



2025-2026 Open Enrollment

Benefit Education Session



What is Open Enrollment?

- This is your opportunity to make plan changes, without needing a qualifying event
- You can Add/Drop/Change Medical, Dental, Vision, and all other supplemental benefits or Add/Drop Dependents
- This is also a good time to review your personal information such as your current address, phone number and beneficiaries
- All supporting documents due by August 29, 2025.

What's changing in October?



Plan Changes

Citicare CDHP

- Slight increase to deductible due to IRS Regulations

Deductible Change

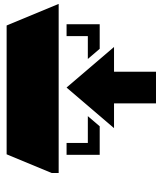
Current:

FIRE CDHP	
In Network/Out of Network	
Deductible	\$3,200/\$6,000
Out-of-Pocket Max	\$3,200/\$6,000

New:

FIRE CDHP	
In Network/Out of Network	
Deductible	\$3,300/\$6,000
Out-of-Pocket Max	\$3,300/\$6,000

See Page 4 of the
Benefit Guide





HSA City Contribution

- **All Employees Enrolled in CDHP eligible**
(unless otherwise noted)
 - **\$1,600 for Employee Only Coverage**
 - **\$2,600 for Employee + Dependent Coverage**
- **Additional \$2,400 per Employee for FY26 deposited in January 2026**

Your HSA Working For You

Triple Tax Advantage

- Pre-Tax Contribution
- Interest earned on HSA balance
- Use tax-free for qualified medical expenses

No Use It or Lose It Rule

2025 IRS Limit

- \$4,300 Individual; \$8,550 Family

2026 IRS Limit

- \$4,400 Individual; \$8,750 Family

A health savings account (HSA) allows you to save money for qualified medical expenses that you're expecting, such as contact lenses or monthly prescriptions, as well as unexpected ones – this year and for any future needs. It's a win-win for saving on health costs today, tomorrow, and even through retirement.

Check out these highlights:



Call dibs on your money

It's all yours until you spend it – even deposits made by others, like an employer or family member. You keep it, even if you change jobs, health plans or retire.



Save, earn and spend income tax-free (legally)

Yes, that's right. You generally won't pay income taxes on your HSA funds. HSAs put more money in your pocket with income tax-free:

- Contributions to your account (up to the annual limit)
- Interest and potential investment earnings
- Funds used for qualified medical expenses



Why choose an HDHP with HSA?

When choosing between a traditional copay plan (PPO) and a qualifying high deductible health plan (HDHP) paired with an HSA, the HDHP with HSA is often the financial winner. That's because you get tax advantaged savings to cover a variety of qualified medical expenses now and into the future.

This approach typically offers lower premiums and more control of your health care dollars. And if you don't have immediate medical needs, you can save your HSA funds until you do – unused funds are yours to keep for life.

Save on out-of-pocket costs head to toe

Your HSA covers you and your family for a wide variety of qualified products and services like:

- Dental care, including extractions and braces
- Eye exams, glasses and contacts
- LASIK surgery
- Prescription medications
- Foot treatment
- Chiropractic services
- Ultrasounds
- Doctor's office visits and procedures

Go to optumbank.com/QualifiedExpenses to see a searchable list with more eligible expenses.

Medical Plan Highlights

MDLIVE Virtual Visits

- MDLive provides virtual doctoring for anyone on the current medical plan.
- \$10 co-pay per visit
- HSA-eligible expense

Virtual Visits, provided by Blue Cross and Blue Shield of Texas (BCBSTX) and powered by MDLIVE®, are a convenient alternative for treatment of more than 80 health conditions, including:

- Allergies
- Cold/Flu
- Fever
- Headaches
- Nausea
- Sinus infections

Virtual Visits with licensed behavioral health therapists are available by appointment. Get virtual care for:

- Anxiety
- Depression
- Stress management
- And more

Virtual Visit doctors can even send an e-prescription to your local pharmacy.



Activate your MDLIVE account today:

- Call MDLIVE at 888-680-8646
- Go to MDLIVE.com/bcbstx
- Text BCBSTX to 635-483
- Download the MDLIVE app

Livongo is available at no cost to employees and their family members covered on any of the City's Medical Plans.*

By joining you will get:

- **All the support you need**
 - Personalized insights
 - One-on-one coaching
 - Guidance on healthy habits
- **Livongo for Diabetes**
 - Advanced blood glucose meter
 - Unlimited test strips
- **Livongo for High Blood Pressure**
 - Advanced blood pressure monitor
 - Easy-to-use app and dashboard



To enroll or for more information, visit TeladocHealth.com/Smile/CORPUS

*Eligibility is dependent upon diagnosis of diabetes/high blood pressure by a medical professional.



- Available to employees, spouses and dependents over age 13 on BCBS medical plan
- Online assessment helps pinpoint the right programs for you, such as:
 - Stress, anxiety and worry
 - Depression
 - Insomnia
 - Social anxiety
 - Substance use
 - Panic
 - Resiliency



Learn to adjust unhelpful thoughts and control your moods

Explore quick and easy lessons whenever it fits your schedule. A little homework between sessions helps you keep up your progress. Activities are based on therapy techniques with a track record of helping people get better.



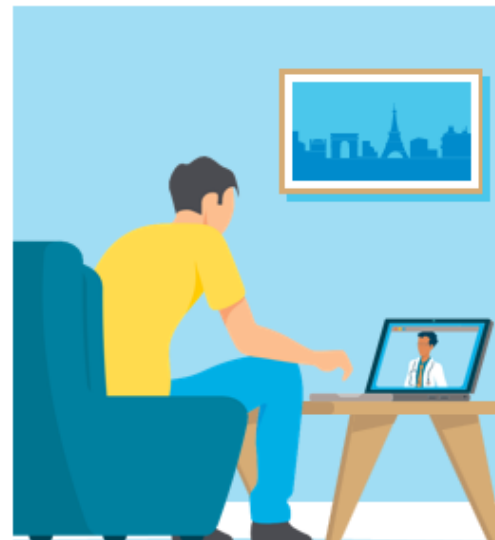
An expert coach can guide you

If you need one-on-one support to reach your goals, connect with a coach by phone, text or email. They'll lift you up, cheer you on and help you master your new skills.



Your personal details are private

Just like with face-to-face therapy, your personal results, program progress and messages with your coach will not be shared with your employer.



Check out the programs included at no added cost through your Blue Cross and Blue Shield of Texas (BCBSTX) plan:

1. Log in at [bcbstx.com](https://www.bcbstx.com).
2. Click **Wellness**.
3. Choose **Digital Mental Health**.

Or tap **Digital Mental Health** in the BCBSTX App.

Register a Minor

BCBSTX members 13 to 17 years old can also use the programs. Once you've logged in to Learn to Live using the steps above, go the **Resources** tab. Then find the **Register a Minor** link to send your teen a registration email.



- Progyny fertility benefits are available to employees and spouses on the City’s medical plan.
- Includes two smart cycles and Progyny Rx integrated fertility medication coverage.
- To learn more, contact Progyny at 844-535-0694. At the prompt, enter your employer as “CORPUS”.



Comprehensive Coverage

Bundled fertility treatment coverage for every unique path to parenthood.



Personalized Support

Unlimited clinical and emotional support from a dedicated Patient Care Advocate (PCA).



High Quality Care

Convenient access to a premier network of fertility specialists across the United States.

Dental Plan Highlights

Premium Rate Change Dental Expanded Plan

Current:

BIWEEKLY MEDICAL RATES

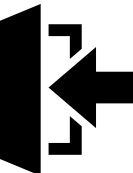
Coverage	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Dental Expanded	\$7.45	\$28.74	\$41.52	\$62.81

New (Pending Council Approval):

BIWEEKLY MEDICAL RATES

Coverage	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Dental Expanded	\$9.10	\$32.05	\$43.53	\$66.48

See Page 4 of the
Benefit Guide



Employee Wellness Program



Wellness Program

Earning your wellness incentive is as easy as... 1, 2, 3!

- Employees on the City's medical plan can earn a \$20 per-pay-period health insurance premium discount – a **savings of \$520 per benefits year!**
- All requirements must be completed between July 1, 2025, to June 30, 2026, to receive the discount in October 2026.

To qualify for the wellness incentive:

You are required to complete Steps 1, 2, 3!

Your spouse can also earn a discount by completing Step 1

Wellness Program Requirements



Here's how to earn that discount between July 1, 2025, and June 30, 2026:

- 1 Get an annual wellness exam.** You can get your exam from any of the following:
 - Your personal physician
 - The Employee Health & Wellness Center
 - Catapult biometric screening event
- 2 Take the online health assessment.** You can get complete this using any the following:
 - Employee Wellness Platform **Wellable** (preferred)
 - BCBS **Well onTarget**
- 3 Complete three wellness bucket activities*.** The City offers a variety of wellness bucket (elective) activities that focus on emotional, financial, and physical health. Employees must complete at least three wellness bucket activities.



*Employees hired mid-year have pro-rated wellness bucket requirements.

Employee Wellness Platform

Wellable



- A virtual Employee Wellness Platform is available to employees and spouses on a City medical plan. You can use Wellable for the following benefits:
 - Helping you to track your requirement completion progress
 - Live and on-demand wellness bucket activities
 - Monthly giveaways and friendly competition
 - Easy access to other City Benefits and Wellness-related websites, and more!



Wellness Programs



- **Regular full-time employees** have 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.

Earn financial health bucket credit with...

- Financial Courses
- Articles
- Videos & Webinars
- Money Personality
- Retirement Analyzer
- Budget Tool

Financial Health Tools

Create personal financial goals and track your progress with powerful money tools

[Access Now](#)



Wellness Programs



- Employees and eligible dependents on a City medical plan have access to HUSK Nutrition!
- Using this virtual benefit, you can meet one-on-one with Registered Dietitians, who are nutrition experts, up to six times per benefits year at no charge.
- First visit is provided to benefits-eligible employees at no cost, regardless of being on a City medical plan.



FREE BIOMETRIC SCALE

Download our mobile application and attend 6 visits with a Registered Dietitian to earn a FREE biometric scale.

✓ ✓ 3 4 5 6

The graphic shows a dark laptop on the left with a green starburst icon. To its right are two smartphones displaying the HUSK Nutrition app interface. Below these items is a horizontal row of six circular icons: the first two are grey with white checkmarks, and the last four are green with white numbers 3, 4, 5, and 6.

Wellness activities take place in person and virtually! Opportunities are announced regularly via Wellness@cctexas.com, HR Liaisons, and Wellable.

Physical Health

Wellable

HOSK

AIRROSTI[®]

Financial Health

 finpath™



MissionSquare
RETIREMENT

Emotional Health



LinkedIn Learning



Well onTarget® Blue Points

- By using the BCBS Well onTarget program, you can earn Blue Points to cash in on gift cards (redeemable in \$5 increments). Examples of ways to earn points include:
 - Complete the online health assessment and earn 2,500 points.
 - Connect a fitness device or mobile app and earn 55 points per day for tracking your steps.
 - Complete all of the lessons in any one of the self-management programs to earn 1,000 points quarterly.
 - Enroll in the BCBS Fitness Program and earn 2,500 points annually.
- Blue Points are only available to employees and spouses insured on the City's health plans. To get started, log in to your member account on www.bcbstx.com, click the Wellness tab in the top menu, and select Well onTarget.



Health and Wellness Clinic



Located on the first floor of City Hall next to the Lipan St. entrance.



Open Monday-Friday, 8am to 5pm (Now open 12pm to 1pm for lunch).



Call (361) 826-3333 to schedule an appointment.

- The Clinic's nurse practitioners can diagnose and treat common illnesses.
- You can utilize the clinic as your primary health care provider to manage chronic conditions or receive your annual preventative exams.
- Clinic Visit Fees:
 - CDHP Fire Plan: \$20 fee, plus \$15 for labs (if applicable)
 - Voucher: \$20 fee, plus \$15 for labs (if applicable)
- You don't have to be on the medical plan for this benefit. Contact the Benefits Team for a voucher!



No-cost flu shots* at any network pharmacy.

Caremark.com/findapharmacy



Employees and dependents on a City health plan can get a flu shot and COVID-19 vaccine at **no charge** at any CVS that offers immunizations*. In fact, all seasonal and non-seasonal Affordable Care Act preventative vaccines are available at CVS for **no charge**. See below for the complete list.

• Diphtheria, Tetanus	• Diphtheria, Tetanus, Toxoids	• Tetanus
• Diphtheria, Tetanus, Pertussis	• Diphtheria, Tetanus, Pertussis	• Meningococcal
• Diphtheria, Tetanus, Pertussis, Haemophilus B	• Hepatitis A	• Pneumonia
• Diphtheria, Tetanus, Pertussis, Inactivated Poliovirus	• Hepatitis A & B	• Rotavirus
• Diphtheria, Tetanus, Pertussis, Inactivated Poliovirus, Haemophilus B	• Hepatitis B	• Measles, Mumps, Rubella
• Diphtheria, Tetanus, Pertussis, Inactivated Poliovirus, Hepatitis B	• Human Papillomavirus	• Measles, Mumps, Rubella, Varicella
• Diphtheria, Tetanus TOX-AC PERT, AD-Polio, IPV-HIB-Hepatitis B RECMB	• Inactivated Poliovirus	• Varicella
• Haemophilus B	• Haemophilus B Polysac Conj.- Hepatitis B	• Shingrix

*To receive the vaccine at no charge, employees must request the CVS technician to run the claim through the pharmacy coverage, not the medical coverage.





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.
- Any visits after that are based on a sliding scale pay rate. They are in network with BCBS so you can use your medical coverage too.
- To schedule an appointment, call (361) 852-9665, Option 3, or email appointments@fcs cb.org.

Note: Employees must notify Family Counseling Service that they work with the City to take advantage of this benefit.



How to Complete Open Enrollment

Log On

- Visit **benefitscc.org** to log into Infor Employee Self Service.



Click on

- Click on Employee Self Service link.



Call

- If you do not recall your username and password, please call MIS Service Desk at 361-826-3766, Mon – Fri, 8am-7pm.



[Home](#)
[FMLA](#)

[Employee Self-Service](#)

[Wellness](#)

[Insurance](#)

[Wealth](#)

[Perks](#)

[Policies & Notices](#)

[Forms](#)

infor

EMPLOYEE SELF SERVICE

View your Pay Checks, Current Benefits, and Leave Balances

[Click here](#)



infor

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[Click here](#)

≡ Welcome

Welcome to the New Employee Experience.

Explore our new employee portal to see how we are making it easier to maximize your wellness and productivity on the job.



My Profile

View or edit my profile.



Growth

Manage your performance appraisals.



Opportunities

Apply for open roles on our internal job board.



W2

Access W2 to information.



My Pay

Access my payroll information.



My Benefits

Access and update my coverage information.



Find A Coworker

Search the Employee Directory.



My Benefits

Access and update my coverage information.

Dates to Remember...

- You must select your benefits online between:
 - **August 11, 2025, and August 22, 2025**
- New changes effective:
 - **October 1, 2025**
- New deductions on payroll check dated:
 - **October 10, 2025**

Don't Forget!

- Documentation due to HR by **August 29, 2025** for:
 - Adding dependents
 - If you qualify for the **HSA under CDHP**, and are **electing it for the first time**, submit your HSA enrollment form
 - Evidence of Insurability (EOI) form if you add/increase your **Disability or Life Insurance**
- If you want to **elect Flex (FSA)**, you must re-enroll even if you had it last year.
- **Enrollment is ONLY open August 11 to August 22 for you to make selections**

Note: Benefits that we did not discuss during OE (ex. Alfac plans) had no changes to price or plan structure