

**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, 2018**

## Cigna Open Access Plus (866) 494-2111

Benefit	HSA Plan	PPO Plan
<b>Lifetime Maximum</b>	Unlimited	Unlimited
<b>Deductible</b>	\$3,000 (2X)	\$500 (2X)
<b>Coinsurance</b>	100%	80%
<b>Office Visit Copay</b>	Deductible	\$25
<b>Specialist Office Visit Copay</b>	Deductible	\$25
<b>Preventive Care</b>		
Routine Adult Physicals	Deductible Waived	Deductible Waived
Well Newborn Care	100% Coverage	100% Coverage
<b>Hospital Admission</b>	Deductible	Ded. + 20%
<b>Outpatient Surgery</b>	Deductible	Ded. + 20%
<b>Emergency Room Facility</b>	Deductible	\$250
<b>Urgent Care Facility</b>	Deductible	\$50
<b>Prescription Drug Copays</b>	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
<b>Out-of-Pocket Maximum</b>		
Individual	\$4,000	\$2,500 Medical/ \$1,000 Rx
Family	\$8,000	\$5,000 Medical \$2,000 Rx
<b>Out-of-Network Charges</b>		
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
<b>Out-of-Pocket Maximum (Inc. Ded.)</b>		
Individual	\$6,000	\$5,000
Family	\$12,000	\$10,000
<b>Pre-certification Required</b>	Yes	Yes
Penalties Apply	Yes	Yes

## **Cigna Dental Coverage (800) 244-6224**

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

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

<b>Benefits</b>	<b>Network Provider</b>	<b>Non-Network Provider</b>
<b>\$20 Exam Copay &amp; \$20 Supply Copay</b>		
<b>Examination (12 Months)</b>	100%	Up to \$45
<b>Single Vision Lenses (12 Months)</b>	100%	Up to \$45
<b>Bifocal Lenses (12 Months)</b>	100%	Up to \$65
<b>Trifocal Lenses (12 Months)</b>	100%	Up to \$85
<b>Lenticular Lenses (12 Months)</b>	100%	Up to \$125
<b>Selected Frames (24 Months)</b>	Up to \$130	Up to \$47
<b>Contact Lenses</b>		
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\*

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

\*Please see TMRS for additional life insurance amount.

## Cigna Voluntary Life

<b>Benefit</b>	<b>Coverage</b>
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
<b>Guaranteed Issue 1st 30 Days of Employment</b>	
Employee	\$100,000
Spouse	\$ 35,000
Child(ren)	\$ 10,000
Annual Enrollment (current participants)	\$ 10,000
<b>Age Reduction</b>	To 65% at Age 65; To 50% at Age 70
<b>Premium Waiver</b>	Yes
<b>Accelerated Death Benefits (Employee and Spouse)</b>	50% to a maximum of \$50,000
<b>Portability</b>	Yes
<b>Voluntary AD&amp;D</b>	Available to Employee, Spouse and Children

## Cigna Long-Term Disability

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

## Section 125—Flexible Spending

This allows pre-tax deductions for insurance premiums as well as Flexible Spending Accounts (\$2,650 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/](http://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)

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- 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

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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

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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](http://www.cignabehavioral.com/CGI)

Username: rewards Password: savings

## Teladoc

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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](http://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

<b>Benefit</b>	<b>Per Pay Period Cost</b>	<b>w/ Wellness Discount</b>
<b>Cigna PPO Plan:</b>		
Employee Only	\$ 36.89	\$ 24.39
Employee + Spouse	\$162.31	\$149.81
Employee + Child(ren)	\$136.49	\$123.99
Employee + Family	\$177.00	\$164.50
<b>Cigna HSA Plan*:</b>		
Employee Only	\$ 0.00	\$ 0.00
Employee + Spouse	\$115.47	\$102.97
Employee + Child(ren)	\$ 97.10	\$ 84.60
Employee + Family	\$128.46	\$115.96
<b>Cigna Dental</b>		
Employee Only	\$ 0.00	
Employee + Family	\$32.23	
<b>Vision Service Plan</b>		
Employee Only	\$0.00	
Employee + Family	\$4.60	
<b>Life and AD&amp;D</b>		
Cigna	Paid by City of Highland Village	
TMRS	Paid by City of Highland Village	
<b>Cigna LTD</b>	Paid by City of Highland Village	
<b>Employee Assistance Program</b>	Paid by City of Highland Village	
<b>Compass</b>	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.

**T**his 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	<a href="http://www.mycigna.com">www.mycigna.com</a>
OptumHealth Bank	(866) 234-8913	<a href="http://www.optumbank.com">www.optumbank.com</a>
Dental	(800) 244-6224	<a href="http://www.mycigna.com">www.mycigna.com</a>
Vision	(800) 877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
Life/AD&D	(800) 238-2125	see Human Resources
Long Term Disability	(800) 362-4462	see Human Resources
Compass	(800) 513-1667	<a href="mailto:answers@compassphs.com">answers@compassphs.com</a>
Supplemental	(800) 325-4368	<a href="http://www.coloniallife.com">www.coloniallife.com</a>
Retirement	(800) 924-8677	<a href="http://www.tmr.org">www.tmr.org</a>
Employee Assistance	(800) 538-3543	<a href="http://www.cignabehavioral.com/CGI">www.cignabehavioral.com/CGI</a>
Teladoc	(800) 835-2362	<a href="http://www.teladoc.com">www.teladoc.com</a>
Flex Accounts	(866) 419-3519	<a href="http://www.mywealthcareonline.com/higginbotham">www.mywealthcareonline.com/higginbotham</a>
On-Line Enrollment	(866) 419-3518	<a href="http://www.benefitsinhand.com">www.benefitsinhand.com</a>

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