

CITY OF HIGHLAND VILLAGE

**Employee
Benefits
Program**



A Summary Guide to Your Employee Benefits

Benefits Include:

- Health Insurance
- Compass Patient Advocate
- Teladoc
- Wellness Program
- Dental Insurance
- Vision Plan
- Group Life/Accidental Death & Dismemberment
- Voluntary Life
- Long-Term Disability
- Colonial Life Voluntary Products
- Texas Municipal Retirement System (TMRS)
- Deferred Compensation
- Employee Assistance Program (EAP)
- Section 125—Flexible Spending

Effective October 1, 2017

Cigna Open Access Plus (866) 494-2111

Benefit	HSA Plan	PPO Plan
Lifetime Maximum	Unlimited	Unlimited
Deductible	\$3,000 (2X)	\$500 (2X)
Coinsurance	100%	80%
Office Visit Copay	Deductible	\$25
Specialist Office Visit Copay	Deductible	\$25
Preventive Care		
Routine Adult Physicals	Deductible Waived	Deductible Waived
Well Newborn Care	100% Coverage	100% Coverage
Hospital Admission	Deductible	Ded. + 20%
Outpatient Surgery	Deductible	Ded. + 20%
Emergency Room Facility	Deductible	\$250
Urgent Care Facility	Deductible	\$50
Prescription Drug Copays	Deductible First	
Generic	\$10	\$10
Name Brand	\$35	\$30
Non-formulary	\$60	\$50
Mail Order	2.5X for 90 days	2.5X for 90 days
Out-of-Pocket Maximum		
Individual	\$4,000	\$2,500 Medical/ \$1,000 Rx
Family	\$8,000	\$5,000 Medical \$2,000 Rx
Out-of-Network Charges		
Deductible	\$5,000 (2X)	\$1,000 (2X)
Coinsurance	80%	60%
Physician's Services	Ded. + 20%	Ded. + 40%
Hospital Admission	Ded. + 20%	Ded. + 40%
Emergency Room Copay/Facility	Covered as In-net	Covered as In-net
Out-of-Pocket Maximum (Inc. Ded.)		
Individual	\$6,000	\$5,000
Family	\$12,000	\$10,000
Pre-certification Required	Yes	Yes
Penalties Apply	Yes	Yes

Cigna Dental Coverage (800) 244-6224

Benefit	Coverage
Annual Deductible	\$50 (3X)
Coinsurance	
I. Preventive	100%
II. Basic	80%
III. Major/Dental Implants	50%
IV. Ortho (Adult and Child)	50%
Deductible Applies to	II and III
Calendar Year Maximum	\$1,500
Lifetime Maximum for Ortho	\$1,000

Vision Service Plan (VSP)* (800) 877-7195

Benefits	Network Provider	Non-Network Provider
\$20 Exam Copay & \$20 Supply Copay		
Examination (12 Months)	100%	Up to \$45
Single Vision Lenses (12 Months)	100%	Up to \$45
Bifocal Lenses (12 Months)	100%	Up to \$65
Trifocal Lenses (12 Months)	100%	Up to \$85
Lenticular Lenses (12 Months)	100%	Up to \$125
Selected Frames (24 Months)	Up to \$130	Up to \$47
Contact Lenses		
Necessary	100%	Up to \$210
Elective	Up to \$130	Up to \$120

*NOTE: VSP Signature Network is a PPO vision service. Benefits are paid based on network providers versus non-network providers. Contact lenses are in lieu of spectacle lenses and frames.

Cigna Group Life and AD&D*

Benefit	Coverage
Maximum Benefit	\$50,000 Life, \$50,000 AD&D
Guaranteed Issue Limit	\$50,000
Age Reduction	To 65% at Age 65; To 50% at Age 70
Accelerated Death Benefit %	75%
Conversion	Yes

*Please see TMRS for additional life insurance amount.

Cigna Voluntary Life

Benefit	Coverage
Employee	\$20,000 to \$500,000 in \$10,000 increments Maximum: Lesser of 5X Salary or \$500,000
Spouse	\$5,000 to \$250,000 in \$5,000 increments Maximum: 50% of Employee's Amount
Child(ren)	\$10,000
Guaranteed Issue 1st 30 Days of Employment	
Employee	\$100,000
Spouse	\$ 35,000
Child(ren)	\$ 10,000
Annual Enrollment (current participants)	\$ 10,000
Age Reduction	To 65% at Age 65; To 50% at Age 70
Premium Waiver	Yes
Accelerated Death Benefits (Employee and Spouse)	50% to a maximum of \$50,000
Portability	Yes
Voluntary AD&D	Available to Employee, Spouse and Children

Cigna Long-Term Disability

Benefit	Coverage
Elimination Period	180 days
% of Monthly Earnings	60% to \$6,000 Maximum
Maximum Benefit Period	To age 65
Own Occupation	36 months
Mental/Nervous/Substance Abuse	24 months
Return to Work Incentive	Up to 12 months
Pre-existing Conditions	3/3/12

Section 125—Flexible Spending

This allows pre-tax deductions for insurance premiums as well as Flexible Spending Accounts (\$2,600 annual maximum) and the Dependent Care Account (\$5,000 annual maximum). For claims issues, contact Higginbotham at (866) 419-3519. Claims can be faxed to (866) 419-3516.

Access account information via www.mywealtheonline.com/ higginbotham or via Higginbothamwealthcare app on your smart phone.

Compass—Patient Advocate

Compass Professional Health Services is your personal healthcare advisor:

- Unbiased doctor recommendations
- Provider cost and quality information
- Bill reconciliation
- Insider information on saving money on Medical, Dental and Vision

Colonial Life & Accident Voluntary Products*

Cancer Security	Universal Life or Term Life
Critical Illness	Hospital Income
Accident Care	Short Term Disability

*For information, please contact Melinda Allbritton, at (817) 992-0262.

Texas Municipal Retirement System (TMRS)

- 7% employee contribution matched two times by the City
- Matching funds are vested at five years
- One year salary life insurance
- Retirement eligible at 20 years of service or age 60 after vested

Deferred Compensation

Supplemental retirement savings (employee sponsored) plans are available via payroll deduction and are tax deferred. After six months of employment, the City will match up to 2% of your annual salary in contributions. For additional information, contact:

- #304455 International City/County Management (800) 669-7400
- #43257 Nationwide/PEBSCO (800) 473-2726

Cigna Life Assistance Program

Cigna's Life Assistance Program gives employees access to a wide range of resources. One toll-free number puts you in touch with masters'-level counselors, financial consultants and attorneys, 24 hours a day, 7 days a week. For situations where in-person resources are needed, professionals are available nationwide who provide local, in-person support including three face-to-face visits with a mental health provider at no charge.

800-538-3543 www.cignabehavioral.com/CGI

Username: rewards Password: savings

Teladoc

Talk to a doctor for free 24/7/365 by calling 800-835-2362. Teladoc doctors are US board-certified, credentialed every 3 years and have 15 years experience on average. They can diagnose and prescribe medication when necessary for many conditions including:

- Cold & flu symptoms
- Allergies
- Bronchitis
- Urinary tract infection
- Respiratory infection
- Sinus problems

Wellness Program

Employees who participate in the City of Highland Village Wellness Program qualify for a \$25 per month discount on health insurance premiums. More information can be found on your Wellness Account at www.highlandvillage.wellright.com. If it is unreasonably difficult or medically inadvisable for you to participate in our company sponsored Wellness Program, please contact Human Resources. Cigna members can also access the Health Rewards Program for discounts on a variety of health and wellness services and products.

Employee Contributions

Benefit	Per Pay Period Cost	w/ Wellness Discount
Cigna PPO Plan:		
Employee Only	\$ 35.16	\$ 22.66
Employee + Spouse	\$154.68	\$142.18
Employee + Child(ren)	\$130.08	\$117.58
Employee + Family	\$168.75	\$156.25
Cigna HSA Plan*:		
Employee Only	\$ 0.00	\$ 0.00
Employee + Spouse	\$109.66	\$ 97.16
Employee + Child(ren)	\$ 92.21	\$ 79.71
Employee + Family	\$121.97	\$109.47
Cigna Dental		
Employee Only	\$ 0.00	
Employee + Family	\$31.29	
Vision Service Plan		
Employee Only	\$0.00	
Employee + Family	\$4.60	
Life and AD&D		
Cigna	Paid by City of Highland Village	
TMRS	Paid by City of Highland Village	
Cigna LTD	Paid by City of Highland Village	
Employee Assistance Program	Paid by City of Highland Village	
Compass	Paid by City of Highland Village	

*The City will contribute \$75 per month (\$100 with Wellness participation) to the account of each employee enrolled as EO in the H S A and \$200 per month to the account of each employee enrolled as ES, EC or FA in the H S A.

Employees waiving Health Insurance will receive \$100 per month. Those who waive and participate in the Wellness Program receive \$125 per month.

This brochure highlights the main features of the City of Highland Village benefits program.

This brochure does not include all plan rules and details. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be any inconsistencies between this brochure and the legal plan documents, the plan documents are the final authority.

If you have further questions, please contact Human Resources for further information.

Helpful Numbers and Websites

Benefit	Telephone	Website
Medical	(866) 494-2111	www.mycigna.com
OptumHealth Bank	(866) 234-8913	www.optumbank.com
Dental	(800) 244-6224	www.mycigna.com
Vision	(800) 877-7195	www.vsp.com
Life/AD&D	(800) 238-2125	see Human Resources
Long Term Disability	(800) 362-4462	see Human Resources
Compass	(800) 513-1667	answers@compassphs.com
Supplemental	(800) 325-4368	www.coloniallife.com
Retirement	(800) 924-8677	www.tmr.org
Employee Assistance	(800) 538-3543	www.cignabehavioral.com/CGI
Teladoc	(800) 835-2362	www.teladoc.com
Flex Accounts	(866) 419-3519	www.mywealthcareonline.com/higginbotham

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