CITY OF CORPUS CHRISTI
HUMAN RESOURCES
EMPLOYEE BENEFITS & WELLNESS

2026-2027

Benefits Guide

CORPUS CHRISTI FIRE DEPT.

HELPING YOU REACH YOUR POTENTIAL

For benefits effective October 1, 2026 through September 30, 2027.

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 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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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. Part-time employees averaging 30 hours per week may also qualify for medical coverage.

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 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 qualifying life event (see below) during the year, you may make changes to your elections at that time by completing a benefits change form.

QUALIFYING LIFE EVENTS

If you experience a qualifying 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@corpuschristitx.gov**. Qualifying 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.

Open Enrollment

HOW TO ENROLL

- Go to **benefitscc.org** and choose "Employee Self-Service" in the top menu
- 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. New hires are required to provide documentation on their 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@corpuschristitx.gov** (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)

For your medical coverage, you may enroll in the Fire Consumer-Driven Health Plan (CDHP). The Fire CDHP is a high-deductible health plan with a health savings account (HSA). The grids on these pages contain a plan summary; for complete coverage details, please refer to the plan documents posted at **benefitscc.org/medicalinsurance**.

Plan Feature	Fire CDHP	
	In-Network	Out-of-Network
Annual Deductible, Out-of-Pocket Maximum and HSA Contributions (individual/family)		
Deductible	$3,400/$6,000	
Out-of-Pocket Max.	$3,400/$6,000	
City HSA Contribution	$1,600/$2,600 (pro-rated for new hires)	
Services		
Annual Well Visit (preventive)	You pay $0	You pay deductible, then 0%
Primary Care Physician Office Visit	You pay deductible, then 0%	You pay deductible, then 0%
Next Level PRIME Virtual Visit (medical or counseling)	$0 copay	N/A
Employee Health & Wellness Membership (Next Level PRIME, see page 5)	You pay $0 for all Next Level PRIME services	
CVS MinuteClinic	You pay deductible, then 0%	N/A
Specialist Office Visit	You pay deductible, then 0%	You pay deductible, then 0%
Basic Lab & Radiology	You pay deductible, then 0%	You pay deductible, then 0%
Major Lab & Radiology (MRI/CT/PET)	You pay deductible, then 0%	You pay deductible, then 0%
Urgent Care Visit	You pay deductible, then 0%	You pay deductible, then 0%
Emergency Room Visit	You pay deductible, then 0%	You pay deductible, then 0%
Inpatient Hospital Services	You pay deductible, then 0%	You pay deductible, then 0%

* Clinic fees do not apply toward deductibles or out-of-pocket maximums.
** Or 30% for non-life-threatening conditions.

PRESCRIPTION DRUG COVERAGE CVS Caremark

Plan Feature	Fire CDHP
Prescription Drugs	(30/90-day copays)
Advanced Control Formulary	You pay deductible, then 0%
Preventive Formulary • Generic • Preferred Brand • Non-Preferred Brand	 $0/$0 $20[1]/$40[1] $40[1]/$80[1]

[1]For non-preventive medications, you pay the deductible, then 0%

BIWEEKLY MEDICAL RATES

Coverage	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Fire CDHP	$0	$143.45	$111.82	$238.84

Wellness Incentive Discount

Employees who are enrolled in a plan with their spouse and/or child(ren) and earn the wellness incentive will receive a $20 discount and an additional $20 discount if their spouse earns the wellness incentive.

Next Level PRIME

The City has partnered with Next Level PRIME to bring you an exceptional healthcare experience built around you, with fast access to care, shorter wait times and support for your physical and emotional well-being. Best of all, it's included with your enrollment in a Corpus Christi medical plan.

With Next Level PRIME, You Have Access to:

- **Primary, preventive and chronic care services,** available seven days a week, from 9 a.m. to 9 p.m. Note: appointments are required.
- **Urgent care**, available seven days a week from 9 a.m. to 9 p.m. Walk in or schedule ahead.
- **Telemedicine and virtual care navigation**, available 24/7. You can schedule an appointment using the Next Level PRIME app.
- **Health and wellness coaching**.
- **Wellness counseling sessions** to help you manage anxiety, depression and other behavioral health concerns. You can schedule up to 12 sessions.
- **Weight loss support**, including a health coach and access to a discounted weight loss subscription with GLP-1 medications for members who qualify.

What You Need to Know:

- If you already have a primary care doctor, you can use PRIME whenever your doctor isn't available. A visit summary will be sent to your regular provider afterward.
- Annual physicals can be scheduled through the app; a PRIME provider will do a virtual intake first, then set up your in-person exam.
- Prescriptions aren't covered by membership, but the app includes a pharmacy discount card to help lower costs.
- Many labs, vaccines and durable medical equipment items are covered under the membership.
- For after-hours concerns, Care Navigators are available 24/7 in the app, and a PRIME provider is also available around the clock for telemedicine appointments. Specialist needs are referred in network; emergencies are directed to the nearest ER.

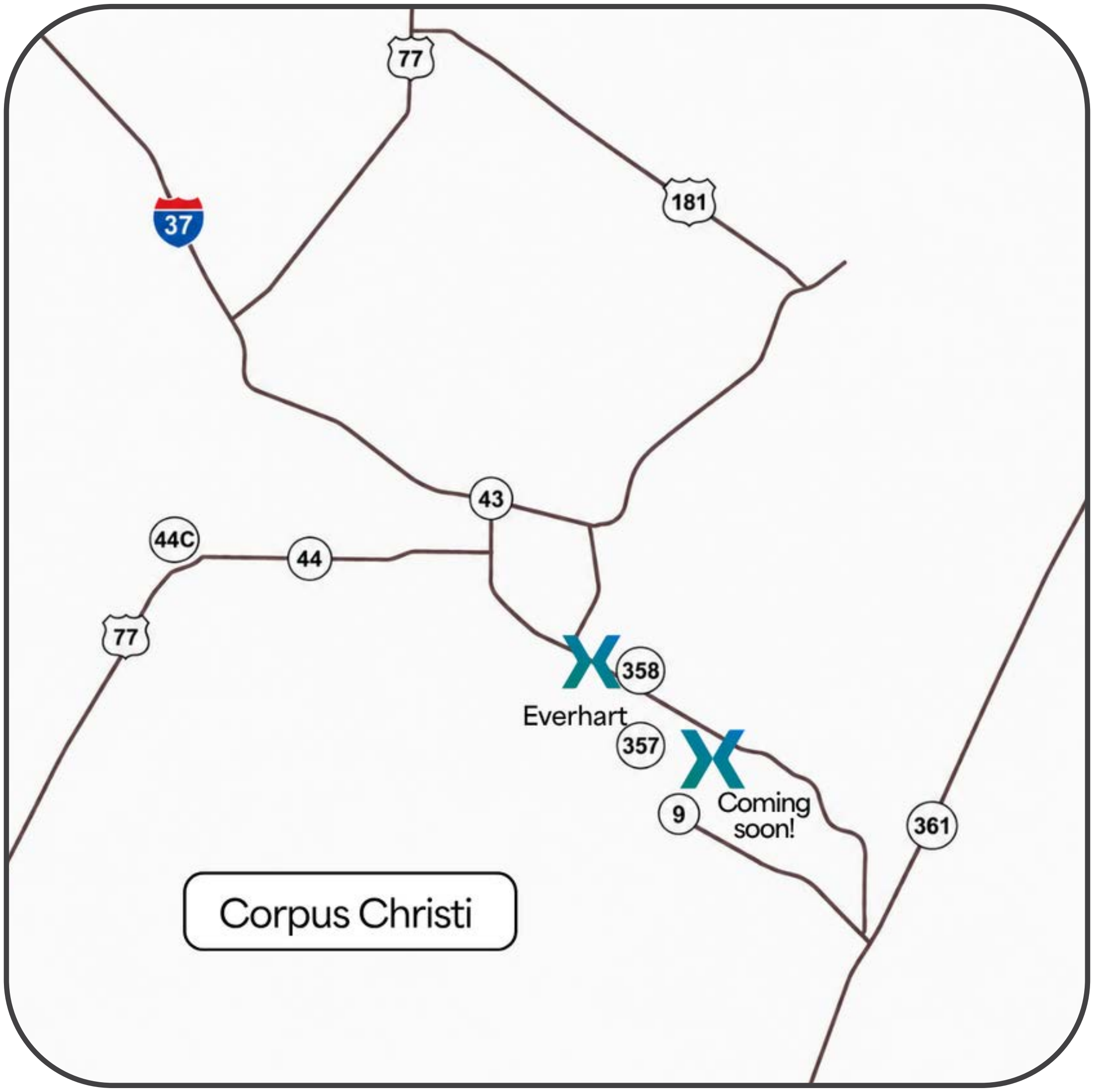
Get Started Using Next Level PRIME:

Schedule an appointment through the Next Level PRIME app: **Google Play | Apple App Store**

- Visit **nextlevelurgentcare.com**
- Call (833) 957-6200 toll-free

Care Is Close By:

Next Level Urgent Care locations are convenient and close by whenever you need care. Please note, the Everhart location will open on October 1, 2026.



Everhart
4717 S Padre Island Dr.
Corpus Christi, Texas 78411

2nd Corpus Christi Location – Coming Soon!
Intersection of Saratoga and Cimarron

Wellness Program

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

To help support your overall wellness, we offer a health insurance premium discount of **$20 per pay period**. That means if you meet all the requirements, you'll earn a discount of $520 for the year! (**Note:** the discount won't reduce your premium to below $0.) Keep reading to learn more information about the apps and programs available to help you reach your goals.

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 and Wellness Membership
- Catapult biometric screening event

2 TAKE THE ONLINE HEALTH ASSESSMENT

Complete this using any of the following:

- **Wellable**, your Employee Wellness Platform (preferred)

Or...

- Log on to **BCBSTX.com**, select Wellness, then Well onTarget®

3 COMPLETE THREE WELLNESS BUCKET ACTIVITIES FROM ANY CATEGORY

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.

Spouses on a City medical plan are also eligible for the discount if they complete a wellness exam. They do not need to complete the online health assessment or wellness buckets.

IMPORTANT

Premium discounts will be applied from October 1, 2027, to September 30, 2028.

New employees hired mid-year have prorated wellness bucket requirements, based on their date of hire:

- **July 1–October 31:** three buckets
- **November 1–February 28:** two buckets
- **March 1–May 31:** one bucket
- **June 1–June 30:** no buckets are required

Finding an In-Network Medical Provider

To find an in-network provider near you, log on to your Blue Access for Members portal at **mybam.bcbstx.com**.

You can also search as a guest by visiting **bcbstx.com**. Enter your search parameters in the form and select the PPO: Blue Choice PPO network.

Your Wellness Bucket Activities

You may complete three wellness bucket activities from **any** category.

PHYSICAL HEALTH

- Attend a HUSK Nutrition consultation.
- Attend a virtual Wellable food demonstration.
- Walk 25 miles in the Walk Across Texas! program.
- Walk in the American Heart Association's Heart Walk event.
- Run/walk on a City Team in the Beach to Bay Relay event.
- Attend the Wellable Ergonomics webinar.

FINANCIAL HEALTH

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

EMOTIONAL HEALTH

- Attend a Family Counseling Services webinar.
- Attend an Alzheimer's Association educational webinar.
- Attend the Wellable Work-Life Harmony webinar.
- Complete a LinkedIn Learning course made available by Human Resources.

- Receive information about upcoming wellness bucket activities on **Wellable** and on **benefitscc.org/upcoming-events**.
- Employees can complete bucket activities at any time, and from **any** category!
- Visit **benefitscc.org/on-demand** to access a variety of qualifying on-demand opportunities.

Wellness Program

Wellable

WELLABLE

The City of Corpus Christi has partnered with Wellable to complement our employee wellness program. Wellable's modern technology serves as an all-in-one well-being hub with program options to help you thrive. With Wellable, you'll enjoy a holistic experience engaging you with refreshing activities, content modules and live experiences across eight dimensions of well-being:

Physical
Balance physical activity, nutrition, sleep and lifestyle choices.

Social
Develop healthy relationships, foster self-esteem and build community.

Spiritual
Encompass purpose in life by developing alignment between personal values and actions.

Emotional
Understand and accept your feelings to more easily cope with life's challenges.

Occupational
Find personal fulfillment from your job while maintaining life balance.

Environmental
Recognize your effect on the environment and work to improve your impact.

Intellectual
Engage in creative and stimulating activities that expand your knowledge and skills.

Financial
Develop financial freedom through budgeting and financial management.

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learntolive

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

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.

Wellness Program

Wellness Tools & Resources

EMPLOYEE HEALTH & WELLNESS MEMBERSHIP

The City offers its employees a healthcare membership through Next Level Prime—all at no cost to you. This includes access to in-person clinics that provide direct primary preventive, chronic and urgent care. In addition, the membership includes telemedicine and care navigation, health and wellness coaching, emotional wellness counseling and weight loss solutions.

This membership includes access to the Next Level clinic at 4717 S. Padre Island Dr. in Corpus Christi. Clinics are open seven days a week from 9 a.m. to 9 p.m., and telemedicine and virtual care are available 24/7. Coverage extends to health plan dependents as well. There are no copays, surprise bills or additional out-of-pocket costs for covered services.

Download the Next Level app to schedule appointments, chat with a Care Navigator, request medication refills, access lab results and more.

CATAPULT BIOMETRIC SCREENINGS

The City will also sponsor biometric screening events. Catapult can provide the required annual wellness prevention visit during an onsite City event.

FAMILY COUNSELING SERVICE

Our Employee Assistance Program, 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**.

Family Counseling Service also provides monthly webinars on a variety of relevant mental health and relationship topics. Attending a webinar will fulfill one wellness bucket requirement.

FINPATH FINANCIAL WELLNESS

With FinPath, everyone has access to one-on-one 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

Health

Prescription Drug Tools & Resources

CVS Caremark offers digital tools that make managing prescriptions easier. Visit **caremark.com** for more information and to register your account.

CVS CAREMARK DIGITAL FEATURES

Whether you are on your smartphone, laptop or tablet, 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

Download the CVS Caremark mobile app to explore all of the features.

PRESCRIPTION DRUG FORMULARIES

A formulary is a list of cost-effective, outcome-based drugs covered under your prescription drug plan.

- **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 can obtain a 90-day supply for a two-month copay and fill maintenance medications at any retail pharmacy or by mail through the CVS Caremark mail service pharmacy.
- **For specialty medications taken for complex conditions (such as rheumatoid arthritis, hepatitis or cancer):** Our specialty pharmacy can help. Visit **CVSspecialty.com**.

To access the CVS Caremark list of formularies, go to **benefitscc.org/medicalinsurance**.

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

TELADOC HEALTH DIABETES AND HYPERTENSION MANAGEMENT PROGRAMS

Managing diabetes and/or hypertension can be difficult—not to mention expensive. The Teladoc Health Diabetes and Hypertension Management 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 **TeladocHealth.com/Smile/CORPUS**.

Progyny—your fertility and family building benefit!

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). Contact Progyny at (844) 535-0694 or visit **progyny.com** for more information.

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 24/7/365 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 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, and ask to connect with a Benefit Value Advisor.

BLUE ACCESS FOR MEMBERS (BAM) SECURE PORTAL

BCBSTX's secure member website, Blue Access for Members (BAM) at **mybam.bcbstx.com** 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:

- View claims and print your explanation of benefits
- Request a new ID card, or print a temporary one
- **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!

Health

24/7 NURSELINE

The free 24/7 Nurseline is staffed by registered nurses who are available 24 hours a day, seven days a week. When a health problem pops up late in the day or in the middle of the night, it can be hard to know how serious it is. Should you go to the emergency room? Should you visit an urgent care facility? Or can you wait until you can see your regular doctor? The 24/7 Nurseline can help answer your health questions at no cost to you, day or night, at (800) 581-0368.

SPECIAL BEGINNINGS® MATERNITY PROGRAM

Having a baby? Help protect your health and your baby's health by signing up for the BCBSTX Special Beginnings Maternity 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!

Finding an In-Network Dentist

To find an in-network provider near you, log on to the Blue Access for Members website at **mybam.bcbstx.com**.

If you'd rather search as a guest, visit **bcbstx.com/find-care-find-a-dentist**. Click on BlueCare Dental to search your network by location, dentist name, dental office name or county.

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**.

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

BIWEEKLY DENTAL RATES

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

VISION COVERAGE

VSP

Take care of your eyesight with our optional vision plan administered by VSP. The VSP Choice Network offers more than 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**.

Plan Feature	In-Network Coverage	Out-of-Network Reimbursement
Annual Eye Exam	$10 copay	Up to $45
Lenses (per pair)		
Single Vision	$25 copay	Up to $30
Bifocal	$25 copay	Up to $50
Trifocal	$25 copay	Up to $60
Progressive	$25 copay (standard progressive)	Up to $50
Contacts		
Fit and Follow-Up Exams	15% discount, not to exceed $55	No benefit
Elective	$115 allowance	Up to $100
Medically Necessary	Covered in full	Up to $210
Frames		
Frames	$100 allowance	Up to $50
Frequencies (months)		
Exam/Lenses	Every 12 months	Every 12 months
Frames/Contacts	Every 24 months/Every 12 months	Every 24 months/ Every 12 months

BIWEEKLY VISION RATES

Employee Only	Employee + 1 Dependent	Employee + 2 or More Dependents
$2.32	$4.63	$6.72

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 **blue365deals.com/bcbstx** to start cashing in on savings!

Finding an In-Network Vision Provider

To find an in-network provider near you, visit **vsp.com**. Click on Find a Doctor and search by your location. Then, click on Advanced Search, select the Advantage network and Apply Filters.

Health

Voluntary Benefits

Colonial

Accident, hospital indemnity and critical illness insurance pay cash benefits directly to you when you experience a covered event. The money is yours to use however you like, including to pay for:

- Deductibles
- Transportation
- Childcare
- Groceries
- Treatment
- Increased living expenses

There are no pre-existing condition limitations for these plans. If you have questions, please contact Employee Benefits at (361) 826-3300 (option 2) or **EmployeeBenefits@corpuschristitx.gov**.

CRITICAL ILLNESS INSURANCE

Get a lump-sum benefit when you're diagnosed with a covered illness or condition, such as:

- Invasive cancer
- Heart attack
- Stroke
- Major organ transplant
- End-stage renal failure
- Coma
- Paralysis
- Loss of sight, speech or hearing

Coverage Options	
Employee	$10,000 increments up to $50,000
Spouse and Child	50% of employee amount

Per-Pay-Period Employee Rates (per $1,000)	
Employee Age	Rate
0–19	$0.295
20–24	$0.295
25–29	$0.355
30–34	$0.420
35–39	$0.563
40–44	$0.702
45–49	$0.928
50–54	$1.158
55–59	$1.477
60–64	$1.957
65+	$2.363

Per-Pay-Period Spouse Rates (per $1,000)	
Spouse Age	Rate
0–19	$0.138
20–24	$0.138
25–29	$0.171
30–34	$0.198
35–39	$0.268
40–44	$0.342
45–49	$0.475
50–54	$0.600
55–59	$0.762
60–64	$1.011
65+	$1.228

ACCIDENT INSURANCE

Receive a cash benefit for a covered injury—on or off the job. This plan is portable, so you can take it with you if you leave your employer. It also comes with a $75 wellness benefit.

Please note that if you have an active lifestyle, benefit rates might increase by 20%.

	Example Benefits
Hospital Admission	$1,500
ICU Admission	$2,500
Ground Ambulance	$400
Air/Water Ambulance	$2,000

	Per-Pay-Period Rates
Employee	$7.20
Employee + Spouse	$11.76
Employee + Child(ren)	$15.72
Family	$20.34

HOSPITAL INDEMNITY INSURANCE

If you experience a hospital stay, ICU admission or ICU confinement, hospital indemnity insurance provides a cash benefit to help with expenses.

	Example Benefits
Hospital Admission (one per year)	$2,000
Hospital Confinement	$100/day
Maximum Confinement	365 days
Coverage	24-hour

	Per-Pay-Period Rates
Employee	$8.85
Employee + Spouse	$19.42
Employee + Child(ren)	$12.33
Family	$22.89

SHORT-TERM DISABILITY INSURANCE

If a covered sickness or injury keeps you from working, this coverage can replace part of your paycheck while you focus on recovery.

	Example Benefits
Base Pay	60%
Maximum Monthly Benefit	$4,000
Accident/Sickness Wait	14 days
Maximum Duration	3 months

Age	Per-Pay-Period Rates (per $100 monthly benefit)
17–49	$0.508
50–64	$0.595
65–74	$0.762

WEALTH

457 Deferred Compensation Plan

MissionSquare

The City offers a voluntary 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. You can also select a post-tax contribution option for the 457 plan.
- 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 **missionsq.org** or contact your Employee Benefits team at (361) 826-3300 (option 2) or **EmployeeBenefits@corpuschristitx.gov**.

Flexible Spending Accounts (FSAs)

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. You have the option of participating in a health care FSA or a dependent care FSA.

Health Care FSA	
Eligible Expenses	Qualified medical, dental and vision expenses not covered by insurance, including deductibles, copays and coinsurance
Maximum Annual Contribution	$3,400
Dependent Care FSA	
Eligible Expenses	Qualified dependent care, such as childcare, preschool, before- or after-school programs, summer day camp or care for an elderly parent
Maximum Annual Contribution*	$7,500 (or $3,750 if married and filing separately)

*Minimum election for either FSA is $260 annually.

For a complete list of qualified health care expenses, visit **irs.gov/pub/irs-pdf/p502.pdf**. For a complete list of dependent care expenses, visit **irs.gov/pub/irs-pdf/p503.pdf**.

Please note:

- **If you are enrolled in the Fire CDHP plan and own an HSA, you cannot participate in a health care FSA.**
- 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, 2026, through September 30, 2027.
- 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 **optumbank.com**.
- **You must enroll in an FSA each year to participate, even if you were enrolled the prior year.**

Wealth

Health Savings Account (HSA)

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. 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 individual coverage or $2,600 for individuals with dependent(s). 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 fill out the application in order to receive the City's contribution.

Total Annual Contribution Limit

Your HSA contributions, combined with the City's contributions, may not exceed the IRS annual maximum:

	2026	2027
Individual	$4,400	$4,500
Family	$8,750	$9,000
Catch-Up Contribution 55+	$1,000	$1,000

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 **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.
- 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.

Examples of Eligible vs. Ineligible Expenses

It's important to use your HSA or FSA card for eligible expenses only. If you use HSA or FSA funds for an ineligible expense, the IRS may assess a 20% penalty. For a complete list of qualified expenses, refer to IRS Publication 502, available online at **irs.gov/pub/irs-pdf/p502.pdf**. Optum Bank provides an easy-to-use Qualified Medical Expense tool at **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 purely cosmetic reasons

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 insurance 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/life**.

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. **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 on 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.

Please note:

- Dependent coverage may not exceed 100% of optional life coverage.
- A member may not be insured as both a member and a dependent.
- A child may not be insured by more than one member.
- If you are a current employee enrolling in new coverage or increasing existing coverage for yourself or your spouse, you will need to complete an Evidence of Insurability (EOI) questionnaire. Coverage is based on 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.

PERKS

Employee Health & Wellness Membership

Next Level Prime

The City offers its employees a healthcare membership through Next Level Prime—all at no cost to you. This includes access to in-person clinics that provide direct primary preventive, chronic and urgent care. In addition, the membership includes telemedicine and care navigation, health and wellness coaching, emotional wellness counseling and weight loss solutions.

This membership includes access to the Next Level clinic at 4717 S. Padre Island Dr. in Corpus Christi. Clinics are open seven days a week from 9 a.m. to 9 p.m., and telemedicine and virtual care are available 24/7. Coverage extends to health plan dependents as well. There are no copays, surprise bills or additional out-of-pocket costs for covered services.

Download the Next Level app to schedule appointments, chat with a Care Navigator, request medication refills, access lab results and more.

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 and home insurance—all in an easy-to-use website!

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

City Employee Fitness Center

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 use 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 **wellness@corpuschristitx.gov**.

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 six 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 **bcbstx.com**, select "WellOnTarget" under Quick Links, click on "Self-management Programs" and select "Quitting Tobacco."

Well onTarget®

Earn Blue Points to cash in and choose from a selection of Gift Card Rewards. You can redeem up to $599 in gift cards per year.

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 tracking your progress
- 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

Blue Points are only available to employees and spouses insured on the City's health plans. Log on through **bcbstx.com**, navigate to the Wellness tab and click on Well onTarget®.

Resources

WHERE TO GO FOR MEDICAL CARE

You have several options when it comes to getting medical assistance. Understanding the differences between them can help you find the right sort of care and save money and time.

No cost

NEXT LEVEL PRIME FOR PRIMARY, URGENT AND VIRTUAL CARE

Next Level PRIME can meet a wide variety of your healthcare needs in person and virtually:

- **Primary, Preventive and Chronic Care:** Available in person seven days a week, 9 a.m. to 9 p.m. with an appointment, which you can schedule through the mobile app **(Google Play | Apple App Store)**.
- **Urgent Care:** Available in person seven days a week, 9 a.m. to 9 p.m. You can make an appointment through the mobile app or walk in.
- **Virtual Care:** Appointments and virtual care navigation are available 24/7 through the mobile app. You can also call (833) 957-6200.

PRIME, Schedule a virtual visit with Next Level PRIME to talk to a doctor virtually from the comfort of your home. This service is available 24/7 and wait times are usually short.

24/7 NURSELINE

Call the Nurseline 24/7 at (800) 581-0368 if you have medical questions or need advice. This service is confidential and available in English and Spanish.

$

RETAIL HEALTH CLINIC

Many grocery stores and pharmacies have on-site clinics where you can get immunizations and non-emergency medical support. Some clinics may even be open on weekends, evenings and holidays.

$

PRIMARY CARE PHYSICIAN (PCP)

Visit your PCP when you have any non-emergency health concern, like a sore throat, allergies, high blood pressure, sleep disturbances and more. Your PCP can refer you to a specialist if needed.

$$

URGENT CARE

Consider an urgent care center when you have a non-emergency medical situation during hours your doctor's office is closed. You'll generally wait less time than you would for the emergency room and save money.

$$$$

HOSPITAL EMERGENCY ROOM (ER)

If you are experiencing a life-threatening health issue, like chest pain, bleeding or a broken bone, visit your nearest emergency room, open 24/7.

$$$$

FREESTANDING EMERGENCY ROOM (ER)

These 24/7 facilities provide emergency care and are not affiliated with a hospital. Be aware that these are often out of your network, meaning you could end up paying a hefty bill (or multiple bills). These ERs don't provide trauma care, and you may be transferred to a hospital ER.

For contact information for the above services, see the Contacts page.

Resources

THE TRUTH ABOUT FREESTANDING ERs

The Convenience of Freestanding ERs Can Be Costly

While you may find a freestanding ER in your neighborhood, it may not be in your network. Freestanding ERs may claim to see you faster than other options, but there may also be unseen costs to your visit.

These costs can impact your wallet and your wellbeing. If your condition critically worsens, you may need to be transferred to a hospital ER. That delay in care can be serious. And you'll be billed for visiting both the freestanding and hospital ER.

Consider Urgent Care Centers

Freestanding ERs can share many similarities with urgent care centers. They may look like and also function like urgent care centers, which can be confusing. You may think you're getting urgent care, but the bill you receive may be for a much more costly ER visit. Your share of the cost for a visit to a freestanding ER can be hundreds to thousands of dollars depending on your benefit plan. Your copay for an urgent care visit ranges from $15 to $75 copay.

If you're not sure how to find the nearest urgent care center, we're here to help. Below is a quick list of local in-network urgent care centers. Add them to your contacts or keep this list close by.

CHRISTUS Spohn Hospital Corpus Christi – Shoreline

600 Elizabeth St.
Corpus Christi, TX 78404
(361) 881-3000

CHRISTUS Spohn Hospital Corpus Christi – South

5950 Saratoga Blvd.
Corpus Christi, TX 78414
(361) 985-5000

Corpus Christi Medical Center

3315 S Alameda St.
Corpus Christi, TX 78411
(361) 857-1400

Corpus Christi Medical Center

7101 S Padre Island Dr.
Corpus Christi, TX 78412
(361) 761-1000

To find other providers near you, you can always call the number on your member ID card or log in to **bcbstx.com/find-care**.

Know Your Options When You Need Care Urgently

	Fire CDHP
Urgent Care Center	You pay deductible, then $0
Emergency Room[1]	You pay deductible, then $0

1. Includes both medical and behavioral health services

Note: Member responsibility is based on in-network facility fee costs only. Out-of-network facilities, physician charges, labs, x-rays and other treatment costs may have additional patient share above and beyond what is noted above.

An urgent care center may be an option when you need care for a non-life-threatening illness or injury right away, but your doctor's office isn't open. At urgent care, you can get care for things like headaches, back pain, vomiting, animal bites or asthma.

Call 911 or head to your nearest hospital emergency room if you are experiencing a true medical emergency like chest pain, signs of stroke, difficulty breathing, bleeding or broken bones.

Remember, while that local freestanding ER may be closer, only a hospital ER is fully staffed to treat any complex problem that may arise.

Here Are Ways to Spot a Freestanding ER

1. Look for "Emergency" on the building exterior.
2. Check the hours. If it's open 24/7, it's a freestanding ER. Urgent care centers close at night.
3. Confirm it's not connected to a hospital.
4. Ask if it follows the copay, coinsurance and deductible payment model.

Visit **bcbstx.com/find-care** to learn more about your care options.

Important Notices

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

- **Plan Documents—Summary Plan Documents (SPD) and Summary of Benefits Coverage (SBC):** The SPD documents explain the health plan's benefits and claim review procedures, and the SBC documents provide a summary that describes the benefits and coverage provided by the plan.
- **Children's Health Insurance Program (CHIP) Model Notice and Premium Assistance under Medicaid:** There are state insurance programs available that can help pay for coverage. This notice explains how to apply for these programs.
- **Health Savings Account Notice to Employees:** Explains your federal tax responsibilities surrounding health savings accounts (HSAs) and how to enroll in an HSA if you are enrolled in an eligible health plan.
- **Notice of Special Enrollment Rights (HIPAA):** If you experience a qualifying life event, you might be eligible to make a mid-year change within 30 days of the event.
- **Wellness Program Disclosure:** The City sponsors wellness programs, and some groups can earn premium discounts. This notice explains your rights.
- **General Notice of COBRA Continuation Coverage Rights:** This notice explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect your right to get it.
- **Women's Health and Cancer Rights Act (WHCRA):** Health plan participants have the right to breast reconstruction post-mastectomy.
- **Newborns' and Mothers' Health Protection Act:** Explains participants' legal rights surrounding the length of hospitalization following childbirth.
- **Genetic Information Nondiscrimination Act (GINA):** Describes your rights surrounding your genetic information.
- **Important Notice About Your Prescription Drug Coverage and Medicare:** Our group health plans' drug coverage is Medicare creditable (actuarially equivalent to coverage available under the standard Medicare Part D).
- **The Health Insurance Marketplace:** This notice provides contact information for the Affordable Care Act Health Insurance Exchanges.
- **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
General Benefits & Enrollment	City of Corpus Christi Benefits Team	(361) 826-3300 (option 2) **EmployeeBenefits@corpuschristitx.gov**	**benefitscc.org**
Wellness Program	Wellness Coordinator	(361) 826-3325 **wellness@corpuschristitx.gov**	**benefitscc.org/wellness**
Medical Coverage	Blue Cross Blue Shield of Texas	Customer Service: (855) 212-1619 Special Beginnings Maternity Program: (888) 421-7781 Tobacco Cessation: (877) 806-9380	**mybam.bcbstx.com** Blue Choice PPO (BCA) Network
Prescription Drug Coverage	CVS Caremark	(800) 776-1355	**caremark.com**
Virtual Visits	Next Level Prime	(833) 957-6200	**nextlevelurgentcare.com**
Fertility Benefit	Progyny	(844) 535-0694	**progyny.com**
Health Savings Account (HSA)	Optum Bank	(866) 234-8913	**optumbank.com**
Dental Coverage	Blue Cross Blue Shield of Texas	(877) 442-4207	**mybam.bcbstx.com**
Voluntary Benefits (Accident, Critical Illness, Hospital Indemnity and STD)	Colonial	Michelle Nichols (361) 257-0198 **colonialbenefitscctx@outlook.com**	**coloniallife.com**
Life and Accidental Death & Dismemberment (AD&D) Insurance	City of Corpus Christi Benefits Team	(361) 826-3300	**benefitscc.org/life**
Flexible Spending Accounts (FSAs)	Optum Bank	(800) 243-5543	**optumbank.com**
457 Deferred Compensation Plan	MissionSquare Sandra Aguilar	(202) 246-4757 **saguilar@missionsq.org**	**missionsq.org**
Next Level Prime Employee Health & Wellness Membership	Next Level Prime	(833) 957-6200 (toll free) **navigator@nextlevelurgentcare.com**	**nextlevelurgentcare.com**
Employee Assistance Program (EAP)	Family Counseling Service	(361) 852-9665 (option 3) **appointments@fcscb.org**	**fcscb.org**
Employee Discounts	City of Corpus Christi Extras via Beneplace	(800) 683-2886	**beneplace.com/cocc**

Need more information? Visit **benefitscc.org** or contact Employee Benefits at (361) 826-3300 (option 2) or **EmployeeBenefits@corpuschristitx.gov**.

Notes

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.

CITY OF CORPUS CHRISTI

HUMAN RESOURCES

EMPLOYEE BENEFITS & WELLNESS

FIRE