2024 Pre-65 Retiree Benefits (Non-Medicare)

City of Dallas

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Summaries of Benefits and Coverage

The government-required Summaries of Benefits and Coverage (SBC), which summarize important information about your City of Dallas BCBSTX Medical plan options, are available online at **www.cityofdallasbenefits.org**. A paper copy is also available, free of charge, by calling the Benefits Service Center at (214) 671-6947 (option 1).

¡ESPAÑOL DISPONIBLE EN LÍNEA!

Una copia en español de nuestra guía de inscripción de beneficios 2024 está disponible en línea en **www.cityofdallasbenefits.org**.

Important: If you or your dependents have Medicare or will become eligible for Medicare in the next 12 months, the Medicare Prescription Drug program gives you more choices about your prescription drug coverage. Please see page 34 for more details.

Greetings, City of Dallas Retirees

It is our pleasure to welcome you to your 2024 Open Enrollment!

What You Need to Know:

- Your 2024 Open Enrollment period is October 9 - 20, 2023.
- **This is an ACTIVE enrollment:** Everyone **MUST complete** the enrollment process by the deadline.
- If you want to waive coverage, please do so online or on the phone.
- Detailed enrollment steps are on page 5.
- You must provide supporting documentation in order to enroll a dependent for the first time, such as a marriage license or birth certificate.
- Open Enrollment is the only time of the year that you will be able to make any changes to your coverage, unless you have a Qualifying Life Event (QLE).

If you have questions about your 2024 benefits or Open Enrollment, please call (855) 855-2871 or visit https://standard.benselect.com/cityofdallas.

HEALTH BENEFITS COVERAGE UNDER STATE AND FEDERAL LAWS

The City of Dallas Retiree Health Benefit Plan ("Plan") provides all retirees who are not eligible for Medicare benefits with the same level of benefits as the City provides its active employees and substitutes Medicare Supplement coverage for all Medicare-eligible retirees, as provided in Texas Local Government Code chapter 175. The Plan is minimum essential coverage, as defined by section 5000A(f)(E)(2)(A) of the Internal Revenue Code, because it is a governmental plan within the meaning of section 2791(d)(8) of the Public Health Service Act.

Benefit Changes and Highlights for 2024

Medical Plans

- There will be new medical plan costs for 2024.
- Under the Blue Choice HSA plan, the in-network deductible will change to $3,200 individual/$6,400 family to comply with IRS limits.
- Coverage under all plans will expand to include qualified midwife services.

Dental and Vision Plans

- There are no changes to current plan designs or coverage costs.

Health Savings Account (HSA)

- The 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 an HSA in 2024, you MUST enroll during Open Enrollment. Otherwise, your current HSA elections will end on December 31, 2023.

New EAP Vendor

- ComPsych will replace Magellan as our Employee Assistance Program (EAP) vendor. While contact information will change, the program structure and dedicated care you are used to receiving will remain unchanged.

Health Advocate Retiree Concierge

- Health Advocates can help you if you're considering retirement, are a Pre-65 retiree, or are transitioning to a Post-65 retiree.
- Health Advocate will walk through your benefit options through the City of Dallas and non-City of Dallas options.
- They will review the many plans and parts of Medicare, what each covers and what they cost, and inform you of Medicare enrollment deadlines.
- They can also help you find doctors that participate in the City's Pre-65 retiree or Post-65 retiree plans.

This 2024 Benefits Enrollment Guide provides details about your benefit options. Reviewing the material contained in this guide will help you make informed decisions about your benefits. If you have any questions, please refer to the vendor contact information section at the back of this guide to access our service providers.

Sincerely,
City of Dallas Benefits Team

* Pending Council approval

Enrollment Overview

How to Enroll

The City of Dallas offers two convenient ways for you to enroll in benefits.

ONLINE

1. Log on to **https://standard.benselect.com/cityofdallas**. **Note:** You MUST have */cityofdallas* in your URL! The correct page has the City of Dallas logo in the upper-right corner.
2. At the Employee Login screen, enter your user name and PIN. Your user name is your first name.last name and your 4-digit birth year (Example: John Smith born in 1966 is *john.smith1966*). Your PIN is 6 digits, composed of the last 4 digits of your Social Security number and the last 2 digits of your birth year. (Example: If the last 4 digits of your Social Security number are 1234 and you were born in 1966, your PIN would be *123466*). **Note:** You will be asked to change your PIN the first time you log in. Be sure to make note of your new secure PIN for future use.
3. Start your benefits enrollment by clicking *Next* to review your personal and dependent information. (Note: The *My Benefits* page provides a snapshot of your current benefit elections.)
4. Click *Next* to continue through each plan or click on the benefit plan names under *My Benefits* to enroll or waive coverage.
   - A checkmark means "enrolled"
   - An X means "waived" or "not available to enroll"
   - A blank square means "not yet enrolled"
5. Once you have made your benefit elections, the *Verify Your Benefits Election* page will appear. Review your elections.
6. Click *Next*, then sign the benefit confirmation form electronically using your PIN. You must complete this step for the system to process your elections.

BY PHONE

Benefit Specialists can enroll you over the phone as well. The call center is available to help you with questions, rates, and your enrollment. The call center is open during Open Enrollment, Monday – Friday, 8:15 a.m. – 5:15 p.m. To get started, just call (855) 855-2871.

If you have any questions about your 2024 benefits or need assistance with the enrollment process, please call (855) 855-2871.

Making Changes to Coverage

Once you enroll, you cannot change your benefit choices until the next annual enrollment period. This is an IRS rule. However, you may make certain changes if you have a qualifying event that affects your benefits — and the event is consistent with your requested change. Typical qualifying events include:

- Marriage
- Divorce, legal separation, or annulment
- Birth, adoption, or legal guardianship of a child
- Death of a spouse/domestic partner or eligible dependent
- A change in the employment status of yourself, your spouse/domestic partner, or a dependent
- A dependent qualifies or no longer qualifies due to age
- Significant cost increases for benefits coverage
- Enrollment in or loss of state or federal medical coverage
- You move out of your health plan's service area that requires a change in plans
- A spouse or dependent gains or loses coverage in another qualified health plan

You must notify the Benefits Service Center and provide proof of your qualifying event as soon as possible and before 30 days have passed. Coverage will be effective based on the date of the event. If you wait longer than 30 days, you must wait until the next annual enrollment to make a change.

Reminders

To enroll in a benefits plan or change your current plan, please remember:

- The Open Enrollment period for 2024 benefits starts October 9, 2023 and ends on October 20, 2023.
- You must report a Qualifying Life Event within 30 days of that event to change your benefits plan.
- New retirees must enroll in a benefits plan within 30 days of their retirement date; otherwise, they forfeit coverage.

NOTE: As a retiree, you may waive coverage at any time by completing a waiver form. Please be advised once your Pre-65 benefits are waived, you may not re-enroll in a City of Dallas Pre-65 benefits plan.

Pre-65 Retiree Information

Enrollment Period: October 9, 2023 through October 20, 2023. We encourage you to enroll early in this period to avoid the high volume of activity that occurs late in the enrollment period.

VERIFICATION OF PERSONAL INFORMATION

To receive your identification cards promptly, make sure that the Benefits Service Center maintains your correct address in the City's Human Resources Information System (HRIS). You may call the Benefits Service Center at (855) 855-2781, option 1, to report an address change or other corrections. You will also need to contact the Pension Department for address changes.

HOW TO ENROLL FOR NEW RETIREES AFTER OPEN ENROLLMENT

If you are planning to retire in 2023, call or make an appointment with the Benefits Service Center before your retirement date to discuss retiree enrollment options and payroll deductions. You must enroll within 30 days of your date of retirement. You may be asked to pay up to 1.5 months of retiree health premiums in advance, depending on the date of retirement. If you do not want to participate in the City's Pre-65 benefits, but do want to have the option at age 65 and have met all the requirements to enroll in one of the City-sponsored Medicare Advantage Plans, you are required to complete the Comeback Provision form within 10 days of your retirement date. Should you not enroll within 30 days of your retirement date, the Benefits Service Center will presume that you have waived your retiree coverage with the City of Dallas, and you will not be eligible to re-enroll in the City's Pre-65 health coverage in the future.

If you enroll in retiree coverage, that coverage is effective on the first day of the month following your retirement date with the City or when Medicare has determined your effective date. Upon retirement, all life insurance and voluntary benefits will end unless you exercise your right to convert your coverage to an individual plan. Please contact the Benefits Service Center for additional information.

DEPENDENT INFORMATION

To update your dependent information for 2024, please take one of the following steps:

1. Log in to **https://standard.benselect.com/cityofdallas** to add or remove a dependent(s). Please provide documentation as listed on the Eligible Dependent chart in this guide.
2. Call (855) 855-2871 and speak with a representative to add or remove a dependent(s). Please provide documentation as listed on the Eligible Dependent chart in this guide.

If you do not plan to make changes, no action is required. Please check your current information for accuracy.

Elections made will be treated as an agreement to pay any required premium through pension check deductions.

SPECIAL NOTE

If you cancel your medical coverage as a retiree, this is considered a voluntary waiver of coverage. You or your dependents may not re-enroll in the City's Pre-65 medical plans in the future. You will no longer be eligible to continue Pre-65 dental and/or vision through the City of Dallas upon waiver of medical coverage.

DUPLICATE MEDICAL COVERAGE BY RETIREE

In the case where two city retirees are eligible for coverage, only one may enroll for dependent coverage. Both retirees cannot cover each other. If both retirees have eligible dependents, only one retiree can cover the dependents. Both retirees cannot cover their eligible dependents. If a retiree and his or her spouse are employed or retired from different employers, and are covered by the same insurance carrier, the health plan will pay only up to the allowable amount.

Important Disclaimers

PAYING FOR MEDICAL COVERAGE

Medical contributions are paid on a post-tax basis for all retirees. Your annual cost of medical coverage depends on the benefits option you choose and the level of coverage you need. Contribution costs for 2024 can be found in this benefits guide.

- Contributions shall be paid by pension check deduction by all Members who receive pension checks in sufficient amount to permit deduction for the contributions. For each regular pension check during the plan year, a member will pay the monthly rates indicated in Article IV of the Master Plan Document. If for any reason a Member's pension check is not reduced by the amount of a contribution or does not receive pension check with a sufficient amount to permit deduction for the contributions, contributions must be paid by cashier's check or money order on a monthly basis.
- A grace period of 30 days shall be allowed for the payment of each contribution paid directly by the member. If any contribution is not paid within the grace period, the coverage shall terminate on the last date for which contributions are paid.
- Dropping coverage: In order to drop the City's coverage, a waiver must be signed. The waiver for the City of Dallas states that all benefits will be stopped at the end of the month in which it is **received**. A waiver of coverage prevents the Retiree and dependents from re-enrollment in the City's Pre-65 plan. Termination of coverage due to nonpayment will automatically be considered a request to waive coverage.

SUPPORTING DOCUMENTATION REQUIRED

Any selections that require evidence or documentation will not be accepted or finalized until documentation is provided. All required documentation must be provided prior to the close of the Open Enrollment period. (Example: If you wish to enroll a dependent child for the first time, you must provide the required supportive documentation at the time of enrollment and prior to the close of Open Enrollment, otherwise your dependent child will not be enrolled.)

You can provide dependent documentation in one of several ways:

- 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 (available for free in the App Store and Google Play)
- Fax it to (513) 371-5559
- Email it to **yourenrollment@ebcoh.com**

Dependent Eligibility

If you are covered by a plan, in most cases, you may also cover your eligible dependents as outlined below. Your dependents (spouse and/or children) cannot be covered on a plan if you are not covered.

If you need to add dependents not previously covered, you must provide supporting documentation during your enrollment period. Please be prepared to provide supporting documentation as outlined below. Documentation can be provided via fax to (513) 371-5559, through the *My Selerix* app, online through the enrollment system, or via email to **yourenrollment@ebcoh.com**.

TYPE OF ELIGIBLE DEPENDENT	REQUIRED DOCUMENTATION

Spouse	– Copy of Marriage License and Date of Birth
	– If Common-Law Marriage applies, please provide copies of two documents showing that you and your spouse live together.
	  – Lease or deed naming both partners
	  – Joint checking account statement
	  – Utility bills and/or credit accounts
	  – Will and/or Life insurance policies

Domestic Partner	– Copies of two documents showing that you and your partner live together.
	  – Lease or deed naming both partners
	  – Joint checking account statement
	  – Utility bills and/or credit accounts
	  – Will and/or Life insurance policies

Dependent Child Child who is married or unmarried up to age 26* and is the biological child, legally adopted child, grandchildren or stepchild of you and/or your spouse, domestic partner, or common-law spouse. Note: Dependent children will become insured on their date of birth if you elect Dependent Insurance no later than 30 days after the birth. If you do not elect to insure your newborn child within such 30 days, coverage for that child will end on the 30th day.	– Copy of Birth Certificate showing you as a parent, or – Copy of Verification of Birth Form (accepted for up to 3 months post-birth only) – Copy of Adoption Agreement, or – Copy of court custody or guardianship documents, or – Copy of the portion of the divorce decree showing the dependent, or – Copy of Qualified Medical Court Support Order (QMCSO) **Additional documentation required for disabled dependents:** – Physician affirmation of such condition and dependence
Dependent Grandchild Grandchild who is married or unmarried up to age 26* and is the biological grandchild of you and/or your spouse, domestic partner or common-law spouse. You must have guardianship or cover the child to cover a grandchild.	

*Dependent children and dependent grandchildren are covered until the end of the month of their 26th birth month for Medical, Dental and Vision coverage and until the age of 25 for life insurance. Disabled children are eligible to be covered past their 26th birthday if they are unmarried, primarily supported by you, and incapable of self-sustaining employment by reason of mental or physical disability.

NOTE: If you and your spouse work at the City of Dallas and have dependents covered on any of the plans, only one employee can cover all of the dependents. You cannot split dependents with each employee taking Employee + Child(ren) coverage. The City of Dallas will allow employees who both work for the City to determine which coverage will work best for them. For example, married City employees can pick either Employee Only for themselves or one can select Employee + Spouse. If they have children, one employee can elect Employee + Family or they can elect Employee Only or Employee + Child(ren).

Medical Coverage

When it comes to Medical coverage, the City of Dallas offers three options through BlueCross BlueShield of Texas (BCBSTX). Each Medical plan provides coverage for the same types of expenses, such as doctor's office visits, preventive care, prescription drugs, and hospitalization. Most in-network preventive care services are covered at 100 percent.

Under the Blue Choice Copay and Blue Choice HSA plans, you choose a network provider each time you need medical care. The Blue Essentials PCP Plan uses a Texas-only network limited to doctors, specialists, and hospitals in your area. While the network is smaller, rest assured that Blue Essentials providers offer top-tier quality and cost-efficiency. This plan is only available to those who live in Texas in a Blue Essentials network area.

Under all plans, you receive no benefits from the plan if you use a non-network provider — you will be responsible for 100 percent of the cost for all care you receive.

To find providers in your network, log in to Blue Access for Members at **www.bcbstx.com/member** and click on the *Provider Finder* tool. All you'll need are your group and ID numbers, found on your member ID Card.

Treatment to affirm gender identity: You are covered for management, consultation, counseling, hormones, laboratory services, and surgical services for purposes of affirming your gender identity and/or gender transition (diagnostically this may be referred to as "gender dysphoria"), including all related medical visits.

BLUE ESSENTIALS PCP PLAN	BLUE CHOICE COPAY PLAN	BLUE CHOICE HSA PLAN
The Blue Essentials PCP Plan offers a Texas-only "Blue Essentials" network of providers with top tier quality and cost-efficiency. You must select a Primary Care Physician (PCP) and get referrals from them for all other care.* This plan is only available to those who live in Texas in a Blue Essentials network area.	The Premium Copay Plan lets you pay for certain medical services at a set rate, called a copay. You will pay the copay amount even if you have not yet met your deductible for the year.	The HSA Plan has lower monthly premiums and higher deductibles than a traditional health plan. There are no copays — you and the plan begin sharing expenses only after you've met the deductible. This plan also offers a Health Savings Account (HSA).

* Emergencies, obstetrical and gynecological services, behavioral health/chemical dependency services, and annual diabetic retinal eye exams do not require a referral.

Medical Plan Comparison

	PCP	COPAY	HSA
NETWORK	BLUE ESSENTIALS (HMO)	BLUE CHOICE PPO (BCA)	BLUE CHOICE PPO (BCA)
Network Type	Narrow, Texas-Only	Broad	Broad
Calendar Year Deductible	$1,500 (Individual) $3,000 (Family)	$1,500 (Individual) $3,000 (Family)	$3,200 (Individual) $6,400 (Family)
City HSA Contribution	N/A	N/A	$700 (Individual) $1,700 (Family)
Calendar Year Out-of-Pocket Maximum	$6,350 Individual $12,700 Family	$6,350 Individual $12,700 Family	$6,350 Individual $12,700 Family
Coinsurance	Plan pays 80%	Plan pays 80%	Plan pays 80%
Preventive Care	Plan pays 100%	Plan pays 100%	Plan pays 100%
Office Visits (Primary Care Physician/Specialist)	$25 copay/$50 copay	$25 copay/$50 copay	Plan pays 80% after deductible is met
Urgent Care Facility	$40 copay	$40 copay	Plan pays 80% after deductible is met
Inpatient Facility and Services	Plan pays 80% after deductible is met	Plan pays 80% after deductible is met	Plan pays 80% after deductible is met
Outpatient Facility and Services	Plan pays 80% after deductible is met	Plan pays 80% after deductible is met	Plan pays 80% after deductible is met
Emergency Care	$300 copay + 20% coinsurance after deductible is met	$300 copay + 20% coinsurance after deductible is met	Plan pays 80% after deductible is met
Enhanced Facility Benefit (Facility Charges Only — Baylor or Methodist in the DFW Area)	N/A	Plan pays 90% after deductible is met	Plan pays 90% after deductible is met
CVS Minute Clinic/Walgreens Healthcare Clinic	$40 copay	$40 copay	Plan pays 80% after deductible is met
CareATC Clinic	Plan pays 100%	Plan pays 100%	Plan pays 100% for preventive visits; $25 copay for non-preventive or “sick” visits
Telehealth Connection (MDLive)	$15 copay	$15 copay	Plan pays 100% after deductible is met

Enhanced Benefit Tier (Copay and HSA Plans)

The Blue Choice Copay and Blue Choice HSA Medical plans offer an enhanced facility benefit that will increase the benefits you receive when you use certain BCBSTX network facilities.

When you visit a regular BCBSTX in-network facility for care, the plan pays your facility charges at 80% coinsurance after you meet your deductible. When you visit a facility that is part of the enhanced benefit tier, the plan pays your facility charges at **90% coinsurance** after you meet your deductible. This enhanced benefit applies to facility charges only — all other charges (physician fees, lab services, etc.) are paid at your plan's regular levels.

The enhanced benefit tier includes many Baylor and Methodist facilities all over the DFW Metroplex. Please call the number on the back of your ID card to have a Benefit Value Advisor assist you in finding a facility and scheduling an appointment.

WHAT ARE FACILITY CHARGES?	FACILITY CHARGES DO NOT INCLUDE
Facility charges include cost for running the facility, such as supplies, equipment, exam rooms and inpatient and outpatient rooms	Physicians' fees, office visits, lab work, anesthesiologist, and prescription drugs and medications

Blue Essentials Network Information

The Blue Essentials PCP Medical plan uses the Blue Essentials (HMO) network, which is a Texas-only network limited to doctors, specialists, and hospitals in your area. While the network is smaller, rest assured that Blue Essentials providers offer top-tier quality and cost-efficiency. And if you need care while traveling, you can use doctors or hospitals in the Away from Home Care feature.

Blue Essentials PCP plan participants must select a Primary Care Physician (PCP) and get referrals from them for all other care except for the following: emergencies, obstetrical and gynecological services, behavioral health/chemical dependency services, and annual diabetic retinal eye exams. Doctors that you can designate as your PCP include family practitioners, general practitioners, internists, obstetricians and gynecologists, and pediatricians.

Having one health care expert — your PCP — to coordinate all of your health care needs can help keep your costs and your health on track. And an early diagnosis and treatment can keep many common health issues from getting worse.

Note: This Medical plan is only available to those who live in Texas in a Blue Essentials network area. It is not recommended for those who travel outside of Texas for long periods or who have a dependent living out-of-state.

Blue Essentials PCP (Primary Care Physician) Plan

BLUE ESSENTIALS (HMO) NETWORK (NARROW TEXAS-ONLY PROVIDER NETWORK, IN-NETWORK BENEFITS ONLY)	
Lifetime Maximum	Unlimited
Calendar Year Deductible	$1,500 (Individual); $3,000 (Family)
Calendar Year Out-of-Pocket Maximum (Combined with Pharmacy)	$6,350 (Individual); $12,700 (Family)
Coinsurance	Member pays 20%; Plan pays 80% after deductible is met
Office Visits	Primary Care Physician $25 copay/Specialist $50 copay
X-ray and Lab Work	Plan pays 80% after deductible is met*
Preventive Care	Plan pays 100% (In-Network only)
Outpatient Services	Plan pays 80% after deductible is met
Inpatient Services	Plan pays 80% after deductible is met
Emergency Care	$300 copay + 20% coinsurance per visit after deductible is met
Urgent Care Services	$40 copay per visit
Rx Coverage (BCBSTX-Prime Therapeutics)	See page 17 for program details
Convenience Care	$40 copay
Telehealth (MDLive)	$15 copay

*In order for these services to be covered under your office visit copay, they must be performed and billed by your physician's office. If they are performed and/or billed by a third party, they will be subject to the plan's deductible and coinsurance.

You will pay the listed copay amount no matter how much you have spent on health care services throughout the year. The copay will not count toward your deductible, but it will count toward your out-of-pocket maximum.

Important Notes:

- This plan utilizes a Texas-only network limited to doctors, specialists, and hospitals in your area (but care is available while traveling, if needed).
- Participants must select a Primary Care Physician (PCP) and get referrals from them for all other care except for the following: emergencies, obstetrical and gynecological services, behavioral health/chemical dependency services, and annual diabetic retinal eye exams.
- Doctors that you can designate as your PCP include family practitioners, general practitioners, internists, obstetricians and gynecologists, and pediatricians.
- This plan is only available to those who live in Texas in a Blue Essentials network area. It is not recommended for those who travel outside of Texas for long periods or who have a dependent living out-of-state.

PCP PLAN		
	RETIREE MONTHLY RATE	RETIREE HIRED AFTER 1/1/2010 MONTHLY RATE (NOT ELIGIBLE FOR CITY SUBSIDY)
Retiree Only	$712.01	$1,424.02
Retiree + Spouse	$2,136.03	$2,848.04
Retiree + Child(ren)	$1,424.02	$2,136.03
Retiree + Family	$2,848.04	$3,560.05
Spouse Only	$996.82	$1,424.02
Spouse + Child(ren)	$1,708.83	$2,136.03
Child Only	$712.01	$712.01

Blue Choice Copay Plan

BLUE CHOICE NETWORK (IN-NETWORK BENEFITS ONLY)	
Lifetime Maximum	Unlimited
Calendar Year Deductible	$1,500 (Individual); $3,000 (Family)
Calendar Year Out-of-Pocket Maximum (Combined with Pharmacy)	$6,350 (Individual); $12,700 (Family)
Coinsurance	Member pays 20%; Plan pays 80% after deductible is met
Office Visits	Primary Care Physician $25 copay/Specialist $50 copay
X-ray and Lab Work	Plan pays 80% after deductible is met*
Preventive Care	Plan pays 100% (In-Network only)
Outpatient Services	Plan pays 80% after deductible is met
Inpatient Services	Plan pays 80% after deductible is met
Emergency Care	$300 copay + 20% coinsurance per visit after deductible is met
Urgent Care Services	$40 copay per visit
Enhanced Facility Benefit	Plan pays 90% after deductible is met when you use either Baylor or Methodist Hospitals in Dallas/Fort Worth. This applies to facility charges only. All other charges are paid at 80% after deductible is met.
Rx Coverage (BCBSTX-Prime Therapeutics)	See page 17 for Program details
Convenience Care	$40 copay
Telehealth (MDLive)	$15 copay

In order for these services to be covered under your office visit copay, they must be performed and billed by your physician's office. If they are performed and/or billed by a third party, they will be subject to the plan's deductible and coinsurance.

You will pay the listed copay amount no matter how much you have spent on health care services throughout the year. The copay will not apply towards your deductible but will apply to your out-of-pocket maximum.

COPAY PLAN RATES		
	RETIREE MONTHLY RATE	**RETIREE HIRED AFTER 1/1/2010 MONTHLY RATE (NOT ELIGIBLE FOR CITY SUBSIDY)**
Retiree Only	$689.09	$1,378.19
Retiree + Spouse	$2,067.28	$2,756.37
Retiree + Child(ren)	$1,378.19	$2,067.28
Retiree + Family	$2,756.37	$3,445.47
Spouse Only	$964.73	$1,378.19
Spouse + Child(ren)	$1,653.82	$2,067.28
Child Only	$689.09	$689.09

Blue Choice HSA Plan

BLUE CHOICE NETWORK (IN-NETWORK BENEFITS ONLY)	
City HSA Contribution	$700 Individual/$1,700 Family
Lifetime Maximum	Unlimited
Calendar Year Deductible	$3,200 (Individual); $6,400 (Family)
Calendar Year Out-of-Pocket Maximum (Combined with Pharmacy)	$6,350 (Individual); $12,700 (Family)
Coinsurance	Member pays 20%; Plan pays 80% after deductible is met
Office Visits	Plan pays 80% after deductible is met
X-ray and Lab Work	Plan pays 80% after deductible is met
Preventive Care	Plan pays 100% (In-Network-only), does not reduce HSA
Outpatient Services	Plan pays 80% after deductible is met
Inpatient Services	Plan pays 80% after deductible is met
Emergency Care	Plan pays 80% after deductible is met
Specialist Services and Urgent Care Services	Plan pays 80% after deductible is met
Enhanced Facility Benefit	Plan pays 90% after deductible is met when you use either Baylor or Methodist Hospitals in Dallas/Fort Worth. This applies to facility charges only. All other charges are paid at 80% after deductible is met.
Rx Coverage (BCBSTX-Prime Therapeutics)	See page 17 for Program details
Convenience Care	Plan pays 80% after deductible is met
Telehealth (MDLive)	Plan pays 100% after deductible is met

HSA PLAN RATES		
	RETIREE MONTHLY RATE	**RETIREE HIRED AFTER 1/1/2010 MONTHLY RATE (NOT ELIGIBLE FOR CITY SUBSIDY)**
Retiree Only	$666.37	$1,332.75
Retiree + Spouse	$1,999.12	$2,665.49
Retiree + Child(ren)	$1,332.75	$1,999.12
Retiree + Family	$2,665.49	$3,331.86
Spouse Only	$932.92	$1,332.75
Spouse + Child(ren)	$1,599.29	$1,999.12
Child Only	$666.37	$666.37

BlueCross BlueShield of Texas (BCBSTX) Programs

Blue Access for Members (BAM)

Visit BCBSTX's secure website at **www.bcbstx.com/member** to get immediate online access to resources, including:

- Claim status and history
- Network provider search
- ID cards
- Cost treatment estimator tool
- Prescription drug access to **MyPrime.com**
- 24/7 nurse line
- Special Beginnings Maternity Program
- Management resources for chronic health conditions

Benefits Value Advisor (BVA)

When you need help navigating your health care benefits, call a Benefit Value Advisor (BVA)! 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

In addition, you can access *Provider Finder* to search for in-network providers and estimate the cost of your out-of-pocket expenses for hundreds of services. Just log in to your BAM account at **www.bcbstx.com/member** and click on *Doctors and Hospitals*.

To learn more, text **MYBVA** to **33633** on your mobile phone (text and data charges may apply), or call the number on the back of your member ID card.

Member Rewards

Did you know that prices for the same quality medical services can differ by thousands of dollars within the same region and health plan network? That's why BCBSTX offers *Member Rewards* — a program that offers cash rewards when a lower-cost, quality provider is selected from several options.

HOW DOES IT WORK?

1. When your doctor recommends a treatment, call a Benefits Value Advisor (BVA) at the number on the back of your member ID card, or log into BAM at **www.bcbstx.com/member** and click on the *Doctors and Hospitals* tab, then on *Find a Doctor or Hospital*.
2. Choose a Member Rewards eligible location, and you may earn a cash reward.
3. 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.

Blue Distinction Specialty Centers

BCBSTX has awarded specific hospitals and facilities with the Blue Distinction designation. These particular facilities have demonstrated expertise in delivering clinically proven specialty health care, available nationwide for the following specialty health care services: bariatric surgery, cardiac care, transplants, complex and rare cancers, knee and hip replacement surgery, and spine surgery.

Blue Distinction Centers are proven to have better outcomes and potentially lower costs for covered services. Blue Distinction Centers cover in-network services at 80%*.

*Exception: Coverage for transplants is 90% at the facility level.

Blue365 Discount Program

Blue365 offers discounts on a variety of health and wellness products and services from top retailers not covered by insurance, such as:

- Jenny Craig
- Sun Basket
- Nutrisystem
- Dental solutions
- Vision services
- TruHearing
- Beltone
- American Hearing Benefits
- Fitbit
- Reebok
- Skechers
- InVite Health
- Livekick
- eMindful
- And more

To sign up, just visit **blue365deals.com/bcbstx/**.

Prescription Drug Coverage

When you need a medication, ask your doctor or other prescriber if there is a generic available, as these generally cost less, and you may be eligible for an additional discount. Additionally, many diabetic and hypertension drugs are available at no cost for PCP and Copay plan participants. For Blue Choice HSA plan members, certain generic preventive drugs (including diabetic and hypertension drugs) are subject to 20% coinsurance, deductible waived.

Qualifying drug lists are available on the City of Dallas Benefits website.

RETAIL PHARMACY NETWORK

Short-term medications can be filled at network pharmacies up to a 31-day supply. The BCBSTX-Prime Therapeutics Advantage Choice network includes more than 55,000 participating pharmacies nationwide. To locate a pharmacy, log in to **www.myprime.com**.

	PCP PLAN	COPAY PLAN	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

Long-Term (Maintenance) Medications

The City's prescription drug coverage offers you choice and savings when it comes to filling long-term or maintenance prescriptions (up to a 90-day supply). You have two ways to save, and you can easily order refills and manage your prescriptions anytime at **www.myprime.com**.

RETAIL PHARMACY

- Pick up your maintenance medication at a time that is convenient for you at a retail pharmacy.
- Enjoy same-day prescription availability.
- Talk with a pharmacist face-to-face.

MAIL SERVICE PHARMACY

- Enjoy convenient home delivery of your prescriptions with Express Scripts® Pharmacy.
- Sign up at **www.express-scripts.com/BCBSTX** or call (833) 715-0942.
- Your doctor can fax, call or send your prescription electronically to Express Scripts® Pharmacy. They may call (888) 327-9791 for assistance.

Generic Step Therapy

For certain high-cost prescription drugs, you may need to try two alternative, generic medications first before "stepping up" to a more costly treatment. Your pharmacist will let you know at the time of purchase if your prescription requires step therapy.

Dispense as Written Penalty

If you elect to fill a brand-name medication when a generic is available, you will pay your generic copay AND the cost difference between the brand-name and the generic medication. Generic drugs can save you money. They are chemically equivalent to brand-name medications, but they generally cost a fraction of the price.

Specialty Drug Formulary Prescriptions

Certain specialty drug formulary prescriptions — medications used to treat complex conditions like cancer, multiple sclerosis, and autoimmune disorders — must be filled with a drug on BCBSTX-Prime Therapeutics' approved list. If you choose to fill your prescription with a drug on the "non-covered" list, you will be required to pay the full cost of that drug. Please visit **cityofdallasbenefits.org** for a list of both the covered and non-covered drugs on the Balanced Drug List.

For additional specialty pharmacy information, visit **www.accredo.com/BCBSTX** or call Accredo at (833) 721-1619.

Cost Plus Drugs

The City of Dallas is proud to offer an additional Mail-Order Pharmacy option to our valued retirees: The Mark Cuban Cost Plus Drug Co., known as Cost Plus Drugs.

Cost Plus Drugs is based right here in Dallas and offers more than 1,000 of the most commonly prescribed generic medications at low prices. And you can see exactly how much your prescription will cost before you buy it, thanks to Cost Plus Drugs' transparent pricing model.

To use Cost Plus Drugs, follow these simple steps:

1. Visit **costplusdrugs.com/medications** and check to see whether your prescription is available on the Cost Plus Drugs website.
   a. If it is, proceed to step 2.
   b. If it is not, you will have to fill your prescription through another pharmacy.
2. Create your account and complete your User Profile at **costplusdrugs.com/create-account**. If you participate in the City's medical plan, be sure to add your BCBSTX insurance information when prompted.
3. Ask your doctor to write a new prescription that includes ALL of the following information:
   a. Name
   b. Date of Birth
   c. E-mail address (must match the e-mail address provided in your User Profile)
4. Medication(s), including quantity and dosage
5. Give your doctor the following information for the Cost Plus Drugs pharmacy so that he or she can submit your prescription electronically:
   a. Mark Cuban Cost Plus Drug Company
   b. NCPDP ID #3689568
   c. Cost Plus Drugs will match the prescription to your account and notify you via e-mail. Then, you may log in and order your medications!

QUESTIONS?

- Visit the Cost Plus Drugs FAQ page at **costplusdrugs.com/faq**.
- Learn more or explore the website at **costplusdrugs.com**.
- Contact Cost Plus Drugs directly via the online support form at **costplusdrugs.com/contact/support**.

MDLive

With MDLive, you can connect with a board-certified doctor 24/7, 365 days a year, through the convenience of phone or video consults from the comfort of your own home.

MDLive doesn't replace your primary care physician but is a convenient option for quality care when needed. You can use an MDLive network provider whether you're at home, work, on vacation, or while traveling in the U.S. or internationally.

MDLive physicians can write prescriptions according to the regulatory guidelines of your state and can treat many of the most common medical conditions, including:

- Colds and flu (but not COVID-19)
- Fever
- Headaches
- Sore throats
- Stomach aches
- Urinary tract infections (UTI)
- And more

With a national network of experienced physicians, you don't need to wait for care, and you will always speak with doctors who are licensed in the state in which you live.

To learn more or start a visit, go to **www.BCBSTX.com/member** or download the MDLive app available in the iTunes store and Google Play. **For MDLive costs, please see page 11 of this guide.**

Health Advocate

Retiree Concierge

Retirement is an important milestone, but it can also come with many questions about healthcare and Medicare.

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's experts can walk you through all of your choices so you can make the best decisions. This benefit is available at no cost to you.

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.
- And more.

Get Started Today

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.

Employee Assistance Program

ComPsych GuidanceResources, our no-cost Employee Assistance Program (EAP), offers assistance and support for all of life's concerns, such as stress and anxiety, financial and legal issues, substance abuse, grief and loss, and more. The EAP covers up to **five** visits per member, per unique problem, per year. Once you've used these free sessions, you can use your BCBSTX network benefits to keep seeing the same therapist in most cases. Employees, dependents (spouse and children), and household members (partner, in-law, etc.) are eligible for services.

Emotional Support

A trained mental health professional can counsel you through concerns like:

- Sadness, worry, and stress
- Alcohol or drug use
- Grief, loss, and personal struggles
- Conflicts with people in your life

Check Off Your To-dos

Specialists can help you find:

- Child care, elder care, or pet care
- Movers or home repair services
- And much more

Have Your Legal Questions Answered

Talk to a lawyer for help with legal questions, including:

- Divorce, adoption, and family law
- Wills and trusts
- Landlord/tenant issues

Get Help with Your Finances

Financial experts can help with a wide range of money matters. Call to discuss:

- Retirement planning or taxes
- Relocation, mortgages, or insurance
- Budgeting, debt, or bankruptcy

Access Online Tools 24/7

GuidanceResources Online offers a variety of information and support.

- Articles, podcasts, videos, and slideshows
- On-demand trainings
- "Ask the Expert" responses to your questions

THREE WAYS TO ACCESS

1. Call (844) 213-8968
2. **www.guidanceresources.com** (Web ID: *BCBSTXEAP*)
3. Download the GuidanceNow app on your smartphone

Headway

Headway helps you get matched with the right provider for your mental health care needs. Whether you know what you need or aren't sure where to start, Headway will help you find the right fit based on your clinical needs and personal preferences.

- 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.

GET STARTED

1. Find matching support at **headway.co/m/cityofdallas**.
2. Filter your preferences, such as race/ethnicity, gender, and language to find the right provider.
3. Add your insurance details to see your cost before you schedule an appointment. You can schedule an appointment on the website for the provider of your choice.

CareATC Onsite Clinic

CareATC offers reduced or no-cost Medical care to City of Dallas Medical plan members. Services are available to employees and their dependents and includes the following:

SERVICES	
Acute Care	Treatment of common illnesses and minor injuries (flu, sinus infections, sprains etc.)
Chronic Disease Evaluation, Monitoring and Care Management	Hypertension, diabetes, asthma, etc.
Minor Procedures and Wound Care	Including simple biopsies and skin tag/mole removal
Preventive Care and Comprehensive Physical Exams	Age appropriate physicals, routine gynecological exams, prostate exams, kids sports/camp physicals, etc.
Diagnostic Testing and Screenings	Including on-site lab work and EKGs
Electronic Medical Records	With referral management ability and e-prescribing to your pharmacy of choice
On-site Medication Distribution	Voucher program available for Texas patients

Is there a fee to use the CareATC clinics?

- Blue Essentials PCP and Blue Choice Copay Plan members have no copay for office visits, medications dispensed onsite, or lab work performed onsite.
- Blue Choice HSA Plan members visiting the clinic for a preventive appointment will not be required to submit payment for the visit. Preventive appointments include visits for screenings, yearly physicals, etc. **For non-preventive or "sick" visits, a $25 office visit fee will be required.** Non-preventive or "sick" visits are those for existing conditions such as sore throat, fever, high blood pressure, diabetes, thyroid disorders, etc. Many other services at the clinic, including prescription drug refills and labs, require no additional fee. Once the out-of-pocket maximum has been met, the non-preventive visit fee will drop to $0.
- Non-health plan member employees may use the clinic at City Hall for a fee of $25.

Clinic Location

City of Dallas employees and family members currently have access to the clinic located in City Hall at 1500 Marilla Street, Room 1CS, Dallas, TX 75201.

Benefits of Accessing CareATC Health Clinics:

- **Longer visits with your medical provider** for increased quality of care.
- **Chronic disease management.**
- **CareATC mobile app.** With the CareATC mobile app you can make appointments 24/7, refill prescriptions, find clinic locations close to you, view your medical records, and view provider bios (available for iPhone and Android users).
- **No more worries about out-of-network doctors.** The CareATC doctor knows who is in our health care network and will only send you to an in-network specialist.
- **Low to no cost** for you and your family.
- **Convenient locations and hours**, with little to no wait time to see the doctor.
- **No-cost labwork.** CareATC will even send your results to your primary care doctor when requested.

MAKING AN APPOINTMENT

Appointments are required for care. To make an appointment with CareATC, just call (214) 446-6029 or (800) 993-8244, log in to **https://portal.careatc.com/Account/Login**, or use the CareATC mobile app. Please be sure to bring a valid I.D. and your medical insurance card.

The clinic is open Monday – Friday, 7:30 a.m. – 5:00 p.m. The clinic closes for lunch daily from 11:30 a.m. – 12:00 p.m.

Wellness

Diabetes and Hypertension Management Program

Living with diabetes or hypertension can be overwhelming, and it can be difficult knowing how to begin self-management. That's why there's Kannact! Kannact is a better way to manage these chronic conditions and gives you the tools and support needed to be successful in your health journey. It's an optional, no-cost benefit for City of Dallas employees and their covered dependents enrolled in a City Medical plan. Enroll today and get:

- **Free** medical devices and supplies delivered to your door, so you can easily monitor your vitals at home
- A dedicated, **certified diabetes coach** to help you self-manage your condition
- A **personalized action plan** based on your lifestyle
- A **mobile app** that is customizable to your needs

Sign up is easy, confidential and takes less than five minutes to complete. Go to **www.kannact.com/cityofdallas** to get started.

Once you've enrolled, you'll be assigned your dedicated certified diabetes coach to help support your health.
Please note: If you have enrolled in Kannact previously, you do not need to re-enroll.

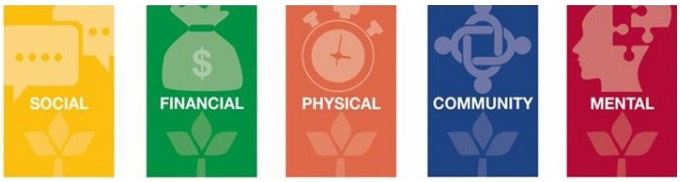
Questions? Contact Kannact at (855) 722-5513 or **support@kannact.com**.

Navigate Wellness Portal

Navigate is the City's total well-being portal and dedicated resource hub for all City of Dallas wellness information. Navigate helps all team members and retirees focus on their Social, Financial, Mental, Physical, and Community well-being.

The portal provides resources, such as online learning tools, videos, well-being assessments, group challenges, personal challenges, and much more, to help all City employees achieve their Social, Financial, Mental, Physical, and Community well-being goals.

To register or get started, visit **wellbeingfirstabalancedyou.com**.



Dental Coverage

The City of Dallas offers two Dental plans through Delta Dental – Dental PPO and Dental HMO. Both plans offer valuable features to save you money on dental care.

DENTAL PLAN COMPARISON	DENTAL PPO	DENTAL HMO
Choice of Dentist	You may use any dentist you wish. When you choose a Delta Dentist, though, you receive service at discounted prices. When you use a non-Delta dentist, you pay more out of your own pocket since you're responsible for 100% of the amount the dentist charges that exceeds Delta Dental's program allowance.	Plan requires you to pre-select in-network dentists at the time of enrollment.[1] You MUST pre-select a dental provider to be able to use your benefits. You will not be able to see a dentist until you select a provider.
Specialty Care	No referral needed.	Your dentist will provide you with a referral to an in-network specialist.
In-Network Discount	Participating dentists have agreed to accept negotiated fees as payment in full for in-network services.	Plan provides access to hundreds of dental services that may be lower than your cost would be without the plan.[2]
Benefits	Plan covers a percentage of an in-network dentists negotiated fee or the program allowance for non-Delta Dental dentists.	Plan has no annual maximums, deductibles or claims. You are responsible for the copayments for each covered procedure performed.

Finding a Delta Dental Participating Dentist

- Visit **www.deltadentalins.com** and click on *Find a Dentist*
- Enter your zip code and select your plan network
  - For DPPO dentists, choose *Delta Dental PPO* network*
  - For DHMO dentists, choose *DeltaCare USA* network

[1] If your first-choice provider is no longer accepting DHMO patients or is no longer a part of the DHMO network, you must select another in-network provider before plan benefits can begin.

[2] Certain limitations apply to some services. Please refer to your Schedule of Benefits at **www.cityofdallasbenefits.org** for full details.

* If you do not locate a provider in the PPO network, your next best option is to search for a Delta Dental Premier dentist before selecting a non-Delta dentists.

CREATE AN ONLINE ACCOUNT

Get information about your plan anytime, anywhere by signing up for an online account at **www.deltadentalins.com** (click *Log In* in the upper right-hand corner). This useful service lets you check benefits and eligibility information, find a network dentist, and more.

Dental PPO Plan

With the City of Dallas' Dental PPO plan, you may use any dentist you wish. When you choose a Delta Dentist, though, you receive services at discounted prices.

When you use a non-Delta dentist, you pay more out of your own pocket since you're responsible for 100% of the amount the dentist charges that exceed Delta Dental's program allowance.

	IN-NETWORK % OF NEGOTIATED FEE*	OUT-OF-NETWORK % OF PROGRAM ALLOWANCE*
Deductible (Per Person)**	$50	$50
Annual Maximum Benefit (Per Person)	$1,750	$1,750
Orthodontia Lifetime Maximum (Per Person)	$1,750	$1,750
Coverage Type	**Plan Pays**	**Plan Pays**
Preventive[1]		
– Exams – Cleanings (2 per calendar year) – X-rays – Sealants [1] Services do not apply to annual maximum	100%	100%
Basic		
– Fillings – Extractions – Oral surgery – Non-surgical Periodontics – General Anesthesia: When administered by a provider for covered oral surgery or selected endodontic and periodontal surgical procedures.	80% after deductible	80% after deductible
Major†		
– Crowns, dentures, bridges – Endodontics – Surgical Periodontics †Implants not covered	50% after deductible	50% after deductible
Type D – Orthodontia (Adults and Dependent Children up to Age 26)		
– All dental procedures performed in connection with orthodontic treatment are payable as Orthodontia	50%	50%

DENTAL PPO MONTHLY RATE	
Retiree Only	$44.53
Retiree + Spouse	$81.93
Retiree + Child(ren)	$82.99
Retiree + Family	$115.77

* Negotiated Fee refers to the fees that participating dentists have agreed to accept as payment in full, subject to any copayments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

** Subject to limitations, additional charges, and exclusions.

Note: Child(ren)'s eligibility for Dental coverage is from birth up to age 26.

Dental HMO Plan

The DHMO Plan offers a wide range of dental benefits through a network of participating dentists. With this plan, you are responsible for copayments associated with each covered procedure.

This plan offers lower out-of-pocket costs on more than 400 procedures.

Here are some of the services in this plan, all of which will help you lower your dental care costs.

	COPAYMENT
Office Visit	$5 per visit (including all fees for sterilization and/or infection control)
Preventive Services Visit (cleanings, exams, fluoride, X-rays)	No cost
Crowns	$160 – $380 (resin, porcelain, metal, or titanium)
Orthodontics	$2,100 adults* $1,900 children*
Osseous Surgery	$275 – $345
Root Canals	$110 – $380
Extractions	$5 – $130 (higher cost for impacted tooth)
General Anesthesia and IV Sedation	$80
Cleanings (every 6 months)	No cost per 6-month period; Additional cleanings within the 6-month period: $45 adults/$35 children
Periodontal Cleanings (every 6 months)	$40 per 6-month period; additional periodontal cleanings within the 6-month period: $55
Implants	Not covered

DENTAL HMO MONTHLY RATE	
Retiree Only	$12.33
Retiree + Spouse	$22.70
Retiree + Child(ren)	$22.82
Retiree + Family	$32.09

Please note, if you elect the Delta Dental HMO Plan, you MUST select a dental provider to be able to use your benefits. You will not be able to see a dentist until you elect a provider.

* Additional charges for pre-treatment exam, treatment planning session, orthodontic retention, pre- and post-orthodontic records.

Vision Coverage

Healthy eyes and clear vision are an important part of your overall health and quality of life. Your Vision plan through Davis Vision by MetLife helps you care for your eyes while saving you money.[5] Choose from a national network of independent, private practice doctors or select retail partners in 50 states. Visit **www.mybenefits.metlife.com** to find providers in your network.

	HIGH PLAN	LOW PLAN
In-Network Benefits		
Frequency		
Eye Exam	Once every calendar year	Once every calendar year
Contact Lens Evaluation and Fitting	Once every calendar year	Once every calendar year
Frames	2 pairs per calendar year or mix and match with contacts	Once every other calendar year
Spectacle Lenses	Once every calendar year or mix and match with contacts	Once every calendar year
Contact Lenses	2 pairs per calendar year or mix and match with glasses	Once every calendar year in lieu of glasses
Copay	**You Pay**	**You Pay**
Eye Exam	$10	$10
Retinal Imaging	$39	$39
Contact Lens Evaluation, Fitting, and Follow-up Care	$10	$20
Spectacle Lenses	$10	$20
Frames	**You Pay**	**You Pay**
Any Frame in the Eye Care Professional's Office	20% off balance after $150 allowance[1] **OR** Covered-in-full frames at Visionworks locations[3]	20% off balance after $140 allowance[1] **OR** Covered-in-full frames at Visionworks locations[3]
Davis Vision Fashion/Designer/ Premier Frame Collection[1]	$0/$0/$0 (in lieu of allowance)	$0/$0/$25 (in lieu of allowance)
Spectacle Lenses	**You Pay**	**You Pay**
Single Vision, Lined Bifocal, Lined Trifocal, Lenticular, Oversize	$10	$20
Gradient or Solid Tinting	$0	$15
Basic Scratch-Resistant Coating	$0	$0
Polycarbonate Lenses	$0	$0[3] or $35
UV Coating	$0	$15
Standard AR Coating	$0	$40
Standard Progressive	$0	$65
Contacts		
Evaluation and Fitting – Davis Vision collection – Non-Davis Vision collection	$10 15% discount after $60 allowance[1, 4]	$20 15% discount after $60 allowance[1, 4]
Elective – Davis Vision collection[2] – Non-Davis Vision collection	$0 (up to 8 boxes) 15% discount after $130 allowance[1, 4]	$0 (up to 4 boxes) 15% discount after $130 allowance[1, 4]
Visually Required (with prior approval)	$0	$0

How to Locate an In-Network Eye Care Professional

Visit **www.mybenefits.metlife.com** or call (833) 393-5433.

OUT-OF-NETWORK BENEFITS	REIMBURSEMENT AMOUNT		CLAIMS
	High Plan	Low Plan	
Eye Exam	Up to $40	Up to $45	Pay the provider directly for all charges and then submit a claim for reimbursement to: **Vision Care Processing Unit** **P.O. Box 1525** **Latham, NY 12110** Or, submit your claim via the Davis Vision by MetLife mobile app.
Frames	Up to $50	Up to $50	
Spectacle Lenses (Single Vision/ Bifocal/Trifocal/Lenticular)	Up to $40/$60/$80/$100	Up to $40/$60/$80/$90	
Contact Lenses (Elective/Visually Required)	Up to $105/$225	Up to $120/$225	

VALUE-ADDED FEATURES AND EXTRAS

- **Paid-in-full eyeglasses and contacts.**
  - Frame collection[1]: The plans include a selection of designer, name-brand frames that are covered for no more than a $25 copay.
  - Contact lens collection[1, 4]: Select from the most popular contact lenses on the market today with Davis Vision by MetLife's contact lens collection.
- **One-year eyeglass breakage warranty** included on plan eyewear at no additional cost.
- **A national network of top-notch eye care professionals** throughout the 50 states.
- **Use your in-network benefits to shop online** at 1-800-Contacts, **Befitting.com**, and **Glasses.com**.
- **Freedom of choice** with access to care through either Davis Vision by MetLife's network of independent, private practice doctors (optometrists and ophthalmologists) or select retail partners.
- **Additional value-added features.**
  - Mail-ordering contact lenses replacement contacts (after initial benefit) through **www.DavisVisionContacts.com** mail-order service ensures easy, convenient purchasing online and quick, direct shipping to your door.
  - Davis Vision by MetLife provides you and your eligible dependents with the opportunity to receive discounted laser vision correction through QualSight. For more information, visit **www.mybenefits.metlife.com**. In addition, a one-time/lifetime allowance of $500 is available.
  - Hearing services receive discounts of up to 40% off with the Your Hearing Network.

VISION MONTHLY RATE	HIGH PLAN	LOW PLAN
Retiree Only	$9.79	$5.56
Retiree + Spouse	$17.91	$10.16
Retiree + Child(ren)	$18.78	$10.66
Retiree + Family	$28.85	$16.37

[1] The Davis Vision Collection is available at most participating independent provider locations. Collection is subject to change. Collection is inclusive of select toric and multifocal contacts.

[2] Additional discounts not applicable at Walmart, Sam's Club, or Costco locations.

[3] The free frame benefit is available at all Visionworks locations nationwide and includes all frames except Maui Jim eyewear.

[4] Including, but not limited to toric, multifocal, and gas permeable contact lenses.

[5] Refer to the plan summary for a complete list of lens options and applicable member charges.

About the Health Savings Account (HSA)

The Blue Choice HSA Plan offers a tax-savings feature called the Health Savings Account (HSA). With this account, you can pay for certain out-of-pocket medical expenses throughout the year. You can also enroll in the Limited Purpose Flexible Spending Account (FSA) to help you cover eligible out-of-pocket dental and vision expenses.

To learn more, view our FAQ document at **www.cityofdallasbenefits.org**.

Who Is Eligible for the HSA?

You can participate in the HSA only if you enroll in the Blue Choice HSA plan. You are **not** eligible to contribute if:

- You are enrolled in Medicare.
- You are covered by another Medical plan (such as your spouse's plan) that does not qualify as a high deductible health plan.
- You are claimed as a dependent on another individual's tax return.
- You or your spouse participates in a Health Care Flexible Spending Account (FSA) at the City or at your spouse's employer.

Prorated HSA Funds

If you enroll as a retiree or experience a Qualifying Life Event (QLE) after January 31, the funds allocated to your account balance will be reduced based on the table below.

ENROLLMENT MONTH	EMPLOYEE ONLY	EMPLOYEE + FAMILY	ACCESSING YOUR HSA FUNDS
January	$700.00	$1,700.00	**1. Pay with your HSA Bank Debit Card** which will automatically debit your HSA balance at the point of purchase. **2. Pay your bill online.** Log in to **https://enterprise.hsabank.com** to pay medical providers directly from your HSA. **3. Pay for expenses out of your own pocket**, and then reimburse yourself from your HSA.
February	$641.67	$1,558.33	
March	$583.33	$1,416.66	
April	$525.00	$1,275.00	
May	$466.67	$1,133.33	
June	$408.33	$991.66	
July	$350.00	$850.00	
August	$291.67	$708.33	
September	$233.33	$566.67	
October	$175.00	$425.00	
November	$116.67	$283.33	
December	$58.33	$141.67	

HSA Details

- The HSA is available when you enroll in the Blue Choice HSA Medical Plan and remain continuously enrolled.
- You can use the HSA to help pay for eligible health care expenses, such as deductibles, coinsurance, and other out-of-pocket dental, vision, and prescription drug expenses not covered by a health plan.
- You must use your HSA Bank Debit Card or use online transfers through the website to access HSA funds. Claims will not be automatically paid.
- If you contribute to your HSA, the City will contribute up to $700 to your HSA for employee-only coverage or up to $1,700 to your HSA for family coverage.
- Your HSA contribution does not count as taxable income. That means you can cover eligible medical, dental, and vision costs with tax-free dollars.
- Your HSA balance rolls over from year to year and there are no “use it or lose it” rules. The HSA is an employee-owned account, you can take it with you even if you are no longer employed at the City of Dallas.
- You can have an HSA and a Limited Purpose FSA at the same time. You will have one debit card for both accounts.

COVERAGE LEVEL	TOTAL HSA CONTRIBUTION ALLOWED IN 2024	ADDITIONAL CATCH-UP CONTRIBUTION (AGE 55+)
Retiree Only	$4,150	$1,000
Retiree + Dependents	$8,300	$1,000

Comeback Option

The City of Dallas offers a one-time Retiree Health Insurance "Comeback" option for Pre-65 retirees, which provides additional flexibility when it comes to your health insurance benefits.

If you decide to opt out of the City's **Pre-65** Retiree health insurance coverage at any time before age 65 and elect coverage that meets your needs and budget elsewhere, you can generally "come back" and enroll in the City's **Post-65** Medicare Advantage plans when you reach age 65 (provided you meet all other eligibility criteria at that time).

Who Is Eligible

The Comeback option is available to City of Dallas pension-eligible retirees who retire(d) on or after January 1, 2023.

Spouses covered under the City of Dallas health insurance plans are generally eligible for the Comeback option, provided both the retiree and spouse meet all required criteria. **Please note:** If the retiree does not meet all the criteria, then neither the retiree nor the spouse may participate.

If you have any questions or would like more information, please contact the Benefits Service Center at **hrbenefits@dallascityhall.com** or 214-671-6947, Option 1.

If you are approaching age 65 and think you may be interested in using the Comeback option, please contact the Benefits Service Center at **hrbenefits@dallascityhall.com** or 214-671-6947, Option 1, to request an Information Packet.

Comeback Criteria

- Upon initial eligibility for the City's Pre-65 health benefits, you must either enroll or actively opt out of coverage within 10 days of retirement; if you do nothing, you will NOT be eligible for the Comeback option when you reach age 65.
  - If you enroll in the City's Pre-65 health benefits, you may opt out of this coverage at any time. However, once you opt out of your Pre-65 benefits, you may not re-enroll in a City of Dallas Pre-65 plan at any point in the future. You must wait until you reach age 65 and are eligible for the City-sponsored Post-65 Medicare Advantage plans.
- You must show proof of three years of continuous health coverage immediately preceding reaching age 65. This continuous coverage could be through your spouse's health insurance plan, the Health Insurance Marketplace (Exchange), or another qualified group health plan.
- Enrollment in the City-sponsored Post-65 plans must be requested within 31 days of the loss of your other coverage and within 90 days of initial Medicare eligibility (at age 65).
- You must complete all required forms contained in the Comeback Option Information Packet and return them to the appropriate parties by their applicable deadlines.

IF I DO THIS FOR PRE-65 BENEFITS	CAN I STILL ENROLL IN THE CITY'S POST-65 BENEFITS?
Enroll in the City's Pre-65 plans at the time of retirement until age 65	Yes
Enroll in the City's Pre-65 plans at the time of retirement, then opt out and find coverageelsewhere until age 65	Yes
Opt out of the City's Pre-65 plan at the time of retirement and find coverage elsewhere until age 65	Yes

If You Are Turning 65 or Are Over 65 and Retiring

1. ENROLL IN MEDICARE PARTS A AND B

Three months (90 days) before you become Medicare eligible, contact your local Social Security Administration Office to enroll in Medicare Parts A and B.

- Retirees and/or their covered spouses must enroll in Medicare Parts A and B upon becoming Medicare eligible as a requirement of Medical coverage through the City's benefit programs. Contact the Benefits Service Center if you were hired prior to April 1st, 1986 and are not qualified for premium-free Medicare Part A coverage due to quarters earned through your employment or your spouse's employment.
- Retirees must pay the full cost of the monthly premium for Medicare Part B. Medicare may charge a penalty to retirees who delay enrollment in Medicare Part B at the time of initial eligibility.
- If a retiree waives coverage in a City-sponsored health plan, the retiree will not be eligible for inclusion of Medicare Part A premium payments to be made on their behalf by the City of Dallas. Contact your local Social Security Administration office or go to **www.ssa.gov** to enroll and determine eligibility.

2. ENROLL IN A MEDICAL SUPPLEMENT PLAN

Once you have enrolled in Medicare Parts A and B, and become Medicare-eligible, you are no longer eligible to participate in the City's regular health plans. You may instead enroll in one of the Medicare Advantage plans offered by the City or another Medicare plan offered through a private insurance carrier. Both plans offered by the City include prescription coverage — you do not need to enroll in a separate Medicare Part D plan in addition to a Medical Supplement plan if you choose one of the City-sponsored options.

How to Enroll for New Retirees After Open Enrollment

If you are planning to retire in 2024, call the Benefits Service Center before your retirement date to discuss retiree enrollment options and payroll deductions. You must enroll within 30 days of your date of retirement. You may be asked to pay half a month or one-half and a full month of retiree health premiums in advance, depending on the date of retirement. If you do not enroll within 30 days of your retirement date, the Benefits Service Center will presume that you have waived your retiree coverage with the City of Dallas. You will not be eligible to participate in the City's health coverage in the future.

If you enroll in retiree coverage, that coverage is effective on the first day of the month following your retirement date with the City. Upon retirement, all Life insurance benefits will end unless you exercise your right to convert your coverage to an individual plan.

Please contact the Benefits Service Center for additional information.

Important Information

To be eligible for coverage under the BCBS Group Medicare Advantage (PPO) plans, you must be enrolled in Medicare Parts A and B. You must also continue paying your Medicare Part B premium.

Medicare also requires certain information in order to process your enrollment:

- A permanent street address **(this cannot be a P.O. Box)**
- Your Medicare ID card number

If you are not enrolled in Medicare Parts A and B, you should contact your local Social Security Administration office.

Important Contacts

For 2024 benefits and enrollment questions, please call (214) 556-0971. For all other questions, such as general benefits, HR, payroll, or work-related questions, please call the Benefits Service Center at (214) 671-6947, option 1.

RESOURCE	CARRIER	PHONE NUMBER	EMAIL/WEB ADDRESS
City of Dallas Benefits Service Center	N/A	(214) 671-6947	**hrbenefits@dallas.gov**
Benefits Enrollment	Enrollment Benefit Concepts (EBC)	(855) 855-2871	**standard.benselect.com/cityofdallas**
Medical Plan	BlueCross BlueShield of Texas (BCBSTX)	(855) 756-4445	**www.bcbstx.com/member**
Telemedicine	MDLive	(888) 680-8646	**www.mdlive.com**
Health Advocacy	Health Advocate	(866) 799-2731	**answers@HealthAdvocate.com** **HealthAdvocate.com/members**
Onsite and Near-site Clinics	CareATC	(214) 446-6029 (800) 993-8244	**portal.careatc.com/Account/Login**
Wellness Portal	Navigate	N/A	**wellbeingfirstabalancedyou.com**
Diabetes Management	Kannact	(855) 722-5513	**www.kannact.com/cityofdallas**
Pharmacy Plan	BCBSTX-Prime Therapeutics	(855) 756-4445	**www.myprime.com**
Vision Plan	Davis Vision by MetLife	(833) 393-5433	**www.mybenefits.metlife.com**
Dental Plan	Delta Dental	(800) 521-2651 (DPPO) (800) 422-4234 (DHMO)	**www.deltadentalins.com**
HSA	HSA Bank	(833) 228-9336	**www.hsabank.com** **askus@hsabank.com**
Employee Assistance Program	ComPsych GuidanceResources	(844) 213-8968	**www.guidanceresources.com** (Web ID: BCBSTXEAP)
Employee Retirement Fund	N/A	(214) 580-7700	**www.dallaserf.org**
Dallas Police and Fire Pension	N/A	(800) 638-3861	**www.dpfp.org**

Required Notices

IMPORTANT NOTICE ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the City of Dallas and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. **Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.**
2. **The City of Dallas has determined that the prescription drug coverage offered by the Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.**

WHEN CAN YOU JOIN A MEDICARE DRUG PLAN?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th. However, if you lose your current creditable prescription drug coverage through no fault of your own — you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

WHAT HAPPENS TO YOUR CURRENT COVERAGE IF YOU DECIDE TO JOIN A MEDICARE DRUG PLAN?

If you are enrolled in a City health plan; that coverage pays for medical expenses in addition to prescription drug expenses which are included the plan's design. As a retiree, if you decide to join a non-City of Dallas sponsored Medicare drug plan, your current City of Dallas coverage will be affected as you cannot be enrolled in two plans. If you decide to join a Medicare drug plan as a retiree that is not sponsored by the City of Dallas and drop your current City of Dallas coverage, be aware that you and your dependents will not be able to get this coverage back. See pages seven through nine of the CMS Disclosure of Creditable Coverage To Medicare Part D Eligible Individuals Guidance (available at **www.cms.hhs.gov/CreditableCoverage**), which outlines the prescription drug plan provisions/options that Medicare eligible individuals may have available to them when they become eligible for Medicare Part D.

WHEN WILL YOU PAY A HIGHER PREMIUM (PENALTY) TO JOIN A MEDICARE DRUG PLAN?

You should also know that if you drop or lose your current coverage with the City of Dallas and are eligible for Medicare and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1 percent of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

FOR MORE INFORMATION ABOUT THIS NOTICE OR YOUR CURRENT PRESCRIPTION DRUG COVERAGE

Please contact the Enrollment Center at (214) 556-0971 or send written correspondence to the address listed at the end of this notice.

NOTE: This notice will be provided in each annual enrollment guide and if this coverage through the City of Dallas changes. You also may request a copy of this notice at any time.

FOR MORE INFORMATION ABOUT YOUR OPTIONS UNDER MEDICARE PRESCRIPTION DRUG COVERAGE

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. For more information about Medicare prescription drug coverage:

- Visit **www.medicare.gov**.
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help.
- Call 800-MEDICARE (800-633-4227). TTY users should call (877) 486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at **www.socialsecurity.gov**, or call them at (800) 772-1213 (TTY: (800) 325-0778).

Remember: If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty). To receive a copy of this notice, please use the contact information listed below.

August 2023
City of Dallas
Benefits Service Center
1500 Marilla Street, 1D South,
Dallas, TX 75201
(214) 671-6947 Option 1

NOTICE OF PRIVACY PRACTICES

Effective Date: April 14, 2003 Revised: January 24, 2023

This notice describes how medical information about you may be used and disclosed and how you may obtain access to this information. This notice addresses the changes set forth in the Final HIPAA Omnibus Rule. Please review carefully. The Health and Wellness Organized Health Care Arrangement "OHCA" includes the following plans and wellness program of the City of Dallas:

- City of Dallas Active Employee Health Benefits Plan;
- City of Dallas Retiree Health Benefits Plan
- City of Dallas Active Employee Prescription Drug Plan;
- City of Dallas Retiree Prescription Drug Plan;
- Employee Medical Spending Account that is part of the City of Dallas Cafeteria Plan;
- City of Dallas Onsite Clinic;
- City of Dallas Active Employee Vision Benefits Plan
- City of Dallas Active Employee Dental Benefits Plan
- City of Dallas Retiree Vision Benefits Plan
- City of Dallas Retiree Dental Benefits Plan; and
- City of Dallas Wellness Program

These plans and program will be working together for the purposes of healthcare operations, using common systems to provide benefits to you.

OUR PRIVACY PRINCIPLES

We are required by law to maintain the privacy of your protected health information and to inform you about

- Our practices regarding the use and disclosure of your protected health information
- Your rights with respect to your protected health information
- Our duties with respect to your protected health information
- Your right to file a complaint about the use of your protected health information
- Whom you may contact for additional information about our privacy practices and
- Any breach of your unsecured Protected Health Information (PHI)

This notice explains how we may use and disclose your health information to provide benefits to you and our promise to protect your health information. We understand the importance of maintaining the privacy of this information. We are guided by your rights to make inquiries about how we use or disclose your health information. This notice describes rights according to the Privacy Rule and our legal obligations regarding them. We are required to abide by the terms of the notice currently in effect for all health or medical information retained by the OHCA.

In this notice the terms "we," "our," and "OHCA" are used interchangeably to refer to the separate plans and program listed above as part of the City of Dallas Health and Wellness OHCA. The term "health information" refers to the information about you, your spouse, or your dependent(s) that is used or disclosed to the OHCA concerning your physical or mental health or the medical services you received, your health benefits, and payments. Health information includes all identifying information you provide to any plans or program listed above to enroll for coverage, receive benefits, or participate in a program.

If you have any questions regarding this notice, please contact the Privacy Officer:

Privacy Officer: (214) 670-1208 Email: **hipaacompliance@dallas.gov**

HOW YOUR PROTECTED HEALTH INFORMATION MAY BE USED OR DISCLOSED **[45 CFR 164.520(B)(1)(II)(A)]**

We may access your health information at various times depending on the action required to be completed to your account to maintain your health benefits. We may also document your conversations with the Benefits Division or Wellness Staff. Employees and business associates will have access to view your health information to perform certain activities for the OHCA. They will be given access to your information to help you with your inquiries related to your plan(s) or program. They may also access your information to perform business or administrative functions for the plan(s) and program. At all times, we take steps to ensure that no use or disclosure is inconsistent with the Privacy Rule. Your health records pertaining to your mental health (e.g. psychotherapy notes), substance or drug abuse, and alcohol abuse histories, and information relating to HIV test results are subject to stricter disclosure rules under Texas law. We require your written authorization or that of your authorized representative to release this information when requested. The City has certified that your health information will not be used for any employment-related actions or decisions or activities that deviate from managing the plans and program listed above. Violations of these rules are subject to disciplinary action. Below, we describe the different ways we may use and disclose your health information and provide examples for the different disclosures.

TREATMENT

When the plans and program in the OHCA do not provide treatment services, but your health care provider or physician does, we (or the third-party plan administrator) may confirm your health benefits to a health care provider. For example, if your physician wishes to determine whether a plan covers a prospective treatment or medication, they may contact us (or our third-party administrator) for this information. We may also share your personal information (name, DOB, social security, address, or other identifying information) with BlueCross BlueShield of Texas (BCBSTX), or BCBSTX-Prime Therapeutics, or other business associates who update the information we have on file for you in the health plans database(s). For example, a business associate may have access to the plans' database(s) to add new or additional subscribers to your plan, to make changes to your benefits elections, or to update your profile information – in an effort to provide the most up-to-date information to facilitate the treatment activities of your health care provider.

TO PAY YOUR HEALTH INSURANCE PREMIUMS, HEALTH PLAN CONTRIBUTIONS, OR BENEFIT

The plans and program may use and disclose your health information to obtain premiums for the health insurance, to pay for the health care services you receive (claims paid by third-party administrator) or to subrogate a claim. For example, we may need to provide your health information to a different insurance company to obtain reimbursement for health care benefits provided under the health plans to you, your spouse, or your dependents. The OHCA may also provide your health information to business associates (e.g. billing companies, claims processing companies) that participate in billing and payment activities for the plans and program in the OHCA.

PLAN OPERATIONS

We may use and disclose your protected health information for our healthcare operations activities. This interaction is needed to run the plans more efficiently and provide effective coverage. Healthcare operation activities could include administering and reviewing the health plans, underwriting health plan benefits, determining coverage policies, performing business planning, arranging for legal and auditing services, customer service-related training activities, or determining plan eligibility criteria, etc. Your information may be shared with business associates that perform a service for the plans and program in the OHCA. Note, however, the health plans are prohibited from using or disclosing genetic PHI for underwriting purposes. The health plans will only disclose the minimum information necessary with respect to the amount of health information used or disclosed for these purposes. In other words, only information relating to the task being performed will be used or disclosed. Information not required for the task will not be used or disclosed. The health plans may also contact you to provide information about treatment alternatives or other health-related benefits and services that may be of interest to you.

DISPOSAL OF PROTECTED HEALTH INFORMATION

Once we no longer need your protected health information, we will either destroy it, return it, or if neither is feasible, we will store it securely and prohibit further uses and disclosures except to the extent use or disclosure is unavoidable for up to seven (7) years.

TO BUSINESS ASSOCIATES

We may share your health information with third-party business associates who perform certain business activities for the health plans. Examples include consultants, attorneys, billing or claims processing companies, interpreters, and auditors. Business associates are required through contract with us and by law to appropriately safeguard your PHI.

The health plans are also allowed to use or disclose your health information without your written authorization as required by law; **[45 CFR 164.520(b)(1)(ii)(B)]**

- For involvement in the individual's care
- For public health activities as in disaster relief
- For disclosures relating to abuse and neglect victims
- For health oversight activities including audits
- For judicial and administrative proceedings as required by a court order or subpoena
- For law enforcement activities, in limited circumstances, as in for notification purposes
- To provide decedent information as to coroners or funeral directors
- For organ procurement purposes
- For specialized government functions as in national security
- For worker's compensation activities
- For research purposes, under strict oversight
- To avert serious threats to health and safety

OTHER USES AND DISCLOSURES REQUIRING YOUR AUTHORIZATION **[45 CFR 164.520(B)(1)(II)(E)]**

Other uses and disclosures not described within this notice will be made only with your written authorization. If you give us your written authorization to use or disclose your protected health information, you may revoke that permission, in writing, at any time, but not for any actions we have already taken. If you revoke your permission, you must be specific about which entity's permission is being revoked.

RIGHTS YOU HAVE REGARDING YOUR HEALTH INFORMATION **[45 CFR 164.520(B)(1)(IV)]**

RIGHT TO INSPECT AND COPY

You have the right to inspect and copy your health information that the Health Plan maintains for enrollment, payment, claims determination, or case or medical management activities, or that the Plan uses to make enrollment, coverage, or payment decisions (the "designated record set"). However, you do not have a right to inspect or obtain copies of psychotherapy notes or information compiled for civil, criminal, or administrative proceedings.

The Plan may provide you with a summary or explanation of the information instead of access to or copies of your health information, if you agree in advance and pay any applicable fees. The Plan also may charge reasonable fees for copies or postage. You must submit your request in writing to the Benefits Division. You may be charged a fee for the related costs, such as copying and mailing. If your request to inspect or copy your health information has been denied, you will be notified in writing of your rights of appeal at that time.

RIGHT TO ACCESS ELECTRONIC RECORDS

You may request access to your electronic health records (usually compiled by health care providers) or electronic copies of your PHI held in a designated record set, or you may request in writing or electronically that another person receive an electronic copy of these records. The electronic PHI will be provided in a mutually agreed-upon format, and you may be charged for the cost of any electronic media (such as a USB flash drive) used to provide a copy of the electronic PHI.

RIGHT TO AMEND

If you feel that protected health information held in the official file is incorrect or incomplete, you must submit written request that the information be amended; you must support the basis for your request. We are not required to grant your request if we do not maintain or did not create the information, or if it is correct. We must respond to your request within 60 days unless a written notice of a 30-day extension is provided.

RIGHT TO AN ACCOUNTING OF DISCLOSURES

You may seek an accounting of certain disclosures by requesting a list of the times we have shared your health information. Your request must be in writing. Your request should indicate in what form you want the list (for example, paper or electronically). The first list you request within a 12-month period will be free. For additional lists, you may be charged for the costs of providing the list. You will receive a response no later than 60 days from when we receive your request unless a written notice of a 30-day extension is provided.

RIGHT TO REQUEST RESTRICTIONS

You may request that we limit the way we use or share your health information. You should submit your request in writing. We will consider your request and respond accordingly. We are not required to agree to the request.

RIGHT TO REQUEST CONFIDENTIAL COMMUNICATIONS

You may request that we contact you in a certain way or at a certain location, for example, you can ask that we only contact you at work or by mail. Your request must specify how or where you wish to be contacted. Due to procedural or system limitations, in some instances, it may not be reasonable to send confidential communications to multiple addresses for persons who reside in the same household or derive coverage through the same individual participant.

However, the health plans must accommodate your reasonable request to receive communication of PHI by alternative means or at alternative locations, if you clearly state that the disclosure of all or part of the information through normal processes could endanger you in some way. The Privacy Officer will monitor and manage this process according to protections afforded under applicable law.

RIGHT TO RECEIVE NOTICE OF A BREACH **[45 CFR 164.520(B)(1)(V)(A)]**

We are required by law to provide notice following the breach of your unsecured health information if you are affected. We will inform you of the action we will take and advise how you can protect yourself from potential harm.

RECEIVE A COPY OF THIS NOTICE **[45 CFR 164.520(C)(3)(IV)]**

You may ask for a paper copy of this notice by calling the Benefits Division at (214) 671-6947 Option 1. You may also view this notice at the health plans website at **www.cityofdallasbenefits.org**.

CHANGES TO THIS NOTICE **[45 CFR 164.520(B)(1)(V)(C)]**

We reserve the right to change this notice and will distribute as required. We reserve the right to make the revised notice effective for health information we already have about you as well as any information we receive in the future. We will post the revised copy on the health plans' websites and distribute information about the update as required by the regulations.

COMPLAINTS AND QUESTIONS **[45 CFR 164.520(B)(1)(VI)]**

If you have questions regarding your privacy rights, please call the City of Dallas Privacy Officer at (214) 670-1208. If you believe your privacy rights have been violated, you may file a complaint by contacting the City of Dallas Privacy Officer at (214) 670-1208 and by email at **hipaacompliance@dallas.gov** or with the Department of Health and Human Services. You will not be retaliated against for filing a complaint.

WHEN IS COBRA COVERAGE AVAILABLE?

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. The employer must notify the Plan Administrator of the following qualifying events:

- The end of employment or reduction of hours of employment;
- Death of the employee; or
- The employee's becoming entitled to Medicare benefits (under Part A, Part B, or both).

For all other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 60 days after the qualifying event occurs. You must provide this notice to the contact identified at the end of this disclosure.

HOW IS COBRA CONTINUATION COVERAGE PROVIDED?

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

There are also ways in which this 18-month period of COBRA continuation coverage can be extended:

DISABILITY EXTENSION OF 18-MONTH PERIOD OF COBRA CONTINUATION COVERAGE

If you or anyone in your family covered under the Plan is determined by Social Security to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to get up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage.

SECOND QUALIFYING EVENT EXTENSION OF 18-MONTH PERIOD OF CONTINUATION COVERAGE

If your family experiences another qualifying event during the 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if the Plan is properly notified about the second qualifying event. This extension may be available to the spouse and any dependent children getting COBRA continuation coverage if the employee or former employee dies; becomes entitled to Medicare benefits (under Part A,Part B, or both); gets divorced or legally separated; or if the dependent child stops being eligible under the Plan as a dependent child. This extension is only available if the second qualifying event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

ARE THERE OTHER COVERAGE OPTIONS BESIDES COBRA CONTINUATION COVERAGE?

Yes. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicaid, Children's Health Insurance Program (CHIP), or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at **www.healthcare.gov**.

CAN I ENROLL IN MEDICARE INSTEAD OF COBRA CONTINUATION COVERAGE AFTER MY GROUP HEALTH PLAN COVERAGE ENDS?

In general, if you don't enroll in Medicare Part A or B when you are first eligible because you are still employed, after the Medicare initial enrollment period, you have an 8-month special enrollment period to sign up for Medicare Part A or B, beginning on the earlier of:

- The month after your employment ends; or
- The month after group health plan coverage based on current employment ends.

If you don't enroll in Medicare and elect COBRA continuation coverage instead, you may have to pay a Part B late enrollment penalty and you may have a gap in coverage if you decide you want Part B later. If you elect COBRA continuation coverage and later enroll in Medicare Part A or B before the COBRA continuation coverage ends, the Plan may terminate your continuation coverage. However, if Medicare Part A or B is effective on or before the date of the COBRA election, COBRA coverage may not be discontinued on account of Medicare entitlement, even if you enroll in the other part of Medicare after the date of the election of COBRA coverage.

If you are enrolled in both COBRA continuation coverage and Medicare, Medicare will generally pay first (primary payer) and COBRA continuation coverage will pay second. Certain plans may pay as if secondary to Medicare, even if you are not enrolled in Medicare.

For more information visit **https://www.medicare.gov/medicare-and-you**.

IF YOU HAVE QUESTIONS

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below.

For more information about your Public Sector COBRA rights through the Centers for Consumer Information and Oversight (CCIIO), visit **www.cms.gov/cciio/**.

KEEP YOUR PLAN INFORMED OF ADDRESS CHANGES

To protect your family's rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

For more information about the Marketplace, visit **www.healthcare.gov**.

August 2023
City of Dallas
Benefits Service Center
1500 Marilla Street, 1D South,
Dallas, TX 75201
(866) 747-0048

COBRA COVERAGE: WHAT YOU PAY

COBRA MONTHLY PCP PLAN RATES (100% EMPLOYEE CONTRIBUTION + 2% ADMIN FEE)	
COVERAGE LEVEL	MONTHLY CONTRIBUTION
Employee Only	$741.41
Employee + Spouse	$1,608.77
Employee + Child(ren)	$1,389.39
Employee + Family	$2,098.32

COBRA MONTHLY COPAY PLAN RATES (100% EMPLOYEE CONTRIBUTION + 2% ADMIN FEE)	
COVERAGE LEVEL	MONTHLY CONTRIBUTION
Employee Only	$779.86
Employee + Spouse	$1,555.31
Employee + Child(ren)	$1,426.06
Employee + Family	$2,017.93

COBRA MONTHLY HSA PLAN RATES (100% EMPLOYEE CONTRIBUTION + 2% ADMIN FEE)	
COVERAGE LEVEL	MONTHLY CONTRIBUTION
Employee Only	$702.98
Employee + Spouse	$1,376.16
Employee + Child(ren)	$1,249.80
Employee + Family	$1,828.48

COBRA MONTHLY DENTAL PLAN RATES		
COVERAGE LEVEL	DENTAL PPO	DENTAL HMO
Employee Only	$45.42	$12.58
Employee + Spouse	$83.57	$23.15
Employee + Child(ren)	$84.65	$23.28
Employee + Family	$118.09	$32.73

COBRA MONTHLY VISION PLAN RATES		
COVERAGE LEVEL	MONTHLY CONTRIBUTION	
	High Plan	Low Plan
Employee Only	$9.99	$5.67
Employee + Spouse	$18.27	$10.36
Employee + Child(ren)	$19.16	$10.87
Employee + Family	$29.43	$16.70

WOMEN'S HEALTH CANCER RIGHTS ACT (WHCRA) ENROLLMENT NOTICE

If you have had or plan to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance,
- Prosthesis, and
- Treatment of physical complications of the mastectomy, including lymphedema.

The benefits provided are subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. If you would like additional information on WHCRA benefits, call your plan administrator at (800) 736-1364.

NEWBORN & MOTHERS HEALTH PROTECTION NOTICE

For maternity hospital stays, in accordance with federal law, the Plan does not restrict benefits, for any hospital length of stay in connection with childbirth for the mother or newborn child, to less than 48 hours following a vaginal delivery or less than 96 hours following a Cesarean delivery.

However, federal law generally does not prevent the mother's or newborn's attending care provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours, as applicable). The plan cannot require a provider to prescribe a length of stay any shorter than 48 hours (or 96 hours following a Cesarean delivery).

NOTICE OF SPECIAL ENROLLMENT RIGHTS

If you decline enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for your other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after you or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption or place for adoption, you may be able to enroll yourself and your dependents.

However, you must request enrollment within 30 days following the marriage, birth, adoption or placement for adoption. To request special enrollment or obtain more information, contact the Benefits Service Center at (214) 671-6947 Option 1.

60-DAY SPECIAL ENROLLMENT PERIOD

In addition to the qualifying events mentioned in this guide, you and your dependents will have a special 60-day period to elect or discontinue coverage if:

- You or your dependent Medicaid or CHIP (Children's Health Insurance Program) coverage is terminated as a result of loss of eligibility; or
- You or your dependent becomes eligible for a premium assistance subsidy under Medicaid or CHIP

CONTINUATION OF HEALTH COVERAGE DURING FAMILY & MEDICAL LEAVE (FMLA)

The Family and Medical Leave Act of 1993 (FMLA) requires employers to provide up to a total of 12 weeks of unpaid, job-protected leave during any 12-month period to eligible employees for certain family and medical reasons.

This provision is intended to comply with the laws and any pertinent regulations, and its interpretation is governed by them. See the City of Dallas Personnel Rules to find out how this continuation applies to you. For the duration of FMLA leave, the employer must maintain the employee's health coverage. The employee may continue the plan benefits for himself or herself and his or her dependents on the same terms as if they employee had continued to work. The employee must pay the same contributions toward the cost of the coverage that he or she made while working. If the employee fails to make the payments on a timely basis, the employer, after giving the employee written notice, can end the coverage during the leave if payment is more than 30 days late.

Upon return from a FMLA leave, most employees must be restored to their original or equivalent positions with equivalent pay, benefits and other employment terms. The use of a FMLA leave cannot result in the loss of any employment benefit that accrued prior to the start of an employee's leave.

WELLNESS PROGRAM AND REASONABLE ALTERNATIVES NOTICE

Benefit Rewards is a voluntary wellness program available to all Active employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program you will be asked to complete an online health assessment that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease); an annual physical or age-appropriate screening with your physician; and a biometric screening with your physician (or at a City of Dallas onsite event, if applicable), which includes height, weight, waist circumference, and a blood test for cholesterol, glucose levels, and triglyceride levels. You are not required to participate in the wellness program or complete any of the activities mentioned above.

However, employees who choose to participate in the wellness program will receive an incentive for completing the steps outlined above. Although you are not required to participate, only employees who do so will receive the incentive.

If you are unable to participate in any of the health-related activities needed to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting the Benefits Service Center at (214) 671-6947 (option 1) or **hrbenefits@dallas.gov**.

The information from your health assessment and the results from your screening will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services, such as diabetes management or tobacco cessation. You also are encouraged to share your results or concerns with your own doctor.

PROTECTIONS FROM DISCLOSURE OF MEDICAL INFORMATION

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and the City of Dallas may use aggregate information it collects to design a program based on identified health risks in the workplace, the wellness program will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information are health coaches or other wellness program representatives in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

REASONABLE ALTERNATIVES

Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all eligible employees. If you think you might be unable to meet a standard for a reward under the Benefit Rewards wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact the Benefits Service Center at (214) 671-6947 (option 1) or **hrbenefits@dallas.gov**, and we will work with you (and if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact the Benefits Service Center at (214) 671-6947 (option 1) or **hrbenefits@dallas.gov**.

HEALTH INSURANCE MARKETPLACE NOTICE

Through the Affordable Care Act, Health Insurance Exchanges have been established across the country. Each state had the option to set up a state-based insurance Marketplace that allows individuals and employers to easily compare and evaluate health insurance plans. The state of Texas elected not to implement a state exchange, so the Health Insurance Exchange is run by the Federal government. Enrollment in health coverage on the Marketplace typically opens in October or November, with plans effective on January 1 of the following year. The Patient Protection and Accountable Care Act requires employers covered by the Fair Labor Standards Act (FLSA) to provide a notice to employees prior to the beginning date of the Exchange.

On the following pages, you will find the Exchange Notice that notifies employees about the exchanges. Please be advised that the City of Dallas plans meet the minimum value required for health plans; therefore, City employees may not be eligible for a subsidy in the exchange. Specifically, the notice is designed to:

- Inform employees about the existence of the Exchange and give a description of the services provided by the Exchange
- Explain how employees may be eligible for a premium tax credit or a cost-sharing reduction if the employer's plan does not meet certain requirements
- Inform employees that if they purchase coverage through the Exchange, they may lose any employer contribution toward the cost of employer-provided coverage, and that all or a portion of this employer contribution may be excludable for federal income tax purposes
- Include contact information for the Exchange and an explanation of appeal rights. Should you have any questions about your coverage, or to get additional information about this form, please contact the Benefits Service Center at (214) 671-6947 Option 1

HEALTH INSURANCE MARKETPLACE COVERAGE OPTIONS AND YOUR HEALTH COVERAGE

PART A: GENERAL INFORMATION

Since key parts of the health care law took effect in 2014, there is another way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the Marketplace and employment-based health coverage offered by your employer.

WHAT IS THE HEALTH INSURANCE MARKETPLACE?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a tax credit that lowers your monthly premium right away. Typically, you can enroll in a Marketplace health plan during the Marketplace's annual Open Enrollment period or if you experience a qualifying life event.

CAN I SAVE MONEY ON MY HEALTH INSURANCE PREMIUMS IN THE MARKETPLACE?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

DOES EMPLOYER HEALTH COVERAGE AFFECT ELIGIBILITY FOR PREMIUM SAVINGS THROUGH THE MARKETPLACE?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.12 percent of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.[1]

[1] An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution – as well as your employee contribution to employer-offered coverage – is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

HOW CAN I GET MORE INFORMATION?

For more information about your coverage offered by your employer, please check your summary plan description or contact the City of Dallas Benefits Service Center at (214) 671-6947 Option 1.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit **HealthCare.gov** for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

PART B: INFORMATION ABOUT HEALTH COVERAGE OFFERED BY YOUR EMPLOYER

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

Here is some basic information about health coverage offered by this employer.

As your employer, we offer a health plan to some employees. Eligible employees are:

- Full-time permanent employees, permanent part-time employees and variable hour employees who are intended to work at least 30 hours per week on average

With respect to dependents, we do offer coverage. Eligible dependents are:

- A spouse, children up to age of 26 years, and grandchildren

This coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, **HealthCare.gov** will guide you through the process.

Benefit Participation Upon Retirement

Per Article IV SEC. 34-32 (4) of the City of Dallas Personnel Rules, if a person is not participating in the city's health benefit program at the time the person retires from the city, the person is not eligible for continued health benefits coverage.

3. Employer Name City of Dallas		**4. Employer Identification Number (EIN)** 75-6000508
5. Employer Address 1500 Marilla Street, 1DS		**6. Employer Phone Number** (214) 671-6947 Option 1
7. City Dallas	**8. State** TX	**9. ZIP Code** 75201
10. Who can we contact about employee health coverage at this job? The City of Dallas Benefits Service Center, Room 1DS		
11. Phone Number (if different from above)		**12. Email Address** hrbenefits@dallas.gov

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City of Dallas

This guide highlights the main features of many of the benefit plans sponsored by the City of Dallas. Full details of these plans are contained in the legal documents governing the plans. If there is any discrepancy between the plan documents and the information described here, the plan documents will govern. In all cases, the plan documents are the exclusive source for determining rights and benefits under the plans. Participation in the plans does not constitute an employment contract. The City of Dallas reserves the right to modify, amend or terminate any benefit plan or practice described in this guide. Nothing in this guide guarantees that any new plan provisions will continue in effect for any period of time.