



2024 Active Employee Benefits

September 11 – September 22, 2023

Agenda



City of Dallas

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- **What Do I Need to Enroll?**
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 - Vision
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 - Other Voluntary Benefits
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- **What Do I Need to Do for 2024 Enrollment?**
- **Enrollment Reminder**
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Open Enrollment Overview

Open Enrollment Overview



Open Enrollment for Active employees is September 11-22, 2023.

Active Enrollment

This year, Open Enrollment is **active**. You **MUST** complete the enrollment process by September 22nd to ensure you have the opportunity to review and make any decisions regarding coverage. **If no action is taken, you will not have the opportunity to make any changes to your benefits coverage for the 2024 plan year.**

- If you want to change your current elections, add or drop dependents, participate in a Flexible Spending Account or Dependent Care Account, contribute to a Health Savings Account, or change your beneficiary designations for 2024, you **MUST complete** the enrollment process by **September 22**.
- Please take the time to review your Life Insurance Beneficiary(s) and your Payroll Beneficiary Designation Form during Open Enrollment.
- Benefit elections will take effect January 1, 2024.

Open Enrollment Overview



City of Dallas

This is the only time during the year you can make changes to your coverage unless you experience a qualifying life event.

- Example: Marriage, divorce, etc.
- Any changes to your benefit elections must be made within 31 days of the qualifying event.

How Do I Enroll or Make Changes?



Online: <https://standard.benselect.com/cityofdallas>

Must enter exact address to access site

Log in with your username: first name.last name and your 4-digit birth year.

- For example: John Smith born in 1966 would be *john.smith1966*

Your PIN is 6 digits, composed of the last 4 digits of your Social Security Number (SSN) and the last two digits of your birth year.

- For example: If the last 4 digits of your SSN are 1234 and you were born in 1966, your PIN would be *123466*
- You will be asked to change your PIN after you log in for the first time. Be sure to make note of your new password for future use.

How Do I Enroll or Make Changes?



Online (continued):

<https://standard.benselect.com/cityofdallas>

If you have logged in previously, you will use the credentials you created.

- Having trouble accessing the system? Contact the Enrollment Center at (214) 556-0971.

By phone with a Benefit Specialist

Call (214) 556-0971 Monday-Friday, 8:15 a.m. – 5:15 p.m.

- Benefit Specialists will be available starting September 11th.

What Do I Need to Enroll or Make Changes?



Supporting documentation required

If you add an eligible dependent who is not currently enrolled, you must provide supporting documentation (marriage license, birth certificate, etc.)

- Upload it from your computer during the online enrollment process (follow the on-screen instructions)
- Send it from your Smartphone with the My Selerix app
- Email it to yourenrollment@ebcoh.com
- Fax it to (513) 371-5559

Questions about or assistance with enrollment?

Call (214) 556-0971 Monday-Friday, 8:15 a.m. – 5:15 p.m.

- Benefit Specialists will be available starting September 11th



Medical & Pharmacy Coverage

Blue Cross Blue Shield of Texas (BCBSTX)

Medical Coverage



City of Dallas

Due to IRS guideline updates for 2024, the Blue Choice HSA plan in-network deductibles will be adjusted to be compliant.

Medical costs continue to rise across the country, and the City of Dallas' plans are no exception.

This benefit plan year, the City of Dallas has decided to share a small portion of the plan cost increase to employees. The City is still absorbing the majority of the plan cost increase.

Remember, many of the City's health benefits are self-insured, which means claims are paid with premiums from you *and* the City. Making smart choices about our medical care and personal health now can help reduce everyone's health care costs in the future.

We are all in this together!

Blue Essentials PCP Plan



Network	Blue Essentials (In-Network Only)
Annual Deductible	
Individual	\$1,500
Family	\$3,000
Annual Out-of-Pocket Max	
Individual	\$6,350
Family	\$12,700
Preventive Care	\$0
Primary Care Physician	\$25 copay
Specialist	\$50 copay
X-Ray and Lab Work*	\$25 copay / \$50 copay
Urgent Care	\$40 copay
Emergency Room	\$300 copay plus 20% after deductible
Inpatient Hospital Care	20% after deductible
Outpatient Surgery	20% after deductible

***For these services to be covered under your office visit copay, the lab or X-ray must be performed in and billed by your physician's office.**

PCP Plan Highlights

- Copays for multiple services.
- PCP must be selected to access benefits.
- Must reside in a Texas Blue Essentials network area.

Blue Choice Copay Plan



Network	Blue Choice (In-Network Only)
Annual Deductible	
Individual	\$1,500
Family	\$3,000
Annual Out-of-Pocket Max	
Individual	\$6,350
Family	\$12,700
Preventive Care	\$0
Primary Care Physician	\$25 copay
Specialist	\$50 copay
X-Ray and Lab Work*	\$25 copay / \$50 copay
Urgent Care	\$40 copay
Emergency Room	\$300 copay plus 20% after deductible
Inpatient Hospital Care	20% after deductible
Outpatient Surgery	20% after deductible

***For these services to be covered under your office visit copay, the lab or X-ray must be performed in and billed by your physician's office.**

Copay Plan Highlights

- Copays for multiple services.
- Enhanced network option.
- No out-of-network benefits available.

Blue Choice HSA Plan



Network	Blue Choice (In-Network Only)
Annual Deductible	
Individual	\$3,200
Family	\$6,400
Annual Out-of-Pocket Max	
Individual	\$6,350
Family	\$12,700
Preventive Care	\$0
Primary Care Physician	20% after deductible
Specialist	20% after deductible
X-Ray and Lab Work	20% after deductible
Urgent Care	20% after deductible
Emergency Room	20% after deductible
Inpatient Hospital Care	20% after deductible
Outpatient Surgery	20% after deductible

HSA Plan Highlights

- You can open a Health Savings Account (HSA).
- Contribution from the City of Dallas:
 - Up to \$700 for individual coverage
 - Up to \$1,700 for family coverage
- You pay all costs for care until your deductible is met.

Network Options



Blue Choice Copay and HSA plans include the enhanced benefit tier option

- Regular BCBS in-network facility: Plan pays **80%** of your facility charges (after deductible).
- Enhanced benefit facility: Plan pays **90%** of your facility charges at Baylor or Methodist Health Systems (after deductible).

Network	Blue Choice	Blue Essentials
Network Description	Blue Choice provides a broad network of providers and covers 80% of your eligible expenses after you have met the deductible. Out-of-network services are not covered.	Blue Essentials is a targeted, narrow network , with an emphasis on the most high-quality and cost-effective physicians. Out-of-network services are not covered.
Medical Plan	Copay & HSA Plan	PCP Plan

Is your Doctor in the BCBS Network?

1. Go to www.bcbstx.com and click on the blue *Find a Doctor* box.
2. Click on the *Search as Guest* box.
3. Click on *Search In-Network Providers* and answer the on-screen questions.

Medical Coverage – Active Employee Contributions



MEDICAL PLAN BI-MONTHLY+ EMPLOYEE CONTRIBUTIONS	FULL-TIME EMPLOYEE			REGULAR PART- TIME EMPLOYEE
	UNDER \$44,000 ANNUAL PAY	\$44,000 – \$66,000 ANNUAL PAY	\$66,001+ ANNUAL PAY	
Blue Essentials PCP Plan				
Employee Only	\$15.75	\$21.00	\$26.25	\$59.85
Employee + Spouse	\$219.45	\$232.58	\$245.70	\$252.00
Employee + Child(ren)	\$68.78	\$79.28	\$89.78	\$163.80
Employee + Family	\$240.45	\$256.20	\$271.95	\$282.45
Blue Choice Premium Copay Plan				
Employee Only	\$34.13	\$39.38	\$44.63	\$129.68
Employee + Spouse	\$256.20	\$269.33	\$282.45	\$281.82
Employee + Child(ren)	\$105.53	\$116.03	\$126.53	\$252.00
Employee + Family	\$287.70	\$303.45	\$319.20	\$341.25
Blue Choice HSA Plan				
Employee Only		\$15.75		\$59.85
Employee + Spouse		\$219.45		\$252.00
Employee + Child(ren)		\$68.78		\$163.80
Employee + Family		\$240.45		\$282.45

*Per Paycheck (24 out of 26)

Pending Council approval

Pharmacy Coverage



There are no changes to the pharmacy plan design.

30 Day Retail	Blue Essentials PCP Plan	Blue Choice Copay Plan	Blue Choice HSA Plan
Generic Medications	\$15 copay	\$15 copay	You pay 20% after medical deductible is met
Preferred Brand-Name Medications	\$40 copay	\$40 copay	You pay 20% after medical deductible is met
Non-Preferred Brand-Name Medications (Includes Specialty Drug Formulary)	\$75 copay	\$75 copay	You pay 20% after medical deductible is met

Additional Pharmacy Discounts

- **Free diabetes and hypertension medications for certain drug classes.**
 - Available to **Blue Essentials PCP** and **Blue Choice Copay** plan members.
- **Preventive Therapy Drug List (PTDL) also available for Blue Choice HSA plan members.**
- **The Mail Service Pharmacy can help you save on the cost of long-term (maintenance) medications.**
- **Additional Mail-Order pharmacy option through Cost Plus Drugs for generic medications.**

BCBS Discount Programs



Blue365

Blue365 offers **premier health and wellness discounts** and is **free to join for medical plan members**. Members have access to discount programs in:

- Apparel & Footwear
- Fitness
- Hearing & Vision
- Home & Family
- Nutrition
- Personal Care
- Additional Mail-Order pharmacy option through Cost Plus Drugs for generic medications.

How to access? Visit

<https://www.blue365deals.com/BCBSTX/>

BCBS Member Rewards Program



A program administered by Sapphire Digital that offers cash rewards when a lower-cost, quality provider is selected.

How does it work?

- When a doctor recommends treatment, call a Benefits Value Advisor at the number on the back of your member ID card, or log into Blue Access for MembersSM at www.bcbstx.com and click the *Doctors and Hospitals* tab – then on *Find a Doctor or Hospital*.
- Choose a Member Rewards-eligible location, and you may earn a cash reward!
- Complete your procedure and, once verified, you will receive a check within 4 to 6 weeks.
- Questions? Call the number on the back of your member ID card.

Benefit Value Advisor



BVAs can help you save money on health procedures and tests. They can also help you understand and use your benefits more wisely.

You'll get guidance for all your health plan benefits so you only need one call to get support. BVAs can help you:

- Maximize your benefits to get better value
- Get cost estimates for various providers and procedures
- Schedule appointments
- Find a doctor or facility
- Set up preauthorization



Want to know more? Watch a video.

You may text¹ keyword **MYBVA** to **33633** on your mobile phone to get more information and watch a video.

¹ Message and data rates may apply. Terms, conditions and privacy policy at bcbstx.com/mobile/text-messaging.

One call can help you get the most from your benefits.
Call the number on the back of your member ID card before your next procedure.



Pre-Tax Savings Accounts

Health Savings Account (HSA)
Flexible Spending Accounts (FSA)

Health Savings Account (HSA) – Blue Choice HSA Plan Only



- The Health Savings Account (HSA) maximum annual contribution amounts will increase to \$4,150 for individual coverage and \$8,300 for family coverage.
- If you would like to participate in the HSA in 2024, you **MUST** actively enroll during Open Enrollment. Otherwise, your current HSA elections will end on December 31, 2023.
 - You do not have to contribute to your HSA to receive the City's contribution.
 - You can change your contribution amount at any time.

Coverage Level	Annual IRS Contribution Maximum	City Annual Contribution	Employee Contribution Maximum
Employee Only	\$4,150	\$700	\$3,450
Employee + Dependent(s)	\$8,300	\$1,700	\$6,600
Catch-Up (age 55+)	\$1,000	--	\$1,000

Funds are fully vested. Penalties apply if used for non-qualified expenses.

Health Savings Account (HSA) – Blue Choice HSA Plan Only



To be eligible for an HSA:

- You must participate in an IRS-qualifying high deductible health plan (HDHP).
- You cannot be entitled to benefits under Medicare or “double covered” under any other medical plan.
- You or your spouse cannot be enrolled in a Medical Spending FSA.
- You cannot be claimed as a dependent on another person’s tax return.

Notes:

- While you cannot participate in the City Medical Spending FSA, you can participate in the Limited Purpose FSA, which covers dental and vision expenses only.
- If you are currently enrolled in the Medical Spending FSA, all funds must be completely exhausted by December 31st to be eligible for a 2024 HSA.

Flexible Spending Accounts – HSA Bank



2024 Limited Purpose FSA

- Set aside pre-tax dollars for eligible dental and vision expenses only
 - Medical expenses are NOT eligible for reimbursement under a Limited Purpose FSA
- Contribute up to \$3,050 per year (\$100 increase over last year!)
- Members with an HSA are eligible for a Limited Purpose FSA

Eligible Expenses

- Dental expenses not covered by insurance (deductible, coinsurance)
- Vision expenses not covered by insurance (copays, contacts, eyeglasses)

Notes

- Funds will not rollover year to year
- Must use 2024 funds by 03/15/25 grace period end date

To participate in 2024, you **MUST** actively enroll during Open Enrollment. Otherwise, your current FSA elections will end on December 31, 2023.

Flexible Spending Accounts – HSA Bank



2024 Medical FSA

- Pre-tax dollars for eligible medical expenses
- Contribute up to \$3,050 per year (\$100 increase over last year!)
- Those with an HSA are not eligible

Eligible expenses

- Prescriptions
- Deductibles, co-payments, coinsurance
- Over-the-counter items with a doctor's prescription

Notes

- Funds will not rollover year to year
- Must use 2024 funds by 03/15/25* grace period end date

*Unless you are switching to the Blue Choice HSA plan in 2025, in which case you must use all funds by 12/31/24.

To participate in 2024, you **MUST** actively enroll during Open Enrollment.
Otherwise, your current FSA elections will end on December 31, 2023.

Flexible Spending Accounts – HSA Bank



2024 Dependent Care FSA (DCFSA)

- Pre-tax dollars to pay for daycare and elder care expenses.
- Contribute up to \$5,000 per year (or \$2,500 if married filing separate returns).
- Pay for certain expenses to care for dependents that live with you.
- Covers childcare for children under age 13.
- Can also be used for adult daycare for senior citizen dependents that live with you, such as parents.
- Excludes summer camps or long-term care for parents that live elsewhere, such as in a nursing home.
- Funds will not roll over year to year – must use 2024 funds by 12/31/24.
- If you have an HSA, you **are** also eligible for a Dependent Care FSA.
- Must submit online or claim form for reimbursements.

To participate in 2024, you **MUST** actively enroll during Open Enrollment. Otherwise, your current DCAP elections will end on December 31, 2023.



Family Support Benefits

Paid Parental Leave

The City of Dallas is proud to offer up to 6 weeks of Paid Parental Leave to eligible employees!

- Occurs in conjunction with Family Medical Leave Act (FMLA).
- Available to eligible City of Dallas employees who have given birth, need to care for, adopted, or received placement of a child aged 12 years or younger.
- For questions or to request Paid Parental Leave, please e-mail CODemployeepaidleave@dallascityhall.com.

Please see the Enrollment Guide for more details, or view the Paid Parental Leave FAQ online at www.cityofdallasbenefits.org.

Child Care Subsidy Program

Provides a one-time subsidy of \$2,000 to assist eligible employees enrolled in the DCFSA with child-care expenses.

- Child(ren) age 12 and under.
- If you enroll in the DCFSA after January 1 due to a qualifying life event, subsidy will be prorated.

Eligible employees must:

- Receive a salary of \$66,000 or below.
- Cover their child(ren) age 12 and under on one of the City's medical plans.
 - Must be in the Employee + Child(ren) or Employee + Family coverage tier.
- Enroll in the DCFSA and call EBC (our enrollment vendor) at (214) 556-0971 to request the subsidy.

Please see the Enrollment Guide for more details, or view the Child Care Subsidy Program FAQ online at www.cityofdallasbenefits.org.

Mental Health Leave



City of Dallas

- **Who is Eligible?:** Mental Health Leave is available for an employee of the police department, fire department, or marshal's office who holds an active peace officer license with the Texas Commission on Law Enforcement.
- **What is the Benefit?:** You are allowed up to five days of paid mental health leave per fiscal year, should you experience a traumatic event while on duty.
 - The City will not reduce an eligible employee's sick leave, vacation leave, holiday, or other paid leave balance for mental health leave taken in accordance with this section.
- **What is Required?:** The need for leave will need to be verified by a licensed psychiatrist or psychologist. Each department of the City that employs licensed peace officers may develop additional departmental rules to carry out the provisions of this policy.
- **Your Information Is Confidential:** The City will keep requests for mental health leave and any medical information related to mental health leave in accordance with this section confidential to the extent allowed by law and separate from the employee's personnel or departmental file.

Compassionate Leave



City of Dallas

Compassionate leave is intended for employees with a serious medical condition or injury that prevents the employee from performing any type of work and, due to the employee's medical condition, it is anticipated that the employee will not be able to return to work.

- **Who is Eligible?:** An employee who has exhausted all accrued leave balances, has completed a minimum of one year of city employment, and accumulated a minimum of 40 hours of sick leave at any time prior to the occurrence of the condition for which the compassionate leave is requested.
- **What is the Benefit?:** For employees who are approved for compassionate leave, the maximum amount of compassionate leave that may be awarded is 348 hours for a sworn employee in the emergency response bureau of the fire department, and 232 hours for any other employee. An employee may only be awarded compassionate leave once.
- **What is Required?:** An employee's request for compassionate leave must be approved by the employee's department director and the director of human resources. Specific procedures and requirements for the administration of compassionate leave are outlined in the administrative directives of the city.

Midwife Coverage



They City of Dallas now offers midwife benefits to provide you with exceptional care during pregnancy and beyond.

Overview

- Available for normal pregnancies only (not available for complex pregnancies).
- Coverage will mirror traditional pregnancy and delivery care benefits.
- Services must be provided by a qualified Advanced Practice Nurse (APN), including nurse practitioner, nurse-midwife, nurse anesthetist, and a clinical nurse specialist or Physician's Assistant (PA) who specializes in family practice, internal medicine, pediatrics, or obstetrics/gynecology.
- The midwife providing services must be part of a provider group where there's a physician reviewing care/progress and offering clinical guidance.

Questions or to Get Started: Call the number on the back of your BCBSTX medical ID card.

**Please note: the choice between a midwife and standard pregnancy care depends on the individual's preferences, pregnancy needs, and medical history. The primary goal is to ensure a safe and healthy pregnancy and childbirth experience for both the mother and the baby.*

Pre-Retiree Concierge Service



The City of Dallas has partnered with Health Advocate to help make navigating your healthcare easier whether you're considering retirement, a current pre-65 or post-65 retiree, or transitioning to post-65.

Health Advocate Can:

- Answer questions about the benefits provided by the City of Dallas.
- Explain your Medicare and City of Dallas health plan options and help choose the best plan for you by comparing coverage costs and features.
- Review the many plans and parts of Medicare, what each covers, and what they cost.
- Discuss the City of Dallas' Comeback Provision for retirees.
- Inform you about enrollment deadlines and when to sign up to avoid paying late Medicare enrollment penalties.

To get started, simply e-mail answers@HealthAdvocate.com or call (866) 799-2731. Or, visit HealthAdvocate.com/cityofdallas to send a message or chat live with a representative.

Additional Mental Health Support Services



If you are enrolled on one of the City's medical plans, you have access to Headway. Headway helps get you matched with the right provider for your mental health care needs.

Benefits of Using Headway:

- Headway offers same-day matching with providers who have openings within 48 hours.
- You can schedule in-person or virtual appointments.
- Headway offers a diverse network of over 4,000 providers in Texas, with over 1,200 that specialize in child and adolescent care.

Find matching support at headway.co/m/cityofdallas.



Dental Coverage

Delta Dental

Dental Coverage



There are no changes to current plan designs or coverage costs for 2024!

DENTAL PLAN		
BI-MONTHLY EMPLOYEE CONTRIBUTIONS		
	Dental PPO	Dental HMO
Employee Only	\$22.27	\$6.17
Employee + Spouse	\$40.97	\$11.35
Employee + Child(ren)	\$41.50	\$11.41
Employee + Family	\$57.89	\$16.05

Dental Coverage



City of Dallas

In-Network Benefits	Dental PPO (DPPO)	Dental HMO (DHMO)
Network	Plus Premier	DHMO Managed Care
Calendar Year Maximum (Does not apply to Diagnostic & Preventive Services)	\$1,750	Unlimited
Deductible (Applies to Basic and Major Services Only)	\$50 per person; \$150 per family	None
Preventive Services (Cleanings, Exams, Flouride, X-Rays)	100%	\$5 exam copay
Basic Services (Filling, Extractions, Anesthesia, Non-Surgical Periodontics)	80% after deductible	Per copay schedule
Major Services (Crowns, Dentures, Bridges, Endodontics, Surgical Periodontics)	50% after deductible	Per copay schedule
Orthodontia (Adult & Child)	50%	Per copay schedule
Orthodontia Maximum (Adult & Child)	\$1,750	\$1,750

DPPO Plan Highlights

- If you use an out-of-network dentist, you are responsible for 100% of the amount the dentist charges that exceeds Delta Dental's network-negotiated fee.

DHMO Plan Highlights

- You **MUST** select a primary dental office to begin using your benefits.

Locate a Provider

- <https://www1.deltadentalins.com/individuals/find-a-dentist.html>



Vision Coverage

Davis Vision by MetLife

Vision Coverage



There are no changes to plan designs or coverage costs for 2024!

VISION PLAN		
BI-MONTHLY EMPLOYEE CONTRIBUTIONS		
	High Plan	Low Plan
Employee Only	\$4.90	\$2.78
Employee + Spouse	\$8.96	\$5.08
Employee + Child(ren)	\$9.39	\$5.33
Employee + Family	\$14.43	\$8.19

Plan Highlights

- FREE frames at all Visionworks stores (excludes Maui Jim).
- In-network benefits online at glasses.com, 1-800-Contacts, and Befitting.
- Go to www.mybenefits.metlife.com to find providers in your network.

Vision Coverage



City of Dallas

Plan Feature	High Plan (2-Pair Benefit)	Low Plan (iDEALChoice)
Benefits	2 pairs mix or match	Glasses or Contacts
Eye Exam Retinal Imaging	\$10 copay \$39 copay	\$10 copay \$39 copay
Frame Allowance OR Davis Vision Collection Frames	\$150 allowance plus 20% off balance OR covered-in-full frames at Visionworks locations	\$140 allowance plus 20% off balance OR covered-in-full frames at Visionworks locations
Lens Benefit		
Single Vision	Covered in full after \$10 copay	Covered in full after \$20 copay
Bifocal	Covered in full after \$10 copay	Covered in full after \$20 copay
Trifocal Lenticular	Covered in full after \$10 copay	Covered in full after \$20 copay
Contact Allowance		
Davis Vision Collection	\$10 copay, then covered in full up to 8 boxes	\$20 copay, then covered in full up to 4 boxes
Retail	\$130 allowance plus 15% off balance	\$130 allowance plus 15% off balance
Frequency Guidelines		
Exams	Once every January 1	Once every January 1
Frames	Once every January 1	Once every other January 1
Contacts or Lenses	Once every January 1	Once every January 1



Value-Added Benefits

No Cost to You!

Wellness Portal



Navigate is the City's total well-being portal and dedicated resource hub for all City of Dallas Wellness information.

Create your log-in on the Navigate portal and have access to:

- Online learning tools & videos
- Well-being assessments
- Group & personal activity challenges
- Tracking your completion status on earning your wellness incentive (for those enrolled in one of the City's medical plans).

To register or get started, visit wellbeingfirstabalancedyou.com.

EAP – ComPsych

New for 2024



City of Dallas

Benefits Available through your EAP with ComPsych:

- 100% Fully Confidential Service.
- You will continue to have access to licensed mental health care professionals & up to 5 free therapy sessions per instance.
- 24/ Access to online tools & resources
- Access to referrals for childcare services, legal services, financial services, & more!

What This Means For You:

- If you are in the middle of your 5 EAP sessions at the end of 2023, you will continue those sessions with Magellan
- If you complete your 5 EAP sessions, Magellan or ComPsych will refer you to an in-network BCBSTX provider so there will be no disruption in your care.
- Any new sessions on or after January 1, 2024 will be handled by ComPsych

844-213-8968

guidanceresources.com

App: GuidanceNow

Web ID: BCBSTXEAP

COMPSYCH
GuidanceResources® Worldwide

City Hall Onsite Clinic

Blue Essentials PCP and Blue Choice Copay plan members

- Free office visits (sick and preventive), onsite-dispensed medications, and onsite lab work

Blue Choice HSA plan members

- Free preventive office visits
- \$25 fee for sick visits, onsite-dispensed medications, and onsite lab work
 - Fee reduced to \$5 once the deductible has been met and \$0 once the out-of-pocket maximum has been met

SERVICE	EXAMPLE
Acute Care (Treatment of common illnesses and minor injuries)	<ul style="list-style-type: none"> • Flu • Sinus infections, • Sprains
Chronic Disease Evaluation, Monitoring and Care Management	<ul style="list-style-type: none"> • Hypertension • Diabetes • Asthma
Minor Procedures and Wound Care	<ul style="list-style-type: none"> • Simple biopsies • Skin tag/mole removal
Preventive Care and Comprehensive Physical Exams	<ul style="list-style-type: none"> • Age appropriate physicals • Routine gynecological exams • prostate exams • kids sports/camp physicals,
Diagnostic Testing and Screenings	<ul style="list-style-type: none"> • On-site lab work • EKGs

CareATC is currently by appointment only! To schedule yours, call 1-800-993-8244, visit www.careatc.com, or use the CareATC mobile app.

Kannact Diabetes Management



Diabetes management supplies and support program

ALSO SUPPORTS HYPERTENSION AND CARDIOVASCULAR RISK

You receive:

- **Free glucometer and testing supplies delivered to your doorstep**
 - Option for a traditional glucometer or a smartphone-based glucometer
- **Dedicated, certified diabetes coach to help you self-manage your condition**
- **Personalized action plan**
- **Free blood pressure cuff (hypertension support)**

Talk to a Kannact representative today or sign up at:

855-722-5513, support@kannact.com, or

www.kannact.com/cityofdallas



Disability Benefits

Disability Benefits



Short-Term Disability

There are no changes to current plan designs or coverage costs for 2024!

Overview of Your Short-Term Disability Benefits

Weekly Benefit Amount	60% of the first \$2,500 of your weekly insured pre-disability earnings, reduced by deductible income.
Weekly Benefit Min/Max	<ul style="list-style-type: none">• \$15 minimum• \$1,500 maximum
Benefit Waiting Period	14 days*
Maximum Benefit Period	90 days

*If you elect coverage after your initial eligibility period, an extended benefit waiting period of 60 days will apply for the first 12 months of coverage.

Disability Benefits



Long-Term Disability

There are no changes to current plan designs or coverage costs for 2024!

Overview of Your Long-Term Disability Benefits		
	VOLUNTARY PLAN (LESS THAN 12 MONTHS OF EMPLOYMENT)	EMPLOYER-PAID PLAN (12+ MONTHS OF EMPLOYMENT)
Monthly Benefit Amount	60% of the first \$8,333 of your insured pre-disability earnings, reduced by deductible income.	60% of the first \$12,500 of monthly pre-disability earnings, reduced by deductible income.
Monthly Benefit Min/Max	<ul style="list-style-type: none">• \$100 minimum• \$5,000 maximum	<ul style="list-style-type: none">• \$100 minimum• \$7,500 maximum
Benefit Waiting Period	90 days	90 days
Maximum Benefit Period	<ul style="list-style-type: none">• If you become disabled before age 62, LTD benefits may continue until age 65 or to SSNRA, or 3 years 6 months, whichever is longest.• If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins.	<ul style="list-style-type: none">• If you become disabled before age 61, LTD benefits may continue until age 65 or to SSNRA, or 3 years 6 months, whichever is longest.• If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins.

Please note: Evidence of Insurability (EOI) may be required if you elect coverage after your initial enrollment period.



Life and AD&D Benefits

Basic Life Coverage

- **Full-time employees: \$75,000 benefit paid for by the City**

Supplemental Life Coverage

- **Must have employee coverage to elect dependent coverage**
- **Employees who previously elected supplemental life can increase their amount by one increment up to the Guarantee Issue without answering Evidence of Insurability**
- **Election Limits**
 - Employee – 1x, 2x, or 3x annual salary up to \$500,000
 - Spouse - \$15,000 or \$25,000
 - Child - \$5,000 or \$10,000

Remember to update your beneficiary information!

Accidental Death & Dismemberment (AD&D)



Voluntary AD&D

- **Must have employee coverage to elect dependent coverage**
- **Election limits**
 - Employee - \$25,000 increments up to \$250,000
 - Cannot exceed 10x annual salary
 - Spouse Only – 60% of employee coverage
 - Child Only – 20% of employee coverage up to \$50,000 per child
 - Spouse and Child
 - Spouse - 50% of employee coverage
 - Child - 15% of employee coverage

**Remember to update
your beneficiary
information!**



Other Voluntary Benefits

Voluntary Benefits



City of Dallas

Voluntary Benefit Plan Highlights – Benefits Paid Directly to You!

Employee Perks	<ul style="list-style-type: none">• Enjoy private discounts and corporate rates on a variety of activities and travel!• Register at https://cityofdallas.employeeperks.com/GO
PNC Bank	<ul style="list-style-type: none">• PNC’s financial wellness partnership with the City of Dallas provides City of Dallas employees with the Virtual Wallet, which includes digital banking tools that help simplify money management and online and mobile banking that lets you bank where, when, and how it works for you.• Learn how to make your money work harder for you through seminars, workshops, and one-on-one consultations – at no cost to you.• Earn cash rewards on certain bank products and services from time to time. Visit https://www.pnc.com/en/personal-banking/banking/workplace-banking.html for more information.
Legal Plan MetLife	<ul style="list-style-type: none">• You have two plan options: Legal Plan and Legal Plan Plus LifeStages Premium Identity Protection and Restoration.• Both plans provide legal guidance for popular legal matters, including traffic and criminal matters, civil lawsuits, family and personal, estate planning, home and real estate, money matters, and elder-care issues.
Pet Insurance MetLife	<ul style="list-style-type: none">• Coverage is available for dogs and cats.• Helps cover the cost of unexpected vet expenses due to covered accidents or illnesses.

Voluntary Benefits



Voluntary Benefit Plan Highlights – Benefits Paid Directly to You!

Accident Insurance	<ul style="list-style-type: none">• In the event of a covered benefit, this benefit will assist in paying your deductible, copays, and other medical bills or your daily expenses while you recover• Health screening benefit of \$75
Critical Illness Insurance	<ul style="list-style-type: none">• Includes cancer care• Higher guarantee issue (GI) amounts and ongoing GI for future life events and future annual enrollments• Waived pre-existing conditions limitation• New \$50 health maintenance screening benefit
Hospital Indemnity Insurance	<ul style="list-style-type: none">• Covers unexpected out-of-pocket expenses when you end up in the hospital• New \$50 health maintenance screening benefit• Guarantee Issue (GI) for employees and dependents during the 2024 enrollment and ongoing GI for future life events and future annual enrollments• Waived pre-existing condition limitation

What Do I Need to Do for 2024 Enrollment?



Enrollment


This is an ACTIVE open enrollment. You MUST complete the enrollment process by September 22nd to ensure that you have the opportunity to review and make any decisions regarding coverage.

- If no action is taken, you will not have the opportunity to make any changes to your benefits coverage for the 2024 plan year.
- Please take the time to review your Life Insurance Beneficiary(s) and your Payroll Beneficiary Designation Form during Open Enrollment.

Enrollment Reminder



Online: <https://standard.benselect.com/cityofdallas>



Must enter exact
address to access site.

Having trouble accessing the system?

- Contact the Enrollment Center at (214) 556-0971.

By phone with a Benefit Specialist

Call (214) 556-0971 Monday-Friday, 8:15 a.m. – 5:15 p.m.

- Benefit Specialists will be available starting September 11th.



Next Steps

Questions?



Contact the Enrollment Center

- Call (214) 556-0971
- E-mail yourenrollment@ebcoh.com

View our Benefit Materials and FAQ documents

- www.cityofdallasbenefits.org

Open Enrollment
September 11 – 22, 2023