



EMPLOYEE BENEFITS


Active Open Enrollment: 9/16/2024 through 9/27/2024



City of Dallas

Agenda



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 - **What Do I Need to Enroll?**
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- 

Open Enrollment Overview



Open Enrollment Overview

Open Enrollment for Active employees is September 16-27, 2024

ACTIVE Enrollment

This year, Open Enrollment is **active**. You **MUST** complete the enrollment process by September 27 to ensure you have the opportunity to review and make any decisions regarding coverage. **If no action is taken, you will not have the opportunity to make any changes to your benefits coverage for the 2025 plan year.**

- If you want to change your current elections, add or drop dependents, participate in a Flexible Spending Account or Dependent Care Account, contribute to a Health Savings Account, or change your beneficiary designations for 2025, you **MUST complete** the enrollment process by **September 27**.
- Please take the time to review your Life Insurance Beneficiary(s) and your Payroll Beneficiary Designation Form during Open Enrollment.
- Benefit elections will take effect January 1, 2025.

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

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

How Do I Enroll or Make Changes?

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

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

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

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

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

Connect by phone with a Benefit Specialist

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

- Benefit Specialists will be available starting September 16.

What Do I Need to Enroll or Make Changes?

Supporting documentation required

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

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

Questions about or assistance with enrollment?

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

- Benefit Specialists will be available starting September 16th

Medical & Pharmacy Coverage

Blue Cross Blue Shield of Texas (BCBSTX)



Medical Coverage

The City of Dallas' health benefits are “self-insured,” which means claims are paid with premiums paid by you and the City of Dallas.

Healthcare costs continue to rise — both within the City of Dallas and across the country — due to a variety of factors like increased utilization, medical inflation, and rising provider costs. Despite our best efforts to contain these increases, we need to make adjustments for 2025 to offset these costly trends and ensure our medical plans remain sustainable and affordable for years to come.

- There will be no increase to employee premium costs for the Blue Essentials PCP plan.
- The Blue Choice Copay plan employee premium costs will increase by 10%.
- The Blue Choice HSA plan employee premium costs will increase by 5%.

We are all in this together!

2025 Medical Plan Comparison

Network	<u>Blue Essentials PCP Plan</u> Blue Essentials	<u>Blue Choice Copay Plan</u> Blue Choice	<u>Blue Choice HSA Plan</u> Blue Choice
In-Network Only Benefits			
Annual Deductible			
Individual	\$1,500	\$1,500	\$3,300
Family	\$3,000	\$3,000	\$6,600
Annual Out of Pocket Max			
Individual	\$6,350	\$6,350	\$6,350
Family	\$12,700	\$12,700	\$12,700
Benefit Features Summary			
Preventive Care	No Charge	No Charge	No Charge
Primary Care Physician	\$25 copay	\$25 copay	20% after deductible
Specialist	\$50 copay	\$50 copay	20% after deductible
X-Ray & Lab Work*	20% after deductible*	20% after deductible*	20% after deductible
Urgent Care	\$40 copay	\$40 copay	20% after deductible
Emergency Room	\$300 + 20% after deductible	\$300 + 20% after deductible	20% after deductible
Inpatient Hospital Care	20% after deductible	20% after deductible	20% after deductible
Outpatient Surgery	20% after deductible	20% after deductible	20% after deductible
	<u>Blue Essentials PCP Plan</u>	<u>Blue Choice Copay Plan</u>	<u>Blue Choice HSA Plan</u>
Important Medical Plan Considerations	No out-of-network benefits available unless you have a true emergency.		
	*For these services to be covered under your office visit copay, the lab or X-ray must be performed in and billed by your physician's office.	*For these services to be covered under your office visit copay, the lab or X-ray must be performed in and billed by your physician's office.	Ability to open a Health Savings Account (HSA)
	PCP must be selected to access benefits	Enhanced Network Option	City HSA Contribution (\$700 for individuals, \$1,700 for families)
Must reside in a Texas Blue Essentials network area.	You pay all costs for care until deductible is met		

Network Options

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

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

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

Is your Doctor in the BCBS Network?

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

Medical Coverage – Active Employee Contributions

Please Note: The Salary Tiers have been updated for 2025. The City is broadening the salary bands to allow more employees to take advantage of reduced medical premiums.

MEDICAL PLAN BI-MONTHLY EMPLOYEE CONTRIBUTIONS	FULL-TIME EMPLOYEE			REGULAR PART- TIME EMPLOYEE
	UNDER \$47,000 ANNUAL PAY	\$47,001 - \$69,000 ANNUAL PAY	\$69,001+ ANNUAL PAY	
Blue Essentials PCP Plan				
Employee Only	\$15.75	\$21.00	\$26.25	\$62.85
Employee + Spouse	\$219.45	\$232.58	\$245.70	\$264.60
Employee + Child(ren)	\$68.78	\$79.28	\$89.78	\$171.99
Employee + Family	\$240.45	\$256.20	\$271.95	\$296.58
Blue Choice Premium Copay Plan				
Employee Only	\$37.54	\$43.32	\$49.09	\$136.17
Employee + Spouse	\$281.82	\$296.26	\$310.70	\$295.91
Employee + Child(ren)	\$116.08	\$127.63	\$139.18	\$264.60
Employee + Family	\$316.47	\$333.80	\$351.12	\$358.32
Blue Choice HSA Plan				
Employee Only		\$16.54		\$31.35
Employee + Spouse		\$230.43		\$264.60
Employee + Child(ren)		\$72.22		\$171.99
Employee + Family		\$252.48		\$296.58

Pending Council approval

*Per Paycheck (24 out of 26)

Pharmacy Coverage

There are no changes to the pharmacy plan design.

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

Additional Pharmacy Discounts

- Free diabetes and hypertension medications available for certain drug classes.
 - Available to Blue Essentials PCP and Blue Choice Copay plan members.
- Preventive Therapy Drug List (PTDL) also available for Blue Choice HSA plan members.
- The Mail Service Pharmacy can help you save on the cost of long-term (maintenance) medications (up to a 90-day supply) through Express Scripts.
- Additional Mail-Order pharmacy option through Cost Plus Drugs for generic medications. Contact Cost Plus Drugs directly via the online support form at: www.costplusdrugs.com/contact/support.

MDLive

Through MDLive, you can connect with a board-certified doctor 24/7, 365 days a year. MDLive is a convenient option for quality care when needed, whether at home, work, vacation, or traveling domestically or internationally.

MDLive physicians can write prescriptions and treat common medical conditions, including:

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



Benefit Value Advisor

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

When you need help navigating your health care benefits, call a BVA. They can help you:

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



Want to know more? Watch a video.

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

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

One call can help you get the most from your benefits.

Call the number on the back of your member ID card before your next procedure.

BCBS Rewards & Discount Programs

Member Rewards Program*

Member Rewards is a program administered by Sapphire digital that offers cash rewards when a lower-cost, quality provider is selected for care.

How does it work?

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

**Note: If you exceed \$599 in Member Rewards or BluePoints redemption, you will be sent a 1099 form that will need to be filed with your annual tax return.*

Blue365 Discount Program

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

- Apparel & Footwear
- Fitness
- Hearing & Vision
- Home & Family
- Nutrition
- Personal Care
- And more

To sign up, visit

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

Pre-Tax Savings Accounts

Health Savings Account (HSA)

Flexible Spending Account (FSA)



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

- The Health Savings Account (HSA) maximum annual contribution amounts will increase to \$4,300 for individual coverage and \$8,550 for family coverage. The City’s HSA is administered by HSA Bank.
- If you would like to participate in the HSA in 2025, you **MUST** actively enroll during Open Enrollment. Otherwise, your current HSA elections will end on December 31, 2024.
 - You do not have to contribute to your HSA to receive the City’s contribution.
 - You can change your contribution amount at any time.

Coverage Level	Annual IRS Contribution Maximum	City Annual Contribution	Employee Contribution Maximum
Employee Only	\$4,300	\$700	\$3,600
Employee + Dependent(s)	\$8,550	\$1,700	\$6,850
Catch-Up (age 55+)	\$1,000	--	\$1,000

To be eligible for an HSA:

1. You must participate in an IRS-qualifying high deductible plan.
2. You can't be entitled to benefits under Medicare or "double-covered" under any other medical plan.
3. You or your spouse can't be enrolled in a Medical Spending FSA.
4. You can't be claimed as a dependent or on another person's tax return.

Please Note

- While you can't participate in the City Medical Spending FSA, you **can** participate in the Limited Purpose FSA, which covers dental and vision expenses.
- If you're currently enrolled in the Medical Spending FSA, all funds **must be** completely exhausted by December 31, 2024, to be eligible for a 2025 HSA.

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

Flexible Spending Accounts

- The City offers 3 Flexible Spending Account (FSA) options to employees and benefits are administered by HSA Bank. The FSA maximum annual contribution amounts will increase to \$3,200 for medical & limited purpose FSA.

Medical FSA

Maximum Contribution Limit: \$3,200

- **Eligible Expenses:** Use to set aside pre-tax dollars for eligible medical, dental, pharmacy & vision expenses (deductibles, coinsurance, copays, etc.)
- Those with an HSA **are not** eligible to enroll.
- Funds will not rollover year to year.
- Must use 2024 funds by 03/15/25* grace period end date.

Limited Purpose FSA

Maximum Contribution Limit: \$3,200

- **Eligible Expenses:** Use to set aside pre-tax dollars for eligible dental and vision expenses only (deductible, coinsurance, copays, contacts, eyeglasses, etc.).
- Medical expenses are **NOT** eligible for reimbursement.
- Members with an HSA are eligible for a Limited-Purpose FSA.
- Funds **will not** rollover year to year.
- Must use 2024 funds by 03/15/25 grace period end date.

Dependent Care FSA

Maximum Contribution Limit: \$5,000 (\$2,500 if married & filing separate tax returns)

- **Eligible Expenses:** Use to set aside pre-tax dollars to pay for daycare and elder/adult day care expenses. (Excludes summer camps or long-term care for parents that live elsewhere, such as in a nursing home).
- Covers childcare for children under age 13.
- Members with an HSA are eligible for a Dependent Care FSA.
- Must submit online or claim form for reimbursements.
- Funds will not roll over year to year – must use 2024 funds by 12/31/24. Grace period does not apply.

To participate in 2025, you **MUST** actively enroll during Open Enrollment. Otherwise, your current FSA elections will end on December 31, 2024.

Dental Coverage

Delta Dental



Dental Coverage

In-Network Benefits	Dental PPO (DPPO)	Dental HMO (DHMO)
Network	Plus Premier	DHMO Managed Care
Calendar Year Maximum (Does not apply to Diagnostic & Preventive Services)	\$1750	Unlimited
Deductible (Applies to Basic and Major Services Only)	\$50 per person \$150 per family	None
Preventive Services (Cleanings, Exams, Flouride, X-Rays)	100%	\$5 exam
Basic Services (Filling, Extractions, Anesthesia, Non-Surgical Periodontics)	80% after deductible	Per copay schedule
Major Services (Crowns, Dentures, Bridges, Endodontics, Surgical Periodontics)	%50 after deductible	Per copay schedule
Orthodontia (Adult & Child)	50%	Per copay schedule
Orthodontia Maximum (Adult & Child)	\$1750	\$1750

DPPO Plan Highlights

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

DHMO Plan Highlights

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

Locate a Provider

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

Dental Coverage

There are no changes to current plan designs or coverage costs for 2025!

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

Pending Council approval

Vision Coverage

Davis Vision by MetLife



Vision Coverage

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

Vision Coverage

There are no changes to plan designs or coverage costs for 2025!

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

Pending Council approval

Plan Highlights

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

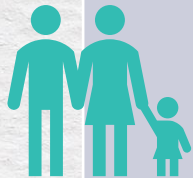
Family Support Benefits



Family Support Benefits

Family Support Benefit Options

Paid Parental Leave



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

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

Child Care Subsidy Program




Provides a one-time subsidy of \$2,000 to assist eligible employees enrolled in the Dependent Care Flexible Spending Account (DCFSA) with child-care expenses.

- Child(ren) age 13 and under.
 - If you enroll in the DCFSA after January 1 due to a qualifying life event, subsidy will be prorated.
- Eligible employees must:**
- Receive a salary of \$69,000 or below.
 - Cover their child(ren) age 13 and under on one of the City's medical plans.
 - Must be in the Employee + Child(ren) or Employee + Family coverage tier.
 - Enroll in the DCFSA and call EBC (our enrollment vendor) at (214) 556-0971 to request the subsidy.


Family Support Benefits

Family Support Benefit Options



Midwife Coverage

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



Headway Mental Health

- Headway is available if you are enrolled in one of the City's BCBSTX medical plans.
- Matches you with a provider for your mental health care needs.
- Offers same-day matching with providers who have openings within 48 hours.
- You can schedule in-person or virtual appointments.
- Offers a diverse network of over 4,000 providers in Texas, with over 1,200 that specialize in child and adolescent care.
- Find matching support at: headway.co/m/cityofdallas

Value-Added Benefits

No Cost to You!



EAP - ComPsych

Benefits Available through your EAP with ComPsych:

- 100% fully confidential service.
- You will continue to have access to licensed mental health care professionals and up to 5 free therapy sessions per instance.
- 24/7 access to online tools and resources.
- If you complete your 5 EAP sessions, ComPsych will refer you to an in-network BCBSTX provider so there will be no disruption in your care.
- Access to referrals for childcare services, legal services, financial services and more!

COMPSYCH
GuidanceResources® Worldwide

844-213-8968
guidanceresources.com
App: GuidanceNow
Web ID: BCBSTXEAP

Wellness Portal

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

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

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

To register or get started, visit wellbeingfirstabalancedyou.com, or email the Wellness team at citywellnesscenters@dallas.gov.



Kannact Diabetes Management

Diabetes management supplies and support program

ALSO SUPPORTS HYPERTENSION AND CARDIOVASCULAR RISK

You receive:

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

**Talk to a Kannact representative today or sign up at: 855-722-5513,
support@kannact.com, or www.kannact.com/cityofdallas**

Wondr Health & Airrosti:

Wondr Health Overview:

- If you're enrolled in one of the City of Dallas' medical plans through BCBSTX, you have access to the Wondr Health weight loss program at no cost to you!
- Wondr is a digital weight-loss program that is clinically proven to help you lose weight, sleep better, stress less.
- Designed to teach you simple skills that are based on behavioral science, so you can enjoy your favorite foods and feel better than ever
- Wondr is a digital platform offering intriguing, on-demand master classes as well as nonstop support in the Wondr app and community
- How to sign up:
 - Complete the application process online by visiting: wondrhealth.com/CityofDallas
 - Wait until you receive confirmation of acceptance (you will be notified via email)
 - You will receive a welcome kit with information on what to expect for the program & resources to get motivated before you start.
 - Start the program!

Airrosti Overview:

Airrosti is an in-network healthcare provider under the City's BCBSTX medical plans that provides rapid recovery treatment for soft tissue injuries. The goal with a treatment plan through Airrosti is to fix pain fast (within 3-4 visits) based on patient-reported outcomes. Airrosti providers help diagnose and treat most common musculoskeletal and joint conditions, including pain in the neck, back, shoulders, hips, elbows, knees, and feet.

You have the ability to choose from two care options – you can make an appointment in person or connect with an Airrosti provider virtually.

For all City of Dallas health plan members:
EPO/Copay Plan - \$50 Copay
HMO Plan - \$50 Copay
HDHP/HSA Plan - Deductible/Coinsurance

Pre-Retiree Concierge Service

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

Health Advocate Can:

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

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

Disability Benefits



Disability Benefits

Voluntary Short-Term Disability

There are no changes to current plan designs or coverage costs for 2025!

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

Disability Benefits

Long-Term Disability

There are no changes to current plan designs or coverage costs for 2025!

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

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

Life and AD&D Benefits



Basic & Supplemental Life

Basic Life Coverage

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

Supplemental Life Coverage

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

Remember to update your beneficiary information!

Supplemental Accidental Death & Dismemberment (AD&D)

Voluntary AD&D

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

**Remember to update
your beneficiary
information!**

Other Voluntary Benefits



Voluntary Benefits

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

Supplemental Health Products

Supplemental Health Products can help you pay for medical expenses not covered by Medical Insurance!

Accident Insurance	<ul style="list-style-type: none">• In the event of a covered benefit, this benefit will assist in paying your deductible, copays, and other medical bills or your daily expenses while you recover• Access to affordable group rates• Health screening benefit of \$75
Critical Illness Insurance	<ul style="list-style-type: none">• Provides a lump-sum benefit to cover out-of-pocket expenses following a diagnosis of a covered critical illness.• Waived pre-existing conditions limitation• Rates are based on age and coverage amount elected• Health screening benefit of \$50
Hospital Indemnity Insurance	<ul style="list-style-type: none">• Hospital Indemnity rates will be decreasing for 2025!• Covers unexpected out-of-pocket expenses when you end up in the hospital• Premium payments for hospital stays more than 30 days are waived until you're discharged• Waived pre-existing condition limitation• Health screening benefit of \$50

Additional Notes:

*No evidence of insurability required during open enrollment for Accident, Critical Illness, and Hospital Indemnity insurance, regardless of a first-time election

*Outside of open enrollment, you will only be able to enroll in the Accident, Critical Illness, and Hospital Indemnity insurance if you experience a qualifying life event

Next Steps



What Do I Need to Do for 2025 Enrollment?

Enrollment

This is an **ACTIVE** open enrollment. You **MUST** complete the enrollment process by **September 27** to ensure that you have the opportunity to review and make any decisions regarding coverage.

- If no action is taken, you will not have the opportunity to make any changes to your benefits coverage for the 2025 plan year.
- Please take the time to review your Life Insurance Beneficiary(s) and your Payroll Beneficiary Designation Form during Open Enrollment.

Enrollment Reminder

Open Enrollment for Active employees is September 16-27, 2024

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

Must enter exact
address to access site.

Questions? Contact the Enrollment Center

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

View our Benefit Materials and FAQ documents

- www.cityofdallasbenefits.org

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

- Benefit Specialists will be available starting September 16.