

2023 Benefits Enrollment: Active Employees

September 12 – 23, 2022



Life in Balance

Agenda



- **Open Enrollment Overview**
- **How Do I Enroll?**
- **What Do I Need to Enroll?**
- **Benefits Overview**
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 - Pre-Tax Savings Accounts
 - Family Support Benefits
 - Dental
 - Vision
 - Value-Added Benefits
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 - Life and AD&D
 - Other Voluntary Benefits
- **Next Steps**
- **What Do I Need to Do for 2023 Enrollment?**
- **Enrollment Reminder**
- **Questions?**



Open Enrollment Overview



Open Enrollment Overview



Open Enrollment for Active employees is September 12-23, 2022.

Passive Enrollment

This year's Open Enrollment is passive: Most of your City of Dallas benefit elections will carry over for 2023 if no action is taken during this time.

- 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 2023, you **MUST complete** the enrollment process by **September 23**.
- Benefit elections will take effect January 1, 2023.



Update the Payroll Beneficiary Form

- This form allows you to designate the beneficiary who would receive your final check and personal belongings in the unfortunate event of your passing during employment with the City of Dallas.
- You **MUST update** the Payroll Beneficiary Designation Form during Open Enrollment by logging into <https://standard.benselect.com/cityofdallas>.
- If you are unable to update this form online, please call the Enrollment Center at (214) 556-0971 for assistance.

Open Enrollment Overview



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 12th.

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 12th



Medical & Pharmacy Coverage

Blue Cross Blue Shield of Texas (BCBSTX)





There are no changes to current plan designs or coverage costs for 2023!

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

However, this benefit year, the City of Dallas has decided to absorb these cost increases rather than pass them on to you!

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

PCP Plan Highlights

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

*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.

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

Copay Plan Highlights

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

*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.

Blue Choice HSA Plan



Network	Blue Choice (In-Network Only)
Annual Deductible	
Individual	\$3,000
Family	\$6,000
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.



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	\$15.00	\$20.00	\$25.00	\$57.00
Employee + Spouse	\$209.00	\$221.50	\$234.00	\$240.00
Employee + Child(ren)	\$65.50	\$75.50	\$85.50	\$156.00
Employee + Family	\$229.00	\$244.00	\$259.00	\$269.00
Blue Choice Premium Copay Plan				
Employee Only	\$32.50	\$37.50	\$42.50	\$123.50
Employee + Spouse	\$244.00	\$256.50	\$269.00	\$268.40
Employee + Child(ren)	\$100.50	\$110.50	\$120.50	\$240.00
Employee + Family	\$274.00	\$289.00	\$304.00	\$325.00
Blue Choise HSA Plan				
Employee Only		\$15.00		\$57.00
Employee + Spouse		\$209.00		\$240.00
Employee + Child(ren)		\$65.50		\$156.00
Employee + Family		\$229.00		\$269.00

* Per paycheck (24 out of 26)

Pending Council approval



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.**

BCBS Discount Programs



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

How to access? Visit

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



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 \$3,850 for individual coverage and \$7,750 for family coverage.
- If you would like to participate in the HSA in 2023, you **MUST** actively enroll during Open Enrollment. Otherwise, your current HSA elections will end on December 31, 2022.
 - 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	\$3,850	\$700	\$3,150
Employee + Dependent(s)	\$7,750	\$1,700	\$6,050
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 2023 HSA.



2023 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 \$2,850 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 2023 funds by 03/15/24 grace period end date

To participate in 2023, you **MUST** actively enroll during Open Enrollment. Otherwise, your current FSA elections will end on December 31, 2022.

Flexible Spending Accounts – HSA Bank



2023 Medical FSA

- Pre-tax dollars for eligible medical expenses
- Contribute up to \$2,850 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 2023 funds by 03/15/24* grace period end date

*Unless you are switching to the Blue Choice HSA plan in 2024, in which case you must use all funds by 12/31/23.

To participate in 2023, you **MUST** actively enroll during Open Enrollment.
Otherwise, your current FSA elections will end on December 31, 2022.



2023 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 2023 funds by 12/31/23.
- 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 2023, you **MUST** actively enroll during Open Enrollment. Otherwise, your current HSA elections will end on December 31, 2022.



Family Support Benefits

Paid Parental Leave

Child Care Subsidy Program





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.
- Be a current resident of Dallas with a Dallas address on file in the system.

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



Dental Coverage

Delta Dental



Dental Coverage



There are no changes to current plan designs or coverage costs for 2023!

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

Pending Council approval

Dental Coverage



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





**Coverage costs will increase slightly for 2023.
However, current plan designs will remain unchanged.**

Vision Plan		
BI-WEEKLY 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

Pending Council approval

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



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!





Your life's journey—made easier

No matter where you are on your journey, there are times when a little help can go a long way. From checking off daily tasks to working on more complex issues, your program offers a variety of resources, tools and services available to you and your household members.



Key Features:

- Provided at no cost
- Confidential service provided by a third party
- Available 24/7/365

Here's how to get started

- ☎ Give us a call and we will connect you with the right resource or professional.
1-800-424-1729
- 💻 Visit MagellanAscend.com to browse all of the services available.



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.



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





Short-Term Disability

There are no changes to current plan designs or coverage costs for 2023!

Overview of Your Short-Term Disability Benefits

Monthly Benefit Amount	60% of the first \$2,500 of your weekly insured pre-disability earnings, reduced by deductible income.
Monthly Benefit Mix/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.



Long-Term Disability

There are no changes to current plan designs or coverage costs for 2023!

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!



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



Voluntary Benefit Plan Highlights – Benefits Paid Directly to You!

NEW!
Employee Perks

- Enjoy private discounts and corporate rates on a variety of activities and travel!
- Register at <https://cityofdallas.employeeperks.com/GO>

NEW!
PNC Bank

- 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.

NEW!
**Legal Plan
MetLife**

- 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.

NEW!
**Pet Insurance
MetLife**

- 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 2020 enrollment and ongoing GI for future life events and future annual enrollments• Waived pre-existing condition limitation

- No evidence of insurability (EOI) required for most first-time elections during Open Enrollment only.
- Critical Illness insurance elections over \$30,000 will still require EOI.
- After Open Enrollment, EOI may be required for all elections regardless of coverage level.



Next Steps



What Do I Need to Do for 2023 Enrollment?



Enrollment

You only need to complete the enrollment process if you want to:

- Participate in a Medical Spending or Limited Purpose Flexible Spending Account (FSA)
- Participate in the Dependent Care Flexible Spending Account (HSA)
- Contribute to a Health Savings Account
- Make changes to your current benefit elections
- Add or drop a dependent
- Update your beneficiary designations

If you don't complete the enrollment process, your current City of Dallas benefit elections – excluding FSA and HSA elections – will carry over for 2023.

Payroll Beneficiary Form

Everyone **MUST update the Payroll Beneficiary Form during Open Enrollment.**

- Log in to <https://standard.benselect.com/cityofdallas> to complete it.
- If you are unable to complete the form online, call (214) 556-0971 for assistance.



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Questions?



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- E-mail yourenrollment@ebcoh.com

View our Benefit Materials and FAQ documents

- www.cityofdallasbenefits.org

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