

POLICE

# 2023-2024 Benefits Guide

**HELPING YOU REACH  
YOUR POTENTIAL**



**FOR BENEFITS EFFECTIVE OCTOBER 1, 2023  
THROUGH SEPTEMBER 30, 2024.**



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

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### INTRODUCING ALEX®, YOUR 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/2024](https://myalex.com/corpuschristi/2024)**.



# Open Enrollment

## HOW TO ENROLL

- Go to **benefitscc.org** and choose "Employee Self-Service" in the top menu
- Click on "Hi, I'm ALEX" for individualized help in choosing your benefits
- When you're ready to enroll, select "Click Here" under "infor EMPLOYEE SELF SERVICE"
- Log in — for password assistance, call (361) 826-3766
- Follow the on-screen instructions

## DEPENDENT ELIGIBILITY VERIFICATION

During Open Enrollment, if you want to add a dependent who is not currently covered on any City insurance plans, please submit a completed Dependent Add form with the required 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@ccctexas.com** (please note: the email address is not secure). Should you have any questions, please call (361) 826-3300 (option 2).

SCAN HERE FOR  
"ASK ALEX"



## 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 benefits for yourself or your dependents, you must complete 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 by completing a benefits change form.

### 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 by submitting a completed enrollment change form to **employeebenefits@ccctexas.com**. 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 (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.

### "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. Visit **myalex.com/corpuschristi/2024** and make a selection from the top menu to get started.

# HEALTH



## WHICH BENEFIT PLANS ARE RIGHT FOR ME?



Alex, your interactive benefits counselor, can help you decide!

## 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. 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 [benefitssc.org](http://benefitssc.org).

Plan Feature	CDHP Public Safety	
	In-Network	Out-of-Network
<b>Annual Deductible, Out-of-Pocket Maximum and HSA Contributions (individual/family)</b>		
<b>Deductible</b>	\$3,000/\$6,000	\$5,000/\$10,000
<b>Out-of-Pocket Maximum</b>	\$3,000/\$6,000	\$7,000/\$14,000
<b>City HSA Contribution</b>	\$1,600 (pro-rated for new hires)	
<b>Services</b>		
<b>Annual Well Visit (Preventive)</b>	You pay \$0	You pay deductible, then 30%
<b>Primary Care Physician Office Visit</b>	You pay deductible, then 0%	You pay deductible, then 30%
<b>MDLIVE Virtual Visit</b> (medical or counseling)	You pay \$10 copay*	N/A
<b>Employee Wellness Clinic</b> (see page 12)	You pay \$20, plus \$15 if labs are needed**	N/A
<b>Specialist Office Visit</b>	You pay deductible, then 0%	You pay deductible, then 30%
<b>Basic Lab &amp; Radiology</b>	You pay deductible, then 0%	You pay deductible, then 30%
<b>Major Lab &amp; Radiology (MRI/CT/PET)</b>	You pay deductible, then 0%	You pay deductible, then 30%
<b>Urgent Care Visit</b>	You pay deductible, then 0%	You pay deductible, then 30%
<b>Emergency Room Visit</b>	You pay deductible, then 0%	You pay deductible, then 30%***
<b>In-Patient Hospital Services</b>	You pay deductible, then 0%	You pay deductible, then 30%

\* While permitted under federal law. When law expires, you pay deductible, then 0%.

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

\*\*\* If not life-threatening.

## PRESCRIPTION DRUG COVERAGE

### CVS Caremark

Plan Feature	CDHP Public Safety
<b>Prescription Drugs</b>	(30 <sup>1</sup> / 90-day copays)
<b>Advanced Control Formulary</b>	You pay deductible, then 0%
<b>Preventive Formulary</b>	
• Generic	\$0 <sup>2</sup> / \$0 <sup>2</sup>
• Preferred Brand	\$20 <sup>2</sup> / \$40 <sup>2</sup>
• Non-Preferred Brand	\$40 <sup>2</sup> / \$80 <sup>2</sup>

<sup>1</sup>Mandatory 90-day fills at a CVS retail pharmacy or through the CVS mail order program after original fill, plus two courtesy fills.

<sup>2</sup>For non-preventative medications, you pay the deductible, then 0%

## BIWEEKLY MEDICAL RATES

Coverage	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
<b>CDHP Public Safety Plan</b>	\$0	\$0	\$0	\$0

# 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 enrolled in the City's health plan.



### LEARN TO LIVE BY BCBSTX

More than half of people will struggle with a mental health concern at some point in their lives. But you can learn new skills to break old patterns that may be holding you back. If you deal with anxiety, stress, depression, substance use, panic or sleep problems, there's an online resource with digital programs that can help. Learn to Live is confidential, and you can access it from anywhere. Learn to Live is available at no cost to you or your family (ages 13 and older). Choose the program for you—take a quick assessment today. Log in at **BCBSTX.com**, click Wellness, then choose Digital Mental Health.



### HUSK NUTRITION

Employees, spouses and dependents ages 12+ enrolled in a medical plan now have access to HUSK Nutrition! Using this virtual benefit, employees can meet one-on-one with Registered Dietitians, who are nutrition experts, up to six times per benefits year at no charge. Visit **benefitscc.org/husk** to register and for more information.



### FINPATH FINANCIAL WELLNESS

With FinPath, everyone has access to 1:1 financial coaches and powerful tools to help move from surviving to thriving. Money management doesn't require a lot of money... it just involves a little extra planning. FinPath enrollment is open year-round to all regular full-time employees.



#### Unlimited 1:1 Coaching:

Financial Wellness is a journey, your coach will see you through it.



#### FinPath Courses:

Participate in literacy classes led by FinPath instructors.



#### Financial Health Tools:

Powerful online tools help you budget, reduce debt and more.



#### FinPath Perks:

Get exclusive discounts for other services that help you thrive.

FinPath coaches know how busy you are during the workday, so they are available nights and weekends, too! They are available via live video chat, email, text and Facebook; any way you need them. They focus on these key areas:

- Emergency savings
- Budgeting and spending
- Security and protection
- Credit scores
- Debt management



## Wellness Program Tools & Resources

Wellness activities take place in person and virtually! Opportunities are announced regularly via [wellness@cctexas.com](mailto:wellness@cctexas.com) and HR Liaisons.

### PHYSICAL HEALTH

- Attend a HUSK Nutrition consultation or webinar
- Attend an American Heart Association Heart Walk event
- Participate in a Safe Fun-Fit at the Bayfront activity
- Run/walk on a City Team in the Beach 2 Bay event

### FINANCIAL HEALTH

- Attend a FinPath financial workshop or coaching session
- Attend a Mission Square webinar
- Attend one of the financial wellness seminars hosted by Human Resources. Subjects include demolishing debt, finding financial freedom, saving for retirement, and investing

### EMOTIONAL HEALTH

- Attend a Family Counseling Services webinar
- Attend the Cultural Diversity and Sensitivity workshop hosted by Human Resources, Organizational Development Division
- Attend an Alzheimer's Association educational webinar
- Complete one of the monthly Open Sesame courses offered by Human Resources, Organizational Development Division



### INTRODUCING PROGYNY!

The City of Corpus Christi offers inclusive fertility and family building benefits through Progyny, a leading fertility benefits solution. Progyny is available to all members covered on a City health plan. Your plan's deductibles and cost-sharing apply and accumulate toward your annual maximums. The Progyny benefit includes comprehensive treatment coverage leveraging the latest technologies and treatments, access to high-quality care through a premier network of fertility specialists, and personalized emotional support and guidance for every path to parenthood from dedicated Patient Care Advocates (PCAs). Starting August 1, 2022, you can contact Progyny at (844) 535-0694 or visit [www.progyny.com](http://www.progyny.com) for more information.

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

## VACCINATIONS

The City has partnered with CVS to provide seasonal vaccines (like the flu vaccine) as well as non-seasonal vaccines (including hepatitis, tetanus, pneumonia and shingles) at no cost to City health plan members! Age guidelines apply. Visit your local CVS for more details. Present your health insurance card and instruct the technician to file the claim through your CVS pharmacy coverage.

## Medical Tools & Resources

### LIVONGO FOR DIABETES AND HYPERTENSION

Managing diabetes and/or hypertension can be difficult—not to mention expensive. The Livongo for Diabetes and Hypertension programs make it easy for you and affected family members to manage your condition and focus on what matters most to you. These programs are available at no cost to employees who are covered under a City medical plan. Features include:

- **Connected meter:** Automatically uploads your blood glucose or blood pressure 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

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 24/7/365 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 provide the information you need to choose between cost-effective, in-network providers and facilities.

Need help understanding your benefits or obtaining a prior authorization for medical services? Does your claim explanation of benefits leave your claim questions unexplained? Would you like some help moving your MRI or X-ray appointment to a less expensive provider?

The Benefits Value Advisors are here to help! Call the customer service number on the back of your insurance card, (855) 212-1619.

### BCBSTX'S 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 Virtual Visits, you can speak to board-certified MDLIVE® doctors and therapists, 24 hours a day, seven days a week online or using the mobile app. They may help treat non-emergency medical health issues. They may even write and send prescriptions to a nearby pharmacy! Talk to an independently contracted, licensed professional from home, work or many other places. Virtual visits are available to all covered health plan members for only \$10 per visit, even high deductible plan members!

### **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 is available Monday through Friday, 8 a.m. to 6:30 p.m. CT
- Call (888) 421-7781 to enroll!



# WEALTH



## Life Insurance

### Dearborn

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 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. **Note:** You must be enrolled in supplemental life coverage to enroll in optional life and dependent life coverage.

### 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. **Note:** You must be enrolled in optional life coverage to enroll in dependent life coverage.

## 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 see page 3 of this guide for dependent eligibility verification instructions
- 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.

Please note:

- 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.

# Wealth

## 457 Deferred Compensation Plan

### MissionSquare

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

- With the 457 plan, funds are deducted pre-tax and interest accumulates tax deferred. Withdrawals are subject to income tax.
- With the Roth IRA 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.missionsq.org](http://www.missionsq.org) or contact your Employee Benefits team at (361) 826-3300 (option 2) or [EmployeeBenefits@cctexas.com](mailto:EmployeeBenefits@cctexas.com).

## Flexible Spending Accounts (FSA)

### Optum

Flexible spending accounts (FSAs) allow you to pay for eligible 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 must enroll in an FSA each year to participate, even if you were enrolled the prior year.**

#### 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 the FSA is \$260 annually.

For a complete list of dependent care expenses, visit [www.irs.gov/pub/irs-pdf/p503.pdf](http://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 a health care FSA.**
- As an employee, you are eligible to participate in a dependent care 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, 2022, through September 30, 2023).
- 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).

# Eligible vs. Ineligible Expenses

It's important to only use your HSA or FSA card for eligible expenses. If you use HSA or FSA funds for an ineligible expense, the IRS may assess a 20 percent penalty. For a complete list of qualified expenses, refer to IRS Publication 502, available online at [irs.gov/pub/irs-pdf/p502.pdf](https://www.irs.gov/pub/irs-pdf/p502.pdf). Optum Bank also provides an easy-to-use Qualified Medical Expense tool at [optumbank.com/resources/medical-expenses.html](https://www.optumbank.com/resources/medical-expenses.html)



## Eligible Expenses

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

## Ineligible Expenses

- Health club dues
- Premiums
- Teeth whitening
- Dental veneers
- Cosmetic prescriptions
- Surgery for cosmetic reasons

# Wealth

## Health Savings Account (HSA)

### 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. You cannot fund both an HSA and a health care FSA in the same year.

## 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 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 \$3,850 for individual coverage and \$7,750 for family coverage this fiscal year. Individuals 55 and older may make additional "catch-up" contributions up to \$1,000 each year.

## 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 [www.irs.gov/forms-pubs/about-form-8889](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 carry 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 carry 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 separate from the City.

\*Per IRS rules, you must be enrolled in a qualified high-deductible health plan to contribute to an HSA. Contributions may be made only for eligible individuals. If you are covered under a PPO plan, Medicare, Tricare or any non-high deductible health plan, or if you can be claimed as a dependent on anyone's tax return, you are ineligible for an HSA. Per IRS rules, you must notify the City within 30 days of becoming ineligible.



# PERKS



## 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 \$20 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 first floor of City Hall and is open Monday through Friday, from 8 a.m. to 5 p.m. 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 [EmployeeBenefits@cctexas.com](mailto:EmployeeBenefits@cctexas.com).

## Well onTarget™

Earn Blue Points to cash in on exciting merchandise in the online catalog, including everything from baby seats/strollers to fitness equipment to designer purses. You can earn points for up to \$599 per year in merchandise.

Ways to earn points include

- 2,500 points for completing the Health Assessment
- Connect to a fitness device or mobile app and earn 2,675 points, then earn 55 points per day for keeping it connected
- Complete all of the lessons in any one of the self-management programs to earn 1,000 points
- Enroll in the BCBS Fitness Program and earn 2,500 points

BluePoints are only available to employees and spouses insured on the City's health plans. Log in through [bcbstx.com](http://bcbstx.com) and navigate to the Wellness tab. Click on [Well onTarget™](#)

## 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@fcscb.org](mailto:appointments@fcscb.org).

## Employee Extras

### Beneplace

Through Beneplace, the City of Corpus Christi 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!

# Benefits Contact Directory

Topic	Contact	Phone & Email	Website
<b>General Benefits and/or Enrollment</b>	City of Corpus Christi Benefits Team	(361) 826-3300 (option 2) <b>EmployeeBenefits@cctexas.com</b>	<b>benefitscc.org</b>
<b>Wellness Program</b>	Wellness Coordinator	(361) 826-3325 <b>Wellness@cctexas.com</b>	<b>benefitscc.org/wellness</b>
<b>Medical Coverage</b>	Blue Cross Blue Shield of Texas	Customer Service: (855) 212-1619 Special Beginnings Maternity Program: (888) 421-7781 Tobacco Cessation: (877) 806-9380	<b>www.bcbstx.com</b> Blue Choice PPO (BCA) Network
<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>Fertility Benefit</b>	Progyny	(844) 535-0694	<b>www.progyny.com</b>
<b>Health Savings Account (HSA)</b>	Optum Bank	(866) 234-8913	<b>www.optumbank.com</b>
<b>Life and Accidental Death &amp; Dismemberment (AD&amp;D) Insurance</b>	City of Corpus Christi Benefits Team	(361) 826-3300	<b>benefitscc.org/life</b>
<b>Flexible Spending Accounts (FSAs)</b>	Optum Bank	(800) 243-5543	<b>www.optumbank.com</b>
<b>457 Deferred Compensation Plan</b>	MissionSquare Sandra Aguilar	(202) 246-4757 <b>saguilar@missionsq.org</b>	<b>www.missionsq.org</b>
<b>City Employee Health &amp; Wellness Clinic</b>	Concentra	(361) 826-3333	<b>benefitscc.org/clinic</b>
<b>Employee Assistance Program (EAP)</b>	Family Counseling Service	(361) 852-9665, Option 3 <b>appointments@fcscb.org</b>	<b>www.fcscb.org</b>
<b>Employee Extras</b>	City of Corpus Christi Extras via Beneplace	(800) 683-2886	<b>www.beneplace.com/cocc</b>

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.

# 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.
- **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.

City of Corpus Christi  
EMPLOYEE  
**Benefits & Wellness**

