

2021 BENEFITS GUIDE

Healthy
HERE



The City of Frisco prides itself in offering robust benefits to its employees to support you in every aspect of your life. Whether it's your physical, mental or financial health... or your career development... our team is here to provide a solid foundation of support. When you're a City of Frisco employee, we want to ensure that you are **HEALTHY HERE.**



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How to use this electronic guide

Use the blue highlighted links.



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Considerations

Being engaged in your health and wellbeing will improve your quality of life. By taking a proactive approach, you will enjoy life more, improve energy levels, save money & time, and avoid pain and disease associated with an unhealthy lifestyle.

The City supports and rewards healthy behavior through medical premium incentives. By participating in the Wellness Program, you earn a discount on the medical premium you pay. The medical premium incentives are outlined below:

WELLNESS MEDICAL PREMIUM INCENTIVES

Available only to employees enrolled in the medical plans

CALENDAR YEAR	2021	2022
Healthy Measures	\$20	\$20
Tobacco-Free or Tobacco-Free Program	\$25	\$25
Total incentives per pay period	\$45	\$45
Health Reimbursement Account (HRA)	\$800	\$800

By earning the total 2021 medical premium incentives, your healthcare cost is unchanged from 2020.



2021 Changes

- **Brand Prescriptions Copay Change:** You pay 30% coinsurance, with a maximum limit.
- **Health Care FSA Annual Maximum** will increase in 2021 from \$2,700 to \$2,748.
- **Virtual Health Updates:**
 - Now free for employees and dependents enrolled in the City medical plan
 - AMWELL is no longer a network provider
 - MDLive now offers Virtual Wellness visits
- **Retirement Improvements:** Full details on the benefits site
- **Freedom Total Wellness (FTW) partnership:**
 - City of Frisco employees may receive medical treatment for urgent or primary care visits at no cost to you.
 - Free for employees and dependents enrolled in the City medical plan
 - Walk-in and scheduled appointments available
 - Another option for a biometric screening
- **New Medical/Rx Cards** Issued for 2021.

Eligibility

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

For a grandchild to be eligible, you must be the legal guardian of the grandchild.

A disabled dependent is any child of yours who is: 26 or more years old, unmarried, and primarily supported by you and incapable of self-sustaining employment by reason of mental or physical disability which arose while the child was covered as a dependent under this Plan, or while covered as a dependent under a prior plan with no break in coverage.



If you have a spouse working for the City you must each enroll in the benefit plans as an employee and you are not allowed to enroll a spouse on the voluntary life insurance.

Dependent Verification of Eligibility

When you first enroll, or if you change coverage mid-year due to a qualified IRS family status change, you are required to provide documentation verifying the eligibility of your dependent within 31 days of the change or enrollment.

A failure to provide timely supporting documentation will result in the termination of the dependent's insurance enrollment. Supporting documentation includes birth certificates, marriage certificate, or court document awarding custody as examples.

Coverage Ends

For most benefits, coverage for you and /or your dependents will end on the last day of the month in which:

- Your employment ends due to termination, resignation or retirement
- Your regular work schedule is reduced to fewer than 30 hours per week
- You stop paying your share of the coverage
- Coverage for your dependents reaching age 26 ends on the last day of the month in which they turn 26

New Employees

HOW TO ENROLL

Your benefits enrollment is available 24 hours a day online through the Employee Self-Service Portal (ESS) and can be accessed at home or at work.

You will receive a benefits enrollment packet at your home address which will include your credentials for logging into the Employee Self-Service Portal (ESS). When you log into ESS for the first time you will be asked to change your password.

If you do not have access to a computer at home, computers are available for use at City Hall on the 4th floor in the Human Resources office.

Most benefits are effective the first of the month following 30 days of Employment. Basic Life insurance and Long-Term disability are effective on your first day actively at work. See examples below:

HIRE DATE	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. By enrolling early, you will receive your insurance ID cards more quickly and you will not incur retroactive benefit deductions.

STEP BY STEP FOR ESS BENEFIT ENROLLMENT

- Step 1.** Log into ESS
- Step 2.** Select Benefits on the right side. (Note: You will need dependents' birth dates and social security numbers.)
- Step 3.** Click and select each benefit
- Step 4.** Click the "Submit Choices" button to complete your enrollment.
- Step 5.** Provide HR with documents that support your dependents' eligibility.

New Employees

ENROLLING IN MEDICAL?

Important Information about your medical premiums. As a new employee you are AUTOMATICALLY eligible to receive the Healthy Measures Incentive for the calendar year 2021!

New employees are cotinine (tobacco) tested during the pre-employment testing. If you tested positive for cotinine please see the wellness page for more information on required steps to earn the tobacco-free incentive. **Employees hired on or after 9/2/2020 are eligible to receive the below HRA dollars in addition to the 2022 HRA dollars by participating in the wellness program.**

	Complete your new hire biometric screening in order to receive your 2021 HRA dollars	
Benefits Effective Date	Nov. 1, 2020-March 31, 2021	Apr. 1, 2021-Oct. 31, 2021
2021 Health Reimbursement Account	\$500	\$300

COMPLETING A BIOMETRIC SCREENING IS IMPORTANT TO YOU!

- Earn money for your 2021 Health Reimbursement Account (HRA)
- Start earning your 2022 incentives
- "Know Your Numbers" as part of your well-being

Not completing your screening means you pay **more** for 2022 medical premiums.

See the Health Reimbursement page for more information about the HRA. Refer to the Wellness page for more information on how to complete your biometric screening.

NEW EMPLOYEE RESOURCES

- Employee benefit information: www.friscotexas.gov/benefits
- Review the Cigna Network providers: www.cigna.com

The City provides concierge service to assist you with finding the plan or provider that is right for you. Email or call a health pro with Alight Solutions at 855-777-0534 or shelly.gupta@alight.com.

Enroll on time! FRISCOTEXAS.GOV/BENEFITS

Questions: 972-292-5202 or benefits@friscotexas.gov

Qualifying Events

The only time you can make changes to your benefits outside of the Open Enrollment period is when you have a qualifying life event, 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 qualifying life event. To make a change to your benefits, please call 972-292-5202 or email benefits@friscotexas.gov.

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



Qualifying Events

QUALIFYING EVENT	DOCUMENTATION TO SUBMIT
Dependent loss of the state's CHIP plan	A copy of the Certificate of Creditable coverage or a termination letter that lists the date your dependent coverage ended
Judgment, decree or court order allowing you to add or drop coverage for a dependent child	A copy of the court order awarding custody or requiring coverage
Dependent child with a last name different than yours	A copy of the birth certificate or a court document awarding custody of requiring coverage
Dependent child over age 26 (also required when enrolling for the first time as a new hire)	Birth certificate AND a Social Security Disability Award or letter from a physician AND the parent's tax return claiming the child (current or previous year only)
Spouse / Dependent gains / loses other coverage	A letter from the entity in question regarding the gain/loss of coverage, indicating the name(s) and effective dates of the status change.
Birth, adoption, or placement for adoption	A copy of a birth certificate, adoption certificate that includes date of birth, adoption placement agreement.
Divorce, legal separation, or annulment	A copy of the divorce decree or certificate or annulment papers.
Marriage	Copy of the government issue marriage certificate
Common Law marriage	Notarized affidavit of common law marriage

REMINDER: You must provide the documents listed above to Human Resources within 31 days from your life event date. If documentation is not received in a timely manner, the requested change will not be processed and the affected dependents/spouse will not be covered under the health plans.

Medical Plan Choices

You have a choice of two medical plans provided by Cigna. Both plans include prescription drug coverage with Cigna. You will receive ONE Insurance ID card from Cigna to be used for both medical and pharmacy.

IMPORTANT REMINDERS ABOUT THE MEDICAL PLAN

- You must use a Cigna network provider. Out of network benefits are not covered.
- Preventive services are covered 100% - find a list of preventive services on the Benefits website.

When your doctor determines that you have a health issue, the additional screenings and testing after this diagnosis are no longer considered preventive. These services are covered under the plan's medical benefits, not preventive.

- Participate in the Wellness program and earn employer provided Health Reimbursement Account dollars (HRA).

Find more information about HRA on page 23.

WHAT IS THE DIFFERENCE BETWEEN THE PLANS?

- The contribution you pay per pay check
- Annual deductible - Expenses incurred by you or your covered dependents throughout the calendar year are applied towards meeting the annual deductible.
- Out of pocket maximum - This is the maximum amount you are financially responsible for during the calendar year. Any amount you pay towards your deductible is included as part of the out of pocket maximum. After you meet the out of pocket maximum, the City pays your benefits at 100%.

For dependents, the individual out of pocket maximum applies for each dependent. However, the combined charges incurred by each dependent accumulate towards family out of pocket maximum. When family out of pocket maximum is reached, benefits are paid at 100% for all covered individuals. The annual deductible works the same way.



Medical



ANNUAL DEDUCTIBLE (in-network only)	CIGNA EPO LOW (you pay)	CIGNA EPO HIGH (you pay)
EMPLOYEE	\$1,000	\$2,000
FAMILY	\$2,000	\$4,000

CALENDAR YEAR OUT OF POCKET MAX (includes deductible amount)		
EMPLOYEE	\$3,000	\$4,000
FAMILY	\$6,000	\$8,000

COPAYS (copays count toward out-of-pocket only)	
MDLIVE (or a Cigna Network Virtual Health provider)	\$0 copay
FREEDOM TOTAL WELLNESS	\$0 copay
PRIMARY CARE VISIT, OBGYN, MATERNITY* (one-time copay for maternity)	\$20 copay
SPECIALIST VISIT	\$30 copay
CHIROPRACTIC (limit 20 visits annually)	\$30 copay
DIAGNOSTICS IN DOCTOR'S OFFICE (labs, x-rays, CT Scans, MRI)	0%
DIAGNOSTICS IN HOSPITAL (labs, x-rays, CT Scans, MRI)	20%
URGENT CARE	\$60 copay
EMERGENCY ROOM (waived if admitted)	\$200 copay

OTHER SERVICES	
DAY SURGERY	20% after deductible
HOSPITAL	20% after deductible
DURABLE MEDICAL EQUIPMENT	20% after deductible

* Enroll in Cigna Healthy Pregnancy Program and receive \$300 in your HRA.

Medical Rates



Check out how much you save by having healthy habits!

EVEN MORE REASONS TO BE HEALTHY!

The City of Frisco cares about its employees and wants each and every one to be as healthy as possible.

But consider this - healthy habits can mean paying less for medical care. Not just in the cost you incur with fewer trips to the doctor, but also in the premiums you pay.

When you take advantage of the City's wellness programs and meet or improve in the health measures, you pay a lower cost for your medical premiums.

2021 PREMIUM INCENTIVES PER PAY PERIOD:

-\$20/paycheck - Healthy Measures Met

-\$25/paycheck - Tobacco Free or completed Tobacco Program

-\$45/paycheck - Healthy Measures Met **and** Tobacco Free combined

COVERAGE TIER	NO WELLNESS INCENTIVES	HEALTHY MEASURES MET	TOBACCO FREE/ PROGRAM	HEALTHY MEASURES & TOBACCO-FREE
per pay period rates (24 pay periods)				
CIGNA LOW DEDUCTIBLE PLAN (rates shown for full time employees)				
EMPLOYEE	\$62.50	\$42.50	\$37.50	\$17.50
EMPLOYEE + SPOUSE	\$227.00	\$207.00	\$202.00	\$182.00
EMPLOYEE + CHILD(REN)	\$222.50	\$202.50	\$197.50	\$177.50
FAMILY	\$345.00	\$325.00	\$320.00	\$300.00
CIGNA HIGH DEDUCTIBLE PLAN (rates shown for full time employees)				
EMPLOYEE	\$52.50	\$32.50	\$27.50	\$7.50
EMPLOYEE + SPOUSE	\$121.50	\$101.50	\$96.50	\$76.50
EMPLOYEE + CHILD(REN)	\$119.00	\$99.00	\$94.00	\$74.00
FAMILY	\$220.00	\$200.00	\$195.00	\$175.00

More Programs

CIGNA NETWORK VIRTUAL PROVIDER

See a board-certified doctor from your video-enabled mobile device or computer without an appointment. Most visits take 10-15 minutes and, if needed, doctors can send prescriptions to your local pharmacy. There is a \$0 copay for employees and dependents enrolled in the medical plan.

A few of the common conditions treated:

- Bronchitis
- Cold/Flu
- Diarrhea
- Fever
- Migraine/headaches
- Pink eye
- Rash
- Sinus infections
- Sore throat
- Bladder infection/urinary tract infection
- Stomach ache

 mdliveforcigna.com

EMPLOYEE ASSISTANCE PLAN (EAP)

The Employee Assistance Plan (EAP) is available to all City employees and their dependents to help with issues including anxiety, stress, relationships, family and substance abuse. You and your dependents receive six (6) face-to-face counselling sessions free of charge. First responders identify as a First Responder for specialized service.



 mycigna.com
 877-622-4327
 access code:
friscotexas



Additional MyCigna Benefits

mycigna.com

new users will need to register your account

Find doctors, dentists, pharmacies, compare cost and quality, request new ID cards, track HRA and FSA balances, refill your Cigna home delivery prescriptions.

download the mycigna app

Locate providers closest to you, compare drug costs, access your ID card, and see your deductible and FSA/HRA balances at your fingertips.

800-Cigna24

Cigna Health Information Line 24/7

You'll be connected with a nurse who is ready to help answer your health questions.

mycigna.com

Cigna Pharmacy Network

Locate pharmacies included in the Cigna network, like Walgreens and CVS.

Healthy Pregnancy, Healthy Baby

enroll at 800-615-2906

The Cigna Healthy Pregnancy, Healthy Baby program is an important step toward a healthy future for you and your baby! Plus, if the mother is covered under the City's medical plan, you can receive up to \$300 for your Health Reimbursement Account (HRA). Must enroll by the end of the second trimester and complete the postpartum assessment to receive the full \$300.

Tobacco Cessation Program

855-626-0711

To earn the tobacco-free incentive you must complete the Asset Health Tobacco-free me program. The Cigna Tobacco cessation program is an additional way to help you quit using tobacco products. By enrolling in Cigna's tobacco cessation program you are eligible to receive free nicotine replacement therapy (NRT) products.

Need help with any Cigna services?

Call or email the City's designated Cigna expert who can help resolve Flexible Spending Account substantiation, medical bills, and complex medical services that may require a prior authorization.

 214-490-9002

 mycignahelper@cigna.com

Pharmacy

TAKING A MAINTENANCE MEDICATION?

Cigna 90 Now offers you more choice as to how and where you can fill your 90-day prescription. The Cigna Pharmacy plan includes an option to fill your 90-day prescription at a retail pharmacy. Maintenance medications are taken regularly, over time, to treat an ongoing health condition.

90 Now Retail Pharmacies include:

- CVS (including Target and Navarro)
- Walmart
- Kroger (including Harris Tetter Pharmacy, Pick N Save Pharmacy, Fred Meyer Pharmacy, Fry's Food and Drug)

A Few Helpful Tips:

- Ask your Doctor for a generic prescription over brand and save money
- Certain preventive medications (Generic and Preferred Brand) are covered with a \$0 copay and the deductible is waived for preferred brand medications in this group
- \$5 copay for certain over-the-counter medications, must have a prescription
- Detailed information about the prescription program is available at friscotexas.gov/benefits

When you enroll in medical coverage, you automatically receive prescription drug coverage through Cigna.

BENEFITS OF CIGNA HOME DELIVERY

- 90-day prescription required
- You pay less
- Refill reminders to your email or phone
- Talk with a licensed pharmacist
- Specialty medications through Cigna Specialty Pharmacy services. You'll have a clinical team available to help you understand your medication and possible side effects. Specialty medications come in a 30-day or less supply.

- cigna.com/rx90network
- cigna.com/home-delivery-pharmacy
- 800-285-4812
- mycigna app



DRUG TYPE	RETAIL PHARMACY (30-day supply) includes CVS & Walgreens	CIGNA 90 NOW PROGRAM (90-day supply, limited to certain pharmacies)	CIGNA HOME DELIVERY (90-day supply)
GENERIC	\$15	\$30	\$30
Brand Scripts are 30% Coinsurance with a per script maximum			
PREFERRED BRAND	\$35	\$70	\$70
NON-PREFERRED BRAND	\$50	\$100	\$100

Wellness



Enroll on time! FRISCOTEXAS.GOV/BENEFITS

Questions: 972-292-5202 or benefits@friscotexas.gov

The City of Frisco has partnered with Asset Health to provide you access to a variety of wellness resources and online courses that will help you better understand your overall health and wellbeing. These resources will assist you in taking a more direct and active role in the successful management of your most important asset — your health!

Discover More

Get started by logging into the portal and taking a short Health Assessment (HA) questionnaire. Once logged in, you can read condition-specific information, use interactive tools and enjoy the Asset Health TALK newsletter, which covers seasonal topics, healthy recipes, and tips like how to reduce stress and stay energized throughout the workday.

The following programs and features will be available to you:

- Robust wellness portal
- Online Health Assessment
- Biometric screenings
- Online wellness courses tailored to your health needs
- Wellness challenges
- Fitness device syncing

Get Started

Visit assethealth.com/frisco on your desktop or mobile device to begin earning your 2022 incentives.

First-time user Login Information

Username: first initial of first name + last name + last 4 digits of SSN
(ex: Jane Doe is `jdoe9999`)

Password: Your last name and 4-digit birth year (ex: `doe1970`)

First-time users: You will be asked to change your username and password after logging in.

Wellness

How to earn your incentives

You must be an employee enrolled in a City medical plan to participate in the wellness program.

The Wellness Program year begins November 1, 2020 and ends October 31, 2021. You participate during the wellness program year to earn the incentives for the 2022 calendar year.

2022 Incentives (per pay period)

- \$20 for healthy measures
- \$25 for tobacco free
- Up to \$800 for your Health Reimbursement Account (HRA) - one time deposit on 1/1/2022

Required Actions

Step 1. Complete a biometric screening (you have three options to complete the screening)

- You **must meet or improve** in three of the five measures to earn the 2022 Healthy measures incentive. (5% improvement is a comparison from current wellness program year to previous wellness program year.)
- You are allowed two screenings per year. The second screening results replace the first results completely. You may have one onsite screening.
- Schedule an onsite screening through the Asset Health employee portal or with your primary care physician (take the Asset Health Physician

form with you when you go), or schedule with a LabCorp facility near you.

Step 2. Test negative for Cotinine

- Cotinine (Tobacco) testing is performed as part of the biometric screening. If you test positive for Cotinine you must complete the tobacco-free me program to earn the tobacco-free incentive.

Uniformed Fire & Police – step 1 & 2 are completed as part of your annual physical with Freedom Total Wellness – you need only check the Asset Health Portal to verify your incentive status.

Step 3. Earn up to \$800 for your Health Reimbursement Account (HRA)

- When you meet or improve in all five health measures you earn the healthy measures maximum of \$500 HRA dollars.
- Earn up to \$300 for your HRA by participating in a range of activities throughout the program year. The maximum you can earn in the activity category is \$300.
- Learn more on the Asset Health employee portal or visit Friscotexas.gov/benefits.

 855-444-1255.

 support@assethealth.com



Wellness



Connect your fitness device and earn \$1 for every 7,500 steps up to \$300.



Meet or improve by 5% in 3 healthy measures and get \$300 in your HRA!



Meet or improve by 5% in 5 healthy measures and get \$500 in your HRA!

HEALTHY MEASURES INCENTIVE REQUIREMENTS

By meeting or improving in the healthy measures you also begin earning your 2022 HRA dollars.

BODY MASS INDEX/ WAIST MEASUREMENT	BMI: Less than 25 or Waist Measurement less than 35 inches (women) / 40 inches (men) or 5% improvement over prior program year	\$100
HDL CHOLESTEROL	Greater than 50 (women) / Greater than 40 (men) or 5% improvement over prior program year	\$100
TRIGLYCERIDES	Less than 150 mg/dl or 5% improvement over prior program year	\$100
BLOOD PRESSURE	Systolic less than 130mmHG and Diastolic less than 85mmHG or 5% improvement over prior program year	\$100
GLUCOSE	(Fasting) Less than 110 mg/dl or A1c < 5.7% or 5% improvement from prior program year	\$100

FSA's

Flexible Spending Account (FSA)

Flexible Spending Accounts can save you money by reducing the amount you pay in taxes. The money you contribute through payroll contributions funds the FSA on a pre-tax basis. Find a list of eligible expenses on the benefits site or visit [irs.gov](https://www.irs.gov).



DESCRIPTION	DEPENDENT CARE FSA	HEALTH CARE FSA
Minimum per check contribution*	\$5	\$5
Maximum per check contribution*	\$208.33	\$114.50
Calendar year maximum	\$5,000/household	\$2,748
Uses	Eligible dependent care	Eligible medical, dental, vision and pharmacy expenses not covered by insurance
Incurred period	January 1, 2021 - December 31, 2021	
Rollover feature	Does not apply	Up to \$550 remaining at the end of the year will roll to the following year

*Your annual elected amount is withheld from each paycheck in equal amounts on a pre-tax basis.

NEW EMPLOYEES:

You may elect the maximum amount per pay period, however your annual election amount will not exceed the maximum per check contribution multiplied by the number of pay periods remaining in the year.

HRA's

Health Reimbursement Account (HRA)

The Health Reimbursement Account (HRA) is fully funded by the City each year up to a maximum of \$800 for 2022. You can use the HRA to pay for expenses not covered by the insurance such as copays for office visits and prescription drugs, dental services and orthodontics and vision. Your dependents must be covered under a City plan to be eligible to use the HRA card to cover dependent expenses.

The HRA funds never expire and any remaining balance will roll over to the next year. If you leave the City, any remaining funds are forfeited.

You can see your HRA or FSA balance 24/7 on the mycigna.com website or mobile app.

On occasion, Cigna may ask for expense verification and you will need to submit appropriate documentation for the expense, such as a detailed receipt. If documentation is not received, the Cigna debit card will be deactivated until the expense can be verified as an eligible expense under IRS definitions. **This applies to both HRA and FSA debit card expenses.**

Employees earn HRA funds by participating in the Wellness Program. You must be enrolled in one of the City's medical plans to receive the HRA incentive. See the Wellness Program pages for more information.

How it works:



**ENROLL IN
A MEDICAL
PLAN**



**PARTICIPATE IN
THE WELLNESS
PROGRAM**



**EARN UP TO
\$800 FOR NEXT
CALENDAR YEAR**

How to pay when you need care:

- You will receive a Cigna Debit card for HRAs & FSAs.
- Use the card for copays and other eligible expenses
- When you earn HRA dollars, you will be able to use your card for eligible expenses. If you elected to enroll in the FSA, the FSA dollars will be used first on the card.



 superiorvision.com

 844-549-2603

 superior vision app

Vision

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 discounts up to 20% for other services from participating providers. **Choose the “Superior National” network for locating providers.**

<u>SERVICES</u>	<u>IN NETWORK</u>	<u>OUT OF NETWORK</u>
EYE EXAM one every 12 months	\$10 copay	up to \$43 retail
FRAMES one every 12 months	\$20 copay up to \$150 retail	up to \$40 retail
LENSES standard per pair; one every 12 months	\$20 copay Single - covered in full Bifocal - covered in full Trifocal - covered in full Lenticular - covered in full	up to \$30 retail up to \$45 retail up to \$45 retail up to \$100 retail
CONTACT LENSES standard per pair; one every 12 months in lieu of frames	\$200 retail allowance	up to \$185 retail
CONTACT LENSES FITTING standard and specialty; one every 12 months	\$25 standard; up to \$50 retail for speciality	not covered

There are other discounts available for being a Superior Vision member. See the benefits webpages for more details and information.

	<u>COVERAGE TIER</u>	<u>PER PAY PERIOD</u>
2021 EMPLOYEE VISION CONTRIBUTIONS	EMPLOYEE	\$3.47
	EMPLOYEE + SPOUSE	\$5.92
	EMPLOYEE + CHILD(REN)	\$6.25
	FAMILY	\$9.38

Dental

CIGNA PPO

The PPO plan allows you the freedom to visit any dentist for all of your dental care. However, if you choose an out-of-network dentist, you may pay more for your care. The PPO plan has a preventive service benefit. When you complete a preventive service, your annual maximum will increase the following year. You will not receive an ID card with the PPO plan.

CIGNA DHMO (NETWORK ONLY)

The DHMO 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.

You must use a DHMO network provider. With the DHMO plan you must designate a primary care dentist and notify Cigna before your appointment. You can change the primary dentist at any time during the year.



2021 DENTAL CONTRIBUTIONS

COVERAGE TIER	CIGNA DHMO (per pay period)	CIGNA PPO (per pay period)
EMPLOYEE	\$2.19	\$5.50
EMPLOYEE + SPOUSE	\$3.29	\$11.50
EMPLOYEE + CHILD(REN)	\$4.34	\$14.00
FAMILY	\$5.55	\$19.50

Dental



	PPO (you pay) You may choose any provider	DHMO (you pay) Must use a DHMO Network provider
ANNUAL DEDUCTIBLE		
EMPLOYEE	\$50	\$0
FAMILY	\$150	\$0
ANNUAL MAXIMUM		
BASIC & MAJOR SERVICES	\$1,500 (plan pays)	no limit
PREVENTIVE SERVICE INCENTIVE (Complete a preventive service each year and increase your annual maximum by \$250 per year to an annual maximum of \$2,000.)	Year 1: \$1,500 Year 2: \$1,750 Year 3: \$2,000	not applicable
PREVENTIVE SERVICES		
EXAMS, ROUTINE CLEANINGS	0%	0%
BASIC SERVICES		
FILLINGS, ORAL SURGERY, ENDODONTICS, PERIODONTICS	20% after deductible	copay
MAJOR SERVICES (waiting period may apply)		
CROWNS, INLAYS, BRIDGES, DENTURES	50% after deductible	copay
ORTHODONTIA (waiting period may apply)		
LIFETIME BENEFIT COVERAGE	\$2,000 50%	copay no limit

Money Matters

NOTE: If you are a current employee and you reduce your voluntary life amounts for you or your spouse any future increases require an Evidence of Insurability (EOI) completed.

As a new hire, you receive a one-time open enrollment opportunity for voluntary life insurance. Which means you may elect up to the voluntary life maximum of \$250,000 for yourself and up to \$50,000 for your spouse without an Evidence of Insurability (EOI) requirement.

Complete your beneficiary form. Once a year it is a good habit to review your beneficiary information on file or complete a new beneficiary form to ensure you have updated and correct beneficiary designation.

Enroll on time! [FRISCOTEXAS.GOV/BENEFITS](https://www.friscotexas.gov/benefits)

Life/AD&D



BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

The City of Frisco provides basic life and accidental death & dismemberment insurance at no cost to you and enrollment is automatic. The coverage amount is \$50,000 for all non-uniformed employees and \$150,000 for uniformed Fire and Police employees.

VOLUNTARY LIFE BENEFIT (Elect in increments of \$10,000)

NEW HIRE ENROLLMENT (Newly-hired enrollment opportunity)

EMPLOYEE LIFE (rates based on employee age as of January 1)

You may elect up to \$250,000 for yourself without an Evidence of Insurability (EOI) form

SPOUSE LIFE (rates based on employee age)

You may elect up to \$50,000 for your spouse without EOI. Amounts of \$60,000 to \$250,000 require EOI. You must enroll yourself to cover your spouse. Spouse amount may not exceed employee voluntary life amount.

CHILD LIFE

You may elect \$5,000 (\$0.90/paycheck) or \$10,000 (\$1.80/paycheck) for eligible dependent children, up to age 26. The elected amount covers all eligible children. You must cover yourself for voluntary life in order to cover your dependent children.

ALL OTHER BENEFIT ELIGIBLE EMPLOYEES

You may elect up to \$250,000, however any increase requires an Evidence of Insurability (EOI) form

You may elect up to \$250,000 for your spouse however any increase requires an Evidence of Insurability (EOI) form. Spouse amount may not exceed employee voluntary life amount.

If you are age 70 or older your benefit is subject to benefit reductions. When you reach age 70 it is reduced by 35%, age 75 reduced by 65%, age 80 reduced by 85% and at age 85 coverage cancels.

Questions: 972-292-5202 or benefits@friscotexas.gov

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. Enrollment is automatic.

 mybenefits.thehartford.com/login
 888-458-5541
 My Benefits at The Hartford app
 Policy #681084

BASIC STD (no cost to you)

Benefits begin 14 days after disability
 40% benefit up to a \$1,500 weekly maximum
 Provided you remain disabled per the plan, the coverage remains in effect until you reach LTD

BASIC LTD (no cost to you)

Benefits begin 180 days after disability
 60% benefit up to a \$5,500 monthly maximum
 To age 65 if you continue to meet the definition of disability (other earnings may reduce the LTD benefit)

Remember, STD benefits cover 40% of your pre-disability earnings and maintaining a sufficient sick time balance allows you to supplement the STD benefit with sick time to make up the difference in lost earnings due to a leave of absence.

EXAMPLE OF REQUIRED SICK TIME TO HAVE 100% OF YOUR EARNINGS WHILE ON SHORT TERM DISABILITY (Example of someone working a 40-hour week.)	Leave Duration = Sick Hours needed
	4 weeks leave = 128 hours needed
	8 weeks leave = 224 hours needed
	12 weeks leave = 320 hours needed
	26 weeks leave = 656 hours needed

Need to take a City Leave of Absence, FMLA, Military or Bereavement Leave? Contact The Hartford to start your leave.

Enroll on time! FRISCOTEXAS.GOV/BENEFITS

Retirement

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.

TMRS PROGRAM HIGHLIGHTS

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

 mytmrs.com
 800-924-8677
 Plan #00486

ADDITIONAL WAYS TO SAVE FOR RETIREMENT

ICMARC provides you the option to save for retirement through easy payroll contributions. You can contribute on a pre-tax or after-tax basis and you can change your contribution amount at any time 24/7 through the online portal. The ICMARC account allows you to save in a range of investment options that suit your needs.

2021 ICMARC Changes:

- Enhanced investment line-up
- Reduction in plan fees
- Additional plan features:
 - Loan provision added
 - Roth IRA changed to in-plan Roth (See benefits site for details)
- Annual maximum contributions (a combination of pre- and after-tax contributions) is based on your age. (Under 50 years: \$19,500; Age 50+: \$26,000)

 icmarc.com
 800-669-7400
 ICMARC Plan #302806

* 2021 limits were not available at the time of the printing of this guide. Please check with HR for 2021 limits.

Within a few years of retirement? Ask HR about special catch-up provisions.



Questions: 972-292-5202 or benefits@friscotexas.gov

Tuition Reimbursement

Additional Benefits

Full-time employees are eligible for Tuition Reimbursement. The maximum reimbursement for 2021 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
- Tuition, fees and books cannot exceed \$3,000 for the year

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.

Coursework related to English as a 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 under policies on the City of Frisco intranet.

FRISCO ATHLETIC CLUB

Membership is free if you work out at least 8 times each month. Identify yourself as a City of Frisco employee by showing your employee badge to the FAC and submitting your completed Employee Fitness Reimbursement Form to the FAC. You'll scan in each visit to keep track of your workouts. You'll be reimbursed on the second paycheck of the following month.

friscofun.org
972-292-6600

ALIGHT SOLUTIONS

Need help or stretched for time? Let Alight Solutions help you resolve your medical bills or locate a doctor near you. The service is free to employees and their dependents.

shelly.gupta@alight.com
855-777-0534

Next Steps

- 01 PICK A PLAN** - When choosing a health plan, it is important to understand the benefits available under each plan.
- Consider your cost of the plan (employee contributions per pay period).
 - 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 of the plans offered.
- 02 SELECT YOUR DEPENDENTS** - If the dependent has not been previously enrolled on the City's plans, you must submit documentation that verifies the dependent's eligibility to be on the plan. See page 5 for eligible dependents.
- 03 CONSIDER ADDING OTHER BENEFITS** - Now is the time to consider adding:
- Flexible Spending Accounts
 - Additional Life and AD&D insurance
- 04 START EARNING THE 2022 MEDICAL PREMIUM INCENTIVES**
- Complete biometric screening
 - Be tobacco-free or complete the 4-week tobacco-free me program
 - Complete other activities to earn HRA points
 - Connect your device at Asset Health and earn \$1 for every 7500 steps up to \$300 activity maximum
- 05 WATCH FOR ID CARDS** -
- **Newly enrolled employees:** Watch your mailbox for cards for Medical, Dental (DHMO Plan only), FSA, and HRA.
 - **Currently enrolled employees:** Watch your mailbox for new medical ID cards. You'll need to update your medical provider and pharmacy with the new information.



ALL THE PHOTOS IN THE GUIDE AND ON THE COVER WERE PROVIDED BY CITY OF FRISCO EMPLOYEES AND THEIR FAMILIES. THE PHOTOS SHOWCASE THE PEOPLE WHO HELP MAKE THE CITY OF FRISCO A GREAT PLACE TO LIVE AND WORK.



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 this 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, 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.