

# City of Round Rock **Employee Benefits** Open Enrollment October 2020

Benefits year: January 1, 2021 to December 31, 2021

## 2021 **Benefits** Highlights

•Monthly Rates: no changes •Plan designs: no changes •**RockCare:** will continue at no cost\* •Alight Health Navigation: will continue at no cost\* •CVS Minute Clinics: will continue at no cost\*

\*Enrollment with the City's health plans is required

Dental

## **Employee Benefits**



Vision

Medical



Prescriptions



Health &

Wellness



Flex



Learning Spending



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## 2021 Benefits: Highlights

•Increases may be needed for 2022. Use RockCare, CVS Minute Clinics, Teladoc and Seton Express Care Clinics for health care savings. Stay current with your prescriptions.

•Annual health status. Receive your annual Personal Health Assessment. Follow-up with your doctor if needed.

•Full benefits information: Reference the 2021 Employee Benefits Guide and EmployeeNet.





## BENEFITS ELIGIBILITY

**2021 Benefits Eligibility**  Full-time and part-time employees who work 30 or more hours per week.
Health insurance can be waived if you provide proof of coverage elsewhere.
Dependents:

- •Legal spouse (marriage license required)
- •Children up to the age of 26 (birth certificate required)



# **ONLINE** ENROLLMENT

## 2021 Benefits Enrollment

•Benefits enrollment for <u>all</u> benefits eligible employees must be completed in ESS by October 31, 2020.

•Review your enrollments and dependents carefully. You will receive an email from ESS after your enrollments have been submitted. Please print or keep for your records.

•Consult with HR to confirm.

- •Benefits elected during open enrollment are effective January 1, 2021.
- •Qualifying life events permit benefits changes mid-year (30-day deadline).



## **2021 Benefits: Tuition Assistance**

•Summary: Eligible employees may receive no more than \$2,000 in tuition assistance per fiscal year. Courses/degree must be career/job related, but *not job required*.

•Eligibility: Full-time, regular employees with more than 6 months of employment.

•Advanced Assistance: Sponsorship at Austin Community College and Texas State University.

•**Reimbursement:** Tuition assistance reimbursement after course(s) completion at accredited academic institution.

•Enrollment: Tuition assistance application and required documentation <u>must</u> be submitted to HR prior to start of course(s).

•Exclusions: Books, equipment and supplies are not covered.



# TUITION ASSISTANCE

## 2021 Benefits: Safety & Risk Management

#### •Safety Shoes:

•Up to \$100 for Safety Footwear

•Up to \$150 for Steel Toe Safety Footwear

•Limited to once per every 12 months

•Must complete assessment and authorization forms (available on EmployeeNet)

•Safety Glasses/Goggles (Prescribed):

•Up to \$100 for single lenses

•Up to \$150 bifocal safety glasses

- •Limited to once per every 24 months
- •Must complete assessment and authorizations forms (available on EmployeeNet)

#### SAFETY AT THE WORKPLACE







## **2021 Benefits: Employee Discounts**



•Round Rock Public Library: Free Library card for all employees.

•Clay Madsen Recreation Center: Free employee membership <u>OR</u> discount on family membership.

•**Pool Passes:** Free employee admittance to Micki Krebsbach and Lake Creek Pools.

•**Fitness:** Free CoreSpeed classes for all employees (dependents age 18 and above <u>and</u> enrolled with City's health plans are eligible). A waiver is required for participation.

•Yoga: Free Soul Strong Yoga classes.

## 2021 Benefits: RockCare

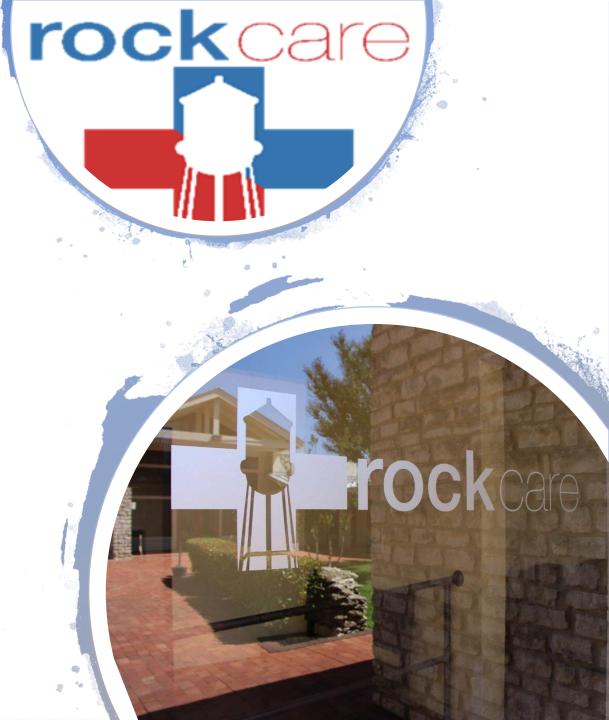
•Free for employees and their dependents age 5 and above enrolled with the City's health insurance. Unlimited visits per year.

•Common conditions (not urgent care or ER).

•Personal health assessments available (annual event in July).

•Labs ordered by RockCare or your physician and completed at RockCare and are included at no additional cost (exclusions apply).

•City's health insurance is self-funded. RockCare helps to control costs.



## 2021 Benefits: RockCare



•Call 800-923-8244 to schedule an appointment.

•CareATC Mobile App. Available for free in Apple, Android and Google app store.

•Step 1: Tell CareATC about yourself.

•Step 2: Verify your identity.

•Step 3: Create your account.

•Step 4 : Set up login recovery options.







## 2021 Benefits: Aetna Aexcel Choice POS II Health Plan

	In-Network	Out-of-Network
Individual Deductible	\$1,000	\$2,000
Family Deductible (3 or more members)	\$3,000	\$6,750
Co-Insurance (after deductible is met)	80%	50%
Individual Out of Pocket Maximum	\$5,000	\$12,000
Family Out of Pocket Maximum	\$14,500	\$36,000
Primary Care*	\$25 co-pay	50% after deductible
Teladoc Telehealth	\$25 co-pay	N/A
Specialist*	\$25 / \$45 co-pay	50% after deductible
Urgent Care	\$35 co-pay	50% after deductible
ER (True Emergency only)	80% after \$300 co-pay and deductible	50% after \$300 co-pay and deductible

\*Includes telemedicine (if available with your healthcare provider)

## aetna

## **2021 Benefits: Aetna Whole Health – Seton Health Alliance**

	In-Network Only
Individual Deductible	\$500
Family Deductible (3 or more members)	\$1,500
Co-Insurance (after deductible is met)	90%
Individual Out of Pocket Maximum	\$2,500
Family Out of Pocket Maximum	\$5,000
Primary Care*	\$25 co-pay
Teladoc Telehealth	\$25 co-pay
Specialist*	\$35 co-pay
Urgent Care	\$35 co-pay
ER (True Emergency only)	90% after \$300 co-pay and deductible

\*Includes telemedicine (if available with your healthcare provider)



## 2021 Benefits: Aetna Aexcel Choice POS II Rates

	<b>Monthly Rate</b>	<b>Employer Monthly Rate</b>	<b>Employee Monthly Rate</b>
Employee	\$1,140	\$1,000	\$140
Employee + Child(ren)	\$1,350	\$1,000	\$350
Employee + Family	\$1,490	\$1,000	\$490

## **2021 Benefits: Aetna Whole Health - Seton Rates**

	Monthly Rate	Employer Monthly Rate	<b>Employee Monthly Rate</b>
Employee	\$1,136	\$1,031	\$105
Employee + Child(ren)	\$1,311	\$1,031	\$280
Employee + Family	\$1,441	\$1,031	\$410

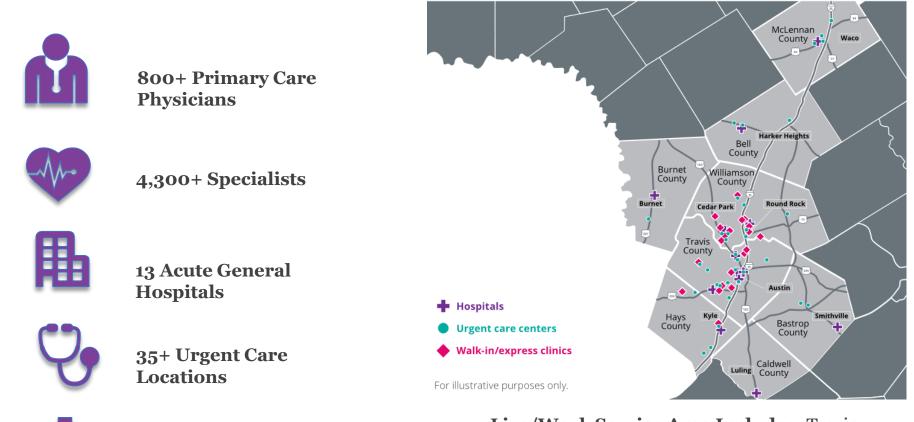
## Aetna Whole Health - Seton Health Alliance



#### Ascension



#### Aetna Whole Health- Seton Health Alliance: Network Snapshot





**20 + Walk-In/Express Clinics** (Including CVS Minute Clinics) **Live/Work Service Area Includes:** Travis, Williamson, *McLennan*, Hays, Bastrop, Bell, Burnet and Caldwell Counties

◆aetna™ Seton Health Alliance Ascension Providence

#### **New Service: Online Provider Directory**

#### Introducing Fibroblast:

#### A new online directory of Seton Health Alliance Healthcare Providers.

#### http://sha.fibroblast.com/

#### How is this new online tool useful to you?

- You can use it to find a certain specialist and provider within the SHA network.
- Just search by specialty and zip code to find a provider located in an area convenient to you.
- Or you can find a provider's contact information to ask a question or make a professional inquiry.

#### Some important tips:

- The tool does not display the healthcare insurance a particular provider accepts. Verify network coverage with Aetna.
- It also does not schedule appointments.

**Network Navigator Assistance:** available at no cost to all members enrolled with the Whole Health Seton plan. A navigator will ensure in-network coverage. Contact HR to start the Network Navigator Assistance process.

#### **After Hours Access**

Seton Express Care Clinics:

- In-network with both of the City's medical plans.
- Open 7 days a week (*Westlake and Round Rock locations only*).
- Walk-ins welcome.
- Lower cost than urgent care or ER care.
- Staffed with Seton doctors and advanced practitioners.
- Convenient Round Rock location.



#### **Central Texas' Leading Provider of World-class Pediatric Services**





- Receive exceptional pediatric care regardless of where you live:
  - Multiple Seton hospitals trained in Dell Children's *Pediatric Protocols*
  - Kid-friendly areas
- *Only* comprehensive pediatric heart program in Central Texas.
- One of *only 12* Level One Pediatric Surgery Centers in the United States.

#### **Patient Testimonial (Employer Mammo event)**



#### THE SITUATION

Breast cancer is the 2<sup>nd</sup> most common cause of cancer-related death among women in the U.S., after lung cancer. But the survival rate for those who receive a diagnosis of breast cancer in its early stages is 99%.

#### WHAT OUR TEAM DID

Seton Health Alliance worked with the team at Seton Breast Care Center to arrange free mammograms for female employees of AISD and the City of Round Rock. The Breast Care Center provides a spa-like environment designed to make getting a mammogram as comfortable as possible. Screenings were several times in 2018, 2019 and more are scheduled for 2020 and beyond.

#### **BOTTOM LINE**

A recent participant of the mammogram event said:

#### **Patient Testimonial (Employer Mammo event)**

"I took advantage of Seton Health Alliance's offer for a free mammogram at Seton's Breast Care Center. Totally convenient, it was on a Saturday morning and I didn't have to take time off work. After relaxing in one of the Center's soft and heated robes and being examined by one of the skilled technicians, I was in and out in less than an hour. But the best part? I just completed treatment for the cancerous cells they flagged in one of my breasts. Grateful for my experience, I now am recommending that all my friends and family get age appropriate cancer screening exams."



## aetna®

## **2021 Benefits: Prescriptions**

Generic dispensing rates: RockCare 95%; health plans: 90%Rx formulary is available from Aetna and on EmployeeNet.

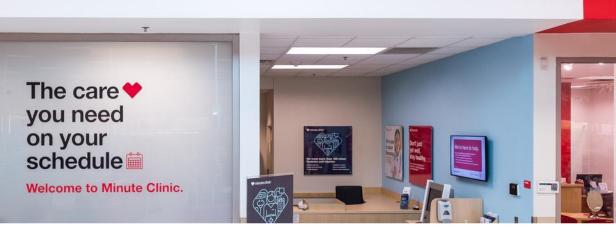


	30-day supply Retail	90-day supply Retail	90-day supply Mail Order
Generic	\$0	\$0	\$0
Preferred Brand	\$30	\$90	\$50
Non-Preferred Brand	\$50	\$150	\$90

## minute clinic

## **CVS Minute Clinics**

- Great option when traveling.
- In-network with both health plans and have a \$0 co-pay.
- Primary care and minor injuries treatment.
- Available nationwide.
- Visit the CVS minute clinic website and search by ZIP code.







## 2021 Benefits: Aetna Teladoc

## TELEHEALTH

COMPUTER



TO

USE

EASY



•Available with both health plans, 24/7.

- •Video visit with a doctor.
- •Non-emergency, acute general medical needs (not meant to be a PCP).

•Great option when traveling.

•\$25 co-pay.

•Set your account up in advance at <u>https://member.teladoc.com/aetna</u> to save time.

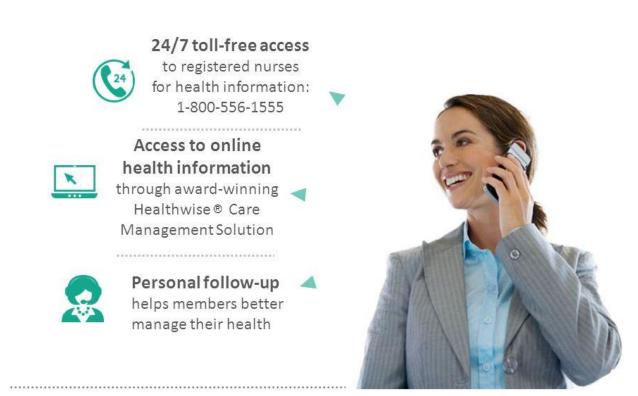
#### **♥aetna**\*

Secure Member Log-in		
Welcome to Aetna's member website		
User name		
Password		
Remember user name		
Secure Log In		

•Your personalized, free and secure online account.

•View benefits information, find innetwork providers, view/print your ID card and keep track of claims.

•Visit Aetna's Secure Member website at aetna.com to register your account.



Informed Health Line – 24/7 Nurse Line

Aetna Inc.

•Unnecessary trips to the ER can be prevented by utilizing the Informed Health Nurse Line.



## **2021 Benefits: Aetna Dental PPO**

Individual Deductible	\$50
Family Deductible (3 or more members)	\$150
Annual Maximum Benefit	\$1,500
Preventive Care	Covered 100%
Basic Care	80% after deductible
Major Care	50% after deductible
Orthodontia (children age 20 and below only)	50% after deductible, lifetime maximum of \$1,500





## **2021 Benefits: Aetna Dental Rates**

	Monthly Rate	Employer Monthly Rate	<b>Employee Monthly Rate</b>
Employee	\$48	\$20	\$28
Employee + Child(ren)	\$66	\$20	\$46
Employee + Spouse	\$63	\$20	\$43
Employee + Family	\$95	\$20	\$75







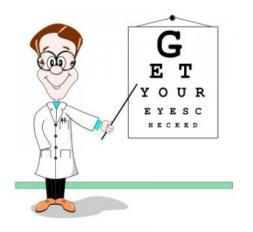
## 2021 Benefits: Aetna Vision Preferred

	In-Network
Exam, lenses and frames	Once every rolling 12 months
Eye Exam	\$10 co-pay
Contact lens fitting	Discounted fee
Frames	\$130 allowance, then 20% discount
Lenses	\$10 co-pay for standard plastic
Contact lenses	Conventional: \$130 allowance, then 15% discount Disposable: \$130 allowance
Laser Vision Correction	Retail: 15% discount Promotion: 5% discount
Second Pair Discount	40% off additional frame(s)

## aetna®

## **2021 Benefits: Aetna Vision Rates**

	Monthly Rate	<b>Employer Monthly Rate</b>	<b>Employee Monthly Rate</b>
Employee	\$7	\$6	\$1
Employee + Child(ren)	\$12	\$6	\$6
Employee + Spouse	\$12.70	\$6	\$6.70
Employee + Family	\$18.68	\$6	\$12.68



## 2021 Benefits: Airrosti

•Healthcare group that treats softtissue/musculosketal injuries.

- •In-network benefit with both of the City's health plans.
- •\$0 co-pay per visit (maximum of 20 covered visits per member per year).
- •Average of 3 visits per injury to resolution.
- •Over 15,000 physician recommended surgeries have been avoided.





## 2021 Benefits: Airrosti

•Every appointment is approximately an hour of treatment including the following:

•Injury assessment, expert diagnosis, hands-on manual therapy with an Airrosti Certified Provider.

•Personalized rehab plan performed and assigned by an Airrosti Certified Recovery Specialist.

•Over 30+ locations in the Austin area (2 locations in Round Rock).



#### Let us handle the healthcare stuff.

Health benefits can be confusing, medical costs are rising, and finding the right care for you and your family can be frustrating and time consuming. We are here to simplify your healthcare experience and help you take control of healthcare costs. Your personal Health Pro® consultant will take care of you, so you can spend more time on what matters most. We can help you...

- Understand your benefits
   Clear up any confusion about your health plan.
- Find great doctors
   Locate highly-rated doctors, dentists and eye care professionals.
- Save money on healthcare
  Compare prices and choose more
  cost-effective options.
- Pay less for prescriptions
   Get recommendations for lower-cost medications.
- Resolve billing errors
   Over 30% of medical bills are wrong.
   Don't get overcharged.
- Schedule appointments
   Have your appointments scheduled at times
   most convenient for you.

## **2021 Benefits: Alight Health Navigation**





Member Portal: member.alight.com Health Pro: Damonti.Battonjackson@alight.com | 800.513.1667 x25



Available at no-cost to all employees and dependents enrolled with the City's health plans.





## 2021 Benefits: Flexible Spending Accounts

#### •Health Care FSA:

•\$2,750\* max annual contribution.

•Tax free and interest free loan; full annual balance is available when benefits are effective.

•Funds may only be used for qualified expenses; debit card available.

•\$500 carryover to the next calendar year.

•Dependent Care FSA:

•\$5,000\* max annual contribution.

•Funds may only be used to pay for expenses related to child-care for children under the age of 13, or adults in your household who are incapable of self-care.

•Funds may only be used for qualified expenses; debit card available.

•Use-it-or-lose-it for any funds not claimed at the end of the calendar year.

#### \*Subject to change per IRS regulations



## 2021 Benefits: TMRS Retirement

- •Participation is mandatory for employees who are benefits eligible.
- •Contribution rate: 7% of gross wages, each paycheck.
- Your account grows a guaranteed interest rate of 5% each year (after a full 12 months of contributions).
- •Retirement eligibility: 20 years of service (no age requirement) <u>or</u> at least age 60 with at least 5 years of service.
- •When you retire: the City of Round Rock will match your contributions and interest at 2:1.
- •Restricted and Proportionate Service Credit available.







## 2021 Benefits: 457b Deferred Compensation

	Pre-Tax	Post-Tax (Roth)
Annual Maximum	\$19,500*	\$19,500*
Annual Maximum (age 50 and over)	\$26,000*	\$26,000*

•Available for employees who want to contribute more to their retirement in addition to the 7% contribution rate with TMRS.

•Minimum contribution per pay period is \$10.00. Maximum contribution per year includes both plans. Example: if you are under the age of 50 and contribute \$4,000 per year to the Roth plan, the maximum you can contribute per year to the pre-tax plan is \$15,500.

•New enrollments must complete a participation agreement with Nationwide.

•Contribution changes are permitted anytime during 2021. Contribution changes must be submitted directly to Nationwide (do not submit to HR), and will take effect the first paycheck of the following month.



## **2021 Benefits: 457b Deferred Compensation**

•Nationwide Retirement app.

•My Interactive Retirement Planner: online feature to set your personal retirement goals and generate your personalized Retirement Readiness Report.



Easy. Intuitive. Ready for download right now.



## 2021 Benefits: Employee Assistance Program



•Employer paid benefit.

•Available to you and your household members that reside in your home (children under the age of 8 are referred out of the EAP to your health plan).

•Accessible 24 hours a day by phone.

•IConnectYou app for your smartphone.

•6 covered sessions per issue per person per year.

•Unlimited access to referral and education services.

•Will & Trust preparation assistance (online only).



### **MINNESOTA LIFE**

### **2021 Benefits: Basic Term Life and AD&D Insurance**

- •Employer provided benefit.
- •Basic Term Life Insurance with matching Accidental Death & Dismemberment coverage.
- •One times your annual salary rounded up to the next \$1,000 increment, not to exceed \$100,000.
- •Benefit reduces at age 65.

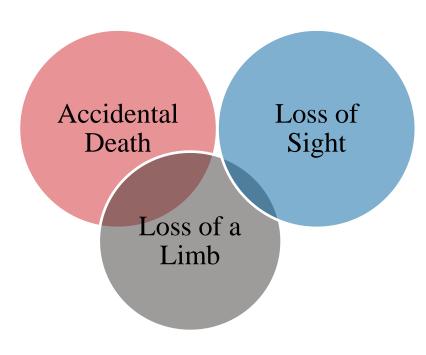
### **MINNESOTA LIFE**

### **2021 Benefits: Voluntary Life Insurance**

Employee	Spouse	Child	
<ul> <li>\$10,000 increments</li> <li>Maximum is the lesser of five (5) times salary or \$500,000</li> </ul>	<ul> <li>\$5,000 increments</li> <li>Maximum is 100% of employee coverage</li> </ul>	• \$15,000 benefit	Notes: If your spouse or child is eligible for employee coverage, they cannot be covered as a dependent. A child may only be covered by 1 parent. Dependent coverage cannot exceed 100% of the employee's <u>voluntary</u> <u>life amount.</u>
• No age reductions	• Rates based on spouse's age	• Insures all children, live birth to age 26	
• New employees: \$250,000 is guarantee issue	• New employees: \$50,000 is guarantee issue	• Guaranteed each annual enrollment period (no EOI required)	

### **MINNESOTA LIFE**

# 2021 Benefits: Voluntary AD&D



### Enroll in Employee only AD&D or Family AD&D, not both.

Guaranteed issue - no EOI required.

#### **Employees enroll** in \$10,000 increments:

• up to \$500,000, not to exceed 5x annual salary.

**Family benefit** is a percentage of the employee's elected AD&D amount:

- Spouse with children 40%; no children 50%,
- Each child with spouse 10%; no spouse 15%

#### **Monthly cost:**

Employee Only: per \$1,000: \$.025 Family: per \$1,000: \$.035

# **2021 Benefits: Voluntary Short-Term Disability Insurance**

•Income security for off-the-job accidents, injuries and illnesses that prevent you from being at work.

•Pays 60% of your weekly salary, not to exceed \$1,000 in benefits per week.

•14 day waiting period before benefits begin.

•26 weeks maximum duration of benefits (includes 14 day waiting period).

•Cost is \$0.34 per \$10 of weekly benefit.

•Benefit is offset by social security, sick pay, retirement benefits and workers' compensation benefits, if any received.

•Pre-existing conditions excluded unless there is 12 months of continuous coverage with the City's short-term disability benefit plan.

•New employees: enrollment is guarantee issue. Evidence of insurability required for late entrants.



### SHORT TERM DISABILITY







# 2021 Benefits: Long-Term Disability Insurance

•Income security for off-the-job accidents, injuries and illnesses that prevent you from being at work.

•Pays 60% of your monthly salary, not to exceed \$5,000 monthly benefit.

- •180 day waiting period before benefits begin.
- •Approved short term disability claim will be included in the 180-day waiting period for benefits.

•Benefit is offset by social security, sick pay, retirement benefits and workers' compensation benefits, if any are received.

•Pre-existing conditions excluded unless there is 12 months of continuous coverage with the City's long-term disability benefit plan.



## **2021 Benefits: Voluntary Accident Insurance**

- Guaranteed issue coverage.
- **Payments** are made directly to you to spend as you choose.
- **Claims** are paid fast.
- Take coverage with you if you change jobs or retire.
- Over 150 covered events.



## **2021 Benefits: Voluntary Critical Illness Insurance**

- Lump sum payment to use as you see fit when diagnosis is verified. Coverage for the entire family.
- Recurrence benefit.
- **Guaranteed** issue coverage and no waiting periods or age restrictions.

- Cancer
- Heart attack and stroke
- Major organ transplant and kidney failure
- Alzheimer's disease
- Coronary artery bypass graft
- Plus 22 listed conditions

You have a **choice** of a \$5,000, \$10,000 or \$15,000 Initial Benefit Amount. Enrolled dependents will have 50% of what employee elects.

Your Total Benefit Amount will be **3 times** the Initial Benefit Amount you selected

### 2021 Benefits: Texas Legal





Texas Legal, a nonprofit organization, founded in 1972 by the State Bar and the Texas State Legislature, provides legal insurance to Texans. Identify theft prevention and restoration benefit, provided by Experian Identity Works, is included with both plans.

A voluntary employee benefit that covers your attorney's billable time with Network Attorneys when you need legal assistance – similar to how health insurance covers your doctor visit when you need medical assistance.



# **2021 Benefits: Texas Legal**

	Preferred Plan Individual \$6/check	Select Plan Individual \$3 <sup>50</sup> /check
	<b>Family</b> \$8/check	<b>Family</b> \$4 <sup>50</sup> /check
Estate Planning (wills, trusts, power of attorneys, living wills and more)	Covered!	Covered!
Identity Theft Monitoring and Restoration	Covered!	Covered!
Criminal Defense DUI, felony, misdemeanor and more	Covered!	25 % discount on legal fees
Family Law Divorce, custody, child support and more 6 month waiting period	Covered!	Up to 10 hours
Civil Defense	Covered!	Up to 8 hours
Financial Law Bankruptcy (3 month waiting period), Real Estate	Covered!	25% discount on legal fees
Consumer Protection DTPA Violation	Covered!	Consultation & negotiations only
General Legal Services Legal advise, correspondence, negotiations, document preparations and more	6 hours	2 hours
Attorney Consultations	4 meetings	2 meetings

Initial meeting with attorney regarding legal issue



### 2021 Benefits: LegalShield & IDShield

LegalShield is a voluntary employee benefit that covers your attorney's billable time with a network of law firms located in all 50 states.

IDShield is a voluntary employee benefit that provides identity theft prevention and restoration benefits.





## 2021 Benefits: LegalShield & IDShield

#### THE LEGALSHIELD MEMBERSHIP INCLUDES:

OF Dedicated Law Firm

Legal Advice/Consultation on an unlimited number of personal legal issues

Letters/Calls made on your behalf

- Contracts/Documents Reviewed up to 15 pages each Residential Loan Document Assistance Lawyers prepare your Will/Living Will/Health Care
- Power of Attorney Speeding Ticket Assistance (15 day waiting period)
- IRS Audit Assistance

Trial Defense (if named defendant/respondent in a covered civil action suit)

Uncontested Divorce, Separation, Adoption and/or Name Change Representation (available 90 days after enrollment)

25% Preferred Member Discount (bankruptcy, criminal

- (24/7) charges, DUI, personal injury, etc.)
- 24/7 Emergency Access for covered situations

Put your law firm in the palm of your hand with the LegalShield mobile app



#### THE IDSHIELD MEMBERSHIP INCLUDES:

#### Social Media Monitoring

Allows you to monitor multiple social media accounts and content feeds for privacy and reputational risks.

#### Privacy and Security Monitoring Internet monitoring of your name, date of I

Internet monitoring of your name, date of birth, SSN, email address, phone numbers, and more. Monthly credit score tracking. With the family plan, Minor Identity Protection is included and provides monitoring for up to 8 children under the age of 18 for no additional cost.

#### Consultation

Your identity protection plan includes 24/7/365 live support for covered emergencies, unlimited counseling, identity alerts, data breach notifications and lost wallet protection.

#### Full Identity Restoration

Complete identity recovery services by Kroll Licensed Private Investigators to its pre-theft status.

#### \$5 Million Service Guarantee

We'll do whatever it takes for as long as it takes to help recover and restore your identity.

Put identity theft protection in the palm of your hand with the IDShield mobile app



Monthly Rate	Employee	Family
LegalShield	\$16.95	\$18.95
IDShield	\$8.95	\$18.95
Combined	\$25.90	\$33.90

For more information, please call your independent associate:

JIM & KAY HOLLIDAY 512-567-4969 jimholliday@ymail.com

### **2021 Benefits: Voluntary Pet Insurance**

•No payroll deduction; direct billing from Petplan.

•Treatment: when your pet has an accident or falls ill, seek treatment and enjoy the stress-free confidence that you'll be covered.

•Reimbursement: Petplan will pay you back up to 90% of the vet bill.

•Receive your personalized quote at gopetplan.com

•City of Round Rock employee discount: use code ROCKPET for a 10% discount.

#### Petplan

- We reimburse the cost of your vet exam fees.
- We know that pearly whites are an important part of your pet's health, so full coverage for dental diseases and injuries are included as standard in your policy.
- We cover hereditary conditions including hip dysplasia — as standard in your policy.







# Open Enrollment October 2020

- All benefits eligible employees must complete 2021 benefits enrollment in ESS no later than October 31, 2020.
- After your enrollment is complete in ESS, verify your elections and dependents are correct. Keep a copy of your email confirmation.
  - Elections become effective January 1, 2021.