPD documents explain the health plan's benefits and claim review procedures, and the SBC documents provide a summary that describes the benefits and coverage provided by the plan.
- **Children's Health Insurance Program (CHIP) Model Notice and Premium assistance under Medicaid:** There are state insurance programs available that can help pay for coverage. This notice explains how to apply for these programs.
- **Health Savings Account Notice to Employees:** Explains your federal tax responsibilities surrounding health savings accounts (HSAs) and how to enroll in an HSA if you are enrolled in an eligible health plan.
- **Notice of Special Enrollment Rights (HIPAA):** If you experience a qualifying life event, you might be eligible to make a mid-year change within 30 days of the event.
- **Wellness Program Disclosure:** The City sponsors wellness programs and some groups can earn premium discounts. This notice explains your rights.
- **General Notice of COBRA Continuation Coverage Rights:** This notice explains COBRA continuation coverage, when it may become available to you and your family and what you need to do to protect your right to get it.
- **Women's Health and Cancer Rights Act (WHCRA):** Health plan participants have the right to breast reconstruction post-mastectomy.
- **Newborns' and Mothers' Health Protection Act:** Explains participants' legal rights surrounding the length of hospitalization following childbirth.
- **Genetic Information Nondiscrimination Act (GINA):** Describes your rights surrounding your genetic information.
- **Important Notice About Your Prescription Drug Coverage and Medicare:** Our group health plans' drug coverage is Medicare creditable (actuarially equivalent to coverage available under the standard Medicare Part D).
- **The Health Insurance Marketplace:** This notice provides contact information for the Affordable Care Act Health Insurance Exchanges.
- **HIPAA Notice of Privacy Practices:** Describes your privacy rights
- **Grievance Procedure:** Explains how to file a grievance under section 1557 of the Affordable Care Act.
- **Notice Concerning Non-Discrimination-Section 1557:** If you need translation services or information to be provided in other formats, this notice tells you whom to contact.

Benefits Contact Directory

| Topic | Contact | Phone & Email | Website |
|---|---|--|--|
| General Benefits and/or Enrollment | City of Corpus Christi Benefits | (361) 826-3300 EmployeeBenefits@cctexas.com | benefitscc.org |
| Medical Coverage | Blue Cross Blue Shield of Texas (BCBSTX) | Customer Service: (855) 212-1619 Special Beginnings Maternity Program: (888) 421-7781 | www.bcbstx.com (network name: PPO Choice) |
| Prescription Drug Coverage | CVS Caremark | (800) 776-1355 | www.caremark.com |
| Health Savings Account (HSA) | Optum Bank | (800)-791-9361 | www.optumbank.com |
| Virtual Visits | MDLIVE | (888) 680-8646 | www.MDLIVE.com/bcbstx |
| Health Savings Account (HSA) | Optum Bank | (800) 791-9361 | www.optumbank.com |
| Life and Accidental Death & Dismemberment (AD&D) Insurance | City of Corpus Christi Benefits | (361) 826-3300 | benefitscc.org |
| Flexible Spending Accounts (FSAs) | ASI Flex | (800) 659-3035 | www.asiflex.com/ |
| 457 Deferred Compensation Plan | ICMA-RC | (361) 826-3300 EmployeeBenefits@cctexas.com | www.icmarc.org |
| City Employee Health & Wellness Clinic | N/A | (361) 826-3333 | N/A |
| Employee Assistance Program (EAP) | Family Counseling Services | (361) 852-9665, Option 3 appointments@fcscb.org | www.fcscb.org |
| Employee Extras | City of Corpus Christi Extras via Beneplace | N/A | www.beneplace.com/cocc |

This brochure is only intended to provide a brief overview of our benefits program. Items and coverage may change. All trademarks, sales marks, company names and logos are the property of their respective owners. If you need more detailed information or would like a summary plan description, log on to **benefitscc.org** or contact Human Resources - Benefits at the City of Corpus Christi. In all cases, any discrepancy between this document and the Plan Document, the Plan Document will govern. This is not a promise or guarantee of insurance coverage. Dollar amounts presented are for illustrative purposes only. No part of this document is intended to be financial, tax or legal advice.

City of Corpus Christi
EMPLOYEE



Benefits