

Open Enrollment for 2022 Employee Benefits

Enrollment Period in ESS is
October 1, 2021 to October 31, 2021

Meeting Agenda

1. Summary of 2022 Employee Benefits
2. Wellness, Discounts and Tuition Assistance (*Human Resources*)
3. Medical and Pharmacy (*United Healthcare*)
4. Seton Health Alliance (*Seton*)
5. RockCare (*CareATC*)
6. Airrosti (*Airrosti*)
7. Alight Health Navigation (*Alight*)
8. Dental (*United Concordia Dental*)
9. Vision (*Community Eye Care*)
10. Life and Disability Insurances (*Ochs*)
11. Flexible Spending Accounts (*Navia*)
12. Deferred Compensation 457b (*Nationwide Retirement*)
13. Employee Assistance Program (*Deer Oaks*)
14. Accident and Critical Illness (*MetLife*)
15. Pre-Paid Legal and ID Theft Prevention (*Texas Legal; LegalShield*)
16. Pet Insurance (*PetPlan*)
17. Closing (*Human Resources*)

Summary of 2022 Employee Benefits

- New Benefit Vendors: United Healthcare, United Concordia Dental and Community Eye Care. All include enhanced benefits.
- No rate increases for health and dental benefits. Rate decreases for vision benefits.
- RockCare will continue for employees/retirees and their families.
- Increased tuition assistance benefit amount.

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ESS is
October 1, 2021 to
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Employee Recognition and Wellness

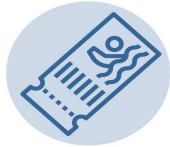


- Recognition for employee work anniversaries
- Compliment a co-worker
- Physical, mental and financial wellness, and nutrition resources
- Collect wellness badges and redeem for great prizes

<https://www.mtmcarousel.com/cityofroundrock>



City of Round Rock Employee Discounts



City Facilities

- 1) Round Rock Public Library – free library card. Please apply in person at the Library and present your City ID badge and your Texas issued ID with current address.
- 2) Clay Madsen Recreation Center – free employee membership or discount on family membership. Please apply in person at the Recreation Center and present your City ID badge.
- 3) Swimming Pool Passes – free admittance to Lake Creek and Micki Kresbach. Pool passes are provided by the Human Resources Department.



Wellness

- 1) Soul Strong Yoga – free classes. Please visit EmployeeNet for the current schedule of classes.
- 2) CoreSpeed Fitness – free classes for all employees and any spouses/children who are age 18 and above (spouses/children must be enrolled with the City's health insurance). Limited open gym hours for employees. Please visit EmployeeNet for the current schedule of classes and limited open gym hours.



Local Businesses

- 1) AT&T: 25% discount for employees. Please apply in person at any local AT&T provider and present your City ID badge.
- 2) T-Mobile: 20% discount for employees. Please apply in person at any local T-Mobile provider and present your City ID badge.
- 3) Velocity Credit Union: free checking account for employees. Please apply in person at any local Velocity Credit Union and present your City ID badge.
- 4) Enterprise Rental Car: variable discount available for employees. Use account number TX999 and the pin TEX.



Please contact Human Resources if you have any suggestions for additional employee discounts.

Tuition Assistance

New Fiscal Year Annual Maximum: \$3,500
(October 1 to September 30)

Per policy, application and supporting documentation must be submitted to and approved by Human Resources before the start of your class(es).

Please visit EmployeeNet for the application and for full information regarding Tuition Assistance.

Sponsorship Option:

Austin Community
College and Texas
State University

Reimbursement Option:

Any accredited
academic institution



Get to know your health and pharmacy benefits

City of Round Rock

1/1/2022

20-409451 EI20409450



United
Healthcare

Enhancements

Copayment:

\$0 primary care co-payment for children age 19 and under with both plans (in-network only)

Member support:

- Dedicated City of Round Rock phone numbers
- On-site employee support: UHC will be on-site bi-monthly to meet with employees and their families
- Wellness support (employer and employee)

Access:

Expanded convenience care options



Preventive care

Preventive care is covered
100% by your plans (in-network only)

This includes:



Immunizations



Age-appropriate preventive
exams and health screenings

For more information, check your plan documents.

For a list of preventive care guidelines, visit uhc.com/health-and-wellness/preventive-care

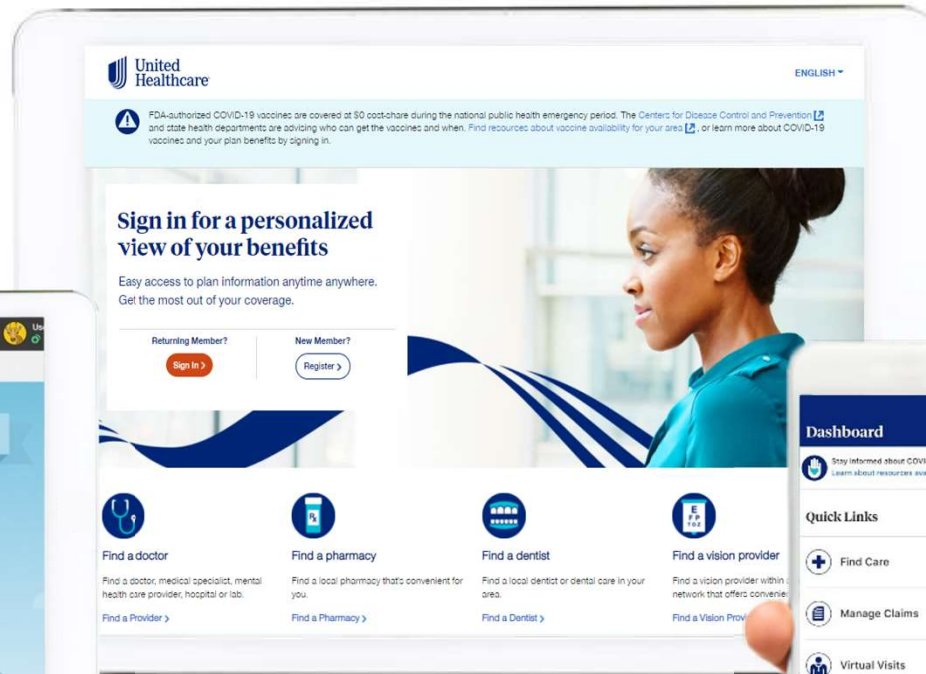


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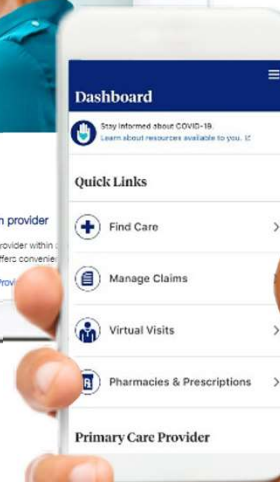


Manage your plan and health online (and on the go)

Rally® (new wellness benefit)



myuhc.com®



UnitedHealthcare® app





**Knowing your benefits
helps you make
more informed
health care decisions**

Common health terms

Copayment:

A fixed amount of money you pay a provider for a covered visit or prescription

Deductible:

The amount you'll need to pay before your plan starts to pay for covered services

Coinsurance:

The percentage you pay as your share of a covered health care service

Out-of-pocket limit:

The most you could pay during a coverage period (usually 1 year) for your cost share of covered services. After you meet this limit, the plan will usually pay 100% of the allowed amount (covered benefits only)



Learn more about your benefits at:
www.whyuhc.com/roundrocktexas.com



Your medical plan choices

	Nexus ACO OA Plan		Choice Plus Plan	
	Nexus ACO OA Network Network Only Plan		Choice Plus Network In and Out-of-Network Plan	
	Seton ACO Network (Tier 1)	UHC Network (non-ACO)	In-Network	Out-of-Network
Plan Year Deductible				
Individual	\$500	\$1,000	\$1,000	\$2,000
Family	\$1,500	\$3,000	\$3,000	\$6,750
Plan Year Out-of-Pocket Maximum				
Individual	\$2,500	\$2,500	\$5,000	\$12,000
Family	\$5,000	\$5,000	\$14,500	\$36,000
	You Pay	You Pay	You Pay	You Pay
Coinsurance	10%*	30%*	20%*	50%*
Preventive Care	\$0	\$0	\$0	50%*
Primary Care Physician (\$0 kids under 19)	\$25	30%*	\$25	50%*
Specialist	\$35	30%*	PD \$25	50%*
			Non-PD \$45	50%*
Urgent Care	\$35		\$35	50%*
Emergency Room	\$300, then 10%*		\$300, then 20%*	\$300, then 20%*
Virtual Visits (Teladoc, Doc on Demand, AmWell)	\$25		\$25	N/A

NEW!



* After Deductible



NexusACO[®] OA plan

- ✓ Selecting a primary care physician (PCP) from the plan network is required* (RockCare can be designated as your PCP).
- ✓ Get the most out of your benefits by using Tier 1 providers (includes the Seton Health Alliance)
- ✓ Referrals are not required to see a network specialist
- ✓ Preventive care is covered 100%
- ✗ No out-of-network coverage



You will pay less by using Tier 1 providers

UnitedHealthcare Tiered Benefit plans are designed so you pay less when you see Tier 1 doctors and specialists.

* Not a requirement for access to care

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.



Understanding the NexusACO OA tiered network.

	ACO service area	Outside of ACO service area
Tier 1	Seton ACO providers and any supplemental providers selected to be in Tier 1.	UnitedHealth Tier 1 providers in non-ACO markets in 164 markets in 43 states.
INN	All other in-network providers	All other in-network providers
OON	Emergency Coverage Only	Emergency Coverage Only



UnitedHealthcare Choice Plus Plan

- ✓ Out-of-network coverage is available with the Choice Plus plan
- ✓ Selecting a primary care provider (PCP)* is recommended
- ✓ Referrals are not required to see a specialist
- ✓ Preventive care is covered 100% (in-network only)



Choice Plus: If you go out of network, your costs may be higher

Please read your plan documents and check your Summary of Benefits for additional information.

*Not a requirement for access to care

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.



Premium Designation with the Choice Plus Plan

Find quality, cost-efficient care.

Studies show that people who actively engage in their health care decisions have fewer hospitalizations, fewer emergency visits, higher utilization of preventive care and overall lower medical costs.

Take an active part in your health by seeking out and choosing physicians, with the help of the UnitedHealth Premium program.

The Premium designation makes it easy for you to find doctors who meet national standards for quality and local market benchmarks for cost efficiency.

Choose with confidence.

The UnitedHealth Premium program evaluates physicians in various specialties using evidence-based medicine and national standardized measures to help you locate quality and cost-efficient doctors. It's easy to find a UnitedHealth Premium Care Physician.

Just go to myuhc.com® > [Find a Provider](#). Choose smart. Look for blue hearts.



Premium Care Physician

The physician meets the UnitedHealth Premium program quality and cost-efficient care criteria.



Quality Care Physician

This physician meets the UnitedHealth Premium program quality care criteria but does not meet the program's cost-efficient care criteria or is not evaluated for cost-efficient care.



Does Not Meet Premium Quality Criteria

The physician does not meet the UnitedHealth Premium program quality criteria so the physician is not eligible for a Premium designation.



Not Evaluated for Premium Care

The physician's specialty is not evaluated in the UnitedHealth Premium program, the physician does not have enough claims data for program evaluation or the physician's program evaluation is in process.



Sample Id Card

Online and printed ID cards will include:

- In-network and out-of-network deductibles applicable to the plan coverage.
- In-network and out-of-network out-of-pocket maximum limitations applicable to the plan coverage.
- Telephone numbers and the website address where members may obtain support and network facility and provider information.

Nexus ACO OA Id Card Example



Choice Plus Id Card Example





Pharmacy Benefits

Prescriptions

United
Healthcare

Your covered medications

OptumRx is your UnitedHealthcare plan's pharmacy care services manager

OptumRx is committed to helping provide you with easier and lower-cost ways to get the medication you need



Promoting safe and appropriate prescription use

Prior authorization

- Requires your doctor to tell UnitedHealthcare why you're taking a medication to determine if covered under your plan
- To start the process, talk to your doctor or call the number on your ID card

Supply limits

- The largest quantity of medication covered per copayment or in a defined time period
- Based on FDA guidelines for medication dosage, clinical guidelines or usage patterns

Step therapy

- **Step 1 Medications:** Proven to be clinically similar and effective
- **Step 2 Medications:** Treats the same condition but may cost more



How prescriptions are covered

The UnitedHealthcare **Prescription Drug List (PDL)** is a list of commonly prescribed medications covered by the plan. Medications are placed into tiers that represent the cost you pay out of pocket.



Tier 1

- Lower-cost medications
- Highest overall value
- Mostly generics

Tier 2

- Mid-range cost
- Good overall value
- Mix of brands and generics

Tier 3

- Higher-cost medications
- Lowest overall value
- Mostly brands



How prescriptions are covered

The UnitedHealthcare **Prescription Drug List (PDL)** is a list of commonly prescribed medications covered by the plan. Medications are placed into tiers that represent the cost you pay out of pocket.

	Nexus ACO OA Plan		Choice Plus Plan	
	Retail	Home Delivery & Retail 90-day supply	Retail	Home Delivery & Retail 90-day supply
Tier 1	\$0	\$0	\$0	\$0
Tier 2	\$30	\$90	\$30	\$90
Tier 3	\$50	\$150	\$50	\$150



Pharmacy payment process

- 1 Present member ID card (includes app) to pharmacy
- 2 Pharmacy confirms eligibility and any amount you owe
- 3 You pay your out-of-pocket cost (if any) for covered medications





**Tools and Resources
to help you stay healthy
and save money**

Naviguard – Out-of-Network Provider Balance Billing Support

Surprise medical bill?

Naviguard™ is available at no additional cost to you through your employer's health care benefits. Naviguard provides consumer advocacy to help with out-of-network medical bills.

Learn more about OON services and balance billing

Speak with a member advocate

Call the number on your health plan ID card. If appropriate, a Naviguard advisor will be assigned to you and will contact you to review your balance bill in detail and discuss next steps.

Protect yourself against surprise bills by visiting naviguard.com

Download helpful guides and worksheets and learn more about OON services, health event planning, provider/health insurer points of contact and step-by-step tools for self negotiation of a balance bill

Visit myuhc.com® > Find Care & Costs

to determine whether the location you're considering has network anesthesiologists, emergency room physicians, pathologists and radiologists



To find providers and facilities within your network: call the number on your ID card, download the UnitedHealthcare® app or visit myuhc.com



Expanded Access

Convenience Care Clinics:

- \$0 copayment (with both health plans)
- Great option when RockCare is closed and when you are traveling
- Includes Minute Clinics and Walmart Care Clinics (and more!)
- Check myuhc.com for additional options



See a doctor 24/7

Virtual Visits

- Get access to by phone or video, 24/7 with 3 contracted virtual visits provider groups (Teladoc, Doc on Demand and AmWell).
- See or talk to a board-certified doctor from your phone, mobile device or computer - \$25 copay (both plans)
- Doctors can diagnose and treat a wide range of non-emergency medical conditions, including bladder infection, bronchitis, cold/flu, pink eye, and more.
- Access your Virtual Visits benefit directly from myuhc.com or the UnitedHealthcare app – giving you 24/7 access to care covered under your health plan benefits.



*Data rates may apply



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Behavioral Health Virtual Visits

Virtual therapy offers confidential counseling and includes:

Private video sessions.

Get 1-on-1 support — in your home and at a time that's convenient for you.

Help with coping— for children, teens and adults.

Your licensed virtual therapist may provide a diagnosis, treatment and medication if needed.

Similar standard of care as in-person visits.

You can see the same therapist with each appointment and establish an ongoing relationship covered under your plan behavioral health office visit benefit.

Virtual therapy is designed to help treat conditions like:

- ADD/ADHD
- Depression
- Addiction
- Mental health disorders
- Anxiety



A quicker way for the whole family to get care.

Virtual therapy may be a great way for children and teens to get an appointment.

*Available with both health plans



To find a provider and schedule a visit:

- 1 Sign in or register on myuhc.com®. Then, go to Find a Doctor > Behavioral Health Directory > People > Provider Type > Telemental Health Providers.
- 2 Call the provider to set up an appointment.



Rally is a new wellness benefit on myuhc.com. It is available at no cost with both health plans.



Programs: Shows programs that build healthy habits



Rewards: Helps motivate employees to engage in their health and make cost-effective choices

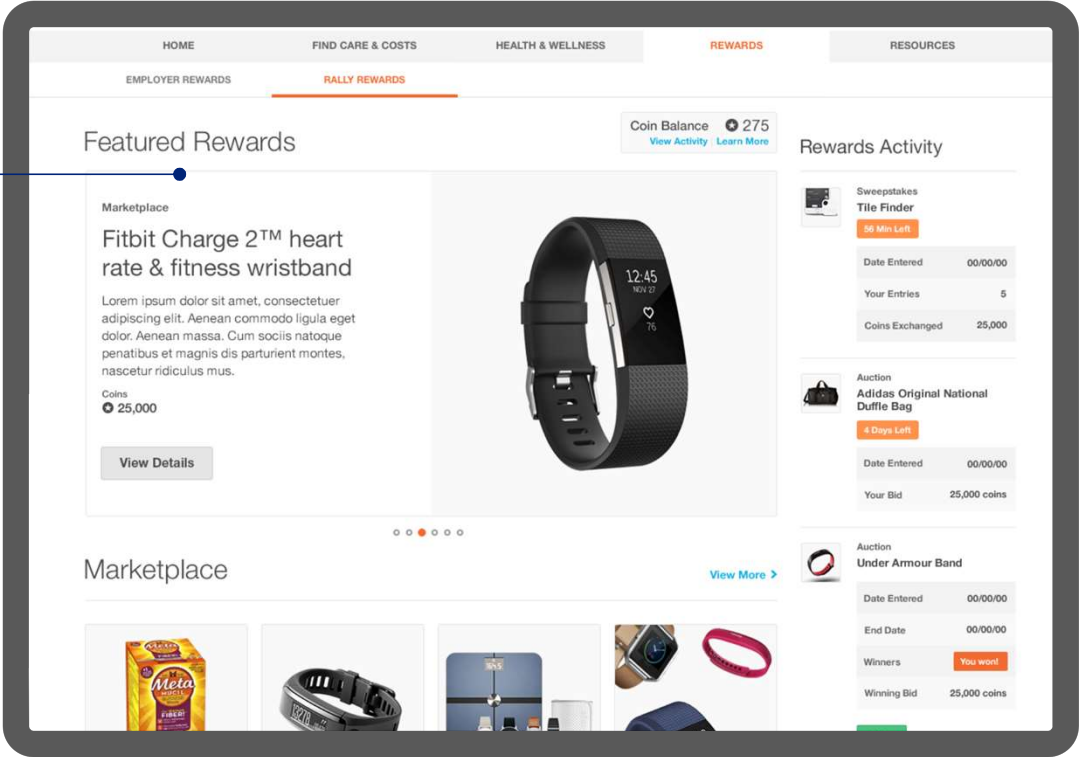


Personalized experience: Delivers individually relevant recommendations based on rich data sources and powerful analytics



Rally Marketplace helps encourage sustained engagement

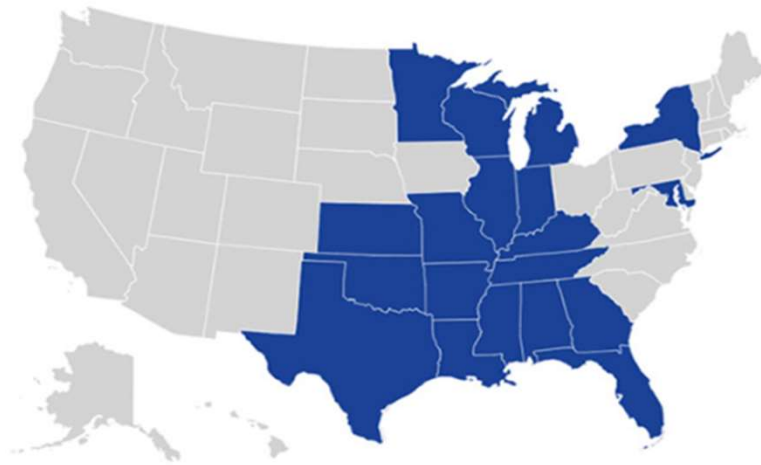
Redeem Rally Coins for savings on purchases from consumer brands in fitness, entertainment and well-being categories





Thank you

Ascension Overview



19 States + D.C
2600+ sites of care
160,000 Associates
40,000 Aligned Providers

139 hospitals
40 Senior Living Facilities
\$2.4 billion in Charity Care

Seton Healthcare is part of Ascension, a faith-based national health system that operates more than 2,600 sites of care – including 139 hospitals and more than 40 senior living facilities – in 19 states and the District of Columbia.

Mission: Rooted in the loving ministry of Jesus as healer, we commit ourselves to serving all persons with special attention to those who are **poor** and **vulnerable**. Our Catholic health ministry is dedicated to **spiritually centered**, holistic care which sustains and improves the health of individuals and communities. We are advocates for a **compassionate** and just society through our actions and our words.



Healthcare can be
a walk in the park
when Seton
Health Alliance is
by your side.



Working “Behind the Scenes” with United Healthcare

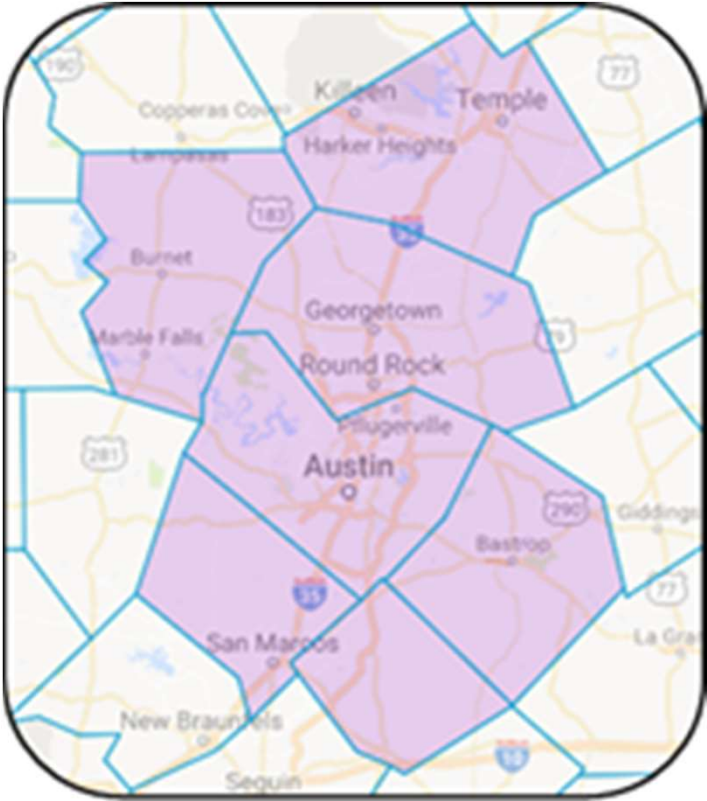


A network of over 3,200 healthcare providers (as of July 2021) that partners with United to efficiently deliver quality care to Central Texans like you.

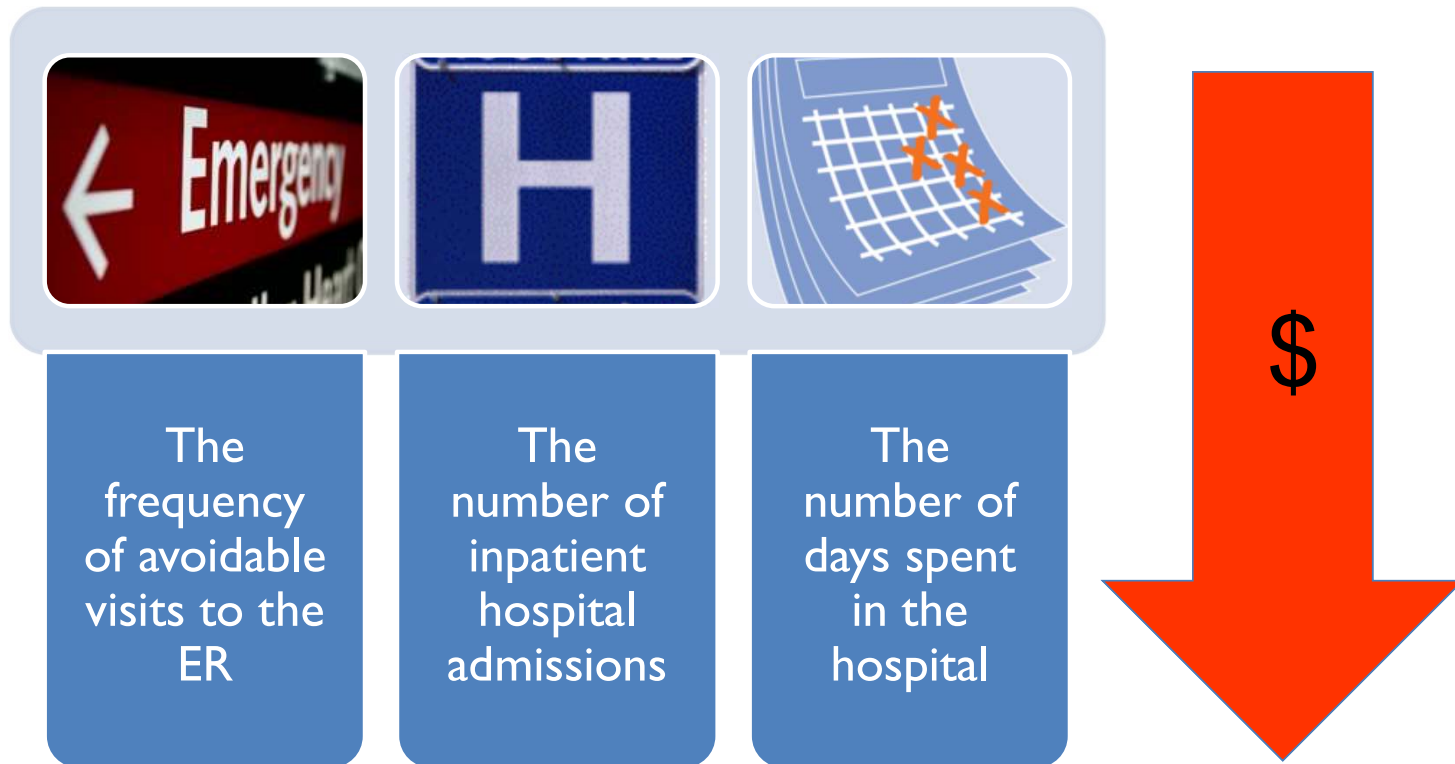


Network Coverage Area

**Extensive
Service Area:**
*Hays, Travis,
Williamson,
Bastrop, Bell,
Burnet, and
Caldwell counties*



Making It More Affordable by Reducing:



We're All About

Preventing
problems before
they become
problems

RECIPE

Strawberry Shortcake SERVES 10

INGREDIENTS

For the shortcake

- 1 3/4 cups whole-wheat pastry flour, sifted
- 1/4 cup all-purpose (plain) flour, sifted
- 2 1/2 teaspoons low-sodium baking powder
- 1 tablespoon sugar
- 1/4 cup trans-free margarine (chilled)
- 3/4 cup fat-free milk (chilled)

For the topping

- 6 cups fresh strawberries, hulled and sliced
- 3/4 cup (6 ounces) plain fat-free yogurt


DIRECTIONS

Preheat oven to 425 degrees.

In a large mixing bowl, re-sift the flour, baking powder and sugar together. Using a fork, cut the chilled margarine into the dry ingredients until the mixture resembles coarse crumbs. Add the chilled milk and stir just until a moist dough forms.

Turn the dough onto a generously floured work surface and, with floured hands, knead gently 6 to 8 times until the dough is smooth and manageable. Using a rolling pin, roll the dough into a rectangle 1/4-inch thick. Cut into 8 squares. Place the squares onto the prepared baking pan and bake until golden, 10 to 12 minutes or until golden brown.

Transfer the biscuits onto individual plates. Top each with 1 cup strawberries and 1/2 tablespoons yogurt. Serve immediately.



DIETITIAN'S TIP: Shortcake is a rich, salty biscuit or yellow cake usually topped with sliced fruit and whipped cream. The biscuit in this healthier version is made with whole-wheat pastry flour and low-sodium baking powder. It's topped with fresh strawberries and plain low-fat yogurt.

Nutritional analysis per serving

Serving size: 1 shortcake
Calories 225

Total fat 5g	Sodium 87mg
Saturated fat 1g	Total carbohydrate 39g
Monounsaturated fat 1.5g	Dietary fiber 6g
Cholesterol 2mg	Protein 7g





Making sure you get the tests
you need when you need them

Procrastination is cancer's best friend.

Schedule your **free** mammogram today.

Seton offers AISD employees an easy mammogram experience.

Sign up today!


We're All About

Helping you navigate
chronic conditions



Access & Patient Education

Ensuring you get:

- The *right* healthcare,
- At the *right* time,
- At a *location* convenient to you.

HEALTHCARE WHEN I NEED IT NOW

HEAD TO TOE ANNUAL CHECKUP

EARACHE

FLU OR SORE THROAT

BROKEN ARM

SKIN INFECTION OR RASH

URINARY TRACT INFECTION

VACCINATIONS

HEAD TRAUMA, SEIZURES

CHEST PAIN, SHORTNESS OF BREATH

VOMITING/DIARRHEA

KNEE INJURY

SPRAINED ANKLE

CONTACT NUMBERS OF MY NEAREST HEALTH CARE PROVIDERS

Doctor's Office	Urgent Care Center
Retail-Convenience Clinic	911 or Hospital
Call 844-235-8441 to schedule. Seton Express Care	

Seton Health Alliance

Call 911 in the case of a life-threatening illness or injury.

Unique Value

Partners

- UT's Dell Medical School
- Teaching hospital, Dell Seton Medical Center

Groundbreaking research; new treatments; making the region a model health community.



Unique Value

Physician Connection

- Team of practice consultants who work solely to support your doctor

Ensuring consumers get the right care at the right time.



More Value: Got Kids?



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

- One of *only 12* Level One Pediatric Surgery Centers in the United States.
- *Only* comprehensive pediatric heart program in Central Texas.
- *Only* Level I pediatric trauma center in Central Texas.



An early diagnosis makes all the difference

THE SITUATION

Breast cancer is the 2nd 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 the City of Round Rock. The Breast Care Center provides a spa-like environment designed to make getting a mammogram as comfortable as possible.

BOTTOM LINE

A recent participant of the mammogram event said:



A Patient Story: What She Did

“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.”



A Patient Story: The Result

“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.”



Q & A

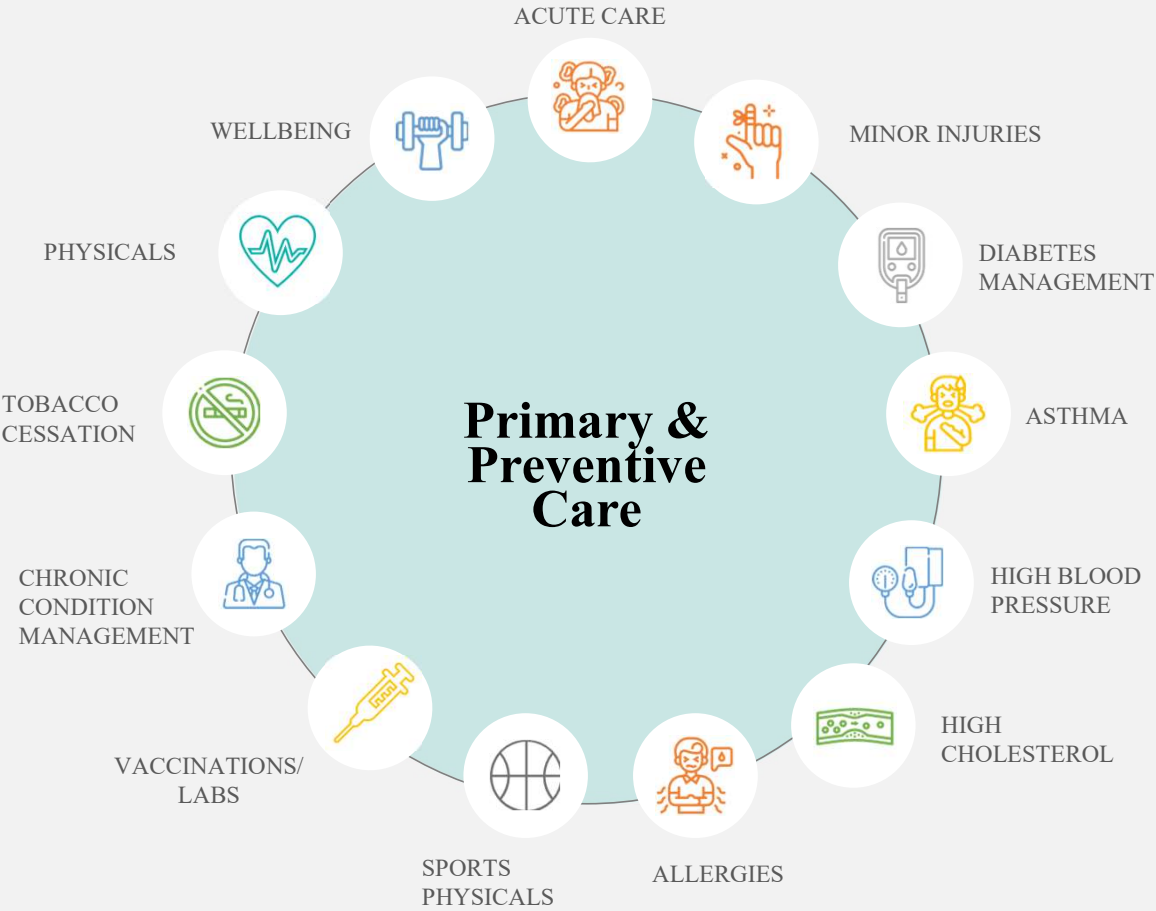


2022 Benefits: RockCare

- Free for employees and their dependents age 5 and above enrolled with the City's health insurance. Unlimited visits per year.
- Primary & Preventive Healthcare – Receive treatment for common conditions (not urgent care or ER).
- Personal health assessments available (annual event is in July).
- Standard Primary Care Lab work 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.



Treatments & Services Include:



2022 Benefits: RockCare

- Hours of Operation:

- Monday through Thursday: 7 a.m. to 12 p.m. / 1 p.m. to 4 p.m.
- Friday: 7 a.m. to 3 p.m.

- Three ways to schedule an appointment

- Call 800-923-8244 during normal business hours
- 24/7 scheduling through the CareATC Mobile App or Patient Portal (www.careatc.com/activate)

- CareATC Mobile App: Available for free in Apple, Android and Google app store. *Patients who activate the CareATC Mobile App will be entered into a monthly drawing for \$500!*

- Step 1: Download the CareATC Mobile App.
- Step 2: Verify your identity.
- Step 3: Set Username & Password.



2022 Benefits: Airrosti

- Healthcare, provider group that specializes in resolving soft-tissue/musculoskeletal 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 16,000 physician-recommended surgeries have been avoided.
-



2022 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 in Round Rock, 1 in Pflugerville, 2 in Cedar Park, 1 in Leander and 1 in Georgetown).

COMMON CONDITIONS SUCCESSFULLY TREATED BY AIRROSTI



AIRROSTI
VIP
+CHAT



Free. No Obligation!

**One-on-one chat with a
doctor**

Understand the root cause of your pain

**Learn what your treatment options
are**

**Designed to address your specific
questions**

**5-25-minute video call with
provider**



Slide 53

JY1 [@Dr. Stephen Offenburger] Let's use this one today. I like the clean look and it hits on all the buzz words when describing a chat.

Jeremy Yarrington, 8/19/2021

DO1 looks good. i agree on the clean look

Dr. Stephen Offenburger, 8/19/2021



ALIGHT OVERVIEW

City of Round Rock

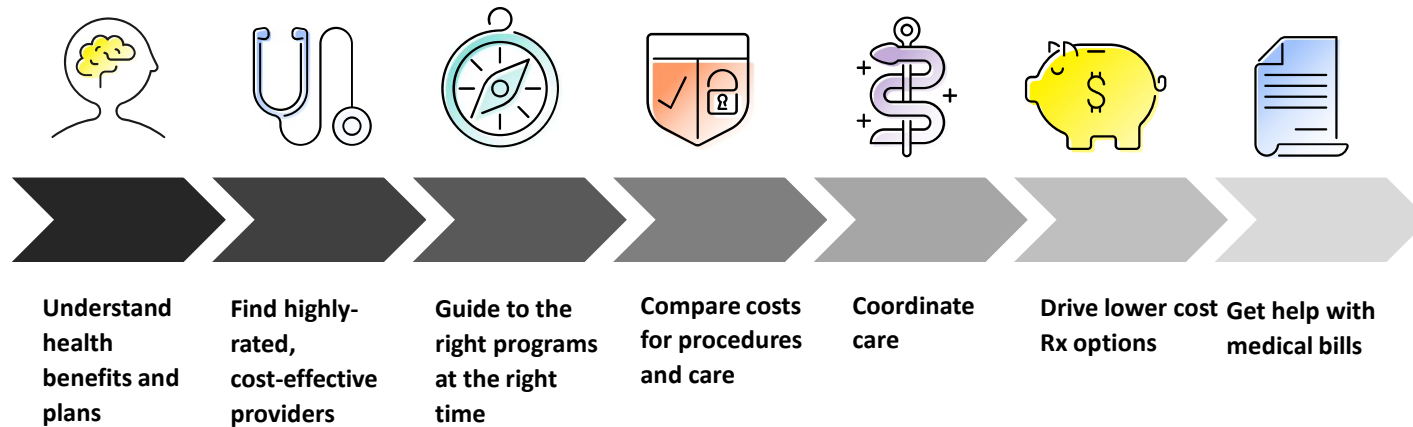
alight

Your Health Pro



Bryan Frias
Health Pro Consultant
Employee contact
Bryan.frias.2@alight.com
800-513-1667 x4597

A better healthcare experience: complete support throughout your entire healthcare journey. Alight is available at no cost to all employees and retirees who are enrolled with the City's health plans.



Let us find great doctors for you.

- High quality
- In-network
- Fit to preferences
- Board certified
- State-licensed
- Quality staff



alight

Stop overpaying for healthcare.

Doctors and hospitals have different fees for the same medical services.

MRI of the knee at local facilities

Local Facility	In-Network Price
Hospital A - 3.75 miles away	\$2,492
Hospital B - 14.5 miles away	\$1,450
Imaging Center - 8 miles away	\$440



5.6X difference

In-network prices can vary by **300%** or more



Pay less for prescriptions.

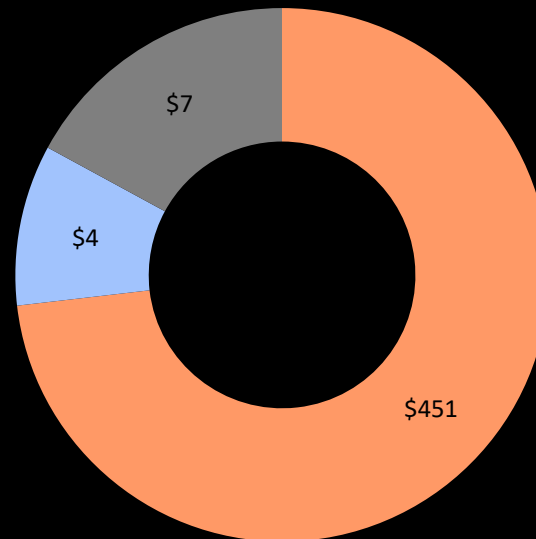
Let your Health Pro research lower costing options

Generic versions are less expensive and have the same ingredients.

■ Brand (Lipitor)

■ Clinical Alternative

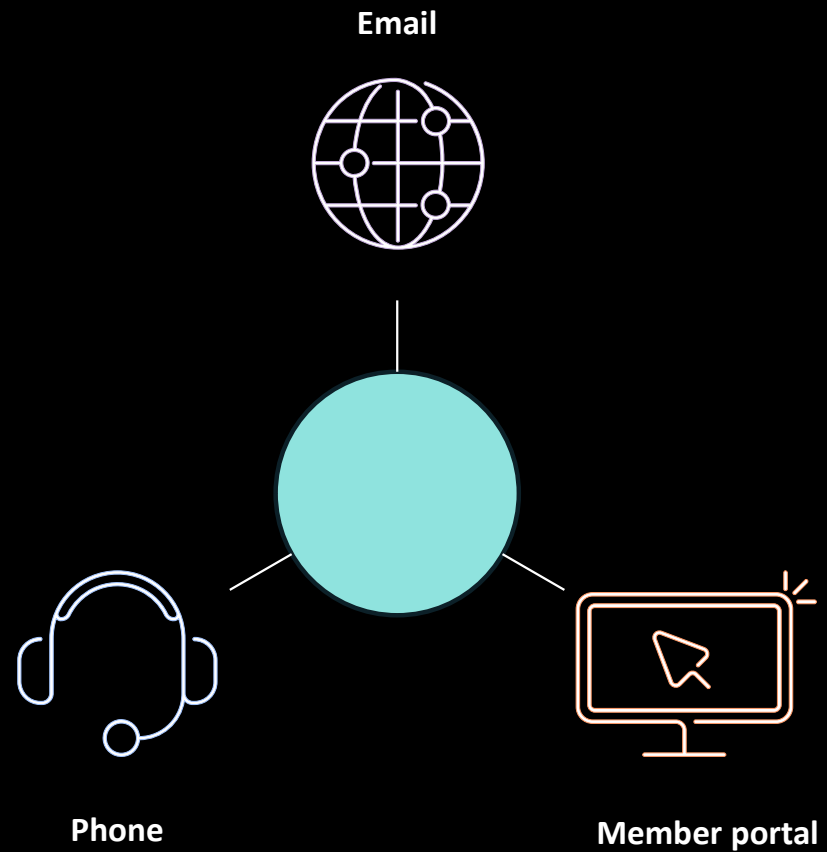
■ Generic Equivalent



Making it easy to connect with us.

The member portal is available 24/7
for instant answers.

Get started:
Member.alight.com



FAQ

Q: Does my immediate Family have access to Alight?

A: Yes

Q: Can Alight assist members of my household who are on a different insurance plan?

A: Yes

Q: I do not agree with my plan benefits. Can Alight assist me with getting an exception to the plan rules?

A: No

Q: Can Alight assist with appeals?

A: Yes

Q: What is the expected turnaround time when I contact the Health Pro for assistance?

A: Most requests are answered by the next business day – bill reviews and appeals often take longer.



Questions and review key takeaways

alight



UNITED CONCORDIA[®] DENTAL
Protecting More Than Just Your Smile[®]



Effective January 2022

City of Round Rock

Open Enrollment Overview



Elite Plus Network:

PPO Plan – In and out of network

Preventive Services- Cleanings/Exams	100%
Basic Services Fillings/Root Canals/Periodontics/ Oral Surgery/Extractions	80%
Major Services Crowns/Bridges	50%
Orthodontics (adults & children)	50%
Calendar Year Program Deductible	\$50 per person \$150 per family
Calendar Year Program Maximum	\$1,500
Lifetime Orthodontic Maximum	\$1,500

Pregnancy Benefit Included

PPO Plan Option

Effective Date: January 1, 2022

Network: *Elite Plus*

Benefit Category ¹	CONCORDIA FLEX PLAN	
	In-Network ²	Non-Network ⁴
Class I – Diagnostic/Preventive Services		
Exams	100%	100%
Bite wing X-rays		
All Other X-rays		
Cleanings & Fluoride Treatments		
Sealants		
Space Maintainers		
Palliative Treatment		
Class II – Basic Services		
Basic Restorative (Fillings)	80%	80%
Simple Extractions		
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures		
Stainless Steel Crowns		
Endodontics		
Nonsurgical Periodontics		
Surgical Periodontics		
Complex Oral Surgery		
General Anesthesia		
Class III – Major Services		
Inlays, Onlays, Crowns	50%	50%
Prosthetics (Bridges, Dentures)		
Orthodontics for Adults and Children		
Diagnostic, Active, Retention Treatment	50%	50%
Included Plan Features		
Pregnancy Benefit ³	<ul style="list-style-type: none"> • Covers 1 additional cleaning during pregnancy • Covers 1 additional periodontal maintenance • Scaling and root planing • 4 periodontal surgery procedures 	

Reference your benefits guide for the full benefit summary!

PPO Plan Option Continued

Maximums & Deductibles (applies to the combination of services received from network and non-network dentists)		
Calendar Year Deductible (per person/per family)	\$50/\$150 Excludes Class I & Orthodontics	
Calendar Year Maximum (per person)	\$1,500 Excludes Orthodontics	
Lifetime Orthodontic Maximum (per person)	\$1,500	
Reimbursement	Elite Plus	80th Percentile

Representative listing of covered services – certificate of coverage provides a detailed description of benefits.

Dental plans are administered by United Concordia Companies, Inc., and underwritten by United Concordia Insurance Company. For more information please visit the "Disclaimers" link at www.UnitedConcordia.com. Administrative and claims offices located at 1800 Center Street Suite 2B 220, Camp Hill, PA 17011 (1-800-332-0366).

These policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your account representative for specific provisions and details of availability.

1. Dependent children to age 26.
2. Reimbursement is based on our schedule of maximum allowable charges (MACs). Network dentists agree to accept our allowances as payment in full for covered services. Non-network dentists may bill the member for any difference between our allowance and their fee (also known as balance billing). United Concordia Dental's standard exclusions and limitations apply.
3. Members (subscribers or covered dependents) with certain medical conditions must sign up for this program through **My Dental Benefits** on UnitedConcordia.com.
4. United Concordia creates out-of-network charges utilizing FAIR Health data supplemented with our charge data as appropriate. We then calculate the out-of-network charge at the 80th Percentile of such data. Non-network dentists may bill the member for any difference between our allowance and their fee.

EEM-0142-0619

UnitedConcordia.com • 1-800-332-0366

See your open enrollment kit for the full benefit summary!

Pregnancy Benefit

Member Registration Steps

Pregnancy Benefit

- Covers 1 additional cleaning during pregnancy
- Covers 1 additional periodontal maintenance
- Scaling and root planing
- 4 periodontal surgery procedures

1. Visit **UnitedConcordia.com/mdb**
2. Create a My Dental Benefits account
3. Click “My Oral Health”
4. Add medical condition

UNITED CONCORDIA®
Insuring America's Dental Health

Create an Account - Step 1 of 4

Provide Personal Info → Provide Account Info → Verify Info & Agree → Confirmation

Your Information

*Identification Number:

About Identification Number:

- The Identification Number is displayed on your dental ID card
- If "XXX-XX-1234" is displayed on your ID card, enter your full Social Security Number. Do not type the X's
- The Identification Number is the same for everyone covered on this policy.

*Your Date of Birth: (mm/dd/yyyy)

Whose Information You'll See

Use the chart below to see whose information will be available within your account.

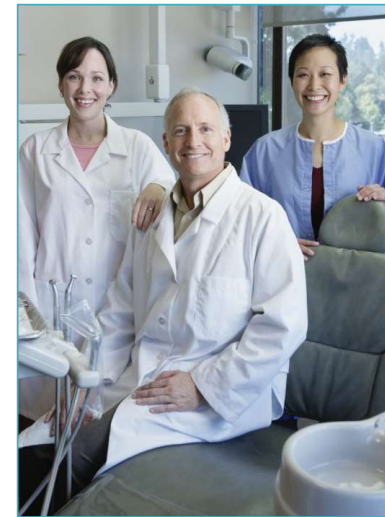
If you are the...	Your account will show information for...	
Policy Holder	you	all active members on the policy
Spouse of the Policy Holder	you	your children/dependents (under age 18)
Child/Dependent of the Policy Holder (over age 18)	you	
Child/Dependent of the Policy Holder (age 14-17)	you	

NOTE: Children/dependents of the policy holder (under age 14) are not permitted to create an online account.

Network Savings

Maximize your benefits by visiting an **ElitePlus Network** Dentist and:

- ✓ **Save Money** - Network dentists have agreed to charge only the amount United Concordia has set
- ✓ **Save Time** - Network dentists agree to file claims
- ✓ **Stretch your Benefit Dollars** - Paying less for care from a network dentist lets you receive more covered services before reaching your annual maximum
- ✓ **Peace of Mind** – All of our network dentists undergo rigorous review through our quality assurance process



Find a network dentist in 3 easy steps:

1. Visit www.UnitedConcordia.com and click on **Find a Dentist**
2. Select the **Elite Plus network**
3. Search by county, city, ZIP code, street address, or dentist or practice name

Smart Consumer Tips

Get the Best Care for the Best Value



- ▶ Ask your dentist these questions **before** agreeing to treatment:
 - ✓ What is your recommended treatment plan?
 - ✓ Does the treatment need to happen now?
 - ✓ What if I wait until my plan renews?
 - ✓ What are my options? Are there other ways to treat this?
 - ✓ Will my insurance cover this? How much?
- ▶ **Informed consent** – A written agreement between you and your dentist signed before moving forward with treatment
- ▶ If referred to a specialist (orthodontist, periodontist, etc.), find out if the provider is **in-network**

Avoid Surprise Costs With a Predetermination

- ▶ A smart choice **before** having complex/expensive dental services (\$200 and over)
 - *Recommended but not necessary to have claims paid*
- ▶ **A predetermination tells you:**
 - ✓ If the services will be covered
 - ✓ The amount we will pay
 - ✓ And the amount you'll be responsible for paying
 - ✓ Other covered treatment options (when appropriate)
- ▶ **A predetermination is *not*** a guarantee of payment – it's an estimate of what you can expect to owe or pay for the services proposed.
- ▶ Your dentist will submit the predetermination on your behalf
- ▶ Predeterminations are processed **daily**



What You Need to Know

All **New** enrollees will receive a paper ID Card/Welcome Letter in the mail.

- **1 ID card for single enrollment and 2 ID cards for family**
- **Need more cards?**
 - Sign up for **MyDentalBenefits** and print ID cards to your home printer
 - Or **download our mobile app** (United Concordia Dental) to access your **virtual ID** card so you don't have to carry it in your wallet!



Customer Service: **1-800-332-0366**

Member Tools

@ Emails

- Important messages that all subscribers receive regardless of time of opt-in (ex. Explanation of EOB's)
- Monthly wellness-focused tips on oral wellness and for a better understanding of your benefits

Mobile Messaging

- Secure messages to drive in-network utilization, improve oral health and wellness and support self-serving.

Online Member Resources:

- *MyDentalBenefits*
- Find a Dentist – UnitedConcordia.com
- CHOMPER CHUMS™ App for kids
- My Dental Assessment
- Mobile App



MyDentalBenefits

Manage your benefits anywhere, anytime

With **MyDentalBenefits**, you can find all your coverage info in one place online. You'll see a quick overview right when you log in. Then just click to get details on everything from covered services to claims.

- ✓ See what your plan covers and how much we'll pay
- ✓ Check the status of dental claims
- ✓ Find in-network dentists near you
- ✓ Chat live or upgrade to a phone call with customer service
- ✓ Print extra ID cards
- ✓ Rate your oral health with the My Dental Assessment quiz
- ✓ Opt in to get paperless Explanation of Benefits (EOBs)

Chat live with customer service

Connect directly to a real person. Chat live while using your **MyDentalBenefits** account.



Mobile App

The United Concordia Dental mobile app makes it easy for you to **access your account, use your benefits** and **find all the information you need** to know about your oral health whether you're at home or on-the-go.



Get your digital ID cards



Check on your plan details



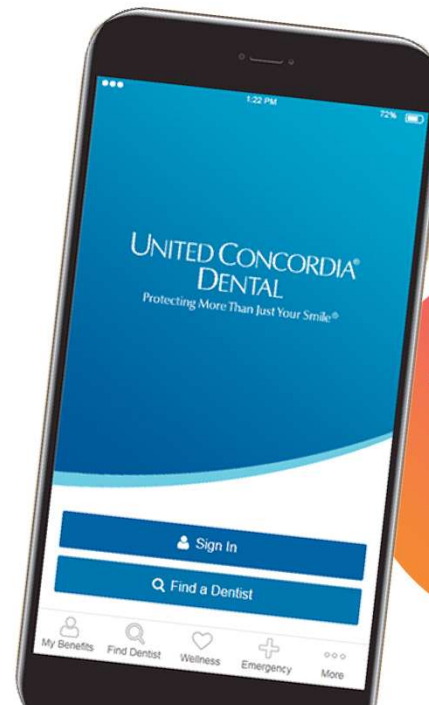
Search for a dentist nearby



Track your claims



Find reliable information about oral health conditions and care



Download for free in
your device's App store



Chomper Chums™

Make brushing fun with our app for kids



No more nagging—children love brushing with their favorite Chomper Chums™ character!

It's easy. Kids choose a tooth-brushing buddy from our team of loveable, animated characters. Each time they brush, floss and rinse, they earn points to buy healthy treats for their furry friend.

With Chomper Chums™, your kids can:

- Set the **two-minute brushing timer**
- Brush alongside their buddy
- Practice the right way to brush, rinse and floss
- Learn healthy habits



VALUE ADDED BENEFITS

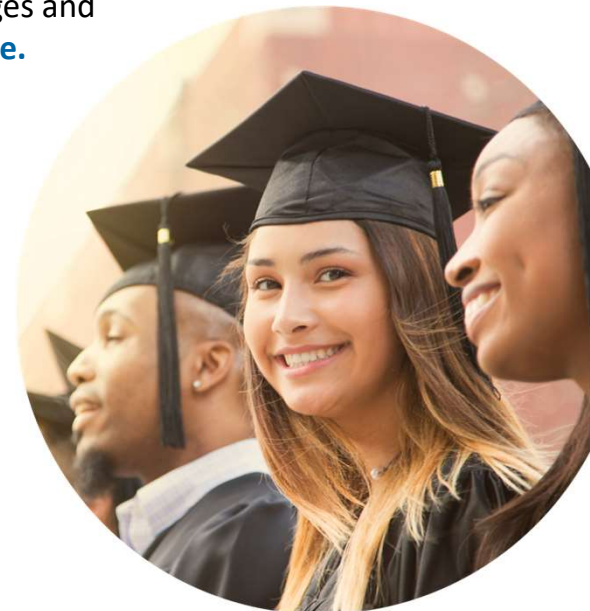
College Tuition Benefit®



College Tuition Benefit is a rewards program that helps families save money on college. Each year you are covered under the United Concordia PPO plan, you earn Tuition Rewards points.

Much like a frequent flier program, members earn Tuition Rewards® points redeemable for tuition discounts at more than 400 private colleges and universities. **Points can be used to pay up to 1 full year of college.**

- Members receive 2,000 Tuition Rewards points when they sign up for the College Tuition Benefit program and earn 2,000 Tuition Rewards points every year they're covered by United Concordia plans.
- **1 Tuition Rewards point = \$1**, so 2,000 points = \$2,000
- Helps eligible students in the member's family afford college, including children, grandchildren, nieces, nephews, stepchildren, godchildren and adopted children
- **Each child enrolled receives a one-time 500 point bonus**
- To find a list of participating private university colleges : **www.sagescholars.com**



College Tuition Benefit How to enroll



Save more. Worry less.

Are you or your family stressed over college costs? You're not alone. The debt it takes to pay for a degree is the biggest concern of parents and students.* In fact, 99% of families think they'll need financial aid to afford tuition.*

Start earning Tuition Rewards®

Simply sign up for the the College Tuition Benefit* savings program. Much like a frequent flier program, you earn Tuition Rewards* points that can be redeemed for tuition discounts at more than 400 participating private colleges and universities nationwide.

Share the savings with your family

You can sign up even if you don't have kids. Points can be shared among any eligible students in your extended family. You must register students and assign their points before August 31 of the year they start 12th grade.

- 1 Tuition Rewards point = \$1 in tuition discounts.
- Earn 2,000 points when you sign up. Then earn 2,000 points each year you're eligible for the program.
- Transfer points to your children, grandchildren, nieces, nephews, stepchildren, godchildren and adopted children.
- Each child enrolled receives a one-time bonus of 500 Tuition Rewards points.

Sign up for Tuition Rewards

1. Log into your **MyDentalBenefits** account at **UnitedConcordia.com**.
2. Verify your email address is correct by **clicking your name** in the upper right corner. SAGE Scholars will use this email address to contact you.
3. Click the **More** tab and select **College Tuition Benefit**.
4. Click on the **Get Started** button and consent to participate.
5. Look for an email from SAGE Scholars to complete your sign up.



Earn \$2,000 in discounts on tuition each year you're enrolled.

In partnership with:

 SAGEScholars, Inc.

Debt reduction solutions for student loan borrowers

GradFin helps employees cut their payoff times almost in half!*

With GradFin, your employees get:

- Refinancing, consolidation and new loan origination services
- Free 1-on-1 consultations to find the best payoff strategies
- 11 Diverse bank partners that ensure approvals, no matter credit history
- Variety of fixed and variable loan terms between 5 to 20 years
- Live educational webinars and workplace “town halls”

With GradFin, you get:

- A valuable employee attraction and retention perk
- Ready-to-use toolkit to promote GradFin to employees
 - Employee flyer
 - Email Content
 - Newsletter article
 - Video monitor slide
 - BrainShark video



Goto.GradFin.com/UC

*Average savings over the lifetime of a loan.
GradFin internal research; 2020.

United Concordia Companies, Inc. (UCCI) provides no services related to GradFin programs. GradFin is not a subsidiary or affiliate of UCCI. UCCI is a licensed third-party administrator providing claim and administrative services related to dental benefits.

Thank You!



City of Round Rock

CEC Vision Plan

PLAN INFORMATION

Benefit	Description	In- Network Provider	Visionworks	Out-of- Network Provider Reimbursement
Exam	<p>A routine eye exam once a year</p> <p>Covered in full – only cost is the copay</p>	\$10	\$0	Up to \$50 (minus the \$10 copay)
Contact Lens Fitting, Re-Fit or Evaluation	<p>Once a year</p> <p>Independently covered</p> <p>Eyewear</p>	\$10	\$0	Up to \$48 (minus the \$10 copay)

Benefit	Description	In-Network Provider	Visionworks	Out-of-Network Provider Reimbursement
Eyewear Allowance	<p>A \$225 allowance for all eyewear annually</p> <p>Members can purchase frames, lenses, and contact lenses in the same 12-month plan year</p> <p>Non-Prescription Eyewear is Covered:</p> <ul style="list-style-type: none"> • Sunglasses • Readers • Safety Glasses • Blue-Light Blocking Glasses <p>Overage Discounts:</p> <ul style="list-style-type: none"> • 20% discount for glasses • 10% discount for contact lenses 	\$10	\$0	Up to \$191.25 (minus the \$10 copay)

PROVIDER NETWORK

- ✓ **Private Practices:**
Optometrists and Ophthalmologists
- ✓ **Retail Optical Chains:**
25 national and regional chains
- ✓ **Online Retailer:**
[Eyeconic.com](https://www.eyeconic.com) offers exclusive discounts to CEC members -- 20% off glasses and 10% off contacts using code **CECMEMBERS**.

IN-NETWORK RETAIL CHAINS



DISCOUNTS & OFFERS



Routine Retinal Screening

Co-pay: Up to \$39
Frequency: Once per year
Covered after co-pay



VSP® Simple Values

Everyday savings on prescription drugs, diabetic care supplies, health services, dental services, and more



Discounts on Additional Pairs of Glasses

20% savings on additional pairs of glasses and sunglasses, from any CEC Network provider within 12 months of their last eye exam



LASIK Discounts

Up to 50% discount on LASIK from more than 1,000 providers through QualSight



Contact Lens Rebates

Mail-in rebates from Unity Biosync and Cooper Vision



Hearing Aid Discounts

Savings of up to 60% from TruHearing® on hearing aids and batteries

www.cecvision.com/members/special-offers



DIABETES PROGRAM

Members with Type 1 or Type 2 diabetes enrolled in the CEC plan who undergo a medical eye exam are eligible to receive reimbursement for the medical copay. The copay is reimbursed up to \$25.



CHILDREN'S BENEFIT

Children up to the age of 13 who are enrolled in the CEC plan are eligible for a second routine eye exam & a new pair of glasses if their prescription changes by 0.5 diopter or greater. Members submit a form to CEC to be reimbursed for the exam and/or a second pair of glasses, up to the member's eyewear allowance.



JOHN DOE
123 ELM LN
CHARLOTTE, NC 28270

Thank you for enrolling in CEC! Your CEC vision benefits will begin on January 1, 2019.

CEC's secure Members Portal will be your go-to-place for everything about your new plan. Via this online tool, you can:

- View your benefit information
- Check your current eligibility
- Print a temporary ID card
- Request an ID card be mailed to you
- Download an out-of-network claim form

To login, visit our website at cecvision.com. On the Members Login page, enter your unique ID number found on your vision benefit card and your date of birth.

To find a provider, visit our website to access our provider search or call 888-254-4290.

Your privacy is very important to us. For a copy of our Notice of Privacy Practices, visit cecvision.com/privacy.aspx. If you would like to request a mailed copy, please call 888-254-4290.

Our customer service team is available to answer any questions you may have at 888-254-4290, Monday – Friday, 8:30 a.m. – 7:00 p.m., and Saturday, 10:00 a.m. – 4:00 p.m.

We look forward to serving you!

Vision

In an effort to protect your privacy, CEC will mail you a temporary ID card with your assigned primary member number.

When scheduling your appointment, please provide your member number to the in-network provider to make a copy of your ID card.

VISION BENEFIT PLAN

Providers: To obtain authorizations, go to call 888-254-4290.
2359 Perimeter Pointe Parkway, Suite 150 |

CECVision.com 888-254-4290



VISION BENEFIT PLAN

Primary Member Name: Jane Doe

Primary Member Number: 0000

Group Name: Example Company

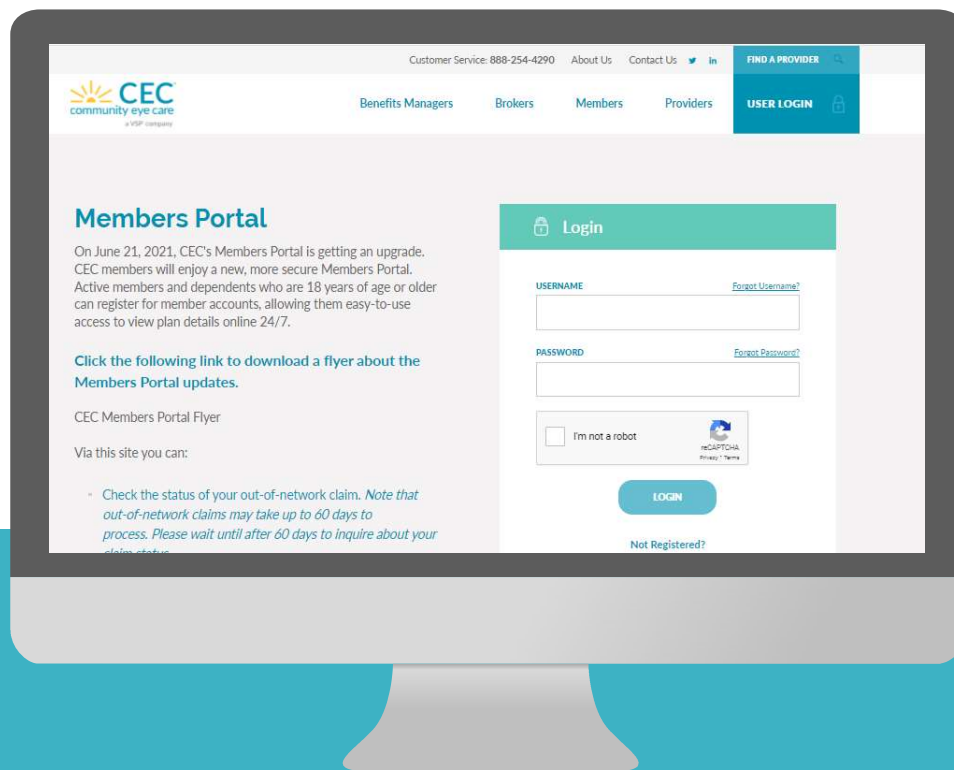
Providers: To obtain authorizations, go to cecvision.com or call 888-254-4290.

MEMBER ID CARDS

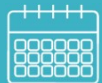
- ✓ Mailed to Subscriber's home address
- ✓ Two cards per Subscriber

CEC'S MEMBERS PORTAL

Setting up an account is easy! Go to cecvision.com/members/login. Click **Not Registered?** to set up your new account. Enter the primary member's CEC ID, the member's date of birth, and the primary member's zip code.



View and Print
Member ID cards



View Claims and Provider Visit Data

Access Eligibility Data



Update Demographic Information



CUSTOMER SERVICE

Our customer service team is available:

Monday – Friday: 7:00 AM – 5:00 PM CST

Saturday: 9:00 AM – 2:00 PM CST

Phone: 888-254-4290

Email: info@cecvision.com

Website: www.cecvision.com



THANK YOU



City of Round Rock

Group Life/AD&D, Voluntary
Life, Voluntary AD&D, Short-
Term and Long-Term Disability
Insurance

Presented by: Amy Pals
Sr. Manager – Client Accounts

OCTOBER 2021



Group Insurance

Benefits are administered by Ochs

- Ochs is available to answer questions and help employees understand their benefit plans better.

City of Round Rock Provides Benefit Eligible Employees:

- Term Life and Accidental Death & Dismemberment (AD&D)
- Long Term Disability

City of Round Rock Offers Benefit Eligible Employees:

- Voluntary Life
- Voluntary Accidental Death & Dismemberment (AD&D)
- Short Term Disability

Term Life and AD&D Insurance

- **Securian Financial**

A large, faded version of the Ochs logo is positioned in the bottom left corner of the slide.

Basic Term Life Insurance

Employer Provided – No enrollment needed



Benefit Includes

1x annual salary, rounded to next higher \$1,000, maximum \$100,000*

- Matching Accidental Death and Dismemberment (AD&D) benefit

*Coverage reduces to 65% beginning at age 65



Voluntary Term Life Insurance

Employee Paid

Employee	<ul style="list-style-type: none">• Elect \$10,000 increments• Maximum of the lesser of five (5) x annual earnings rounded down to the next lower \$10,000 increment, or \$500,000• Current enrollments are guarantee issue. New enrollments and increases require EOI.
Spouse	<ul style="list-style-type: none">• Elect \$5,000 increments• Maximum of the lesser of the employee's five (5) x annual earnings rounded down to the next lower \$5,000 increment, or \$500,000• Cannot exceed 100% of the employee's Supplemental Life amount• Current enrollments are guarantee issue. New enrollments and increases require EOI.
Child	<ul style="list-style-type: none">• Elect \$15,000• Cannot exceed 100% of the employee's Supplemental Life amount• Insures all children from live birth to age 26• Election is guaranteed each annual enrollment (No EOI)

- *An employee must be insured for Employee Supplemental Life in order to be insured for Dependent Life.*
- *If your spouse or child is eligible for employee coverage, they cannot be covered as a dependent.*
- *Employees are responsible for terminating coverage when they no longer have an eligible child.*



Voluntary Accidental Death & Dismemberment Employee Paid

Employees	Elect \$10,000 increments
	Maximum \$500,000

- Enroll your spouse and child:** Employees can add the Family AD&D plan to include coverage for their spouse and children
- Benefit percentages noted below reflect % of employee's elected amount.
 - Enrollment in both Employee and Family Voluntary AD&D is not permitted.

Spouse	Spouse (with children): 40%
	Spouse (no children): 50%
Child(ren)	Children (with spouse): 10%
	Children (no spouse): 15%



Guaranteed Issue Enrollment Opportunity

No Health Questions - Elect Voluntary AD&D for the first time or increase current coverage during this enrollment period. Child Life coverage is also available on a guaranteed issue basis!

VOLUNTARY AD&D

Employee Only

Employee + Family

CHILD LIFE

Elect \$15,000

Child life cannot exceed 100% of the employee's Supplemental Life amount

- Enrolling in Supplemental Employee Life or Spouse Life requires evidence of insurability and underwriting approval.



Examples - Voluntary Life Monthly Cost

Employee and Spouse Supplemental Term Life Monthly Rates (based on age)												
Age	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75*
Rate per \$1,000	\$0.06	\$0.07	\$0.09	\$0.10	\$0.12	\$0.22	\$0.42	\$0.66	\$0.72	\$1.33	\$2.07	\$2.38
Coverage												
\$10,000	0.60	0.70	0.90	1.00	1.20	2.20	4.20	6.60	7.20	13.30	20.70	23.80
\$20,000	1.20	1.40	1.80	2.00	2.40	4.40	8.40	13.20	14.40	26.60	41.40	47.60
\$50,000	3.00	3.50	4.50	5.00	6.00	11.00	21.00	33.00	36.00	66.50	103.50	119.00
\$100,000	6.00	7.00	9.00	10.00	12.00	22.00	42.00	66.00	72.00	133.00	207.00	238.00
\$150,000	9.00	10.50	13.50	15.00	18.00	33.00	63.00	99.00	108.00	199.50	310.50	357.00
\$200,000	12.00	14.00	18.00	20.00	24.00	44.00	84.00	132.00	144.00	266.00	414.00	476.00
\$250,000	15.00	17.50	22.50	25.00	30.00	55.00	105.00	165.00	180.00	332.50	517.50	595.00
\$300,000	18.00	21.00	27.00	30.00	36.00	66.00	126.00	198.00	216.00	399.00	621.00	714.00
\$350,000	21.00	24.50	31.50	35.00	42.00	77.00	147.00	231.00	252.00	465.50	724.50	833.00
\$400,000	24.00	28.00	36.00	40.00	48.00	88.00	168.00	264.00	288.00	532.00	828.00	952.00
\$450,000	27.00	31.50	40.50	45.00	54.00	99.00	189.00	297.00	324.00	598.50	931.50	1,071.00
\$500,000	30.00	35.00	45.00	50.00	60.00	110.00	210.00	330.00	360.00	665.00	1,035.00	1,190.00



Your Life Plan Summary for Benefit Plan Details

City of Round Rock
Plan Summary - Group Term Life and AD&D Insurance

securian FINANCIAL | Ochs

Group Life Insurance Program

Your employer provides benefit eligible employees Term Life and Accidental Death & Dismemberment (AD&D) Insurance through Securian Financial - administered by Ochs.

LIFE and AD&D INSURANCE

Protect yourself and your family from the unexpected loss of life and income during working years. Life Insurance provides a financial benefit to beneficiaries upon death; AD&D Insurance provides additional financial protection if the insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.

HOW MUCH LIFE INSURANCE DO YOU NEED?

Check out the life insurance calculator at LifeBenefits.com/InsuranceNeeds.

Insurance helps cover

- Funeral/burial costs
- Medical bills
- Taxes & living expenses (i.e. mortgage, childcare)

Automatically Enrolled Coverage - employer paid

Employee Basic Term Life and AD&D	Enrolled	1x annual salary rounded to next higher \$1,000 - not to exceed \$100,000*	Includes a matching AD&D benefit
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Select Supplemental Coverage - employee paid

Employee Term Life	Elect	up to lesser of 5x salary or \$500,000 maximum	Elect in \$10,000 increments
Spouse Term Life	Elect	up to lesser of 5x salary or \$500,000 maximum (not to exceed 100% of the employee's supplemental life amount)	Elect in \$5,000 increments
Child Term Life	Elect	\$15,000 each child (not to exceed 100% of the employee's supplemental life amount)	One premium insures all eligible children from live birth to age 26 Includes first newborn child benefit amount
Voluntary AD&D Employee or Family	Elect	up to \$500,000 maximum	Elect in \$10,000 increments 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%

If your spouse or child is eligible for employee coverage, they cannot be covered as a dependent. Only one employee may cover a dependent child. It is the employee's responsibility to notify their employer when dependents are no longer eligible for coverage.
*Coverage reduces to 65% beginning at age 65 (see certificate for details).

Over

MONTHLY COST

Employee or Spouse Supplemental Term Life
See rate grid for easy cost calculation.

Age	Rate per \$1,000
<25	\$0.06
25-29	\$0.07
30-34	\$0.09
35-39	\$0.10
40-44	\$0.12
45-49	\$0.22
50-54	\$0.42
55-59	\$0.66
60-64	\$0.72
65-69	\$1.33
70-74	\$2.07
75*	\$2.38

*Rates beyond age 75 are available upon request. Rates increase with age and all rates are subject to change.

MONTHLY COST

Child Term Life	Voluntary AD&D
\$15,000 for \$1.80 <small>One premium insures all eligible children.</small>	Rate per \$1,000 Employee: \$0.025 Family: \$0.035

ADDITIONAL FEATURES

- **Waiver of Premium** - If you become totally and permanently disabled, according to the terms of your certificate, life insurance premiums may be waived.
- **Accelerated Benefit** - If an insured person is diagnosed with a terminal illness, as defined in your certificate, he/she may be eligible to request early payment of the life insurance in force.
- **Continuation** - If you are no longer eligible for coverage as an active employee, you may be eligible to continue your coverage, if elected during the limited enrollment period. Premiums may be higher than those paid by active employees. Contact your employer or Ochs for information.

NEWLY HIRED EMPLOYEES

A special guaranteed issue opportunity is available for newly hired employees during their initial 31 day enrollment period. No evidence of insurability is required for the following guaranteed amounts:

- Employee - up to **\$250,000**
- Spouse - up to **\$50,000**
- Child - **all coverage**
- Voluntary AD&D - **all coverage**

Evidence of insurability is required for elections above the guaranteed amounts.

ANNUAL ENROLLMENT

During your employer's designated annual enrollment period, no evidence of insurability is required for the following guaranteed amounts:

- Child - **all coverage**
- Voluntary AD&D - **all coverage**

Evidence of insurability (EOI) is required for new enrollments and increases to current coverage.

OTHER ENROLLMENT

If your policy or employer allows enrollment outside of their designated enrollment periods, elections will require evidence of insurability. If you experience a family status change, check with your employer within 31 days to confirm guaranteed issue eligibility.

ENROLL NOW

Online through Munis (ESS) by the enrollment deadline. Premiums will be automatically deducted from your paycheck.

BENEFICIARY DESIGNATIONS

Naming a beneficiary is an important right of life insurance ownership; this determines who receives the death benefit. It is recommended that you review and update your elections periodically.

Contact Ochs
ochs@ochsinc.com
 651-865-3789 or 1-800-392-7295

This is a summary of plan provisions related to the insurance policy underwritten by Minnesota Life Insurance Company. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. Securian Financial is the marketing name for Securian Financial Group, Inc. and its affiliates. Minnesota Life is an affiliate of Securian Financial Group, Inc. Products are offered under policy form series MHC-96-13180.42

Ochs, Inc.
A Securian Financial Company
400 Robert Street N. Ste. 1880, St. Paul, MN 55101

Email: ochs@ochsinc.com
 Phone: 651-865-3789 • 1-800-392-7295
 Web: ochsinc.com

FOCUS Rev 09-2020 1098715 DOPU 3-2020

Term Life and AD&D Plan Features

Employee and Spouse Life

- **AD&D Provision**
 - if death or dismemberment is caused by an accident
- **Early Benefit Payment**
 - if you are terminally ill with less than 12 months to live
- **No Payment of Premium Required**
 - if you become totally disabled
- **Continuation**
 - if you leave your job or retire, you can port or convert coverage to an individual policy and take the coverage with you



Beneficiary Designations

Have you designated or updated your beneficiaries lately?

Events such as marriage, birth/adoption of children, divorce or death may change how you want your life insurance benefit paid.



Choosing Beneficiaries

- Your beneficiary can be a person, a charity, a trust, or your estate. You can split the benefit among multiple beneficiaries as long as the total percentage of the proceeds equal 100 percent.

Primary beneficiary

The person(s) named will receive the benefit. If any named beneficiary is not living at the time of claim, the benefit will be split among any remaining primary beneficiaries before it is paid to a contingent beneficiary.

Contingent beneficiary

If the primary beneficiaries are no longer living, the benefit is paid to this person or persons.

Default beneficiary

If you do not name a beneficiary, policy benefits will be paid to the default beneficiary listed in the certificate of insurance.

Portability or Conversion



Retiring? Take your coverage with you ...

If an active employee is no longer eligible for coverage due to voluntary or involuntary termination of employment (including retirement), they may be able to continue employee and dependent in-force life insurance coverage, **without needing to provide evidence of insurability.**

- Get more information by visiting lifebenefits.com/continue
(Policy #: 60000: Access key: keepcoverage)

Portability
<ul style="list-style-type: none"> • Port coverage with Minnesota Life • Term life policy • Rates increase with age • Coverage reduces with age and terms at age 80 (see your certificate of coverage)

Conversion
<ul style="list-style-type: none"> • Convert coverage to Minnesota Life • Whole life policy • Often the most expensive option • Coverage remains in force until death • Premiums paid directly to Securian Financial

Note: Premiums may be higher than those paid by active employees.



How Much Life Insurance Do I Need

Insurance Needs Calculator – Calculate your needs

Assets & income – without your income, what resources would your family have?

- Spouse's annual income x number of years to age 65 \$ _____
- Cash, savings bonds, stocks, securities (current value) \$ _____
- Company savings plan (401(k), 403(b), other) \$ _____
- Cash value of life insurance \$ _____
- Other assets* or income (other than your own) \$ _____

*Equity in your home, if you plan to sell or borrow against it for cash.

A = \$ _____

Necessities – What are your family's financial needs?

- Home — remaining mortgage or rent (120 months is a basic rule of thumb) \$ _____
- Annual household operating expenses (utilities, food, clothing, insurance, repairs, property taxes, etc.) \$ _____
- Child care
- Health — health insurance premiums or medical/hospital expenses \$ _____
- Debt — balances on credit cards, car loans, etc. \$ _____

B = \$ _____

Short and Long Term Disability

- **Madison National**

A large, faint watermark of the Ochs logo is visible in the bottom left corner of the slide, consisting of the word "Ochs" in a light blue font with a light blue circular line around the letter "O".

Short-Term Disability (STD)

Employee Paid - Income Protection



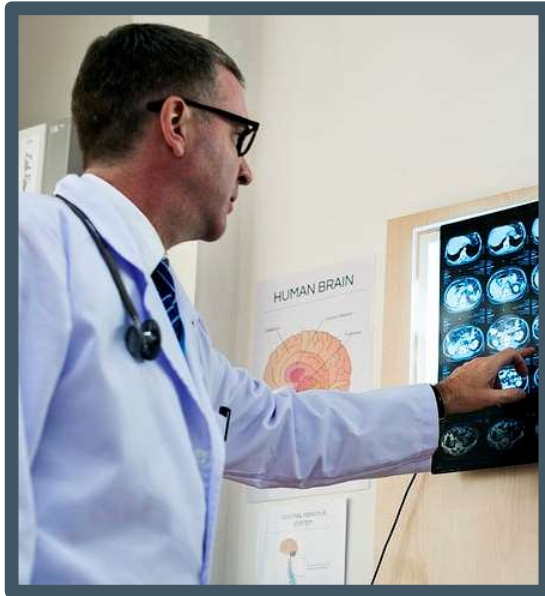
A large % of personal bankruptcies & mortgage foreclosures are due to loss of income from a disability

- ✓ Most disabilities are NOT work related
- ✓ #1 cause of disability is muscle, back, or joint disorders

- You choose your benefit amount
- Premiums paid with after tax dollars
- No tax when benefit is received
- Required to be under the regular care of a physician
- Benefit payments are made to you

Short Term Disability (STD) continued

Employee Paid



For Accident or Illness

- Weekly benefit of 60% of pre-disability earnings, up to a maximum of \$1,000 per week
- Benefits will begin after one of the following timeframes:
 - Covered Injury: 14 calendar days
 - Covered Sickness: 14 calendar days
- Benefits continue for 26 weeks or until Long Term Disability benefits commence, whichever comes first
- Pre-Existing Conditions apply
- Electing coverage for the first time requires evidence of insurability and underwriting approval.



Your STD Plan Summary and Rate Calculation Form for Additional Details

Voluntary Short Term Disability Insurance - Benefit Summary

Prepared for: City of Round Rock

Eligibility
To be eligible, you must be an active employee working a minimum of 30 hours per week.

Coverage Eligibility Date
You are benefit eligible the first of the month following your first day of active employment.

Choice of Benefit Amount
60% of basic weekly earnings, up to a maximum of \$1,000 per week.

Guaranteed Issue
As a newly eligible employee, you can elect up to the maximum benefit as outlined above without answering the medical questionnaire if applying within 31 days from your eligibility date.

Pre-Existing Conditions
Definition: A pre-existing condition is a condition for which you have consulted a medical provider or received medical treatment or services during the 3-month period prior to your effective date of coverage.
Coverage under this plan: You cannot receive benefits due to a pre-existing condition until you have been continuously covered under the group policy for at least 12 months and been actively at work for at least one day after the end of the 12 months.

When Benefits Begin
Benefit payments will begin after one of the following timeframes:
For a covered injury: 14 calendar days
For a covered sickness: 14 calendar days

Earning Income While Disabled
Benefits are reduced by other income you may receive during a disability, including Social Security or a State Retirement Disability benefit plan. Please see your certificate of insurance for details.

When Benefits Ends
Benefits continue for 26 weeks or until Long-Term Disability Benefits commence, whichever comes first.


Definition of Disability
As a result of physical disease, injury, mental disorder, substance abuse or pregnancy, you are considered disabled if you are unable to perform one or more of the material duties of your own occupation. Please see your certificate of insurance for full definition.

When Coverage Ends
Coverage ends on the earliest of the following: the date your Employer's coverage ends; the date you cease to be an Eligible Person; the date your premium payment is not paid when required; or your Retirement Date.

How to Enroll
Please complete the enrollment form and return it to your Employer.

Questions
Contact Ochs
ochs@ochsinc.com
651-665-3789 • 1-800-392-7295

Voluntary Short -Term Disability Calculation Form



This voluntary election provides you with the following benefit if Totally Disabled: 60% of your covered weekly earnings to a maximum benefit of \$1,000 per week.

Follow the steps below to calculate your current maximum weekly benefit amount you may be eligible for and your approximate monthly premium which will be taken through payroll deduction.

Step 1
Enter your basic weekly pay (annual basic pay, divided by 52) 1. _____

Step 2
Multiply Step 1 by 0.60 and enter the result.
This is your weekly benefit that you may be eligible to receive.
(note: amount cannot exceed the maximum weekly benefit of \$1,000) 2. _____

Step 3
Divide the amount in Step 2 by 10 and enter the result. 3. _____

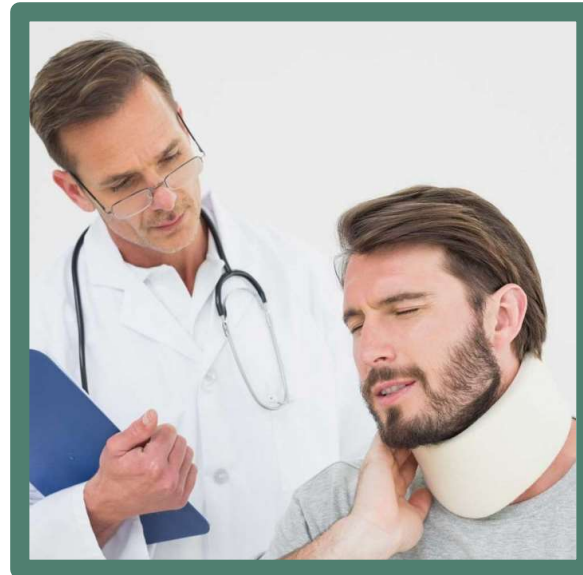
Step 4
Multiply the amount from Step 3 by \$0.34.
This is your approximate monthly premium. 4. _____

Long Term Disability Insurance (LTD)

Employer Provided – No enrollment needed for benefit eligible employees

For Accident or Illness

- Employer Paid
- 60% of your basic monthly earnings
- Maximum \$5,000
- Benefits begin on the 181st day of a covered accident or illness
- Pre-existing conditions apply to new and increased amounts





Your LTD Plan Summary for Additional Details

Long Term Disability Insurance - Benefit Summary

Prepared for: City of Round Rock

Eligibility

To be eligible, you must be an active employee working a minimum of 30 hours per week.

Coverage Eligibility Date

You are benefit eligible upon the first of the month following your first day of active employment.

Benefit Amount

60% of your basic monthly earnings, to a maximum monthly benefit of \$5,000.

Pre-Existing Conditions

Definition: A pre-existing condition is a condition for which you have consulted a medical provider or received medical treatment or services during the 3-month period prior to your effective date of coverage. **Coverage under this plan:** You cannot receive benefits due to a pre-existing condition until you have been continuously covered under the group policy for at least 12 months and been actively at work for at least one day after the end of the 12 months.

Definition of Disability

As a result of physical disease, injury, mental disorder, substance abuse or pregnancy, you are considered disabled if you are unable to perform one or more of the material duties of your *Own Occupation* during your *Own Occupation Period*. After your *Own Occupation Period* ends, you are still considered disabled only if you are unable to perform one or more of the material duties of *Any Occupation*. Please see your certificate of insurance for full definition.

Own Occupation Period

24 months following the end of the Elimination Period.

Earning Income While Disabled

Benefits are reduced by other income you may receive during a disability, including Social Security or a State Retirement Disability benefit plan. See your certificate of insurance for details.

Elimination Period

Benefits will begin 180 days after suffering a covered illness or accident.

How Long Benefits Will Be Paid

If you are Disabled prior to age 62, benefits may continue to age 65 or the Social Security Normal Retirement Age. If Disabled on or after age 62, refer to Maximum Benefit Period in the Schedule of Benefits of certificate of insurance.

Additional Benefits*

- Survivor Benefit
- Rehabilitation Benefit

*See certificate of insurance for definitions

When Coverage Ends

Coverage ends the date your Employer's coverage ends; the date you cease to be an Eligible Person; the date your premium payment is not paid when required; or the date you retire.

Questions

Contact Ochs
ochs@ochsinc.com
651-665-3789 • 1-800-392-7295

RECAP

Found on EmployeeNet:

- Plan Summaries
- Rates
- Enrollment Forms

Enroll for Benefits In ESS

Return EOI applications to Ochs



Have Questions or Need More Information?

CONTACT OCHS



Toll Free: 1-800-392-7295

Email: ochs@ochsinc.com

APPENDIX

Value Added Services & Resources



Lifestyle Benefits

No additional cost for Life Insurance Participants

Additional Details – [Click Here](#)



Legal, Financial and Grief Resources

from LifeWorks by Morneau Shepell

- Comprehensive web and mobile resources
- Templates to create a will and legacy documents
- Unlimited telephone consultation with professionals
- Complimentary face-to-face consultation with an attorney

How to access:
LifeBenefits.com/Lfg
user name: lfg
password: resources
 or call **1-877-849-6034**



Travel Assistance

from RedpointWTP LLC

- Information on passport, visa, immunization requirements
- Medical relocation and medical or security evacuation
- Assistance replacing lost or stolen luggage
- Repatriation of mortal remains

How to access:
LifeBenefits.com/travel
 U.S./Canada:
 1-855-516-5433; other
 locations: **1-415-484-4677**



Legacy Planning Resources

from Securian Financial

- End-of-life planning
- Creation of key directives
- Final arrangements for funeral services
- Funeral concierge service

How to access:
Securian.com/legacy



Beneficiary Financial Coaching

from Pricewaterhouse-Coopers LLP

- Financial fitness assessment
- Beneficiary reference guide
- Access to informational financial coaching website

How to access:
 Beneficiaries receiving \$25,000 or more will be informed when the life insurance claim is paid.



Identity Theft Services

No cost for Disability Insurance participants



**Identity
Theft
Services**

Assessing the fraud scope
Providing law contacts
Filing complaint & affidavit
Guidance through recovery
And more

MyIDCare 855-205-6010

Additional Details – [Click Here](#)



Life insurance products are issued by Minnesota Life Insurance Company or Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company and Securian Life Insurance Company are both subsidiaries of Securian Financial Group, Inc.

Disability insurance products are issued by Madison National Life Insurance Company. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

Ochs, Inc.
A Securian Financial Company
ochsinc.com

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Healthcare and Daycare Flexible Spending Accounts (FSA's)

Healthcare FSA



Save over \$800 a year
on health expenses



Healthcare Flexible Spending Account (FSA)

A Healthcare FSA is a **personal expense account**, allowing you to set aside a portion of your salary **pre-tax** to pay for qualified medical expenses.



Healthcare Flexible Spending Account (FSA)



FAMILY

COVERS YOUR
WHOLE FAMILY



38K

DIFFERENT WAYS TO
USE YOUR FUNDS



EASY

MULTIPLE WAYS TO
SUBMIT CLAIMS



\$2750

MAXIMUM
ANNUAL
CONTRIBUTION

38,000 ways to spend your FSA!

Examples include....



NEW! Over-the-counter drugs

NEW! Feminine products

Prescriptions

Copays & Coinsurance

Deductibles

Office Visits

Dental work

Orthodontia

Glasses & Contacts

Chiropractic

Massage

Acupuncture

Psychologists and therapy

Stop-smoking programs

Capital improvements to
your home, such as ramps,
railings and support bars

Mileage for travel to and
from healthcare
appointments

Night guards

Bandages and other
medical supplies

Birth control

Breast pumps

Sunscreen

Vaccinations and
immunizations

Breast reconstruction
surgery

Childbirth classes

Eye surgery, including laser
eye surgery and Lasik

Fertility treatments and
monitors

Flu shots

Hearing aids and batteries

Insulin

Lab fees

Physical therapy

Prescription sunglasses

Prosthesis



An FSA helps you pay for things you already buy



NOW ELIGIBLE!

Over-the-counter (OTC) Medications

On average, U.S. households spend \$338/year on OTC products like Tylenol®, Zyrtec®, and cold medicine. With an FSA, **you save \$100 each year.**

Feminine Care Products

The average woman spends \$300/year on feminine care products. With an FSA, **you would save \$90 each year.**

How does a healthcare FSA work?



Semi- Monthly
paycheck
deductions



Pay with debit card
or submit claims!

Estimate your
annual election



Funds are available
immediately

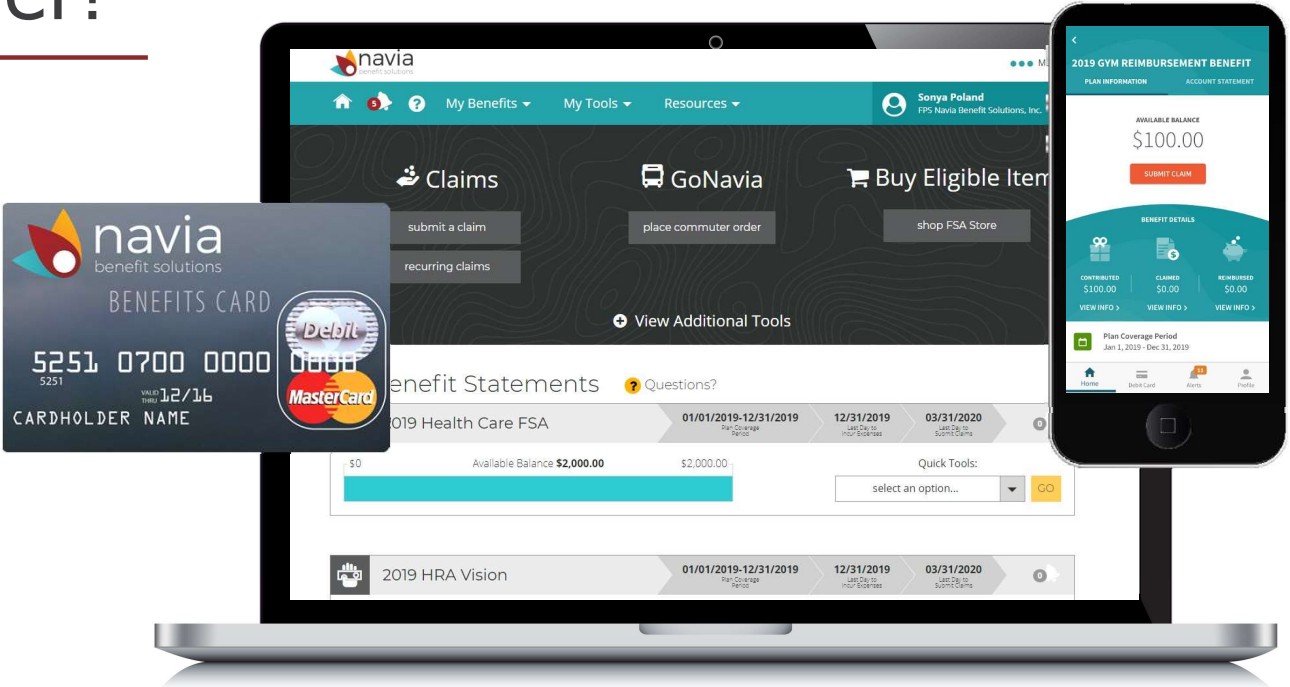


DID YOU KNOW?

\$1,400

Average annual election

Accessing your benefits couldn't be easier!



Why should you enroll?



Save enough money to pay for three months of groceries or a gym membership for a year



Rest easy knowing you have emergency funds for unexpected costs



Don't wait to get your child's braces, new glasses, or the laser eye surgery you've always wanted



**\$800+ AVERAGE
ANNUAL SAVINGS**

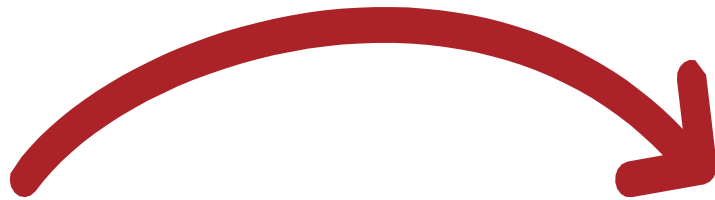


**EMERGENCY
FUNDS**



DON'T WAIT

\$550



Your plan lets you carryover
funds to the next year!

Daycare FSA

Save up to \$1,500 a year
on day care expenses

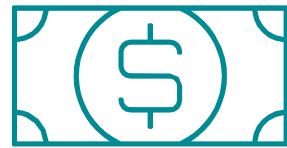


Day Care Flexible Spending Account (FSA)



CARE

CHILDREN (Age
12 and under) AND
ELDERS COVERED



PAY

USE FUNDS TO
PAY FAMILY
CARE EXPENSES



EASY

MULTIPLE WAYS TO
SUBMIT CLAIMS



\$5000

MAXIMUM
ANNUAL
CONTRIBUTION

Carryover of unused funds is not permitted at the end of the calendar year. Use it or lose it.

Day Care FSA works like a bank account and saves you money



A Day Care FSA helps you pay for day care expenses that you already pay for out-of-pocket! This account works like a bank account, meaning you cannot be reimbursed for more than what is in your account at any given time.

Ways to spend your Day Care FSA!



Day care
Before and after school care
Day camps
Preschool
Elder care



Debit card and family care!



NEW! Easy debit card payments



Pay a family member for day care

Basics of Nationwide 457b Retirement Plan

(optional retirement savings)

Presented by Sarita Null, Retirement Specialist

- Save through biweekly paycheck, starting with as little as \$10.00
- Pre-Tax Deferral Option
- Roth Deferral Option
- Broad Array of Investment and Guaranteed Savings Choices
- Professional Investment Option Available - *ProAccount® by Wilshire Associates*
- Unforeseeable Emergency Withdrawals per IRS guidelines
- Loan Feature Available per IRS guidelines, payback through bank ACH
- Upon Separation from Service, funds are available within IRS guidelines

Projected 2022 Contribution Limits *

- For employees who are under 50 years of age, the maximum contribution into the 457b will be **\$20,500.00**.
- For employees who are 50 years of age or more, the maximum contribution into the 457b will be **\$27,000.00**.
- Participants can potentially take advantage of the **Special Catch Up**. The new maximum will be **\$41,000.00**. Special rules apply for this feature, and it can be used for no more than 3 sequential years approaching retirement.

* waiting on final confirmation from the IRS

Nationwide can help

Sarita C. Null, MBA, CRC

512-497-1666

sarita.null@nationwide.com

<https://talktosarita.timetap.com/>

Retirement Resource Group

1-800-401-5272

Online

www.nrsforu.com

DEER OAKS EMPLOYEE ASSISTANCE PROGRAM (EAP) SERVICES

Short Term Counseling:

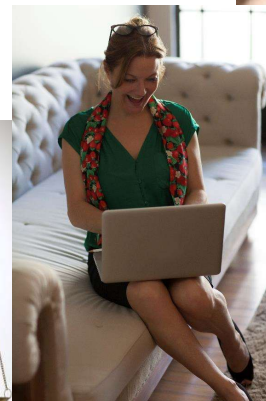
- 6 visit model
- Intake process
- Alternate Modalities of Support
 - *AWARE (6 sessions)
 - *Life Coaching (6 sessions)
 - *cCBT

Work/life Services:

- Free Will preparation
- Legal/Financial Services
- Child/Eldercare Resources
- Daily Living/Convenience Services

Website:

- LiveCONNECT
- On demand seminars
- Newsletters
- Saving Center
- Resources



Helpline: 1-866-327-2400

Email: eap@deeroaks.com

Website: www.deeroakseap.com

Username/Password: [roundrocktexas](#)

iConnectYou App code: 52291

Deer Oaks Account Manager: kherrera@deeroaks.com

Group Voluntary Insurance Benefits - 2022

City of Round Rock

- Accident
- Critical Illness

Enrollment Period: October 1st to October 31st



L0121010541[exp0322][All States][DC,GU,MP,PR,VI]
Metropolitan Life Insurance Company, New York, NY 10166 © 2021 MSS
ADF# MULTI1825.18



Help offset the financial gaps in your health insurance plan

Out-of-pocket costs not covered by health insurance may include:

Copays
Deductibles
Out-of-network doctor visits
Therapy



Accident insurance



Critical illness insurance

These benefits can help offset the financial gaps:

These benefits are **not a replacement** for traditional medical insurance. They are a **supplement** to this coverage.



Accident insurance – An Example of How it works



Kathy







Daughter suffers a concussion during a soccer game against the team's biggest rival.

Care Received After Injury	Benefits Paid
Ambulance (ground)	\$300
Emergency Care (ER)	\$100
Physician Follow-Up	\$75
Medical Testing	\$200
Concussion	\$400
Broken Tooth (repaired by crown)	\$200
Total Benefit – Accident Insurance	\$1,275.00

Benefit amount is based on a sample plan design.
Actual plan design and plan benefits may vary.

Accident Insurance—Over 150 covered events

Here are just a few!

	<h3>Injuries</h3> <ul style="list-style-type: none"> • Fractures/Dislocations^{A1} • Concussion • Coma • Ruptured Disc • Torn Cartilage in Knee • Cuts/Lacerations • Torn/Ruptured/Severed Tendon/Ligament • Broken Tooth 		<h3>Medical Services & Treatments</h3> <ul style="list-style-type: none"> • Air/Ground Ambulance • Emergency/Non-Emergency Care • Physician Follow-Up • Transportation • Therapy Services • Pain Management • Blood/Plasma/Platelets • Inpatient Surgery • Outpatient Ambulatory Surgery 		<h3>Hospital^{A12} – Accident</h3> <ul style="list-style-type: none"> • Admission • Confinement • Admission – Intensive Care Unit (ICU) • Confinement – ICU • Inpatient Rehabilitation Unit
	<h3>Dismemberment, Loss & Paralysis</h3> <ul style="list-style-type: none"> • Dismemberment & Loss • Catastrophic Dismemberment & Loss • Paralysis 		<h3>Accidental Death</h3> <ul style="list-style-type: none"> • Accidental Death • Common Carrier^{A14} 		<h3>Additional Benefits</h3> <ul style="list-style-type: none"> • Lodging^{A15} • Health Screening Benefit (Wellness)^{A16}

Accident insurance – Plan breakdown



Covered conditions ^{A17}	MetLife Accident Insurance pays you
Injuries – <i>12 covered injury types</i>	Ranging from \$50 – \$10,000 per injury
Medical services & treatment – <i>15 covered medical services & treatments</i>	Ranging from \$25 – \$1,500 per medical service/treatment
Hospital coverage^{A12} (due to an Accident)	\$1,000 (non-ICU) – \$2,000 (ICU) admission benefit per accident \$200 a day for non-ICU confinement up to 31 days \$400 a day for ICU confinement up to 31 days



Accident Insurance – Plan breakdown



Covered conditions ^{A17}	MetLife Accident Insurance pays you
Accidental death	\$50,000 \$150,000 if passenger on common carrier ^{A14}
Dismemberment, loss & paralysis	\$500 – \$50,000 per injury
Additional benefits – Lodging ^{A15}	\$200 per night, up to 31 days per calendar year
Health screening benefit (wellness) ^{A16}	\$50 (payable 1x per calendar year)



Critical Illness Insurance – Overview



Covered Conditions

Category 1: Cancer-related conditions

- Full benefit cancer^{CI14}
- Partial benefit cancer^{CI14, CI15}

Category 2: Heart-related conditions

- Heart attack
- Coronary artery disease^{CI16}

Category 3: Other conditions

- Kidney failure
- Major organ transplant (other than bone marrow transplant)^{CI17}

The No. 1 reason for bankruptcy is due to medical bills.^{CI13}

Critical Illness Insurance – Plan breakdown

<p>You have a choice of a \$5,000, \$10,000 or \$15,000 Initial Benefit Amount</p>	<p>Your Total Benefit Amount will be 3 times the Initial Benefit Amount you selected</p>	<p>You can receive Initial Benefit Payments and Recurrence Benefits Payments^{CI18} until your Total Benefit Amount is reached</p>
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Example of Initial Benefit Payments & Recurrence Benefit Payments^{CI19}

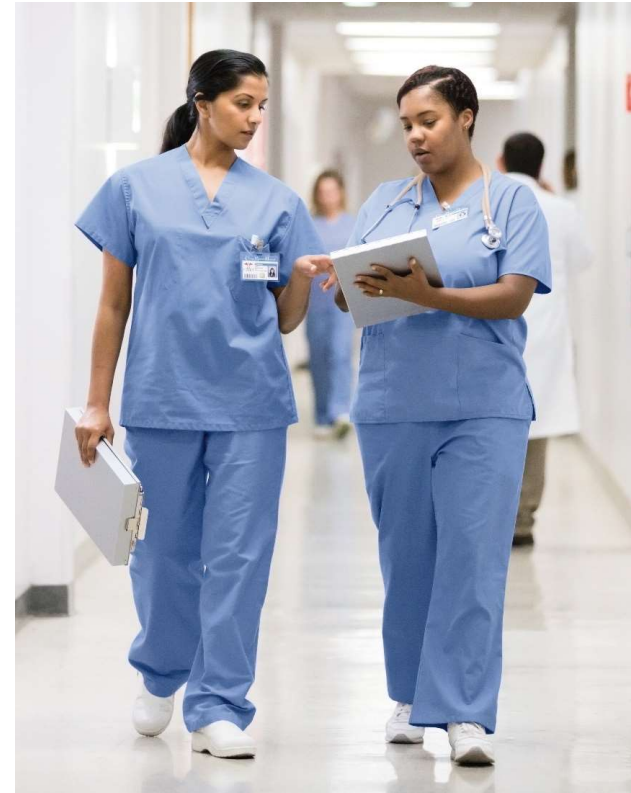
The example below illustrates an employee who elected an Initial Benefit of \$15,000 and has a Total Benefit Amount of 3 times (or 300%) of the Initial Benefit Amount or \$45,000.

Illness – Covered Condition	Payment	Total Benefit Remaining
Heart Attack – first verified diagnosis	Initial Benefit payment of \$15,000 or 100%	\$30,000
Heart Attack – second verified diagnosis, two years later	Recurrence Benefit payment of \$7,500 or 50%	\$22,500
Kidney Failure – first verified diagnosis,, three years later	Initial Benefit payment of \$15,000 or 100%	\$7,500

Accident and Critical illness insurance – Health screening benefit

MetLife provides an annual health screening benefit^{CI21} for taking one of the eligible screening/prevention measures. This coverage would be on top of the total benefit amount payable for previously mentioned covered conditions.

Your health screening benefit amount per insurance is: **\$50.**



\$50

Accident Insurance Health screening benefit

\$50

Critical Illness Insurance Health screening benefit



L0121010541[exp0322][All States][DC, GU, MP, PR, VI]
Metropolitan Life Insurance Company, New York, NY 10166 © 2021 MSS

Simple claims process

Hassle-free, 3 step claims process

The image shows two forms from MetLife. The top form is the 'Physician's Attachment - Physician Statement' (Form 100-0001-001-01). It includes instructions for the patient and physician, a section for patient information (name, date of birth, employer, physician name and phone), and a signature line for the patient. The bottom form is 'Section A: Certificateholder Information' (Form 100-0001-001-01). It contains fields for certificateholder name, address, city, state, zip code, date of birth, gender, social security number, and telephone numbers. Both forms include the MetLife logo and contact information for Metropolitan Life Insurance Company.

1

Opening a Claim

Call 1-800-GET-MET8—or go to <https://mybenefits.metlife.com> to get a claim form via email, fax or mail. To officially open the claim, you need to submit a fully completed claim form including the physician statement.

2

Processing a Claim

Within 3 days after receipt of a complete claims form including the physician statement, a Claims Acknowledgement Letter is mailed to you.

3

Payment

Within 10 business days after receipt of a complete claims form, a “clean” claim is fully processed¹ and payment is issued to you or the designated beneficiary.

Experienced Customer Service Representatives are available to answer questions at any time throughout the claims process.

¹Ten business days applies to clean claims—a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber.

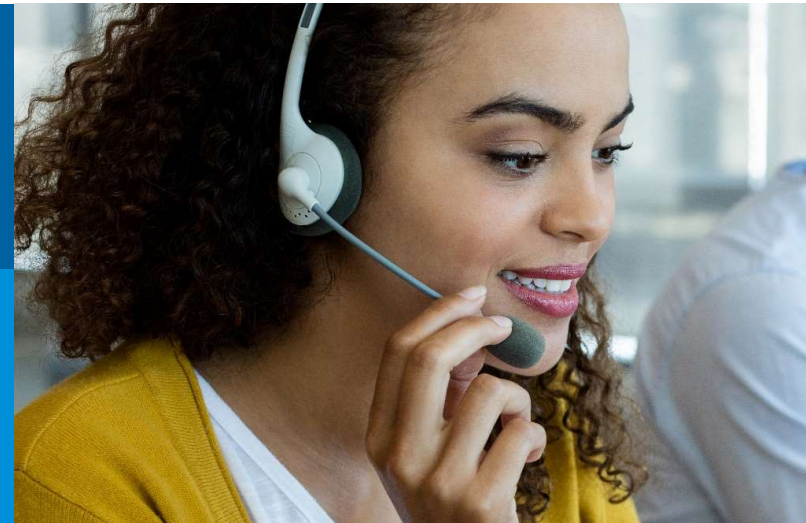
We're here to answer your questions



1-800-GET-MET8
(1-800-438-6388)



Monday through Friday,
8 am – 8 pm, EST



METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. There may be a preexisting condition exclusion. There may be a Benefit Reduction Due to Age provision. There may be a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CII on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's CII product can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-CI, GPNP14-CI, GPNP19-CI or contact MetLife for more information. Please contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

Accident Footnotes

A11. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.

A12. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

A14. Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details. Be sure to review other information contained in this booklet for more details about plan benefits, monthly rates and other terms and conditions.

A15. The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.

A16. The Health Screening Benefit is not available in all states. For Texas situated policies and Texas residents covered under policies situated in other states, when the Health Screening Benefit is included in an Accident-only plan, the covered screening measures are: physical exam, blood chemistry panel, complete blood count (CBC), chest x-rays, electrocardiogram (EKG), and electroencephalogram (EEG).

A17. Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

Critical Illness Insurance Footnotes

CI4. Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Dependent Child coverage varies by state. Please contact MetLife for more information.

CI5. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

CI6. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. For NH-situated cases and NH residents, there is an Initial Benefit of \$100 for All Other Cancer.

CI7. The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.

CI8. In certain states, the Covered Condition is Severe Stroke.

CI9. In most states, we will not pay a Major Organ Transplant benefit if a covered person is placed on the organ transplant list prior to coverage taking effect and subsequently undergoes a transplant procedure for the same organ while coverage is in effect. Covered organs may vary by state; refer to the Certificate for details.

CI21. The Health Screening Benefit is not available in certain states. In some states, there is a separate mammogram benefit. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.

Product disclaimers

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There are benefit reductions that begin at age 65, if applicable. Like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife.

Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. The plan may include a pre-existing condition exclusion. After a covered condition occurs, there is a benefit suspension period during which benefits will not be paid for a recurrence, except in the case of individuals covered under a New York certificate. MetLife offers CII with either Attained Age or Issue Age rates. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. MetLife's Issue Age CII is guaranteed renewable, and may include a Benefit Reduction Due to Age provision. Premium rates for MetLife's Issue Age CII are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage, including the addition of dependents' coverage, if applicable, will be based on the covered person's age at the time of the initial coverage effective date. Rates are subject to change for MetLife's Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-CI, GPNP14-CI or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

Thank you.

Who is Texas Legal?

- ✓ Non-profit founded in 1972
- ✓ Built by the Lawyers of Texas to Help Texans
- ✓ Created & Endorsed by State Bar of Texas
- ✓ Extensive Attorney Network
- ✓ Most Comprehensive Plan on the Market



Our Mission

“To provide comprehensive, simple, affordable solutions with unmatched service to protect all Texans from legal risk and its financial implications in everyday life.”



Our Legal Network

Texas Legal Offers a Wide Selection of Attorneys in Every Area of Law

- Hundreds of attorneys state-wide
- Members can also choose their own attorney
- Average experience over 20 years
- All licensed in the State of Texas
- Don't have an attorney in your area? Use your out-of-network benefit

Plan Details

Select Plan

Individual: \$3.50 per check

Entire Family: \$4.50 per check

- Estate Planning – 100% covered
- Identity Theft Monitoring and Restoration
- Limited Coverage for Family Law and Civil Defense
- Discounts on Legal Fees for Criminal, Consumer and Financial Law
- 2 Attorney Consultations
- 2 Hours of General Legal Services
- Legal Access Line for Legal Guidance

Preferred Plan

Individual: \$6.00 per check

Entire Family: \$8.00 per check

- Estate Planning – 100% covered
- Identity Theft Monitoring and Restoration
- Coverage for Family Law, Criminal Law, Consumer, Civil Defense and Criminal Defense
- Financial Counseling
- 4 Attorney Consultations
- 6 Hours of General Legal Services
- Legal Access Line for Legal Guidance

Questions?

Members can always reach out to our customer service team via

Phone:

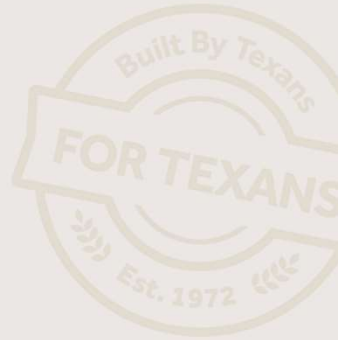
1-800-252-9346

Email

members@texaslegal.org

or visit our website at










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-  **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 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



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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 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



2022 Benefits: LegalShield & IDShield – Member Perks

Save Up to 50%

On Brands Like Verizon, Costco, and Amazon

Because we have over 4.5 million members, companies partner with LegalShield to offer exclusive deals you won't find anywhere else. With over 500 discounts available from big name brands, it's nearly impossible for you to not find significant savings on products and services you already use.



and hundreds more

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- 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.

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pet insurance



Open Enrollment for 2022 Employee Benefits

Thank you for attending!

Enrollment Period in
ESS is
October 1, 2021 to
October 31, 2021