

FIRE

# 2021-2022 Benefits Guide

**HELPING YOU REACH  
YOUR POTENTIAL**



**FOR BENEFITS EFFECTIVE OCTOBER 1, 2021  
THROUGH SEPTEMBER 30, 2022.**



# 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](http://myalex.com/corpuschristi).



# 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 Firefighter Retirement System. To add, change or drop benefits for yourself or your dependents, you must complete the enrollment form within 30 days of your date of hire.
- 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 at that time.

## QUALIFIED LIFE EVENTS

If you experience a qualified life event during the year, you may make changes to your elections at that time. Qualified life events may include the birth or adoption of a child, marriage, divorce, death of a dependent or a change in your 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 (option 2) 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](http://myalex.com/corpuschristi) and make a selection from the top menu. Make ALEX your go-to resource!

# 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](http://myalex.com/corpuschristi) to get started.

## HOW TO ENROLL DURING OPEN ENROLLMENT

- Visit [myalex/corpuschristi.com/home](http://myalex/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.
- You can also go directly to [employeespace.go.akamai-access.com](http://employeespace.go.akamai-access.com).

## 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](mailto:EmployeeBenefits@cctexas.com) (please note: the email address is not secure). Should you have any questions, please call (361) 826-3300 (option 2).

# HEALTH



## MEDICAL COVERAGE Blue Cross Blue Shield of Texas (BCBSTX)

The City offers two medical plans: the Citicare Fire Plan and Fire Consumer Driven Health Plan (CDHP). Both plans give you the freedom to select your health care providers from the BlueCross BlueShield preferred provider network. The Citicare Fire Plan is a PPO plan, which means that many services can be obtained with a copay. The Fire CDHP is a high-deductible health plan with a health savings account (HSA). This plan is explained in more detail on the next page. The grids on these pages contain plan summaries; for complete coverage details, please refer to the plan documents posted online at [benefitscc.org/medicalinsurance](http://benefitscc.org/medicalinsurance).

Plan Feature	Citicare Fire Plan		Fire CDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible</b>				
Individual	\$500	\$500	\$3,000	\$3,000
Family	\$1,000	\$1,000	\$6,000	\$6,000
<b>Annual Out-of-Pocket Maximum</b> (copays and deductibles apply toward the out-of-pocket maximum)				
Individual	\$1,200	\$1,200	\$3,000	\$3,000
Family	\$2,400	\$2,400	\$6,000	\$6,000
<b>Services</b>				
Annual Well Visit (Preventive)	You pay \$0	You pay deductible, then 30%	You pay \$0	You pay deductible, then 0%
Primary Care Physician Office Visit	You pay \$25 copay	You pay deductible, then 30%	You pay deductible, then 0%	You pay deductible, then 0%
MDLIVE Virtual Visit	You pay \$15 copay	N/A	You pay deductible, then 0%	N/A
Employee Wellness Clinic (see page 10)	You pay \$0	N/A	You pay \$20 plus \$15 if labs are needed**	N/A
CVS MinuteClinic	You pay \$0	N/A	You pay deductible, then 0%	N/A
Specialist Office Visit	You pay \$50 copay	You pay deductible, then 30%	You pay deductible, then 0%	You pay deductible, then 0%
Basic Lab & Radiology	You pay \$35 copay	You pay deductible, then 30%	You pay deductible, then 0%	You pay deductible, then 0%
Major Lab & Radiology (MRI/CT/PET)	You pay \$70 copay	You pay deductible, then 30%	You pay deductible, then 0%	You pay deductible, then 0%
Urgent Care Visit	You pay \$100 copay	You pay deductible, then 30%	You pay deductible, then 0%	You pay deductible, then 0%
Emergency Room Visit	You pay deductible, then 20%	You pay deductible, then 20% <sup>1</sup>	You pay deductible, then 0%	You pay deductible, then 0%
In-Patient Hospital Services	You pay deductible, then 15%	You pay deductible, then 30%	You pay deductible, then 0%	You pay deductible, then 0%

\*If non life-threatening.

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

<sup>1</sup>Or 30% for non-life-threatening conditions

## PRESCRIPTION DRUG COVERAGE CVS Caremark

Plan Feature	Citicare Fire Plan	Fire CDHP
<b>Prescription Drugs</b>		
<b>Retail</b> (up to a 30-day supply)*		
▶ Generic	\$0	\$0**
▶ Preferred Brand	\$20	\$20**
▶ Non-Preferred Brand	\$40	\$40**
▶ Specialty	N/A	N/A
<b>Mail Order</b> (up to a 90-day supply)		
▶ Generic	\$0	\$0**
▶ Preferred Brand	\$40	\$40**
▶ Non-Preferred Brand	\$80	\$80**

\*Mandatory 90-day fills at a CVS retail pharmacy or through the CVS mail order program after original fill, plus two courtesy fills.

\*\*Copays waived for IRS-approved preventive formulary medications only. For other preventive medications, you must pay the copay. For non-preventive medications, you pay the deductible, then \$0%.



## BIWEEKLY MEDICAL RATES

Coverage	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Citicare Fire Plan	\$0	\$193.59	\$151.92	\$319.23
Fire CDHP	\$0	\$128.94	\$100.51	\$214.69

## 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 two times at any retail pharmacy. After the two 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](http://www.CVSspecialty.com).

### PRESCRIPTION DRUG FORMULARIES

A formulary is a list of cost-effective, outcome-based preferred brand-name drugs covered under your prescription drug plan. You will generally pay less when you use a drug listed on the formulary. To access the CVS Caremark list of formularies, go to [benefitscc.org/medicalinsurance](http://benefitscc.org/medicalinsurance).

### 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](http://www.caremark.com/start) or download the CVS Caremark mobile app to explore all of the features.

### LIVONGO FOR DIABETES AND HYPERTENSION

Managing diabetes and/or hypertension can be difficult—not to mention expensive. The Livongo for Diabetes and Hypertension program makes it easy for you and affected family members to manage your condition 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](http://join.livongo.com/CORPUS/begin).

# Health

## Medical Tools & Resources

Our medical plans not only offer comprehensive care—they connect 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 plans offer 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 SECURE MEMBER WEBSITE: BAM

BCBSTX's secure member website, Blue Access for Members (BAM) at [www.bcbstx.com/member](http://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](http://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.

### 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 - Friday, 8 a.m. to 6:30 p.m. CT

Call (888) 421-7781 to enroll!

# Health

## Health Savings Accounts

### Optum Bank

The Fire CDHP 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 FIRE CDHP WORKS

The Fire CDHP, 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 individual coverage or \$2,600 for individuals with dependent(s). 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 fill out the 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 \$3,650 for individual coverage and \$7,300 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.



## Finding an In-Network Dentist

You will typically pay less when you visit a dentist who is part of the BCBSTX network of providers. To find an in-network provider near you, log into the Blue Access for Members website at [www.bcbstx.com](http://www.bcbstx.com) as a member.

## DENTAL COVERAGE

### Blue Cross Blue Shield of Texas (BCBSTX)

The City offers you an optional dental plan. The Expanded Plan is great if you or your eligible family members require major dental services, like Class C or D services. For complete coverage details, please refer to the Plan Documents, which can be found online at [benefitscc.org/dentalinsurance](http://benefitscc.org/dentalinsurance).

Plan Feature	Expanded Plan
<b>Annual Deductible for Class B, C and D Services</b> (per person/per family unit)	\$50/\$150
<b>Annual Maximum Benefit for Class A, B and C Combined</b>	\$4,500
<b>Class A: Preventive</b> (oral exams, X-rays, cleaning, etc.; limit two per person per plan year)	Plan pays 100% of allowable charge, deductible waived
<b>Class B: Basic</b> (space maintainers, oral surgery, composite fillings, extractions, etc.)	Plan pays 85% of allowable charge
<b>Class C: Major</b> (endodontics, metal/porcelain crowns, inlays/onlays, dentures, etc.)	Plan pays 85% of allowable charge
<b>Class D: Orthodontia</b> (dependent children through age 19)	Plan pays 85% of allowable charge
<b>Orthodontia Lifetime Maximum</b>	\$4,500

## BIWEEKLY DENTAL RATES

Coverage	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Expanded Plan	\$4.83	\$23.51	\$34.72	\$53.40



## VISION COVERAGE

### VSP

Take care of your eyesight with our optional vision plan administered by VSP. The VSP Choice Network offers 24,000 doctors and 35,000 access points.

Each doctor in the VSP network provides exam and eyewear services, so there is no need for members to have an exam in one location and then travel to another for their lenses and frames. If you choose to see a non-VSP provider, benefits will be reimbursed according to the plan schedule. For complete coverage details, please refer to the Plan Documents, which can be found online at [benefitscc.org/vision](http://benefitscc.org/vision).

Plan Feature	In-Network Coverage	Out-of-Network Reimbursement
<b>Annual Eye Exam</b>	\$10 copay	Up to \$45
<b>Lenses (per pair)</b>		
<b>Single Vision</b>	\$25 copay	Up to \$30
<b>Bifocal</b>	\$25 copay	Up to \$50
<b>Trifocal</b>	\$25 copay	Up to \$60
<b>Progressive</b>	\$25 copay (standard progressive)	Up to \$50
<b>Contacts</b>		
<b>Fit and Follow-Up Exams</b>	15% discount, not to exceed \$55	No benefit
<b>Elective</b>	\$130 allowance	Up to \$100
<b>Medically Necessary</b>	Covered in full	Up to \$210
<b>Frames</b>		
<b>Frames</b>	\$130 allowance	Up to \$50
<b>Frequencies (months)</b>		
<b>Exam/Lenses</b>	Every 12 months	Every 12 months
<b>Frames/Contacts</b>	Every 24 months	Every 24 months

## BIWEEKLY VISION RATES

Employee Only	Employee + 1 Dependent	Employee + 2 or More Dependents
\$2.40	\$4.37	\$6.68

## SUPPLEMENT YOUR COVERAGE

Remember, medical plan members have access to the Blue365 Member Discount Program. You can use it to save money on non-covered health and wellness services to complement your medical, dental and vision coverage. You'll enjoy preferred pricing on a wide range of health services and products, including dental products, eye exams, glasses, contacts and LASIK, to name just a few.

Register at [www.](http://www.blue365deals.com/bcbstx)

[blue365deals.com/bcbstx](http://www.blue365deals.com/bcbstx) to start cashing in on savings!

# Health

## Voluntary Benefits

### Aflac

These optional plans, available through Aflac, provide per diem amounts for covered events. Depending on the coverage you select, you can also get immediate cash to help pay bills, replace lost paychecks and offset leftover medical expenses. Coverage requires underwriter approval through Aflac. Plan booklets are posted online at [benefitscc.org/aflac](http://benefitscc.org/aflac).

If you have questions, please contact Employee Benefits at (361) 826-3300 or [EmployeeBenefits@cctexas.com](mailto:EmployeeBenefits@cctexas.com).

### AFLAC ACCIDENT ADVANTAGE

Accidents can happen at any time. Even with major medical insurance, there may be out-of-pocket expenses that you'll have to pay. In the event of an unexpected injury, Aflac can help protect your personal finances. Aflac pays cash benefits directly to you and you can use it for anything you want. Since we can process your claim quickly, Aflac helps give you the peace of mind knowing you can spend more time recovering and less time worrying about bills.

	Biweekly Rate
Employee	\$11.09
Employee + Spouse	\$17.68
Employee + Child(ren)	\$20.99
Two-Parent Family	\$27.58

### AFLAC GROUP HOSPITAL INDEMNITY

Aflac Choice can help fill the gap left by high deductibles on your medical insurance plan by paying cash benefits directly to you for covered inpatient hospital confinement. We provide you with financial resources to help you overcome some of the unexpected expenses associated with a visit to the hospital, giving you less to worry about so you can focus your energy on getting better. You choose the level that best fits your needs. Your coverage is your choice!

	Biweekly Rate
Employee	\$15.28
Employee + Spouse	\$29.82
Employee + Child(ren)	\$23.51
Family	\$38.05

### AFLAC GROUP CRITICAL ILLNESS PLAN

Aflac can help ease the financial stress of surviving a critical illness. Aflac's Group Critical Illness Plan provides a lump-sum benefit if you are diagnosed with a covered critical illness like cancer, heart attack or stroke. All benefits are paid directly to you, allowing you to help protect what you love most from the unexpected.

Non-Tobacco Biweekly Rates for \$5,000 Coverage	
Employee only under age 29	\$1.56
Employee only under age 39	\$2.41
Employee only under age 49	\$5.05
Employee only under age 59	\$9.24
Employee only age 60+	\$17.05

### AFLAC CANCER PROTECTION ASSURANCE

Cancer treatment is changing—and Aflac is proud to be changing with it. Thanks to advances in science and treatment, more and more Americans today are living with cancer. Aflac cancer protection assurance helps cover these innovative treatments with benefits that really care for you as a whole person. From prevention to recovery, Aflac is with you every step of the way. Our benefits are built to see you all the way through cancer treatment and they'll stay with you for life after cancer.

	Biweekly Rate
Employee	\$18.63
Employee + Spouse	\$33.51
Child(ren)	Covered at no additional cost until age 26

# 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](https://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.

### 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. Reduced coverage is applied 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 Evidence of Insurability (EOI) questionnaire. Approval 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 the employee's 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.
- For spouse 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. Approval 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.

# Wealth

## Flexible Spending Accounts

### Optum

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.

Health Care FSA	
<b>Eligible Expenses</b>	Qualified medical, dental and vision expenses not covered by insurance, including deductibles, copays and coinsurance
<b>Maximum Annual Contribution</b>	\$2,750
Dependent Care FSA	
<b>Eligible Expenses</b>	Qualified dependent care, such as child care, preschool, before- or after-school programs, summer day camp or care for an elderly parent
<b>Maximum Annual Contribution*</b>	\$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:

- As an employee, you are eligible to participate in an FSA even if you do not enroll in the City's medical insurance plans.
- Money can only be used to pay for qualified expenses incurred during the plan year (October 1, 2021, through September 30, 2022).
- 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 can always check your balance online at [www.optumbank.com](http://www.optumbank.com).
- **You must enroll in an FSA each year to participate, even if you were enrolled the prior year.**

## 457 Deferred Compensation Plan

### MissionSquare

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](http://www.icmarc.org) or contact your Employee Benefits team at (361) 826-3300 (option 2) or [EmployeeBenefits@cctexas.com](mailto: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. Employees, retirees and dependents over age two who are enrolled in the Citicare Fire medical plan may visit the clinic at no charge. Employees and dependents enrolled in the Fire CDHP will pay a \$20 clinic access fee, with an additional \$15 cost for labs, if needed.

Nurse practitioners on staff can diagnose and treat common non-emergency conditions such as allergies, ear infections, strep throat, colds and the flu. They can also provide services such as flu vaccines, lab draws and support for managing chronic conditions and diseases.

Employees and their dependents who are not enrolled in the City's medical plan may access the clinic for a \$20 fee, plus \$15 for labs (if applicable). The clinic is on the first 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](http://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@fcsb.org](mailto:appointments@fcsb.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](http://www.beneplace.com/cocc), log in with your company email and start saving!



## DON'T MISS OUT!

To earn the **Wellness Incentive**, for October 2022, you must complete the healthy activities between October 1, 2021 and July 31, 2022. For the latest information on the wellness program, including how to complete the healthy activities described here, visit [benefitscc.org/incentives](https://benefitscc.org/incentives).

## 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 Medical Plan Deductible Incentive

If you are covered on the City's medical plan and participate in qualifying wellness activities in the 2022 plan year, you can earn a \$10 per-pay-period cash incentive. If you're enrolled in the CDHP, you'll also earn a \$200 decrease in your annual deductible. The new incentive will be credited on your paycheck beginning October 2022. If your spouse is also covered on the City's medical insurance plan and participates in one of the qualifying Wellness Program activities, you can receive an additional \$10 per-pay-period cash incentive in your paycheck. Your wellness activities must be completed between October 2021 and July 2022 to receive the incentive award beginning October 2022.

### 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.
- **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](https://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](https://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](https://benefitscc.org/financialwellness).

### New to the City Employee Family?

New hires can receive this premium incentive by completing an annual preventive exam within 30 days of the date of hire. Signed physician statements must be completed and turned in to Human Resources before the deadline in order to receive the premium incentive for the current plan year. In addition, new hires must complete one of the Wellness Program activities to continue to earn the premium incentives for the following 2022 plan year.

# Important Notices

Complete health plan notices required under DOL, PPACA, COBRA and HIPAA are posted online at [benefitscc.org/legalnotices](https://benefitscc.org/legalnotices). You can request printed copies through the City of Corpus Christi Health Benefits Department, located at 1201 Leopard St., 2<sup>nd</sup> 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.
- **HIPPA 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
<b>General Benefits and/or Enrollment</b>	City of Corpus Christi Benefits	(361) 826-3300 (option 2) <b>EmployeeBenefits@cctexas.com</b>	<b>benefitscc.org</b>
<b>Medical Coverage</b>	Blue Cross Blue Shield of Texas (BCBSTX)	Customer Service: (855) 212-1619 Special Beginnings Maternity Program: (888) 421-7781	<b>www.bcbstx.com</b> (network name: PPO Choice)
<b>Prescription Drug Coverage</b>	CVS Caremark	(800) 776-1355	<b>www.caremark.com</b>
<b>Virtual Visits</b>	MDLIVE	(888) 680-8646	<b>www.MDLIVE.com/bcbstx</b>
<b>Health Savings Account (HSA)</b>	Optum Bank	(866) 234-8913	<b>www.optumbank.com</b>
<b>Dental Coverage</b>	BCBSTX	(877) 442-4207	<b>www.bcbstx.com</b>
<b>Voluntary Benefits</b> (Accident, Critical Illness, Short-Term Disability)	Julie Kellogg (Aflac)	(361) 443-7560 <b>julie_kellogg@us.aflac.com</b>	<b>www.aflac.com</b>
<b>Life and Accidental Death &amp; Dismemberment (AD&amp;D) Insurance</b>	City of Corpus Christi Benefits	(361) 826-3300	<b>benefitscc.org</b>
<b>Flexible Spending Accounts (FSAs)</b>	Optum Bank	(800) 243-5543	<b>www.optumbank.com</b>
<b>457 Deferred Compensation Plan</b>	MissionSquare	(361) 826-3300 <b>EmployeeBenefits@cctexas.com</b>	<b>www.icmarc.org</b>
<b>City Employee Health &amp; Wellness Clinic</b>	Concentra	(361) 826-3333	N/A
<b>Employee Assistance Program (EAP)</b>	Family Counseling Services	(361) 852-9665, Option 3 <b>appointments@fcscb.org</b>	<b>www.fcscb.org/</b>
<b>Employee Discounts</b>	City of Corpus Christi Extras via Beneplace	N/A	<b>www.beneplace.com/cocc</b>

Need more information? Visit **benefitscc.org** or contact Employee Benefits at (361) 826-3300 or **EmployeeBenefits@cctexas.com**.

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, visit **benefitscc.org** and click on "Medical Insurance" 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.