

## 2019 Benefits Enrollment Guide



**ENNIS**  
TEXAS

*The bluebonnet spirit of Texas*

# Plan Year 2019



## **WELCOME TO OPEN ENROLLMENT FOR YOUR 2019 -2020 BENEFITS!**

***“Working Together for Healthy Well-Being and  
Financial Security”***

City of Ennis is pleased to provide you with a benefit program designed to safeguard your health care and financial needs.

This booklet is a guide to help you make benefit choices that are best for you and your family. It is not a complete description of the plan provisions. Copies of the Plan Documents and/or Summary of Benefits and Coverage are available by contacting Human Resources.

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Group & Pension Administrators, TPA Group Number: H870922 Phone: (800) 827-7223 Website: <a href="http://www.gpatpa.com">www.gpatpa.com</a>	
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RXGRP: GPARX4U / RXBIN: 003858 / RXPCN:A4 Website: <a href="http://www.express-scripts.com">www.express-scripts.com</a> Patient customer service: 855-827-2615	
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# Introduction

## Who is eligible?

Eligible employees are full-time, working 30 hours or more per week.

## When is my coverage effective?

Coverage is effective on the first of the month following date of hire.

## Who are my eligible dependents?

Eligible dependents include:

- Legal spouse
- Biological, adopted or stepchildren less than age 26
- Physically or mentally handicapped children (regardless of age)

## How do I enroll, cancel or make changes?

To enroll, cancel, or make changes you must complete and submit the following documents:

- Employee Benefits Enrollment / Change Form
- Mutual of Omaha Enrollment Form

## Can I change my coverage during the year?

The benefits you elect during open enrollment will remain in effect through the end of the plan year. Outside of open enrollment, you can only make a change to your coverage when you have a qualifying event.

### Qualifying Event changes include:

- Change to your legal marital status
- Birth, legal adoption or legal placement for adoption of a child
- Dependent child ceases to be an eligible dependent
- Death of spouse or dependent child
- Termination of Employment / Reduction of work hours
- Spouse or dependent child's loss of other coverage

Please note, you must notify Human Resources and submit required documentation within 31 days of the qualifying event.

# Employee Contributions

Medical, dental and vision premiums are deducted from payroll on a pre-tax basis.

Medical Premiums AFTER Employer Contribution		
	Per Pay Period (semi-monthly)	Monthly
Employee Only	\$0	\$0
Employee + Spouse	\$194.93	\$389.87
Employee + Child(ren)	\$149.95	\$299.90
Employee + Family	\$268.02	\$536.05

\*Note: An additional \$40 semi-monthly deduction will be added to the medical premium for tobacco users who do not complete a tobacco cessation program. As well as to those employees/spouses that do not complete a medical physical.

Voluntary Dental Premiums		
	Per Pay Period (semi-monthly)	Monthly
Employee Only	\$18.76	\$37.52
Employee + Spouse	\$38.44	\$76.88
Employee + Child(ren)	\$49.74	\$99.48
Employee + Family	\$69.44	\$138.88

Voluntary Vision Premiums		
	Per Pay Period (semi-monthly)	Monthly
Employee Only	\$2.79	\$5.57
Employee + Spouse	\$5.29	\$10.58
Employee + Child(ren)	\$5.57	\$11.14
Employee + Family	\$8.19	\$16.38

Voluntary Life and AD&D – Mutual of Omaha	See Age Rated Chart on page 16
Voluntary Short Term Disability – Mutual of Omaha	See Age Rated Chart on page 18
Voluntary Long Term Disability – Mutual of Omaha	See Age Rated Chart on page 18

# Now direct access to quality care is just around the corner.

DALLAS, TX

Your health plan now includes **Imagine Health**, which means you have direct access to high-quality healthcare where you live.



## NO GUESSWORK

- Imagine Health providers are chosen for their high standards of clinical excellence. Their proven results support improved outcomes, so you're getting the right provider for your needs.

## NO REFERRALS

- You have direct access to quality hospitals and physicians in your area. It's that easy.

## PEACE OF MIND

- When you use an Imagine Health provider, you won't be billed for more than your patient responsibility. It makes good sense.

**Now it's easier than ever before to get quality healthcare in Dallas.**



**26** hospitals



**70+** urgent care centers



**4,200+** primary care and specialty care physician locations



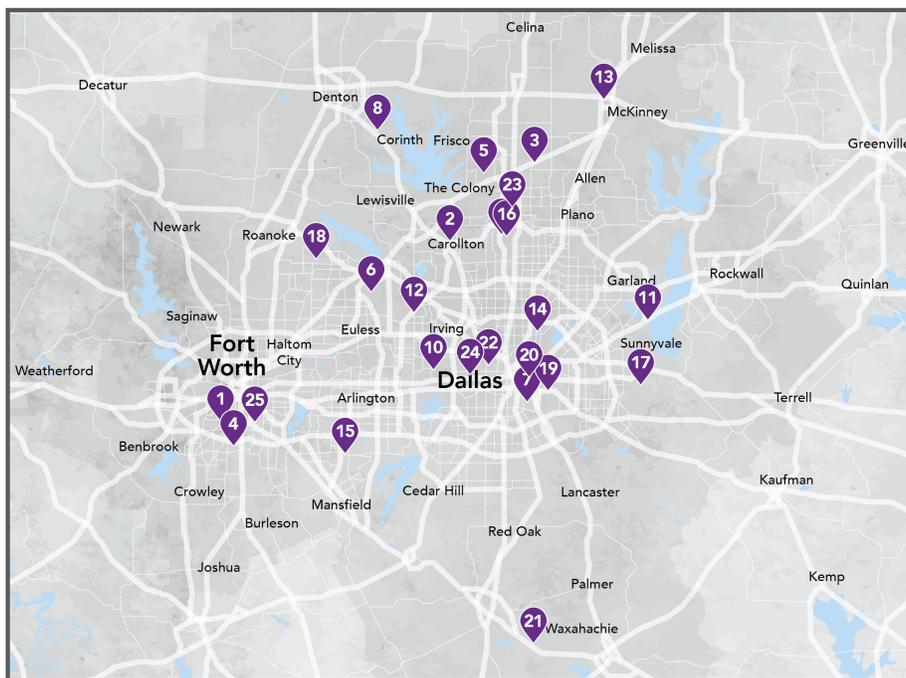
**32** ambulatory surgical centers

► For a current and complete list of providers in your area, visit [providers.imaginehealth.com](https://providers.imaginehealth.com).

**Have questions?**  
Call the member services number on your insurance ID Card.

*imagine*  
HEALTH

Now it's easier than ever before to get quality healthcare in Dallas.



NOTE: Members also have access to ambulatory surgical centers, urgent care centers and all CVS MinuteClinic® locations.



### Hospitals

- 1. All Saints & Andrews Women's**  
1400 8th Ave  
Fort Worth, TX 76104
- 2. Baylor North TX - Carrollton**  
4343 N Josey Ln  
Carrollton, TX 75010
- 3. Baylor North TX - Centennial**  
12505 Lebanon Rd  
Frisco, TX 75035
- 4. Baylor North TX - Fort Worth Surgical**  
1800 Park Place Ave  
Fort Worth, TX 76110
- 5. Baylor North TX - Frisco**  
5601 Warren Pkwy  
Frisco, TX 75034
- 6. Baylor North TX - Grapevine**  
1650 W College St  
Grapevine, TX 76051
- 7. Baylor North TX - Hamilton Heart**  
621 N Hall St  
Dallas, TX 75226
- 8. Baylor North TX - Heart Denton**  
2801 S Mayhill Rd  
Denton, TX 76208
- 9. Baylor North TX - Heart Plano**  
1100 Allied Dr  
Plano, TX 75093
- 10. Baylor North TX - Irving**  
1901 N Macarthur Blvd  
Irving, TX 75061
- 11. Baylor North TX - Lake Pointe**  
6800 Scenic Dr  
Rowlett, TX 75088
- 12. Baylor North TX - Las Colinas**  
400 W I-635  
Irving, TX 75063
- 13. Baylor North TX - McKinney**  
5252 W University Dr  
McKinney, TX 75071
- 14. Baylor North TX - N. Central Surgical**  
9301 N Central Expy  
Dallas, TX 75231
- 15. Baylor North TX - Orthopedic & Spine**  
707 Highlander Blvd  
Arlington, TX 76015
- 16. Baylor North TX - Plano**  
4700 Alliance Blvd  
Plano, TX 75093
- 17. Baylor North TX - Sunnyvale**  
231 S Collins Rd  
Sunnyvale, TX 75182
- 18. Baylor North TX - Trophy Club**  
2850 E State Hwy 114  
Trophy Club, TX 76262
- 19. Baylor North TX - University**  
3500 Gaston Ave  
Dallas, TX 75246
- 20. Baylor North TX - Uptown**  
2727 E Lemmon Ave  
Dallas, TX 75204
- 21. Baylor North TX - Waxahachie**  
2400 N I-35E  
Waxahachie, TX 75165
- 22. Childrens MC - Childrens Dallas**  
1935 Medical District Dr  
Dallas, TX 75235
- 23. Childrens MC - Childrens Plano**  
7601 Preston Rd  
Plano, TX 75024
- 24. Childrens MC - Childrens House**  
1340 Empire Central Dr  
Dallas, TX 75247
- 25. Cook Childrens - Fort Worth**  
801 7th Ave  
Fort Worth, TX 76104

For a current and complete list of providers in your area,  
visit [providers.imaginehealth.com](https://providers.imaginehealth.com).

Have questions?

Call the member services number on your insurance ID Card.

*imagine*  
HEALTH



# CITY OF ENNIS

## COST PLUS PLAN

Effective October 1, 2019

Group #H870922

PLEASE CONTACT GROUP & PENSION ADMINISTRATORS OR THE PPO NETWORK AT THE PHONE NUMBER OR WEBSITE SHOWN ON YOUR PLAN I.D. CARD FOR INFORMATION ABOUT WHICH PROVIDERS ARE INCLUDED.

DEDUCTIBLE AND ANNUAL OUT-OF-POCKET MAXIMUM	IMAGINE HEALTH FACILITIES/PHYSICIANS	ENNIS REGIONAL FACILITY/PHYSICIANS AND HEALTHSMART PPO PHYSICIANS 2), 3)	NON IMAGINE/ENNIS REGIONAL FACILITIES AND NON- PPO PHYSICIANS 2), 3)
<b>Lifetime Maximum</b>	Unlimited		
<b>Plan Year Deductible</b>			
- Per Covered Person	\$200	\$400	\$1,000
- Family Limit*	\$600	\$1,200	\$3,000
<b>Annual Out-of-Pocket Maximum</b> (includes Deductible, Medical and Rx Copays)			
- Per Covered Person	\$1,500	\$3,000	\$3,000
- Family Limit*	\$3,750	\$7,500	\$7,500

### FACILITY BENEFITS – Payment Levels:

This section applies to covered expenses for services rendered by Hospitals and other types of facilities which are not included in the **Preferred Provider Organization (PPO) network**.

BENEFIT PERCENTAGE FOR:	IMAGINE HEALTH FACILITY BENEFIT	ENNIS REGIONAL FACILITY BENEFIT	NON IMAGINE/ ENNIS REGIONAL FACILITY BENEFIT	MAXIMUM BENEFITS, LIMITS & PROVISIONS
<b>Inpatient Hospital Services</b>	90% after Deductible	80% after Deductible	70% after Deductible	UR Notification required.
<b>Maternity Inpatient Hospital Services</b>	90% after Deductible	80% after Deductible	70% after Deductible	Contact UR Company for coordination of care.
<b>Routine Newborn Care Inpatient Hospital Services</b>	90%; Deductible waived	80%; Deductible waived	70% after Deductible	Payable under covered mother' claim.
<b>Skilled Nursing Facility/Rehabilitation Facility</b>	90% after Deductible	80% after Deductible	70% after Deductible	UR Notification required. Limited to 60 days combined per Plan Year.
<b>Hospital Services for Mental/ Nervous Disorders, Chemical Dependency, Drug and Substance Abuse</b> Inpatient/Residential Treatment Facilities	90% after Deductible	80% after Deductible	70% after Deductible	UR Notification required.
<b>Hospital Emergency Room</b> - Medical Emergency/Accidental Injury - Illness not a Medical Emergency	100% after \$150 Copay; Deductible waived 80% after \$250 Copay; Deductible applies		70% after Deductible	Contact UR Company for coordination of care.
<b>Outpatient Surgical Facility</b>	90% after Deductible	80% after Deductible	70% after Deductible	UR Notification required.
<b>Outpatient Therapy/Other Services</b> Physical/Occupational Therapy/Speech Therapy  Cardiac Rehabilitation	90% after Deductible  90% after Deductible	80% after Deductible  80% after Deductible	70% after Deductible  70% after Deductible	Limited to 20 visits per therapy per Plan Year.
<b>Outpatient Diagnostic Services</b> Select Diagnostic Procedures (CT Scans, MRIs, PET Scans, etc.)	90% after Deductible	80% after Deductible	70% after Deductible	
<b>All Other Diagnostic Lab/X-ray</b> (Facility only)	100%; Deductible waived	80% after Deductible	70% after Deductible	
<b>Preventive and Wellness Lab and X-ray</b>	100%; Deductible waived		70% after Deductible	



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### PHYSICIAN BENEFITS – Payment Levels and Limits:

This section applies to Physicians and all other Providers of service not included as Facility Providers. Benefits shown are available **based upon the Provider's participation in the PPO network.**

BENEFIT PERCENTAGE FOR:	IMAGINE HEALTH BENEFIT	ENNIS REGIONAL AND HEALTHSMART PPO BENEFIT 2), 3)	NON-HEALTHSMART PPO BENEFIT 2), 3)	MAXIMUM BENEFITS, LIMITS & PROVISIONS
<b>Physician Hospital Visits/Surgeon/Anesthesia</b>	90% after Deductible	80% after Deductible	70% after Deductible	
<b>Physician Hospital Visit for Mental &amp; Nervous Disorders/ Chemical Dependency, Drug and Substance Abuse</b>	90% after Deductible	80% after Deductible	70% after Deductible	
<b>Maternity</b> (Including Prenatal delivery and Postnatal care)	90% after Deductible	80% after Deductible	70% after Deductible	Contact UR Company for coordination of care.
<b>Routine Newborn Care</b> (Pediatric care to date of mother's discharge.)	90% after Deductible	80% after Deductible	70% after Deductible	
<b>Office Visit</b> (includes Exam, treatment, office surgery)	100% after \$10 Copay PCP/\$30 Copay Specialist	100% after \$25 Copay PCP/\$50 Copay Specialist	70% after Deductible	
<b>Allergy Testing/Serum</b>	100% after \$10 Copay PCP/\$30 Copay Specialist	100% after \$25 Copay PCP/\$50 Copay Specialist	70% after Deductible	
<b>Allergy Injections (without office visit billed)</b>	90%; Deductible waived	80%; Deductible waived	70%; Deductible waived	
<b>Mental/Nervous Disorders and Substance Abuse Office Visits</b>	100% after \$10 Copay PCP/\$30 Copay Specialist	100% after \$25 Copay PCP/\$50 Copay Specialist	70% after Deductible	
<b>Urgent Care Facility Physician Medical Care</b> - Medical Emergency/Accidental Injury  - Illness not a Medical Emergency	100% after \$25 Copay Deductible waived  100% after \$25 Copay Deductible applies	100% after \$45 Copay Deductible waived  100% after \$45 Copay Deductible applies	100% after \$75 Copay Deductible waived  100% after \$75 Copay Deductible applies	
<b>Teladoc Telephone Consultation</b>	N/A	\$0 Consult Fee		<b>Call 1-800-835-2362</b>
<b>Chiropractic Services</b>	100% after \$30 Copay Deductible waived	100% after \$50 Copay Deductible waived	70% after Deductible	
<b>Select Diagnostic Medical Procedures</b> CT Scans, MRIs, PET Scans, etc. (Physician's Office or Freestanding Facility)	90% after Deductible	80% after Deductible	70% after Deductible	
<b>Diagnostic Lab/X-ray</b> (Freestanding Facility, Independent Lab)	100%; Deductible waived	100%; Deductible waived	70% after Deductible	

2) This plan is a PPO Physician Only plan. Benefits shown in this summary apply to PPO provider services.

3) Plan limits apply collectively/combined for PPO and Non-PPO services.



# CITY OF ENNIS

## COST PLUS PLAN

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BENEFIT PERCENTAGE FOR:	IMAGINE HEALTH BENEFIT	ENNIS REGIONAL AND HEALTHSMART PPO BENEFIT 2), 3)	NON-HEALTHSMART PPO BENEFIT 2), 3)	MAXIMUM BENEFITS, LIMITS & PROVISIONS
<b>Outpatient Therapy/Other Services</b> Physical/Occupational Therapy, Speech Therapy	100% after \$30 Copay Deductible waived	100% after \$50 Copay Deductible waived	70%; Deductible waived	Limited to 20 visits per therapy per Plan Year.
Cardiac Rehabilitation	90% after Deductible	80% after Deductible	70% after Deductible	
<b>Home Health Services</b>	90% after Deductible	80% after Deductible	70% after Deductible	UR Notification required. Limited to 60 visits per Plan Year.
<b>Inpatient Hospice</b> (Home Hospice)	90% after Deductible	80% after Deductible	70% after Deductible	UR Notification required.
<b>Durable Medical Equipment</b>	90% after Deductible	80% after Deductible	70% after Deductible	UR Notification required.
<b>Prosthetic Devices and Orthotics</b>	90% after Deductible	80% after Deductible	70% after Deductible	
<b>Ambulance Services</b>	90% after Deductible			Contact UR Company for Coordination of Care.
<b>All Other Provider Covered Physician Services</b>	90% after Deductible	80% after Deductible	70% after Deductible	

2) This plan is a PPO Physician Only plan. Benefits shown in this summary apply to PPO and Non-PPO provider services.

3) Plan limits apply collectively/combined for PPO and Non-PPO services.

## Express Scripts Registration

**Register now to experience the fast, easy way to manage your prescriptions and costs – anywhere, anytime**

- Check order status and track your prescriptions
- Refill and renew prescriptions for you and your family
- View claims history and pay balances
- Find potential lower-cost options using My Rx Choices®
- Receive safety alerts for possible medication interactions
- Contact a pharmacist anytime, day or night
- Locate an in-network retail pharmacy in your area
- Review your plan's coverage guidelines
- And so much more!

### Get Started Today!

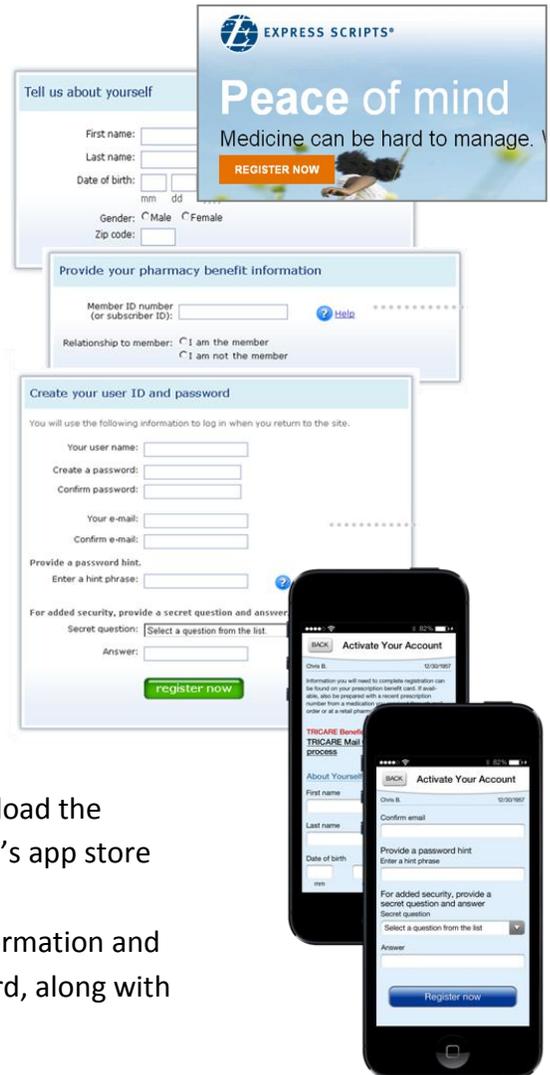
Registering is safe and simple. Your information is secure and confidential. Please have your member ID number available.

- Go to **Express-Scripts.com** and select **Register Now** or download the **Express Scripts Mobile App** for free from your mobile device's app store and select **Register Now**
- Complete the information requested, including personal information and member ID number, and create your user name and password, along with security information in case you ever forget your password
- Click **Register now** and you're registered
- On the final page, you can set preferences\* now, or later in **My Account** on Express-Scripts.com
- Click **Continue**

\* Preferences include the option to share your prescription information with other adult members of your household (aged 18+) covered under your prescription drug plan.

- All covered adults (aged 18+) in the household need to register separately.
- When you grant permission to share your prescription information with other registered household members, they can view your information, place orders on your behalf and more.

The Express Scripts mobile app is available for iPhone®, Android™, Windows Phone® and Blackberry® mobile devices.



# ELAP Facts and Questions

## 1. *What is the Claim Review and Audit Program?*

ELAP protects your Health Plan against unreasonable charges for medical services. The Program reimburses hospitals, doctors, and other medical providers in a manner that recognizes appropriate charges as defined by federal ERISA laws.

## 2. *Why is it so important to review each bill; isn't the price for medical care standard from one provider to the next or one patient to the next?*

**No.** The price of care from one provider to the next (or one patient to the next) can vary significantly. This is the issue. It is not uncommon to see prices for a procedure (surgery) vary from \$10,000 to over \$100,000 in the same region for the same operation. The price charged for an aspirin can be as much as \$8.00 in the hospital, and many other items are equally inflated. When your benefit Plan pays these inflated prices, even with a “discount,” this may result in overspending which can ultimately result in higher costs to you the medical consumer.

## 3. *What happens when ELAP audits a medical provider's bill and the provider is not satisfied with the Plan's payment?*

The Plan allows for two levels of appeal. The medical provider is encouraged to follow the appeal process to obtain higher payment if it can be justified. ELAP will utilize independent experts to address the provider's appeal and make every effort to keep charges consistent with ERISA Laws.

## 4. *Does ELAP audit every bill for our Plan?*

ELAP audits bills from all hospitals (and from other facilities such as nursing homes and rehab centers), all ambulatory surgical centers, and all dialysis clinics in excess of \$10,000 in billed charges.

## 5. *Don't some medical providers bill employees directly for amounts over the Plan's payment?*

**Yes.** This is known as a “balance bill.” If an employee is balanced billed by a provider, they should immediately submit this bill directly to ELAP. Once received, ELAP takes over all correspondence and communication should be between ELAP and the provider. ELAP will notify the provider of their representation of the employee in the dispute of their over charge. There are some cases where providers have computer generated automatic billing services and in that case, the employee may receive several follow up statements. These should be forwarded to ELAP as soon as they are received. Of course in the case of any phone calls or collection agency service, the caller should be provided ELAP contact information. These services are provided by ELAP at no charge to the employee or covered dependent.

# Advocating for Members and Their Families



Personal and proactive outreach is the hallmark of the **Member Services team**. When you work with our team, you'll never stand alone in the face of resolving a bill for healthcare services that exceed your responsibility.

## How will you know if you're being charged too much?

After receiving medical care, you will get an Explanation of Benefits (EOB) from your plan administrator specifying what you owe for services. If you receive a bill for more than this amount, immediately contact ELAP.



## What will ELAP do for you?

Once ELAP receives your bill, you and your family are assigned a personal Member Services Advocate who will provide you with support every step of the way. After you give us written permission to advocate on your behalf, our team begins working to resolve the claim with your healthcare provider.

## Who can you call with questions?

Your dedicated Advocate is your main line of support, continually monitoring the progress of your account while proactively keeping you up to date.

Have a question? Call or email your Advocate at any time. You'll get a response within 24 hours. We are always here to help you better understand your plan benefits.



## Keep an Eye on Your Mail

If it sounds easy, it's because it is. If you receive any billing correspondence in the mail, send it to us right away.

Your Advocate will take it from there, keeping you in the loop throughout the process.

**Our Motto: Advocate, Engage, Empower.**



**Members and their families are at the center of all we do.**

Phone: 1-800-977-7381 | Email: [bb@elapservices.com](mailto:bb@elapservices.com)

Fax: 1-888-560-2447 | Mail: 1550 Liberty Ridge Drive Ste. 330 Wayne, PA 19087



# HEALTHWATCH NURSE NAVIGATOR



See other side for more information on our programs >>>

**CONTACT YOUR NURSE  
NAVIGATOR TODAY!**

LOCAL PHONE: 972.238.7900 (ask for Nurse Navigator)

TOLL FREE PHONE: 800.843.6705 option 1

EMAIL: [nursenavigator@gpatpa.com](mailto:nursenavigator@gpatpa.com)



### Locate Provider Options for Medical Services

The Nurse Navigator will assist you in locating diagnostic and lab testing and appropriate provider services based on your needs to include physician services, inpatient/outpatient facilities, durable medical equipment, home health care, therapy, and other needs as indicated.



### Coordinate Required Provider Negotiations

The Nurse Navigator will provide you assistance in obtaining single-case agreements (as indicated), coordination of scheduling at a different facility (if necessary to prevent any delay in services), and facilitate coordination of care based upon individual needs.



### Research Physician Quality & Credentials

The Nurse Navigator will search public databases for qualified physicians based on location, specialist, network status, availability, as well as, patient reviews, board certification, and sanction/ malpractice information.



### Provide Guidance + Education by a Nurse

The Nurse Navigator will provide education regarding your treatment plan, diagnosis care options, medications, and any other questions pertaining to your specific needs. The Nurse Navigator and you together will decide upon the appropriate level of care based upon your needs, whether it's a Primary Care Physician or a Specialist.



### Schedule Appointments

The Nurse Navigator will coordinate with you to determine appointment preferences and schedule those appointments for you based upon your preferences. The Nurse Navigator will obtain any indicated paperwork or forms for you to complete prior to your appointment, and provide maps/directions as needed.



### Medication Coordination

The Nurse Navigator will coordinate with your PBM (Pharmacy Benefit Manager) to assist in arrangements with your separate pharmacy benefit vendor. In addition, we will provide education regarding brand medications vs. comparable generic alternatives as well as any other medication education needs that you may have.



### Obtain Your Medical Records for Appointments

The Nurse Navigator will obtain signed medical release forms from you to request your medical records to prevent duplication of services and encourage coordination of care between providers.



### Provide Continuous Patient Support

The Nurse Navigator will be available to you until you have received assistance with each step of the process and you no longer have any remaining needs.



### Assist with Health Plan Benefits

The Benefit Advocate Specialist will assist you in understanding your benefit and deductible information and assist you with the understanding of your bills/ claims and/or correcting errors in bills/ claims processing.



## Getting started with Teladoc®



Teladoc's U.S. board-certified doctors are available 24/7/365 to resolve many of your medical issues through phone or video consults. Set up your account today so when you need care now, **a Teladoc doctor is just a call or click away.**

### SET UP YOUR ACCOUNT

It's quick and easy online. Visit the Teladoc website at [Teladoc.com](http://Teladoc.com), click "Set up account" and provide the required information. You can also call Teladoc for assistance over the phone.

### REQUEST A CONSULT

Once your account is set up, request a consult anytime you need care.

### PROVIDE MEDICAL HISTORY

Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.

**Online:** Log into the Teladoc website at [Teladoc.com](http://Teladoc.com) and click "My Medical History".

**Mobile app:** Log into your account and complete the "My Health Record" section. Visit [Teladoc.com/mobile](http://Teladoc.com/mobile) to download the app.

**Call Teladoc:** Teladoc can help you complete your medical history over the phone.

**Talk to a doctor anytime for a \$0 Copay**

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

 [Facebook.com/Teladoc](https://www.facebook.com/Teladoc)

 **1-800-Teladoc**

 [Teladoc.com/mobile](http://Teladoc.com/mobile)



# Voluntary Dental Benefits - Ameritas

Network: Ameritas Dental

PPO Dental Benefits		
	In-Network	Out-of-Network
<b>Calendar Year Deductible</b>		
Individual	\$50	\$50
Family	\$150	\$150
<b>Preventive Services</b>		
• Routine Exams, Bitewing X-Rays, Full Mouth X-Rays, Prophylaxis/Cleaning,	0%	0% of U&C*
<b>Basic Services</b>		
• Fillings	20%	20% of U&C*
<b>Major Services</b>		
• Crowns, Onlays, Endodontics, Periodontics, Implants, Complex Extractions, Anesthesia	50%	50% of U&C*
<b>Calendar Year Maximum Benefit:</b>		
	\$2,000 **	
<b>Orthodontia Benefit (Child up to age 19)</b>		
• Orthodontia Services	50%	
• Orthodontia Lifetime Maximum	\$1,000	

\*The non-network percentage of benefits is based on the schedule of usual and customary (U&C) fees in the geographic area in which the expenses are incurred.

\*\* Ameritas Rewards is an enhanced product that offers an increased maximum for dental. Rewards are accumulated each year that you see a dentist and stay under the claim threshold of \$750. The annual amount of \$400 of Ameritas rewards is available to carryover for the following year's maximum.

Inspection and early detection of dental conditions are key elements to having a healthy smile!



# Earn Rewards for the Benefits You Use Most

Your employer offers a robust benefits package to help you maintain overall health and well-being. Now you can earn rewards to help pay for the services you use most. Here's how.

## How Ameritas Rewards works:



### 1. Earn rewards by using your dental plan benefits.

Research shows that regular dental visits benefit your overall health. By visiting your dentist at least once each year, and staying under the threshold for paid claims, you can earn benefit rewards to help pay for covered procedures in the future.



### 2. Apply your rewards where you need them.

Your plan lets you apply your rewards toward covered dental procedures, or you can use a set portion of your rewards toward other Ameritas benefits after your existing benefit is used.



### 3. Keep earning rewards.

Rewards are accumulated each year that you see the dentist and stay under the claim threshold. If you exceed your threshold, you keep the rewards you previously earned but don't earn additional rewards that year. If you don't use your dental benefits during the entire year, your accumulated rewards are lost, but you can begin earning rewards again the next year.

Each benefit package is unique. Please see your dental plan highlight sheet or benefits administrator for details on your benefits. Once enrolled, you can track your rewards through your secure member account at [ameritas.com](http://ameritas.com).



**95%**

95 percent of Americans consider their **oral health critical to their overall well-being.**<sup>1</sup>



**80%**

Over 80 percent believe having a healthy, white smile is key to **feeling good and getting ahead at work and in life.**<sup>1</sup>

# Voluntary Vision Benefits - Aetna

Network: Aetna Vision

Vision Benefits		
	In-Network	Out-of-Network
<b>Eye Exam Copay (every 12 months)*</b>		
Routine / Comprehensive	\$10	\$25 Reimbursement
<b>Material Copay</b>		
	\$10	\$10
<b>Standard Lenses (every 12 months)*</b>		
• Single Vision Lenses	\$10	\$20 Reimbursement
• Bifocal Vision Lenses	\$10	\$40 Reimbursement
• Trifocal Vision Lenses	\$10	\$65 Reimbursement
• Lenticular Vision Lenses	\$10	\$65 Reimbursement
• Standard Progressive Vision Lenses	\$75	\$40 Reimbursement
<b>Contact Lens - Elective (in lieu of lenses and frames)</b>		
	\$150 allowance	\$105 Reimbursement
<b>Frames (every 24 months)*</b>		
	\$150 allowance	\$65 Reimbursement

\*From date of service



# Voluntary Life and AD&D Benefits – Mutual of Omaha

If you want a greater level of protection, City of Ennis provides you with the opportunity to elect Voluntary Life Insurance on yourself as well as your family.

**Please Note:** Employees electing voluntary life will also have the opportunity to elect coverage on their spouse and/or child(ren). Spouse’s voluntary life election cannot exceed 100% of the employee’s voluntary life election.

Voluntary Life Insurance Coverage	
You can purchase coverage on <b>yourself</b> :	
<ul style="list-style-type: none"> <li>In increments of .5k, 1X, 1.5X, 2X, 2.5X or 3X basic annual earnings</li> <li>To a maximum of \$150,000 or 3X your salary, whichever is less</li> <li><b>With a guarantee issue amount of \$100,000 or 3X your salary, whichever is less</b></li> </ul>	
You can purchase coverage on <b>your spouse</b> :	
<ul style="list-style-type: none"> <li>In increments of \$5,000</li> <li>To a maximum of \$35,000 or 100% Employee election, whichever is less</li> <li><b>With a guarantee issue amount of \$35,000</b></li> </ul>	
You can purchase coverage on <b>your child(ren)</b> :	
<ul style="list-style-type: none"> <li>In increments of \$2,500</li> <li>To a maximum of \$10,000</li> <li><b>With a guarantee issue amount of \$10,000</b></li> </ul>	

**\*All employees must complete an Evidence of Insurability form to enroll or increase Voluntary Life insurance coverage.**

## Voluntary Life and AD&D Age-Banded Rates

*EMPLOYEE LIFE AND AD&D PREMIUMS:										
AGE	Age <34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74	Age 75+
Monthly Premium per \$1,000	\$.144	\$.174	\$.234	\$.334	\$.484	\$.874	\$1.414	\$2.104	\$2.454	\$4.314
**SPOUSE LIFE AND AD&D PREMIUMS:								CHILD LIFE AND AD&D PREMIUMS:		
PER \$ BENEFIT	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	Monthly Premium per \$1,000		
Monthly Premium per \$5,000	\$2.17	\$4.34	\$6.51	\$8.68	\$10.85	\$13.02	\$15.19	\$2.48		

**\*If you are age 65 or older:** The benefit amounts will reduce 65% at age 65; 40 % at age 70; 25% at age 75.

**\*\*Employee and spouse rates:** Are calculated based on the employee’s current age as of the effective date of the plan. Employee and spouse rates are adjusted once each year on the plan anniversary date for employees advancing to the next age band. Spouse coverage terminates when the employee attains age 70.

# Voluntary Short and Long Term Disability Benefits – Mutual of Omaha

Voluntary Short Term Disability (STD) and Long-Term Disability (LTD) provides the protection you need to ensure that your way of life is protected in case of a serious injury or illness. The following is a summary of the STD and LTD disability plans offered through Mutual of Omaha.

You must complete an Evidence of Insurability Form to Mutual of Omaha if you are enrolling more than 31 days after your eligibility date.



Voluntary STD Coverage	
<b>Basic Benefit</b>	60% of salary
<b>Maximum Benefit</b>	\$1,000 weekly
<b>Elimination Period</b>	Injury – Benefits start on 31 <sup>st</sup> day Illness – Benefits start on 31 <sup>st</sup> day
<b>Maximum Benefit Duration</b>	22 weeks
<b>Pre-existing Conditions</b>	3/12 (Pre-existing conditions; there is a 3 month look-back from effective date and a 12 month waiting period on pre-existing conditions)



Voluntary LTD Coverage	
<b>Basic Benefit</b>	60% of salary
<b>Maximum Benefit</b>	\$7,500 monthly
<b>Elimination Period</b>	180 days
<b>Maximum Benefit Duration</b>	Age 65 or Social Security Normal Retirement Age
<b>Pre-existing Conditions</b>	3/12 (Pre-existing conditions; there is a 3 month look-back from effective date and a 12 month waiting period on pre-existing conditions)

# Voluntary STD Composite Rate

The monthly composite rate (Per \$10 of Weekly Benefit) \$0.38. Please refer to the table below to determine the cost.

Voluntary STD Rate Example	
Example Weekly Earnings	\$500
Example Weekly Benefit (60% of weekly earnings)	\$300
Weekly Benefit Divided by 10	\$30
Multiplied by rate (see rate table above)	X <b>\$0.38</b>
=	
Example Monthly Cost	\$11.40
To determine the Semi Monthly Premium – Enter the Monthly Cost times 12 then divide by 24.	
Example Cost/Semi Monthly Pay Period	\$5.70

# Voluntary LTD Age-Banded Rates

AGE	Under 24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Rate	\$0.112	\$0.129	\$0.178	\$0.271	\$0.426	\$0.619	\$0.828	\$0.988	\$1.037	\$1.041	\$1.166

The following example is based on Age 40 – 44 employee earning \$2,000 per month. Monthly benefit will be 60% of your monthly earnings to a maximum of \$7,500 per month.

Voluntary LTD Rate Example	
Example Monthly Salary	\$2,000
Divided by 100	20
Multiplied by rate (see rate table above)	X \$0.426
=	
Example Monthly Cost	\$8.52
To determine the Semi Monthly Premium – Enter the Monthly Cost times 12 then divide by 24.	
Example Cost/Semi Monthly Pay Period	\$4.26

Rates are calculated based on the employee's current age on the effective date of the plan.

# City of Ennis Wellness Program Benefit

## October 1, 2019 – September 30, 2020

### Wellness Pays Off!

**The City of Ennis is pleased to introduce the 4th Year of the City of Ennis Wellness Program through Group & Pension Administrators (GPA).**

For the 2019-2020 year, this program will focus on health screenings/annual physical exams and continue to provide you with resources to improve your overall health and well-being. The goal for this year will be to make the program requirements attainable for more employees, while providing additional opportunities to earn more incentives throughout the year. Opportunities for wellness checks and various additional items will be offered.

By participating in wellness activities, you have the opportunity to improve your health one step at a time and get rewarded for it!

More information about the program can be found on your *2019-2020 Wellness Program Overview*.



If you have any questions regarding the wellness program, please contact your GPA Wellness Coordinator.

**Katia McGee**  
Wellness Coordinator  
BeWell Line: [469-445-3150](tel:469-445-3150)  
Direct: [972-619-2642](tel:972-619-2642)  
Fax: [972-619-2561](tel:972-619-2561)  
[KatiaM@gpatpa.com](mailto:KatiaM@gpatpa.com)

# Flexible Spending Accounts (FSA)

City of Ennis provides all eligible employees with the opportunity to pay for out-of-pocket medical, dental, vision and dependent care expenses with pre-tax funds through the Flexible Spending Account. You can save approximately 25% of each dollar spent on these expenses when you participate in the FSA.

**Medical Expense FSA** – Out of pocket medical, dental and vision care expenses can be made with pre-tax dollars up to a maximum of **\$2,700** per plan year. You can contribute to this account even if you do not participate in the medical, dental or vision benefit plans.

**Dependent Care FSA** - Dependent care expense can be made with pre-tax dollars up to a maximum of **\$5,000** per plan year; \$2,500 if married and filing separately. Examples of dependent care expenses include the costs associated with an individual providing care either in or out of your home or nursery schools and preschool (excluding kindergarten) for children under age 13 or caring for elders.

**Important:** An employee covered by a High Deductible Health Plan and a Flexible Spending Account that pays or reimburses qualified medical expenses generally cannot make contributions to a Health Savings Account (HSA). Tax consequences could result if contributions are made to an HSA. Please consult your tax advisor for further guidance.

## What is the Wex Claim Card?

With the Wex Claim Card you can pay at the point of services for your medical and dependent care expenses. Use the Wex Claim Card to eliminate the need to submit your claim by paper, fax or the website.

## Where can the Wex Claim Card be used?

Use the Wex Claim Card for eligible medical expenses at doctor and dentists offices, pharmacies and vision service locations. Your Wex Claim Card can also be used for eligible dependent daycare expenses, based on the funds available for those benefits as defined by your plan. If a business does not accept the Wex Claim Card, submit your request online, by mail or fax your request to the address on the Reimbursement Form.

## What are the rules for the Flexible Spending Account?

Be sure to choose your annual election amount carefully as you cannot change your election during the plan year, unless you have a qualified change in status, such as:

- Marriage
- Birth or Adoption
- Death
- Employment status change for employee or spouse (Please refer to the Summary Plan Description for details of qualified change in status)

**Reminder:** Dependents do not have to be covered on the group medical, dental or vision plans for their expenses to be reimbursable under the Flexible Spending Account. You must retain records and documentation that support and validate your Flex System Claim Card transactions. In some cases, you may be required to submit receipt and/or all other related claim documentation to substantiate a claim. If you fail to comply, payment may be denied and/or your card may be suspended.

# City of Ennis

Employee Assistance Program (EAP)



Alliance Work Partners is  
here for you as life happens.

AWP is proud to serve as your EAP, offering you and your household valuable, ***confidential*** services at no cost to you.

Your benefits are designed to help you manage daily responsibilities, major events, work stresses, or any issue affecting your quality of life.

All benefits can be  
accessed by calling:

toll free

**1-800-343-3822**

TDD

**1-800-448-1823**

teen line

**1-800-334-TEEN (8336)**

We are available to take your call  
24 hours a day, 7 days a week.



Visit your EAP website at

**awpnow.com**

and create a  
customized account.

Go to

<https://www.awpnow.com>

Select "Access Your Benefits"

Registration Code:

**AWP-ENNIS-4005**

## Your EAP Benefits:

### LawAccess

Legal and Financial services provided by a lawyer or financial professional specializing in your area of concern. Available online or by telephone.

### HelpNet

Customized EAP website featuring resources, skill-building tools, online assessments and referrals.

### WorkLife

Resources and referrals for everyday needs. Available by telephone.

### WellCoach

Personalized planning and 1-on-1 support, online or by telephone, to help you improve and maintain your health and well-being.

### PlanWell

Online tools and resources to help improve your finances and track financial goals.

### SafeRide

Reimbursement for emergency cab fare for eligible employees and dependents that opt to use a cab service instead of driving while impaired.

### 1 to 3 Counseling Sessions

Per problem, per year. Short-term counseling sessions which include assessment, referral, and crisis services.  
*(Same day appointments available for urgent/crisis callers, or facilitation of immediate hospitalization)*

### Newsletters

Webinar Training Series

Tips for Everyday Living

*Here for you as life happens ...*

# > Worldwide Travel Assistance

TRAVEL ASSISTANCE TRAVELS WITH YOU



Experiencing an emergency while traveling can be especially difficult. Knowing who to call for medical problems, currency exchange issues or lost luggage is critical. Take comfort in knowing that Travel Assistance\* travels with you worldwide, offering access to a network of professionals who can help you with local medical referrals or provide other emergency assistance services in foreign locations.

## ENJOY YOUR TRIP – WE’LL BE THERE IF YOU NEED US

Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. For you, your spouse and dependent children on any single trip, up to 120 days in length, more than 100 miles from home.

### PRE-TRIP ASSISTANCE\*\*

Minimize travel hassles by calling us pre-departure for:

- Information regarding passport, visa or other required documentation for foreign travel
- Travel, health advisories and inoculation requirements for foreign countries
- Domestic and international weather forecasts
- Daily foreign currency exchange rates
- Consulate and embassy locations

### IMMEDIATE ATTENTION FOR EMERGENCIES WHILE TRAVELING

While traveling more than 100 miles from home you may access Travel Assistance services 24/7 by calling the toll-free number for immediate help from a travel assistance professional.

## EMERGENCY TRAVEL SUPPORT SERVICES

- Telephonic translation and interpreter services – 24/7 access to telephone translation services
- Locating legal services – referrals for local attorney or consular offices and help maintain business and family communications until legal counsel is retained (includes coordination of financial assistance for bonds/bail)
- Baggage – assistance with lost, stolen or delayed baggage while traveling on a common carrier
- Emergency payment and cash – assistance with advance of funds for medical expenses or other travel emergencies by coordinating with your credit card company, bank, employer, or other sources of credit; includes arrangements for emergency cash from a friend, family member, business or credit card
- Emergency messages – assistance with recording and retrieving messages between you, your family and/or business associates at any time
- Document replacement – coordination of credit card, airline ticket or other documentation replacement
- Vehicle return – if evacuation or repatriation is necessary, return your unattended vehicle to the car rental company

\*Brought to you by Mutual of Omaha. Services provided by AXA Assistance USA (AXA)

\*\*Available at any time, not subject to 100 mile travel radius

MUGC9734



## WORLDWIDE TRAVEL ASSISTANCE

Services available for business and personal travel.

<p>For inquiries within the U.S. call toll free: <b>1-800-856-9947</b></p>	<p>Outside the U.S. call collect: <b>(312) 935-3658</b></p>
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## WORLDWIDE TRAVEL ASSISTANCE

Services available for business and personal travel.

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## MEDICAL ASSISTANCE

- Locating medical providers and referrals
- Communication on your medical status with family, physicians, employer, travel company and consulate
- Emergency evacuation if adequate medical facilities are not available, including payment of covered expenses
- Transportation home for further treatment – in the event of death, assist in the return of mortal remains
- Transportation arrangements for the visit of a family member or friend if your hospitalization is more than seven calendar days
- Return home for dependent children if your hospitalization is more than seven calendar days
- Assistance with lodging arrangements if convalescence is needed prior to, or after, medical treatment
- Coordination with your health insurance carrier during a medical emergency
- Assistance obtaining prescription drugs or other necessary personal medical items

## IDENTITY THEFT

Your Travel Assistance benefit automatically includes Identity Theft Assistance, coordinated at no additional cost. Whether at home or traveling, this benefit provides education, prevention and recovery information to help you protect your identity.

## EDUCATION AND PREVENTION

- Comprehensive ID theft assistance guide
- Tips to defend against ID theft

## RECOVERY INFORMATION

- Information regarding the steps to recover from credit card and check fraud
- Guidelines if your Social Security number is compromised
- Instructions for lost or stolen passport
- Contact list for financial institutions, credit bureaus and check companies

Travel assistance services are independently offered and administered by AXA Assistance USA, Inc. (AXA). Insurance benefits provided as part of Travel Assistance underwritten by a third party. AXA is not affiliated in any way with Mutual of Omaha Companies. There may be times when circumstances beyond AXA Assistance USA's control hinder its endeavors to provide services. AXA Assistance USA will make all reasonable efforts to help you resolve the emergency situation.

## ASSISTANCE

If you need help with an ID theft issue, case managers are available 24 hours a day, seven days a week and can be reached by calling the same toll-free number used to contact AXA: 800-856-9947.

## TRAVEL ASSISTANCE PLAN LIMITATIONS

AXA will not pay emergency evacuation, medically necessary repatriation, repatriation of remains or other expenses incurred while traveling within 100 miles of participant's place of residence, or for any one of the following reasons:

- A single trip lasts more than 120 days in length
- Traveling against the advice of a physician
- Traveling for medical treatment
- Pregnancy and childbirth (exception: complications of pregnancy)

Expenses for emergency evacuation, medically necessary repatriation, repatriation of remains, return of dependent children, family or friend transportation arrangement and vehicle return are limited to \$200,000 per person per event.

All additional costs would be the responsibility of the member. This includes medical costs which are the responsibility of the person receiving medical services. Services must be authorized and arranged by AXA Assistance USA, Inc. designated personnel to be eligible for this program. No reimbursement claims for out-of-pocket expenses will be accepted.



Carry this card with you  
when you travel

Brought to you by Mutual of Omaha.  
Services provided by AXA Assistance USA

Carry this card with you  
when you travel

Brought to you by Mutual of Omaha.  
Services provided by AXA Assistance USA

## > Will Preparation

SERVICES PROVIDED BY WILLING

Creating a will is an important investment in your future. It specifies how you want your possessions to be distributed after you die.

Whether you're single, married, have children or are a grandparent, your will should be tailored for your life situation.

You have access to affordable, online will preparation services provided by Willing.

### EASY, AFFORDABLE AND SECURE

Willing uses bank-level security to keep your information safe and secure. In just 10 minutes, you can create a personalized will.

#### *Here's how it works:*

- Log on to [www.willing.com/mutualofomaha](http://www.willing.com/mutualofomaha)
- Answer simple multiple choice questions on your computer or smartphone
- Download and print any document instantly
- At time of checkout, enter Mutual55 to receive your affordable Will Preparation package
- Update your information with any major life change, i.e., marriage, divorce, birth of a child
- Plan includes Last Will & Testament, Living Will, Power of Attorney, and Revocable Living Trust or Transfer of Death Deed at an affordable price



Create your will at  
[www.willing.com/mutualofomaha](http://www.willing.com/mutualofomaha)

Will preparation and estate planning services are independently offered by Bequest, Inc. (Willing) and are subject to their terms of service and privacy policy. Willing is an online service that provides legal forms and legal information. Willing is not a law firm and is not a substitute for an attorney's advice. United of Omaha Insurance Life Company and Companion Life Insurance Company (United and Companion) are authorized to provide marketing services. United, Companion and Willing are independent, unaffiliated companies. United and Companion do not provide, are not responsible for and do not guarantee the accuracy, adequacy or results of any service or documents provided by Willing.







*IMPORTANT: The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of discrepancy between the Benefits Summary and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.*