A young boy with a joyful expression is the central focus. He wears a light-colored straw cowboy hat with a dark brown band and a blue and white plaid shirt with rolled-up sleeves. He is leaning his arms on a rustic wooden fence. The background is a soft-focus outdoor scene with greenery and a bright sky. The overall tone is warm and community-oriented.

2017 Benefits Guide

**ERISCO**  
*the city of*

# ENROLL ON TIME!

Print or go to the benefits site

Your benefits Enrollment Period is accessible from home or work\*. Use the Enrollment Period throughout the year for more information about your benefits.

## HOW TO USE THIS ELECTRONIC GUIDE

FRISCOTEXAS.GOV / BENEFITS

Go to previous or next page

Use the highlighted links

Move quickly to any section.

The benefits site is offline for updates every Thursday at 10pm until 5am Friday.



Dear valued City of Frisco Employees:

Over the last couple of years, you worked to identify our City Core Values:

- Employees
- Outstanding Customer Service
- Operational Excellence
- Fiscal Responsibility
- Integrity

As was shared in Core Values training, it is through our employees that all other Values are accomplished. Our employees work to incorporate our Values in everyday operations to provide outstanding customer services, operational excellence, fiscal responsibility and integrity.

The success of the City of Frisco depends on attracting and retaining the best people. That's why City management and City Council strives to support, develop, and reward the contributions, diversity, and talents of all employees.

One avenue to achieve this is to work to improve benefits provided to our employees when possible. In preparation for this year's Open Enrollment, benefits and premiums were evaluated, and we decreased the Employee + Family premiums to help make covering your family on insurance affordable. We know our employees are a key reason the City of Frisco is a great place to live, work, play, and grow.

*George Purefoy*  
George Purefoy

**FROM OUR CITY MANAGER**

The Affordable Care Act (ACA) was signed into law March of 2010 with hundreds of different provisions being implemented over time until 2022. The individual mandate provision that began January 2014 requires that most Americans obtain health insurance or pay a tax penalty.

### Individual Mandate

You must obtain and maintain minimum essential coverage throughout the year or get an exemption to avoid the tax penalty. You will pay a tax penalty for each full month you go without coverage unless you get an exemption.

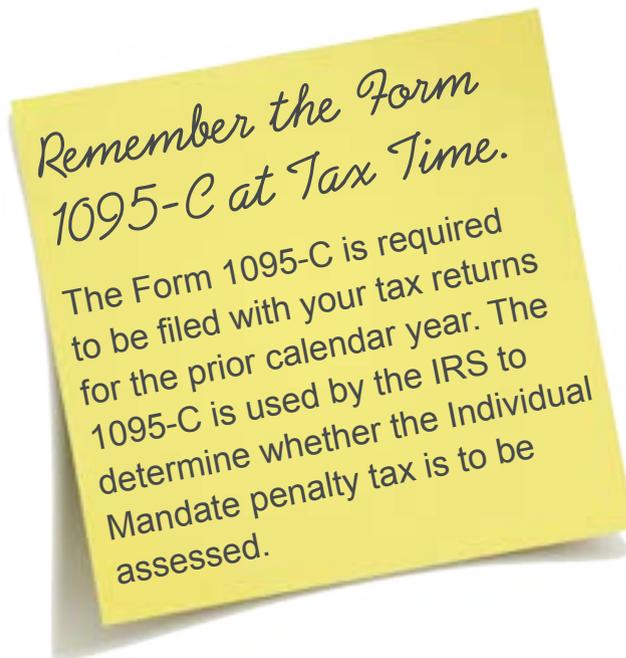
### 2017 Individual Mandate Penalty:

The penalty for not having insurance is \$695 for each adult, \$347.50 per child or 2.5% of yearly household income, whichever is greater.

In 2017, individuals and families with income under approximately \$83,400 will pay a flat dollar amount if they fail to obtain minimum essential coverage. Individuals and families with income over \$83,400 will pay a penalty equal to 2.5% of their income.

Note: The above does not constitute legal or tax advice regarding ACA or IRS implications. You should consult with a legal or tax professional with any questions or clarifications needed.

*The penalty for 2017 may have a cost-of-living adjustment added on to it.*



## HEALTH CARE REFORM

# Eligibility & Enrollment

You are eligible for all benefits if you are a regular full-time or regular part-time employee working 30 hours or more per week.



# ENROLL ON TIME!

Your benefits Employee Self-Service (ESS) portal is accessible from home or work\*. Use the site during open enrollment and throughout the year for more information about your benefits.

Questions about benefits? Call **972.292.5202** or email [benefits@friscotexas.gov](mailto:benefits@friscotexas.gov) and receive a response within 24 hours Monday – Friday.

**FRISCOTEXAS.GOV / BENEFITS**



*\* The benefits site is offline for updates every Thursday at 10pm until 5am Friday.*

City of Frisco benefits are available to all employees working full-time and scheduled to work at least 30 hours per week. If you are a benefit eligible employee you cannot be covered as a dependent.

Eligible dependents may also participate in the plan.

## Eligible Dependents Include:

- Your legal spouse
- Your dependent children under age 26
  - Biological Children
  - Stepchildren
  - Legally adopted children (or placed with you for adoption)
  - Foster Children

To be an eligible dependent grandchild, you must be the legal guardian of the grandchild.

Your medically incapacitated dependent children are eligible past the age of 26 provided they were covered and their physical or mental disability occurred prior to the age of 26.

**Documentation is required to substantiate your dependent(s) on the plan. This may include birth certificate, marriage license, or other applicable documents.**

Dependents covered on the insurance plan must have a social security number on file in order to meet the reporting requirements established by the Affordable Care Act.



**ELIGIBILITY**

## Making Changes During Open Enrollment

Changes made during open enrollment will be effective on January 1.

| Benefit   | Considerations   |
|---|--|
| Benefit-eligible employees automatically receive employer-provided coverages. Enrollment is not required. | \$50,000 of Basic Life & Accidental Death & Dismemberment, Long Term Disability, Base Short Term Disability, and Employee Assistance Plan. Fire & Police have an additional \$100,000 of Accidental Death & Dismemberment coverage provided.                                   |
| Medical, Dental, Vision   | You may add or drop your eligible dependents, change the plan you are enrolled, or cancel coverage.  |
| Voluntary Life Insurance Coverage   | When reducing or canceling your life insurance coverage remember that increasing the amount at a later time will require completion of an evidence of insurability form. This includes increasing or adding life insurance for yourself or your spouse during open enrollment. |
| Flexible Spending Accounts  | You must make an election during open enrollment if you wish to contribute to a Flexible Spending Account for the coming year.   |
| Short Term Disability   | All benefit-eligible employees are automatically enrolled in the base plan which provides a maximum weekly benefit of \$200. A buy-up option is available that increases the maximum up to a weekly amount of \$1,000.   |

## New Hires or Newly Eligible:

Most Health & Welfare benefits become effective the first day of the month following 30 days of active employment. If you do not enroll by the deadline, you will receive only the benefits that are provided automatically by the City of Frisco. Here is an example:

| Date Hired   | Benefits Effective Date | Enrollment Deadline |
|--------------|-------------------------|---------------------|
| January 1-2  | February 1              | March 3             |
| January 3-31 | March 1                 | March 31            |

 Enroll in your benefits by your benefit effective date, you will receive your insurance ID cards more quickly and will not incur the retroactive benefit deductions related to enrolling after your benefit effective date (being charged twice in one pay-period to “catch up”).

## First Time Users

You will receive your enrollment packet in the mail usually within ten days of your first day of active employment. The enrollment packet will include your user ID and a temporary password for the Employee Self-Service (ESS) portal. When you log in the first time you will be asked to change your password.

The ESS portal allows you to enroll in your benefits, review your paycheck, and change your address.

**New employee paycheck tip!** Your paycheck is electronic, and you will receive a notice by email that allows you to view your check. Your paycheck is always available on ESS.

**See page 6**  
for where to go for enrollment and detailed benefits information.

## Making Changes During the Year

The only time you can make changes to your benefits outside of the Open Enrollment period is when you have a qualified life event change, such as:

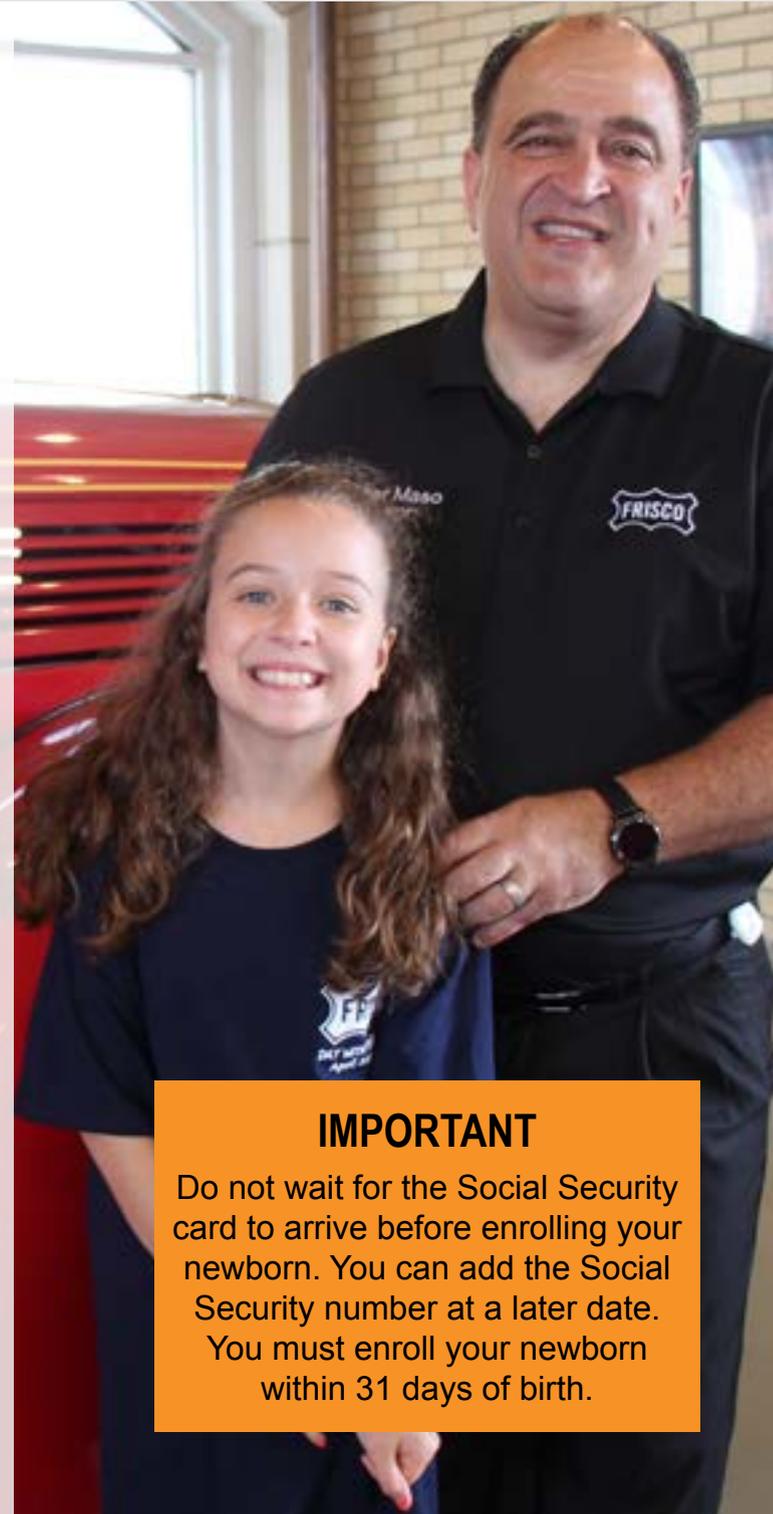
- Marriage or divorce
- Birth or adoption of a child
- Death of your spouse or dependent child
- Employment status change for you or your spouse
- Change in a child's dependent status
- Entitled to Medicare or Medicaid

Changes must be completed within 31 days of the qualified life event.

To make a change to your benefits, please contact 972.292.5202 or email [benefits@friscotexas.gov](mailto:benefits@friscotexas.gov).

After your request is received, you will be instructed to make your life event change on the Employee Self Service Portal (ESS).

Documents supporting the event will be required, such as a loss of coverage letter or marriage license.

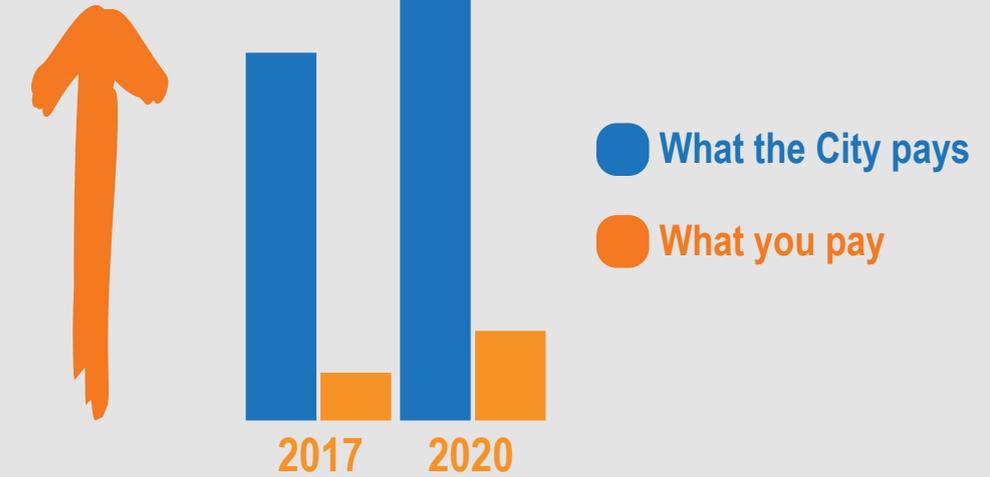


### IMPORTANT

Do not wait for the Social Security card to arrive before enrolling your newborn. You can add the Social Security number at a later date. You must enroll your newborn within 31 days of birth.

**ELIGIBILITY**

## Healthcare costs are rising



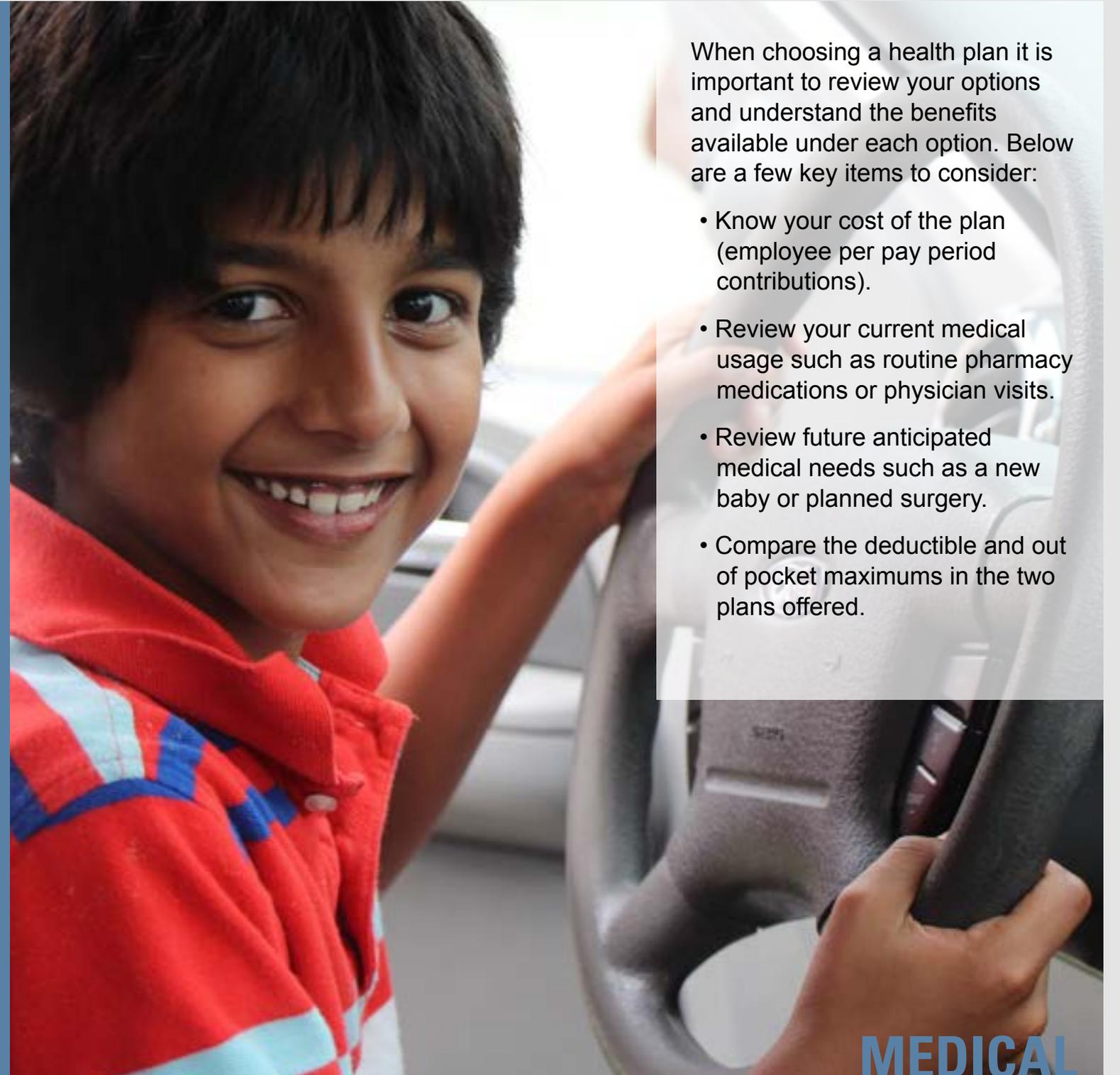
You and the City share in the cost of the medical insurance and you can help control and even reduce the cost. You can help by:

- Being engaged in your health – over 60% of the cost of healthcare is based on unhealthy behaviors. Be engaged in your health, learn about managing chronic conditions, take small steps and build on your achievements.
- Shopping for the best quality and cost – use Compass, UHC provider search, or healthcare bluebook to find the best quality and cost for a service.
- Using generic prescription drugs – generics are the chemical equivalent of brands and are significantly cheaper.
- Using Doctor on Demand when possible – your copay is \$10, and the cost for the City is lower than a regular doctor visit.
- Use an urgent care facility over the emergency room when possible – the cost of an emergency room for the City can be well over \$2,500 for even a minor visit.

By being a good consumer of health care, you help control the amount we all contribute each pay period.

**RISING HEALTHCARE COSTS**

# Medical, Dental & Vision

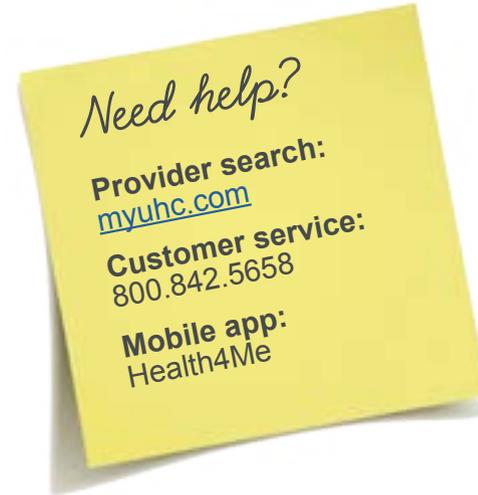


When choosing a health plan it is important to review your options and understand the benefits available under each option. Below are a few key items to consider:

- Know your cost of the plan (employee per pay period contributions).
- Review your current medical usage such as routine pharmacy medications or physician visits.
- Review future anticipated medical needs such as a new baby or planned surgery.
- Compare the deductible and out of pocket maximums in the two plans offered.

**MEDICAL**

You have the choice of two medical plans provided by United HealthCare (UHC). Enrollment in a medical plan includes the prescription drug benefit provided by Express Scripts. **Watch your mailbox for your new ID cards** - UHC medical card and a separate card for Express Scripts pharmacy.



### UHC Choice Network

- Preventive Services are covered at 100%
- Up to \$500 Health Reimbursement Account (HRA) funded by the City of Frisco. The HRA amount you receive is based on your healthy measures and participation in the Wellness Program. See page 18 for details.

### 2017 Employee Medical Contributions per Pay Period\*

|                            | Employee | Employee + Spouse | Employee + Child(ren) | Family   |
|----------------------------|----------|-------------------|-----------------------|----------|
| <b>EPO Low Deductible</b>  | \$17.50  | \$182.00          | \$177.50              | \$300.00 |
| <b>EPO High Deductible</b> | \$7.50   | \$76.50           | \$74.00               | \$175.00 |

\*Deductions from 24 paychecks throughout the year; two pay periods will not have deductions.

### Keep in mind:

- Comprehensive plan summaries and Summary of Benefit Coverages (SBC) are available to you online at [friscotexas.gov/benefits](http://friscotexas.gov/benefits).
- Deductible and coinsurance expenses count toward your out of pocket maximum
- You must use UHC network providers for non-emergency services

## UHC Medical EPO Choice Plans

What you pay on the Low Deductible Plan

What you pay on the High Deductible Plan

### In-Network Benefits Only

#### Annual Deductible

|            |         |         |
|------------|---------|---------|
| Individual | \$1,000 | \$2,000 |
| Family     | \$2,000 | \$4,000 |

Employee + 1 or more dependents: individual deductible applies to each covered member until family deductible is met.

#### Out of Pocket Maximum (includes deductible)

|            |         |         |
|------------|---------|---------|
| Individual | \$3,000 | \$4,000 |
| Family     | \$6,000 | \$8,000 |

#### Primary Care Office Visits

|                                  |            |
|----------------------------------|------------|
| Doctor on Demand (virtual visit) | \$10 copay |
| Tier 1 Provider                  | \$20 copay |
| Non-Tier 1 Provider              | \$40 copay |

#### Specialist Office Visits

|                     |            |
|---------------------|------------|
| Tier 1 Provider     | \$30 copay |
| Non-Tier 1 Provider | \$60 copay |

#### Outpatient Care

|  |      |
|--|------|
| Day Surgery                                    | 20%* |
| Diagnostic Services (labs, radiology, x-ray)   | 0*   |
| Advanced Diagnostics (CT Scans, ET Scans, MRI) | 20%* |

#### Other Services

|                |             |
|----------------|-------------|
| Urgent Care    | \$60 copay  |
| Emergency Room | \$200 copay |
| Hospital       | 20%*        |

\*After deductible

When you enroll in medical coverage, you automatically receive prescription drug coverage through Express Scripts. You will receive a separate ID card for the pharmacy plan.

### Prescriptions By Mail

Have your prescriptions delivered to your door at no additional cost.

- Savings – reduce your cost by ordering a 90 day supply
- Convenience – order refills easily online or by phone 24/7
- Ask your physician about ePrescribe or to fax your prescription

### Express Script Mobile App

- Refills & home delivery renewal
- My Rx Choices – view lower cost prescription options
- Medicine Cabinet – view your medications, set reminders and receive personalized alerts
- Order status – track the status of your home delivery prescription orders



|                            | What you pay with In-Network Retail Pharmacy | What you pay with Home Delivery |
|----------------------------|--|---------------------------------|
|                            | 30-day supply                                | 90-day supply                   |
| <b>Generic</b>             | \$15   | \$30                            |
| <b>Preferred Brand</b>     | \$25   | \$50                            |
| <b>Non-Preferred Brand</b> | \$50   | \$100                           |

#### A FEW HELPFUL TIPS

- By choosing a generic over brand, you save the City of Frisco on average \$125 for every prescription written.
- The next time your physician writes a prescription ask if a generic is available. By being good consumers you help control the amount that is withheld from your paycheck each pay period.
- Detailed information about the prescription program is available at [friscotexas.gov/benefits](http://friscotexas.gov/benefits)

*Need help?*

**Online orders and information:**  
[express-scripts.com](http://express-scripts.com)

**Customer service:**  
 800.698.3757

**Mobile app:**  
 ExpressScripts

Your health status can impact many areas of your life:



How you feel



Your finances



Your home life

**Start today. Make your health a priority.**

Challenge yourself to establish healthy habits that will have positive outcomes to your health future.

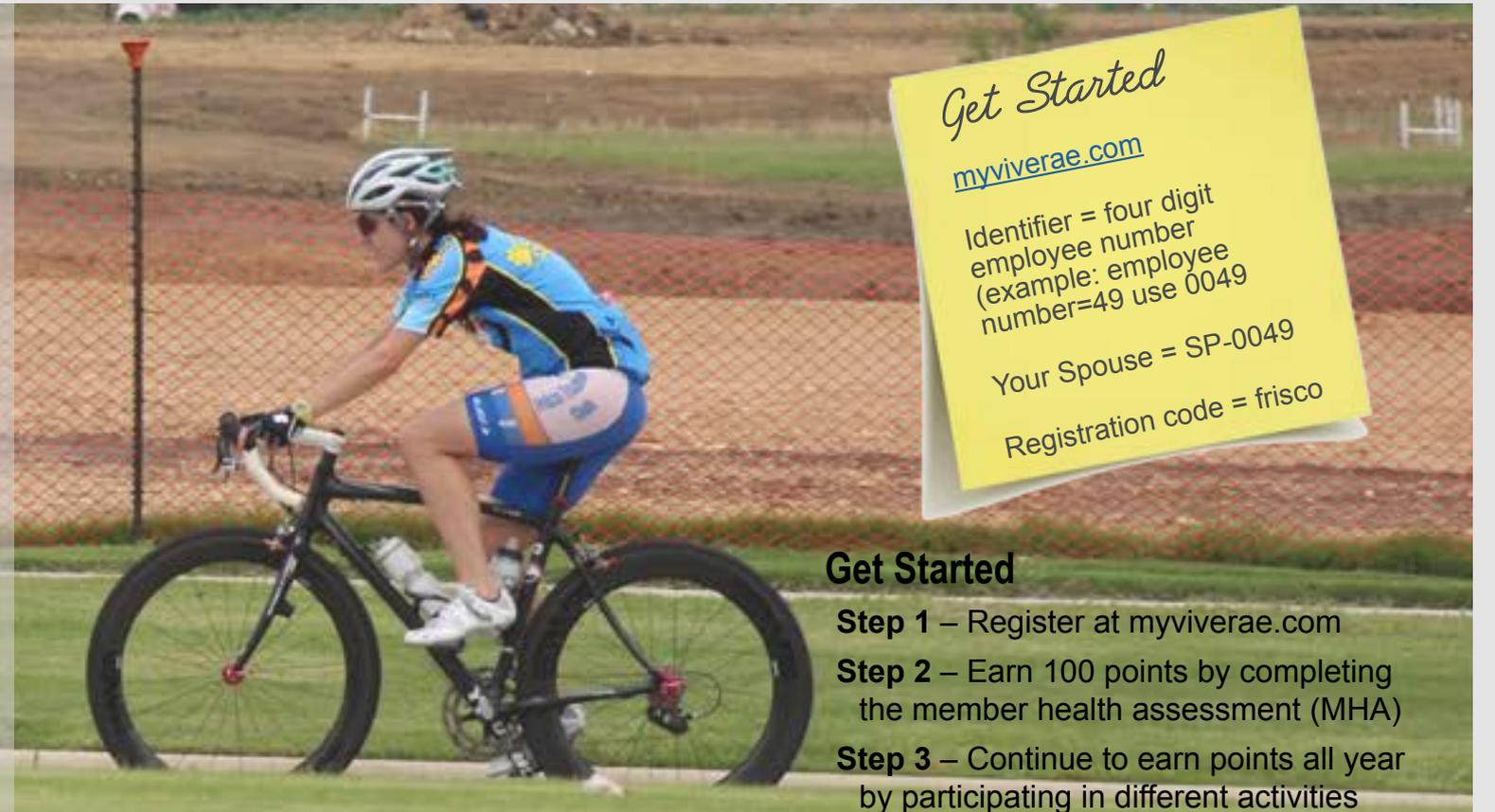
- Increase your water intake, set a goal, make it small and achievable and work up
- Increase your consumption of vegetables
- Move! By not moving today you impact your future mobility and overall wellbeing
- Get 7-8 hours of sleep each night

**The Wellness Program is designed to help you achieve your health goals**

All benefit-eligible employees can participate in the Wellness Program, regardless of medical enrollment. Employees enrolled in a medical plan can earn up to **\$500** for healthy behaviors and healthy measures. (Spouses enrolled in the medical plan may participate, but are not eligible for the reward)

- The wellness calendar begins September 1 and ends August 31
- Points are earned during the wellness calendar
- Each point equals \$1 to a maximum of \$500
- The amount you earn is deposited to your Health Reimbursement Account (HRA) on January 1

**WELLNESS**



*Get Started*  
[myviverae.com](http://myviverae.com)  
 Identifier = four digit employee number  
 (example: employee number=49 use 0049)  
 Your Spouse = SP-0049  
 Registration code = frisco

**Get Started**

- Step 1** – Register at [myviverae.com](http://myviverae.com)
- Step 2** – Earn 100 points by completing the member health assessment (MHA)
- Step 3** – Continue to earn points all year by participating in different activities

| Ways to Reach 500 points                | Points |
|---|--------|
| Member Health Assessment (MHA)          | 100    |
| Biometric Screening (required)          | 50     |
| Preventive Care Compliance (Complete 3) | 100    |
| Tobacco-Free                            | 50     |
| Biometric Measures (Healthy Targets)    | 250    |
| Program Activities                      | 570    |

Viverae is staffed by a variety of highly trained customer care professionals, including clinicians, exercise specialists, and registered nurses and dietitians. Available weekdays at 888.VIVERAE (888.848.3723).

**WELLNESS**



See and talk to a board-certified doctor from your mobile device or computer without an appointment. Most visits take about 10-15 minutes and doctors can write a prescription if needed, that you can pick up at your local pharmacy.

\$10 copay for employees enrolled in the medical plan. Be sure and use your medical ID card when you register your account with doctor on demand.

[DoctoronDemand.com](http://DoctoronDemand.com)

**A few of the common conditions treated:**

- Bronchitis
- Cold/flu
- Diarrhea
- Fever
- Migraine/headaches
- Pink eye

*Need help?*  
**Online orders and information:**  
[express-scripts.com](http://express-scripts.com)  
**Customer service:**  
 800.698.3757  
**Mobile app:**  
 ExpressScripts

Need help or stretched for time? Let Compass help you resolve medical bills or locate a good doctor near you. The service is free to employees and their dependents enrolled in a medical plan.

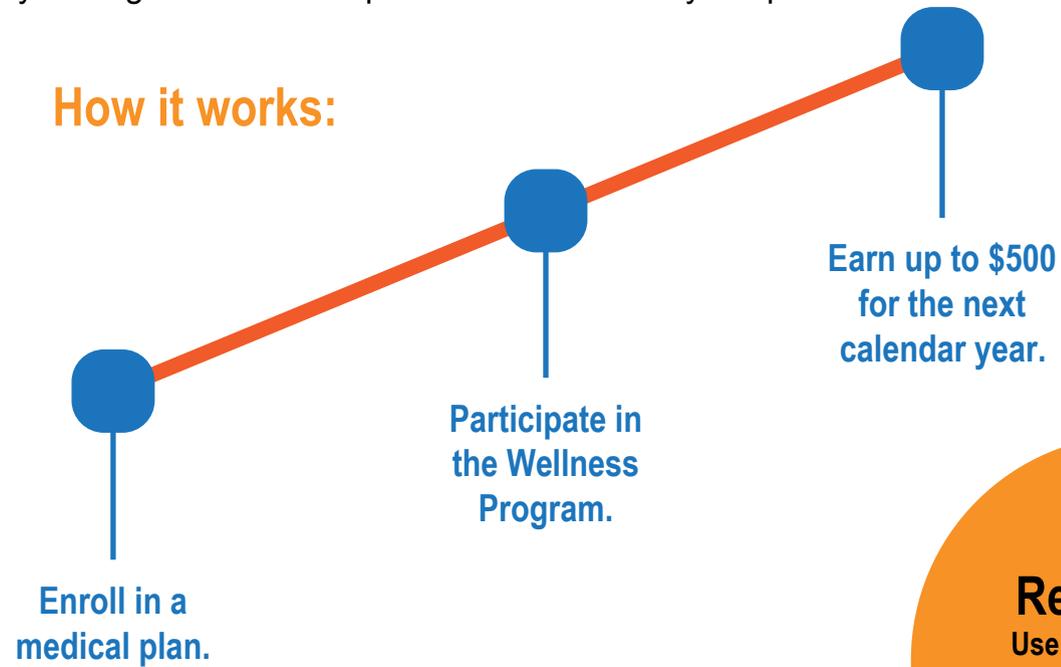
**Website:** [member.compassphs.com](http://member.compassphs.com)

**Call:** 855.777.0534

**Email:** [katym@compassphs.com](mailto:katym@compassphs.com)

When you enroll in a medical plan and participate in the Wellness Program, a Health Reimbursement Account (HRA) is available to you through MyUHC.com. The HRA is funded by the City, up to \$500 each year, and available on January 1. The amount you receive each year is based on your participation in the Wellness program. The HRA dollars help pay for eligible medical expenses not covered by the plan.

**How it works:**



**Remember:**  
Use your HRA / FSA debit card to pay for eligible expenses.

Unused HRA funds rollover to the next year and do not expire. When you leave employment the remaining funds are forfeited.

**How you pay when you need care:**

1. FSA healthcare funds pay **first** if you elect to contribute (see FSA next page).
2. Funds in the HRA account pay **second**.
3. **You pay** until deductible and out of pocket maximum is reached.

**HEALTH REIMBURSEMENT ACCOUNT**

A Flexible Spending Account (FSA) can save you money by reducing the amount you pay on taxes. The money you contribute funds the FSA on a pre-tax basis through payroll contribution.



**USE IT OR LOSE IT:**

You must plan your contribution amounts to the Flexible Spending Accounts (FSAs) carefully and elect only the money you expect to use.

|  | Dependent Care Flexible Spending Account                            | Health Care Flexible Spending Account                                  |
|--|---|--|
|  | Per Pay Period (24 periods) / Annual                                |  |
| Allowed Maximum  | \$208.33 / \$4,999.92   | \$104.16 / \$2,499.84  |
| Allowed Minimum  | \$5 / \$120   | \$5 / \$120  |
| For a new hire the minimum and maximum amount is based on the per pay period amount and the remaining pay periods for the year. (For example, maximum amount allowed for the dependent care account with 10 remaining pay periods = 10 x \$208.33 = \$2,083.30.) |   |  |
| Eligible Expenses  | Day care expenses for children under age 13 and disabled dependents | Health-related expenses, services and products for you and your family |
| Reimbursement Rules  | Expenses must be incurred between January 1 and December 31, 2017.  | Expenses must be incurred between January 1, 2017 and March 15, 2018.  |
| All claims must be successfully submitted to UHC FSA by 4/30/2018. Any money left in the account will be forfeited.  |   |  |

Your annual elected amount is withheld each pay period from your paycheck in equal amounts on pre-tax basis.

## Assurant Dental PPO

This Plan allows you the freedom to visit any dentist for all of your dental care. However, if you chose an out of network dentist you may pay more for your care.

## Dental DHMO

This Plan requires you to pay a copay for each service you receive. There are no deductibles, benefit maximums or claim forms. A complete copay schedule listing the covered services and copays is available at [friscotexas.gov/benefits](http://friscotexas.gov/benefits). **You must use a DHMO network provider.**

With this plan you must designate a primary care dentist and notify Assurant before your appointment. You can change the primary dentist at any time during the year.

*Need help?*  
**NOTE! Assurant Dental is now Sun Life Financial**  
 Provider search: [assurantemployeebenefits.com](http://assurantemployeebenefits.com)  
 Customer service: 800.443.2995



DENTAL

|   | What you pay on the DHMO       | What you pay on the PPO      |
|---|--------------------------------|------------------------------|
| <b>Deductible</b>                                     | Must use DHMO Network Provider | You may choose any provider* |
| Individual  | No deductible                  | \$50                         |
| Family  | No deductible                  | \$150                        |
| <b>Annual Maximum</b>                                 |                                |                              |
| Basic & Major Services                                | No limit                       | \$1,500**                    |
| <b>Preventative Services</b>                          |                                |                              |
| Exams, Routine Cleanings, Space Maintainers           |                                | \$0                          |
| <b>Basic Services</b>                                 |                                |                              |
| X-rays, fillings, sealants, oral surgery, extractions | Copay                          | 20%*                         |
| <b>Major Services</b> (Waiting period may apply)      |                                |                              |
| Crowns, Inlays, Bridges, Dentures                     | Copay                          | 50%                          |
| <b>Orthodontia</b> (Waiting period may apply)         |                                |                              |
| Benefit Lifetime Coverage (child / adult)             | Copay                          | \$2,000 / \$2,200            |

\*After deductible  
 \*\*Plan pays

### 2017 Employee Dental Contributions per Pay Period\*

|             | Employee | Employee + Spouse | Employee + Child(ren) | Family  |
|-------------|----------|-------------------|-----------------------|---------|
| <b>DHMO</b> | \$2.19   | \$3.29            | \$4.34                | \$5.55  |
| <b>PPO</b>  | \$5.50   | \$11.50           | \$14.00               | \$19.50 |

\*Deductions from 24 paychecks throughout the year; two pay periods will not have deductions.

DENTAL

Superior Vision provides coverage for eye exams, lenses, frames and contact lenses. You may see in-network or out-of network providers, but you receive a better benefit for using an in-network provider.

The Superior Vision network includes independent optometrists and ophthalmologists, as well as regional and national retail optical chains. Members can also receive up to 20% discounts for other services from participating providers.

*Need help?*  
 Online orders and information:  
[superiorvision.com](http://superiorvision.com)  
 Customer service:  
 866.265.0517

| Type of Service                | In-Network Amount You Pay       | Out-of-Network Retail Allowance |
|--------------------------------|---------------------------------|---------------------------------|
| Eye Exam                       | \$10                            | \$43                            |
| Frames                         | \$150 Retail Allowance          | \$40                            |
| <b>Standard Plastic Lenses</b> |                                 |                                 |
| Single vision                  |                                 | \$30                            |
| Bifocal                        |                                 | \$45                            |
| Trifocal                       | Covered in full with \$20 copay | \$45                            |
| Progressive*                   |                                 | \$45                            |
| Lenticular                     |                                 | \$100                           |
| Polycarbonate                  |                                 |                                 |
| Contact Lenses                 | \$200 Retail Allowance          | \$185                           |

\*You pay the difference between progressive and in-office standard trifocals

**2017 Employee Vision Contributions per Pay Period\***

| Employee | Employee + Spouse | Employee + Child(ren) | Family |
|----------|-------------------|-----------------------|--------|
| \$3.47   | \$5.92            | \$6.26                | \$9.38 |

\*Deductions from 24 paychecks throughout the year; two pay periods will not have deductions.

**Earn \$100 HRA**  
 Completing an eye exam counts as preventive care compliance, and will help you earn \$100 HRA dollars if you are enrolled in the medical plan

# Money Matters



## Basic Life and Accidental Death & Dismemberment

The City of Frisco provides Basic Life and AD&D coverage for benefit eligible employees in the amount of \$50,000 at no cost to you and enrollment is automatic. Certain Police and Fire positions are covered with an additional \$100,000 coverage of AD&D provided by the City.

| Voluntary Life  | Existing Employee  | New Hire<br>(Enrolling during your new hire benefit enrollment)   |
|---|--|---|
| <b>Employee Life</b><br>(Rates based on employee age as of January 1) | Increases in life insurance require an Evidence of Insurability form.  | You may elect up to \$200,000, in \$10,000 increments, without an evidence of insurability (EOI) form. Maximum \$200,000.                   |
| <b>Spouse Life</b><br>(Spouse rates are based on the employee age)    | Increases in life insurance require an Evidence of Insurability form.  | You may elect up to \$30,000 for your spouse without an evidence of insurability form. Amounts over \$30,000 require EOI. Maximum \$250,000 |
| <b>Child Life</b>   | You may elect \$5,000 (\$1.05 per paycheck) or \$10,000 (\$2.10 per paycheck) for eligible dependent children. |   |

### Voluntary Life Rates (Per pay period; 24 periods) cost per \$1,000 of coverage

| Age  | < 25-29 | 30-34  | 35-39  | 40-44  | 45-49 | 50-54  | 55-59  | 60-64  | 65-69 | *70+ |
|------|---------|--------|--------|--------|-------|--------|--------|--------|-------|------|
| Rate | 0.0485  | 0.0585 | 0.0685 | 0.0875 | 0.126 | 0.1845 | 0.2815 | 0.4665 | 0.758 | 1.28 |

### Calculate Your Costs

$$\frac{\text{Benefit Amount}}{\$1,000} = \$ \frac{\text{Covered Units}}{\text{Age Banded Rate}} \times \text{Per Pay Period Cost} =$$

\*Voluntary life benefits reduce when you reach age 70. See [friscotexas.gov/benefits](http://friscotexas.gov/benefits) for more information regarding the age reduction schedule.

**PROTECTION**

## Income Replacement

The City of Frisco provides basic Short Term Disability (STD) and Long Term Disability (LTD) for benefit eligible employees at no cost to you and enrollment is automatic.

You may purchase Buy-Up STD, and you pay the full cost. Disabilities happen more often than you think and ensuring you do not experience a financial loss because of an unforeseen illness, or injury is an important insurance purchase.

| Basic STD<br>(no cost to you)   | Buy-Up STD<br>(you pay)                    | LTD<br>(no cost to you)   |
|---|--|---|
| Benefits begin after 30 days of disability  | Benefits begin after 30 days of disability | Benefits begin after 180 days of disability   |
| 40% benefit up to a \$200 weekly maximum  | 60% benefit up to a \$1,000 weekly maximum | 60% benefit up to a \$5,500 monthly maximum   |
| Provided you remain disabled per the plan, the coverage remains in effect until you reach LTD |  | To age 65 if you continue to meet the definition of disability. (other earnings may reduce the LTD benefit) |

### Calculate Your Buy-Up Premium Costs

Example:  
Annual Income \$65,000

|                                      |         |
|--------------------------------------|---------|
| Weekly Income                        | \$1,250 |
| Multiply by .60<br>(Maximum \$1,000) | \$750   |
| Divide by \$10                       | 75      |
| Multiply by .24<br>(Monthly Cost)    | \$18    |



**PROTECTION**

### Save for the future!

The City of Frisco is a member of the Texas Municipal Retirement System (TMRS). As an eligible employee who works at least 1,000 hours per year, you will be automatically enrolled (participation required) in the TMRS pension plan beginning with your first payroll check.

#### Program highlights:

- Your pre-tax contribution 7%
- City contribution 2:1
- Active Employee Life Insurance Benefit = One times your annual salary
- Vested after five years of service



#### Additional ways to save

The 457 Deferred Compensation plan through International City/County Management Association (ICMA-RC) is similar to a defined contribution plan such as a 401(k) plan. Participation is optional, and you may change your contributions at any time.



##### 457 Plan

A savings plan allows you to save on a tax-deferred basis through easy, pre-tax payroll deductions.

- 2017 Limit \$18,000; Catchup \$6,000
- Withdrawals after separation of employment
- Subject to Minimum Required Distribution

##### Roth IRA

A savings plan that allows you to save on a post-tax basis through easy payroll deductions.

- 2017 Limit \$5,500, Catchup \$1,000
- Withdrawals allowed at any time, but may be subject to IRS tax penalty
- No Minimum Required Distribution

Full-time employees are eligible for Tuition Reimbursement. The maximum reimbursement for 2017 is \$3,000. The degree program must be related to a current or prospective career with the City of Frisco.

- You must reserve through the budget process
- You must not be on a performance improvement plan or in the probationary period
- Books are not covered

You must remain employed with the City for two years after completing the program, otherwise you will repay a portion of the tuition reimbursement when you leave employment.

Course work related to English as Second Language (ESL) or GED courses do not need to be reserved through the budget process and tuition, books, and fees are 100% paid.

Contact Human Resources for more information or find the full Tuition Reimbursement policy located in policies on the City of Frisco Internet.



### Employee Assistance Plan

Everyone needs a little help every now and then. The Employee Assistance Plan (EAP) is available for all City of Frisco employees and their dependents. EAP can help with issues ranging from anxiety, stress, relationships, family, and substance abuse, to legal assistance. 5 free counseling sessions per issue, 1 free 30 minute legal consultation per issue.

**866.248.4094** or [liveandworkwell.com](http://liveandworkwell.com) (access code: Frisco).

### Frisco Athletic Center Membership

**Free** if you work out at least 10 times each month. Just identify yourself as a City of Frisco employee and submit a signed agreement to Human Resources. You'll scan in each visit to keep track of your workouts. You'll be reimbursed on the second paycheck of the following month.

### Healthy Pregnancy Program

This program places UHC's resources at your fingertips before, during, and after pregnancy. All of this is accessed by enrolling at [healthy-pregnancy.com](http://healthy-pregnancy.com). Once enrolled, a care coordinator will contact you.

### Real Appeal

Good for you! You made a decision to lose weight and we want to help you succeed. If you are enrolled in the medical plan, then you are eligible for Real Appeal. Real Appeal will start you off with a personal coaching session and free tools mailed directly to your home to help you start on the road to success. It takes less than 5 minutes to sign up at [realappeal.com](http://realappeal.com).

### Weight Watchers

Weight Watchers is an in-person weight loss program that thrives through encouragement and education provided weekly by a live guest speaker. Free if you attend 9 weekly meetings on your lunch hour. The 9-week sessions begin each December, April, and August.



## ADDITIONAL BENEFITS

| Benefit                               | Provider  | Website   | Phone   |
|---------------------------------------|---|---|---|
| <b>Medical</b>                        |   |   |   |
| UHC PPO                               | UnitedHealthcare Group #730270                          | <a href="http://myuhc.com">myuhc.com</a>  | 800.842.5658  |
| Prescription                          | Express Scripts   | <a href="http://express-scripts.com">express-scripts.com</a>                        | 800.698.3757  |
| Compass                               | Compass   | <a href="http://compassphs.com">compassphs.com</a>                                  | 855.777.0534<br>katym@compassphs.com                      |
| Employee Assistance Program (EAP)     | UnitedHealthcare  | <a href="http://liveandworkwell.com">liveandworkwell.com</a><br>Access code: Frisco | 866.248.4094  |
| Doctor on Demand                      | Doctor on Demand  | <a href="http://doctorondemand.com">doctorondemand.com</a>                          |   |
| Healthy Pregnancy Program             | UnitedHealthcare  | <a href="http://healthy-pregnancy.com">healthy-pregnancy.com</a>                    | 888.246.7389  |
| Wellness                              | Viverae   | <a href="http://myviverae.com">myviverae.com</a>                                    | 888.Viverae (888.848.3723)                                |
| <b>Dental</b>                         |   |   |   |
| DPPO                                  | Assurant Group #K1900850                                | <a href="http://assurantemployeebenefits.com">assurantemployeebenefits.com</a>      | 800.443.2994  |
| DHMO                                  | Assurant Group #5455211                                 |   |   |
| <b>Vision</b>                         |   |   |   |
| Vision                                | Superior Group #329640                                  | <a href="http://superiorvision.com">superiorvision.com</a>                          | 866.265.0517  |
| <b>Protection Benefits</b>            |   |   |   |
| Life Insurance                        | UNUM  | <a href="http://unum.com">unum.com</a>  | 800.445.0402  |
| Short Term and Long Term Disability   |   |   |   |
| Critical Illness & Accident Insurance |   |   |   |
| FMLA Leave Services                   |   |   | 866.779.1054  |
| <b>Financial</b>                      |   |   |   |
| Flexible Spending Accounts (FSA)      | UnitedHealthcare  | <a href="http://myuhc.com">myuhc.com</a>  | 866.755.2648  |
| Health Reimbursement Account (HRA)    |   |   |   |
| Retirement Plan                       | Texas Municipal Retirement System (TMRS)                | <a href="http://tmrs.org/MyTMRS/Logon">tmrs.org/MyTMRS/Logon</a>                    | 800.924.8677  |
| 457 Plan & ROTH IRA                   | International City/County Management Association (ICMA) | <a href="http://icmarc.org">icmarc.org</a>  | 877.313.8316<br>Eunice Brogdon—Retirement Plan Specialist |
| Human Resources                       |   | <a href="mailto:benefits@friscotexas.gov">benefits@friscotexas.gov</a>              | 972.292.5200 Option 3                                     |



In all events, the terms of the Plan as set forth in the plan document govern and, as a result, no statements made outside of the plan document, whether verbal or written, change or modify the terms of the Plan. The Plan can be amended only in writing by the City of Frisco, City Council or its authorized designee, including the Director of Human Resources. Other than the City Manager or its authorized designee, no individual or entity has the authority to change the terms of the Plan or to commit to any benefit or benefit provisions not set forth in the terms of the Plan, including, but not limited to, changing the eligibility criteria for any benefit.