

2026-2027 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 must be submitted by August 28, 2026, via fax, in-person, email or uploaded onto Infor.

What's changing in October?



CITY OF CORPUS CHRISTI
**HUMAN
RESOURCES**
EMPLOYEE BENEFITS
& WELLNESS

Changes Effective 10/1/2026



Deductible change on CDHP plan due to IRS guidelines



Increased to 20% co-insurance on CDHP once deductible met*



Increased medical rates for both CDHP and value plans*



Decreased City HSA contributions*

*Changes pending review and approval by City Council

Deductible Change

CDHP Plan

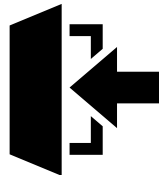
Current:

CDHP		
	In-Network	Out of Network
Deductible	\$3,300/\$6,000	\$5,400/\$10,800
Out-of-Pocket Max	\$4,500/\$7,300	\$15,000/\$30,000

New:

CDHP		
	In-Network	Out of Network
Deductible	\$3,400/\$6,000	\$5,400/\$10,800
Out-of-Pocket Max	\$4,500/\$7,300	\$15,000/\$30,000

See Page 4 of the
Benefit Guide



Premium Rate Change

Citicare Value Plan

Current:

BIWEEKLY MEDICAL RATES

Coverage	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Citicare Value	\$91.94	\$373.00	\$305.17	\$525.60

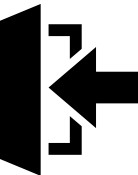
New*:

BIWEEKLY MEDICAL RATES

Coverage	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Citicare Value	\$105.60	\$430.21	\$352.44	\$606.90

*Changes pending review and approval by City Council

See Page 4 of the
Benefit Guide



Premium Rate Change

Citicare CDHP Plan

Current:

BIWEEKLY MEDICAL RATES

Coverage	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Citicare CDHP	\$25.65	\$174.03	\$142.39	\$245.25

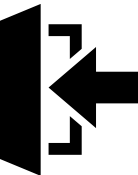
New*:

BIWEEKLY MEDICAL RATES

Coverage	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Citicare CDHP	\$29.54	\$200.14	\$163.71	\$281.90

*Changes pending review and approval by City Council

See Page 4 of the
Benefit Guide





HSA City Contribution

- **All Employees Enrolled in CDHP eligible**
(unless otherwise noted)
- **\$900 for Employee Only Coverage***
- **\$2,000 for Employee + Dependent Coverage***

*Changes pending review and approval by City Council



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

2026 IRS Limit

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

2027 IRS Limit

- \$4,500 Individual; \$9,000 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 | • Foot treatment |
| • Eye exams, glasses and contacts | • Chiropractic services |
| • LASIK surgery | • Ultrasounds |
| • Prescription medications | • Doctor's office visits and procedures |

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

Benefit Highlights

Benefit Offerings with No Changes



Enhancement to Health and Wellness Benefit

Next Level Prime

- No out-of-pocket cost to employees and dependents enrolled in the City medical plan
- Direct primary, preventative and chronic care, 7 days a week, 9 AM – 9 PM
- Urgent care 7 days a week, 9 AM – 9 PM
- Telemedicine/virtual visits and care navigation 24/7
- Health and wellness coaching
- Emotional wellness counseling
- Immunizations/vaccines
- Labs
- Weight-loss solutions, including access to GLP-1 medications
- Durable medical equipment

*Pending review and approval by City Council

Supplemental Coverage



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Colonial Life[®] Supplemental Coverage Options

- Accident
- Hospital
- Short-term disability (STD)
- Critical illness such as:
 - Heart Attack
 - Stroke
 - Autoimmune Diseases
 - Cancer
 - Organ Transplant
 - Bone Marrow Transplant
 - Coma

*Pending review and approval by City Council

See Pages 15-16 of the
Benefit Guide



Supplemental Plan Rates

- Accident:

BIWEEKLY RATES

Employee Only	Employee & Spouse	Employee & Child(ren)	Two-Parent Family
\$7.20	\$11.76	\$15.72	\$20.34

- Hospital Indemnity:

BIWEEKLY RATES

Employee Only	Employee & Spouse	Employee & Child(ren)	Two-Parent Family
\$8.85	\$19.42	\$12.33	\$22.89

- STD and Critical Illness plan rates dependent on age and volume

*Pending review and approval by City Council

See Pages 15-16 of the
Benefit Guide



Employee Wellness Program



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& WELLNESS



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, 2026, to June 30, 2027, to receive the discount in October 2027.

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, 2026, and June 30, 2027:

- 1 Get an annual wellness exam.** You can get your exam from any of the following:
 - Your personal physician
 - The Employee Health & Wellness Membership
 - 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 from any category.



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

Tools & Resources

Wellable



FinPath
by HUB



MissionSquare
RETIREMENT

 **AIRROSTI**[®]

LinkedIn Learning

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@fcscb.org.

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

Tobacco Surcharge



We want to provide employees an extra incentive for making the healthy choice not to use tobacco and nicotine products.

- Effective October 1, 2023, all civilian employees and/or spouses enrolled in any General City health plan who use tobacco will be subject to a surcharge of \$20 per pay period per tobacco user on their health insurance premiums.
- To avoid the surcharge, tobacco users have the alternative to enroll in and complete a Blue Cross Blue Shield (BCBS) tobacco cessation program at no additional cost or through a tobacco cessation program supervised by a licensed doctor (M.D. or D.O.) at their own expense.
- The surcharge will be removed if official documentation is submitted after cessation program completion to Wellness@corpuschristitx.gov. Tobacco cessation programs will only apply to the plan year in which it was completed.

For more details, please refer to the Benefit Guide, page 13, and HR 48.0 Tobacco Use Surcharge policy.

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](#)

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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 17, 2026, and August 28, 2026**
- New changes effective:
 - **October 1, 2026**
- New deductions on payroll check dated:
 - **October 9, 2026**

Don't Forget!

- Documentation due to HR by **August 28, 2026** 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.
- **Open Enrollment is LIVE 24/7 August 17TH to August 28TH for you to make selections**

Note: Benefits that we did not discuss in depth had no changes to price or plan structure.



Welcome to Next Level Prime.

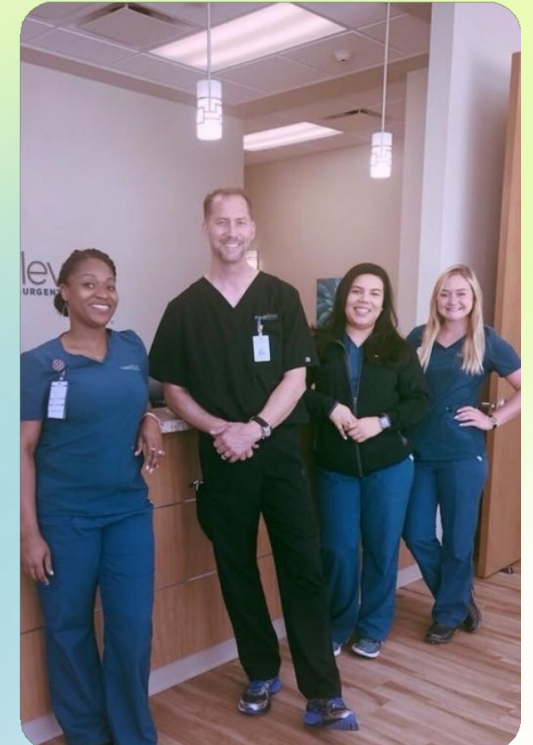
Next Level
Prime/Introduction

next level

About your membership

Comprehensive Healthcare—\$0 Cost to You and Your Dependents:

- Unlimited access to medical services 7/week
- Urgent, Primary, Preventive Care
- Chronic Disease Management
- Access to all next level Clinics
- Health Coaching
- Emotional Wellness Counseling
- Lab Services
- Durable Medical Equipment
- 24/7 Telemedicine Access
- Care Navigation



Comprehensive Healthcare - Anytime, Anywhere.

Primary, Preventive, & Chronic Care Services

- Annual physicals: Well woman/man exams, well-child exams
- Blood draws
- Chronic disease management: diabetes, high blood pressure, high cholesterol, thyroid condition
- Preventive screenings
- Specialist referrals
- Vaccination/immunizations
- Advance imaging referral
- Allergies
- Arthritis
- Asthma
- Depression/anxiety
- Fatigue
- Headaches/migraines
- Medication refills

Urgent Care Services

- Abscesses
- Cold/flu/COVID/strep throat
- Ear infections
- Gastroenteritis
- Headaches
- IV fluids for dehydration
- Pink eye
- Rashes
- Splints & casts for broken bones
- Sprains & strains
- Stitches for lacerations
- Upper respiratory Infections
- Urinary tract Infections/yeast infections
- X-ray for acute injury



Labs included with Next Level Prime - \$0 cost to you.

- Amylase
- CBC
- CMP
- Folic acid
- Free T4
- FSH
- HCG quantitative
- Hemoglobin A1c
- Hepatitis B Antibody
- Hepatitis B surface antigen
- Hepatitis C Ab
- Hepatitis panel
- HIV screen
- Iron
- LH
- Lipase
- Lipid panel
- Liver panel
- Magnesium
- Microalbumin
- PSA
- Sedimentation Rate
- Testosterone for male
- Throat culture
- Thyroid panel with TSH
- Total estradiol
- Total T3
- TSH
- Uric acid
- Urine Culture
- Vitamin B12/folate
- Vitamin D
- Wound cultures
- All CLIA-waived labs (Rapid Strep, Flu, RSV, Mono, Covid, Urinalysis, trichomonas, urine pregnancy)

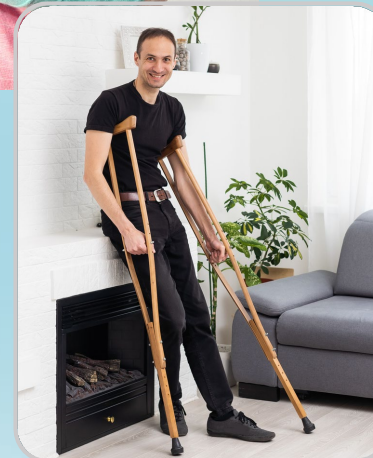
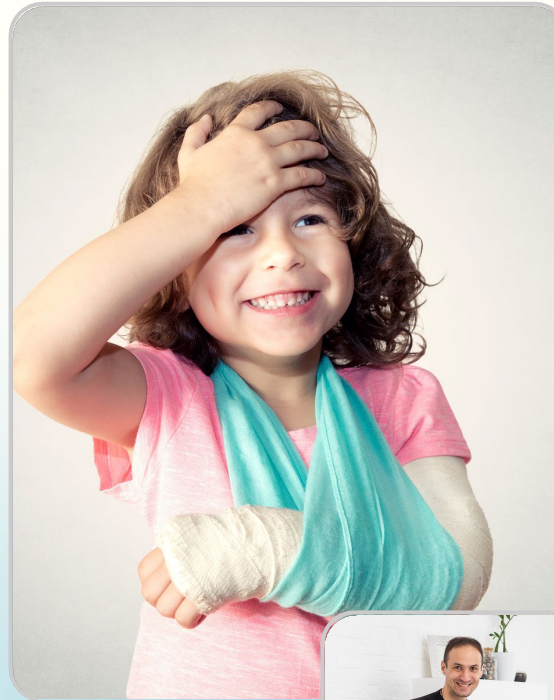


Immunizations/ Vaccines included with Next Level Prime - \$0 cost to you.



- DTaP
- Flu shot (4+ years)
- Flu shot (6mo-4yr)
- Hepatitis A
- Hepatitis B
- Hib
- High dose flu
- HPV
- Meningococcal (Menactra)
- MMR
- Pneumococcal
- PPD/TB Skin & X-ray
- Rotavirus
- Shingrix
- TD (Tetanus)
- TDAP
- Varicella

Durable Medical Equipment (DME) included with Next Level Prime - \$0 cost to you.



- Aircast ankle stirrup
- Ankle brace
- Universal wrist support
- Arm sling (padded)
- Crutches
- Lumbar support
- Neoprene hinged knee wrap
- Pneumatic walking boot
- Post-op shoe
- Cast boot
- Thumb spica/wrist splint



Emotional Wellness Counseling

All Next Level Prime members, including employees and their healthcare plan dependents, each receive access to up to 12 emotional wellness counseling sessions per year, at no cost to them.



Health Coaching

All Next Level Prime members, including employees and their healthcare plan dependents, each receive access to up to 12 health coaching sessions per year, at no cost to them.



Comprehensive Weight Loss Support

Next Level Prime members get access to a highly discounted weight loss program including GLP-1 medications starting at \$169 and everything you need for sustainable results.



**Monthly check ins with a
medical provider**



**Initial blood work and
follow up to track progress**



**Up to 12 additional health
coaching sessions**



**Up to 12 additional emotional
counseling sessions**



**GLP-1 medications delivered
to your door**



Custom plan tailored to you



Get care

nextlevel

The best way to get care with Next Level

- Schedule a virtual appointment
- Get in line at a clinic to save time
- You can see if you are eligible for “Skip-a-Visit”
- Check your vitals daily
- Review your medication list
- Get a medication refill
- Access our prescription savings tool
- Access documents and lab results
- Family Account access
- Chat with a care navigator



Download on
App Store

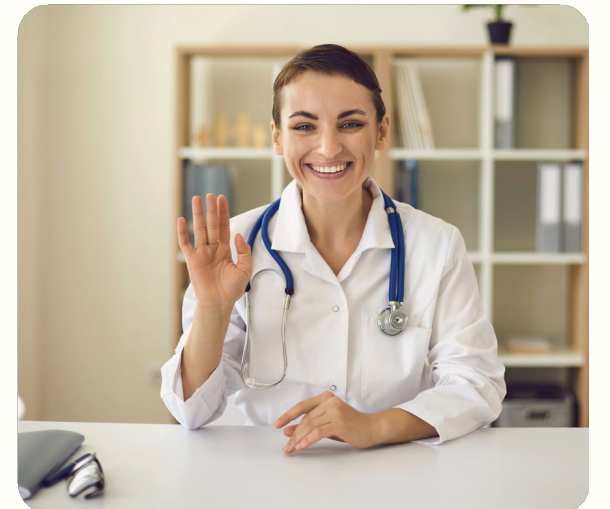


Download on
Google Play



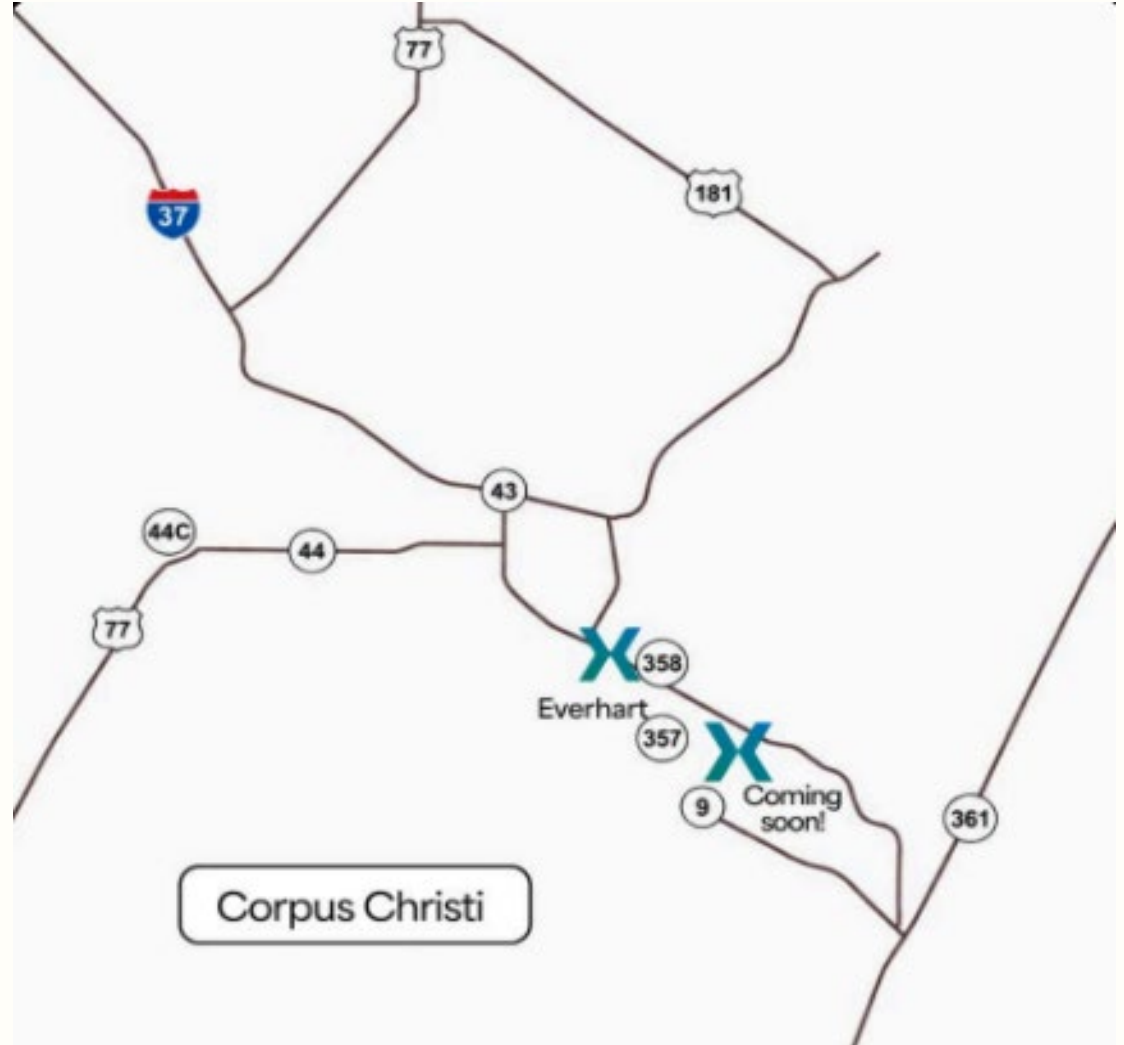
Our Care Navigation Team is Here for You.

Our Care Navigation Team is here to guide you through your healthcare journey. Whether you need help scheduling appointments, finding specialists, or getting answers to your health questions, our team provides personalized support every step of the way.



Care is always within your reach

With over 50 clinics across Texas, including Corpus Christi, Houston, Beaumont, Austin, and San Antonio, our doors are open from 9 AM to 9 PM every day, with 24/7 virtual care.

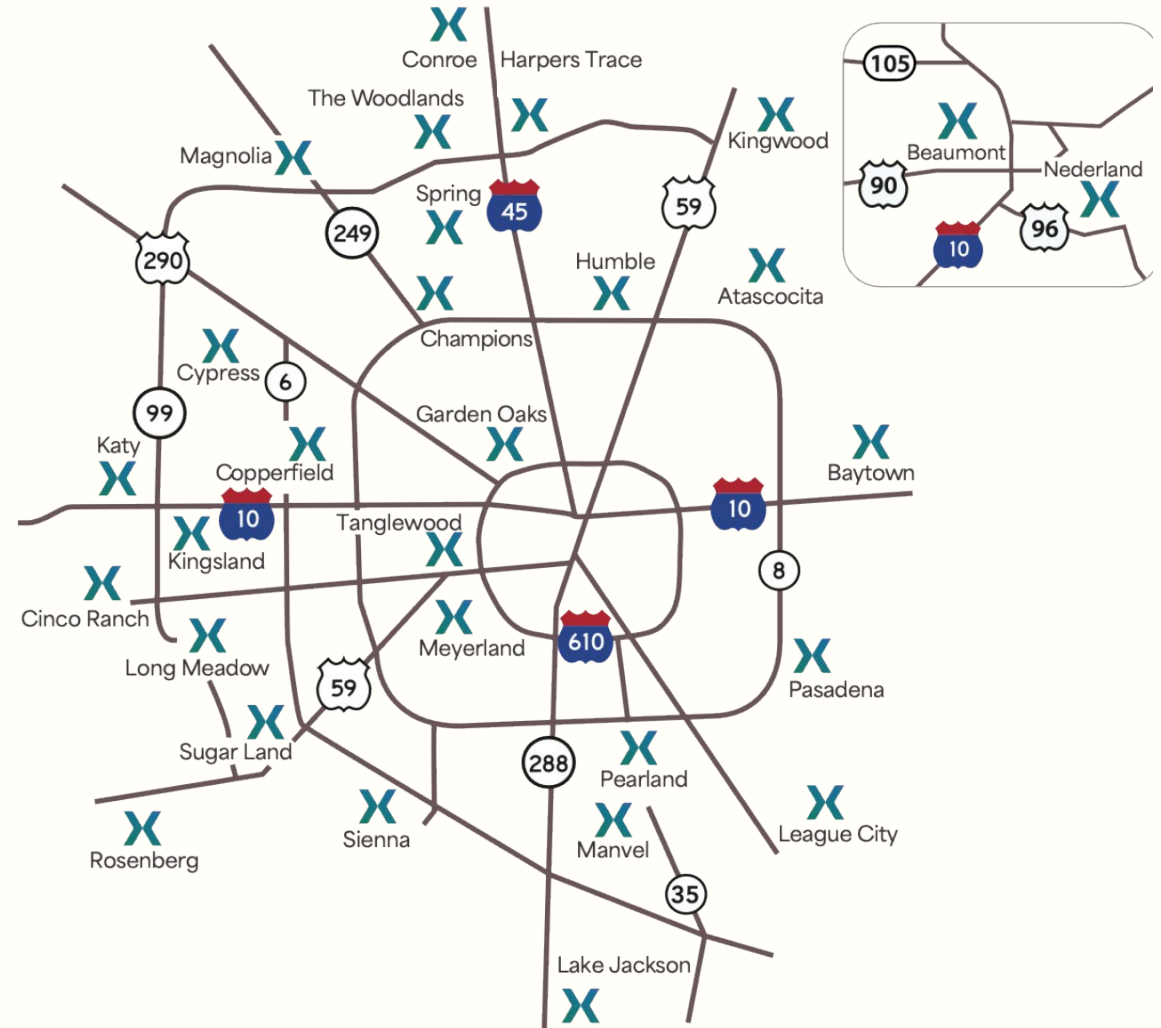


Locations/Houston
and Beaumont

nextlevel

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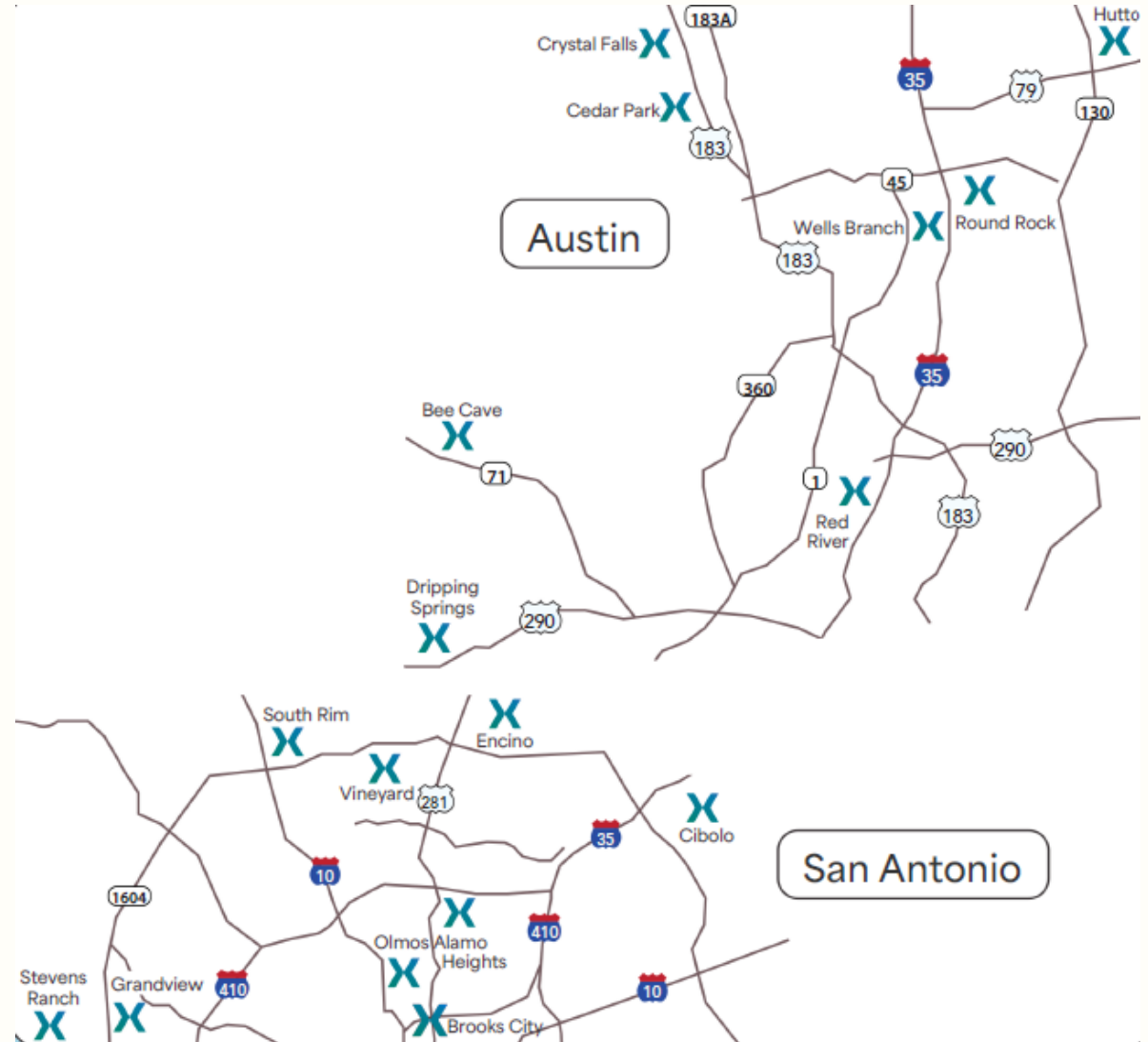


Locations/Austin and
San Antonio

nextlevel

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Thank you!

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