CITY OF CORPUS CHRISTI
HUMAN RESOURCES
EMPLOYEE BENEFITS & WELLNESS

2026-2027

Benefits Guide

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 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 qualifying 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.

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)

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. It 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 **benefitscc.org**.

Plan Feature	CDHP Public Safety	
	In-Network	Out-of-Network
Annual Deductible, Out-of-Pocket Maximum and HSA Contributions (individual/family)		
Deductible	$3,400/$6,000	$5,000/$10,000
Out-of-Pocket Maximum	$3,400/$6,000	$7,000/$14,000
City HSA Contribution	$1,600 (pro-rated for new hires)	
Services		
Annual Well Visit (Preventive)	You pay $0	You pay deductible, then 30%
Primary Care Physician Office Visit	You pay deductible, then 0%	You pay deductible, then 30%
Next Level PRIME Virtual Visit (medical or counseling)	$0 copay	N/A
Employee Health and Wellness Membership (Next Level PRIME, see page 5)	You pay $0 for all Next Level PRIME services	
Specialist Office Visit	You pay deductible, then 0%	You pay deductible, then 30%
Basic Lab & Radiology	You pay deductible, then 0%	You pay deductible, then 30%
Major Lab & Radiology (MRI/CT/PET)	You pay deductible, then 0%	You pay deductible, then 30%
Urgent Care Visit	You pay deductible, then 0%	You pay deductible, then 30%
Emergency Room Visit	You pay deductible, then 0%	You pay deductible, then 30%**
Inpatient Hospital Services	You pay deductible, then 0%	You pay deductible, then 30%

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

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.

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.

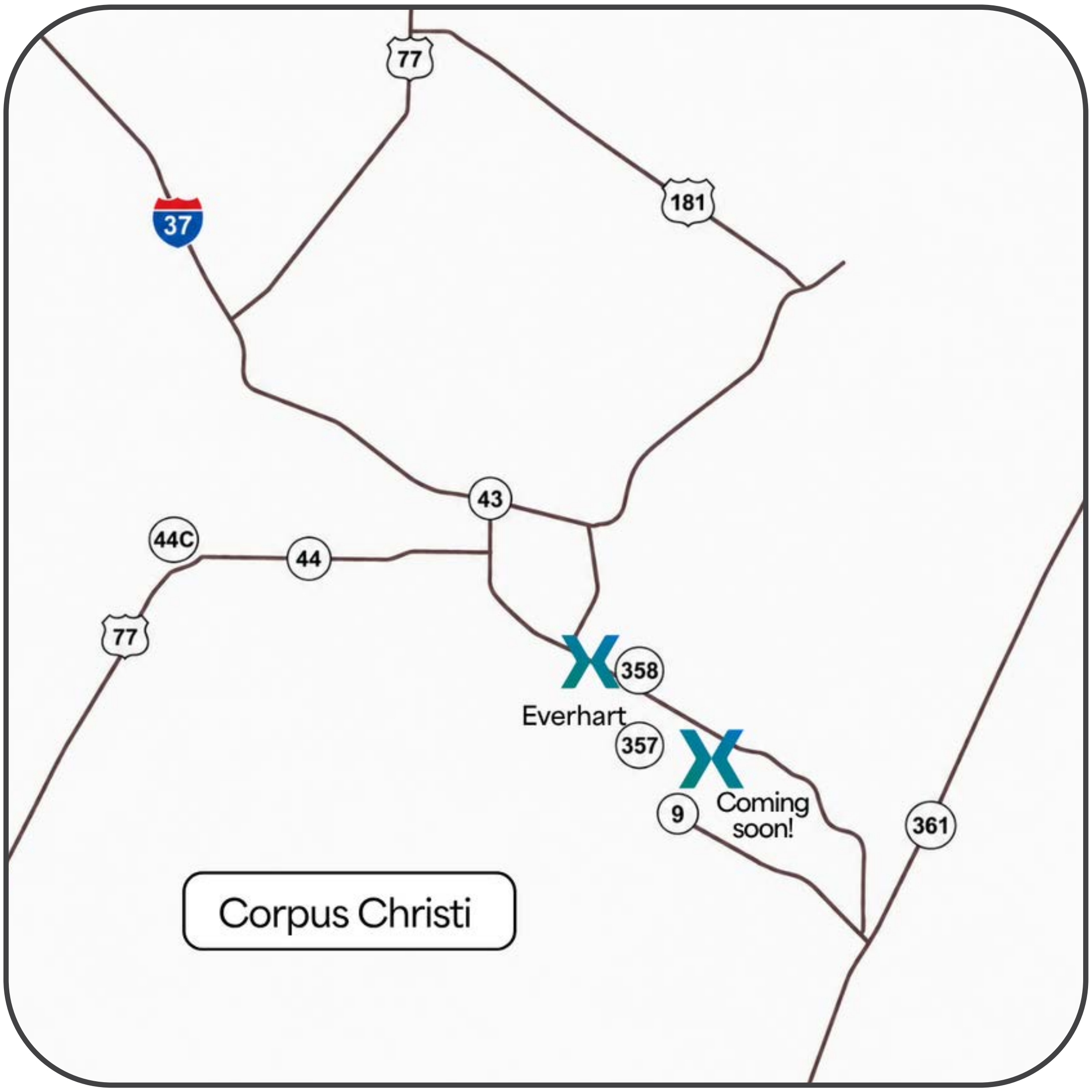
Get Started Using Next Level PRIME:

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

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.

FAMILY COUNSELING SERVICE

Our employee assistance program (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 and drug dependency.

To schedule an appointment, call (361) 852-9665 (option 3) or email **appointments@fcscb.org**.

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

Wellness Program Tools & Resources

Wellness activities take place in person and virtually! Receive information about upcoming opportunities on **Wellable** and on **benefitscc.org/upcoming-events**.

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 to Bay Relay 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 an Alzheimer's Association educational webinar.
- Complete a LinkedIn Learning course made available by Human Resources.

progyny
Smarter Fertility Benefits

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.

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.

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 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 medications taken for complex conditions (such as rheumatoid arthritis, hepatitis or cancer):** Our specialty pharmacy can help. Visit **CVSspecialty.com**.

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**.

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, 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:

- 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!

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 **free** 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!

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

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 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 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.

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. 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**.

Texas Municipal Retirement System

TMRS

TMRS is a required retirement plan for all full-time employees. The following is a high-level overview of the plan:

- TMRS contributions are 8% of your pay.
- The city will match your contributions two-to-one during retirement.
- With TMRS retirement options, you are guaranteed a retirement check for the rest of your life.
- No income taxes are withheld until you retire or separate from the City and request a refund.
- You are vested after five years, which means you may leave your deposits with TMRS to continue to earn interest until you are ready to retire, even if you leave the City. You are eligible to retire if you have five years of service and are age 60 or over. However, if you have 20 years of service, you are eligible to retire at any age.

You can track your TMRS balance, view or change beneficiaries, update your address or phone number and more at **tmrs.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.

Healthcare 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 the FSA is $260 annually.

For a complete list of dependent care expenses, visit **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 healthcare 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, 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**.

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 also 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 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

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. 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

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.

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 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**.

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!

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 to 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® .

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."

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

	CDHP Public Safety Plan
Urgent Care Center	100% after deductible
Emergency Room[1]	100% after deductible

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**
Voluntary Benefits (Accident, Critical Illness, Hospital Indemnity and STD)	Colonial	Michelle Nichols (361) 257-0198 **colonialbenefitscctx@outlook.com**	**coloniallife.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**
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**
Texas Municipal Retirement System (TMRS)	TMRS	(800) 924-8677	**tmrs.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 Extras	City of Corpus Christi Extras via Beneplace	(800) 683-2886	**beneplace.com/cocc**

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, 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.

CITY OF CORPUS CHRISTI
HUMAN RESOURCES
EMPLOYEE BENEFITS & WELLNESS

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