

# Open Enrollment for 2024 Employee Benefits

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**2023 ANNUAL HEALTH AND SAFETY CONFERENCE**

*PRESENTED BY: TYLER JARL, BENEFITS MANAGER*



# Summary

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1. Medical, Dental and Vision: No rate increases
2. Medical: Nexus Plan replaced with EPO Plan
3. Tuition Assistance: Increased fiscal year maximum from \$3,500 to \$4,000
4. Accident and Critical Illness: moving from MetLife to United Healthcare
5. New Benefit: Hospital Indemnity (“Gap”) with United Healthcare
6. Short-Term Disability: Weekly Maximum Benefit increase from \$1,000 to \$1,200
7. RockCare Wellness Center

# Wellness Benefits

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1. Soul Strong Yoga: free classes for employees on Mondays and Wednesdays late afternoon/early evening (Baca Center).
2. CoreSpeed: free classes for employees and dependents age 18+ (enrolled with the City's health insurance). Tuesdays and Thursdays late afternoon/early evening (Baca Center) and Mondays and Wednesdays at lunch (Clay Madsen Recreation Center).
3. Stay up to date with benefits and wellness information on **YouRock!**

# Enrollment

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1. Enrollment for 2024 Employee Benefits is 10/1/2023 to 10/15/2023
2. Must be completed in the Benefits Menu of your ESS account, even if you are declining all benefits
3. Enrollments are effective 1/1/2024
4. Dependents: married spouse or declared informal married spouse, and children under the age of 26
5. Qualifying life events – changes are permitted mid-year (*required deadlines*)
6. Ensure that your beneficiary information is current



# RockCare

Powered by CareATC



THE  
POWER  
TO BE WELL

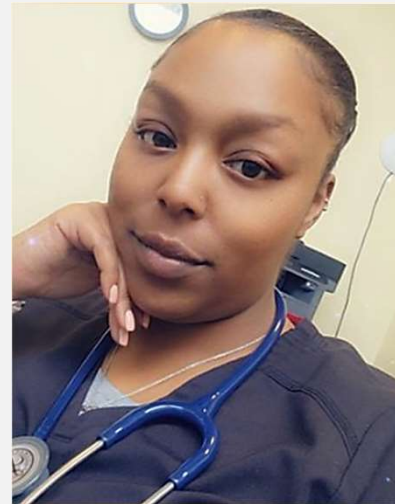


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## Meet your RockCare Team



**Crystal Cisneros**  
Nurse Practitioner



**Symone Henry**  
Health Center Manager



THE  
POWER  
TO BE WELL

# Platinum Patient Experience

Personalized Treatment and Exceptional Service



**Patient-friendly environment:  
Light, Bright,  
Secure**



**Warm Welcome  
into the Health  
Center**



**Minimal wait  
time, same-day &  
next-day  
availability**



**Punctual visit  
CLEAR listening,  
well-informed  
patient-focused  
care**



**30-minute  
average  
appointment, Rx  
refills, prompt  
follow-up**

# What can RockCare treat?

## Primary Care

### *Evaluate, Diagnose, Manage*

- Diabetes
- High blood pressure
- High cholesterol
- Obesity
- Asthma/COPD
- Arthritis
- Thyroid disease
- Reflux disease
- Tobacco cessation
- Depression/Anxiety
- Etc.

## Acute Care

- Cold and Sinus
- Congestion
- Flu
- Headache
- Sore Throat
- Stomach-ache
- Ear Infection
- Etc.

## Laboratory

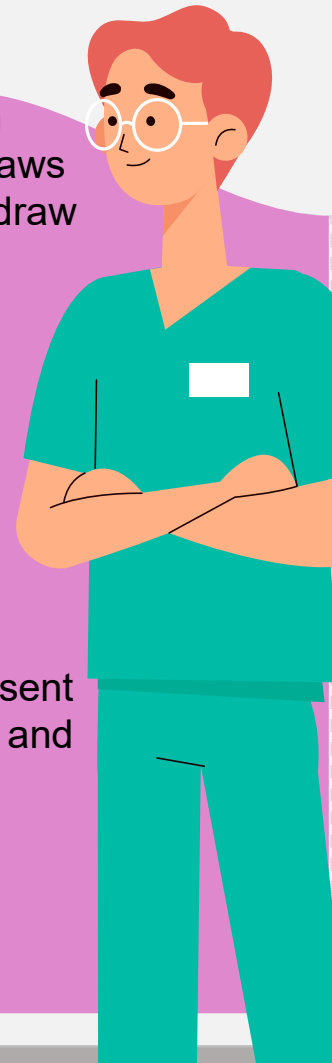
- PHA-Personal Health Assessment blood draws
- Outside provider lab draw

## Immunizations

- Flu
- Covid
- Tdap
- Hepatitis B
- PPD

## Pharmacy

Prescription Medication sent to In-Network pharmacy and via Optum RX at home





# Occupational Health

We're There for You



**Return to Work Exams**

**Fire Fighter and Police Physicals**

**Preemployment Physicals and Drug Screenings**

**Work related injury care/management**

# RockCare Eligibility and Cost

## Services

## Eligible Participants

## Co-Pay



### Primary Care

Health Plan Enrolled- Employees, Spouses and Dependents (ages 2+)

- No Copay



### Occupational Health

All Round Rock Employees- regardless of health plan status

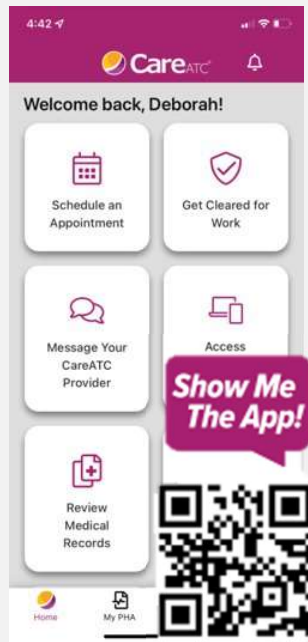
- No Copay



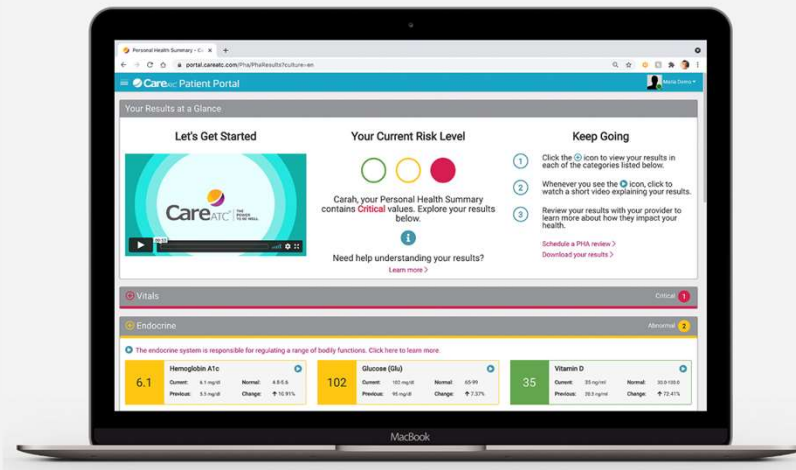
THE  
POWER  
TO BE WELL

# Schedule an Appointment Today

## CareATC Mobile App



## CareATC Web Portal



[careatc.com/patients](http://careatc.com/patients)

## RockCare Health Center



### RockCare

901 Round Rock Ave, Ste 300-B  
Round Rock, TX 78681

Mon - Thu 7am - 12pm / 1 - 4pm

Fri 7am - 3pm

Tel: 800.993.8244

# Your medical plan choices

	EPO Choice Plan	Choice Plus Plan	
	Choice Network Network Only Plan	Choice Plus Network In and Out-of-Network Plan	
	In-Network	In-Network	Out-of-Network
<b>Plan Year Deductible</b>			
Individual	\$500	\$1,000	\$2,000
Family	\$1,500	\$3,000	\$6,750
<b>Plan Year Out-of-Pocket Maximum</b>			
Individual	\$2,500	\$5,000	\$12,000
Family	\$5,000	\$14,500	\$36,000
	You Pay	You Pay	You Pay
Coinsurance	10%*	20%*	50%*
Preventive Care	\$0	\$0	50%*
Primary Care Physician (\$0 kids under 19)	\$25	\$25	50%*
Specialist	\$35	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 and Optum 24/7)	\$25	\$25	N/A

\* After Deductible



# UnitedHealthcare EPO Choice plan

- ✓ In network only
- ✓ All urgent care will be covered as in network
- ✓ Option to choose a primary care provider (PCP)
- ✓ Referrals are not required to see a specialist
- ✓ Preventive care is covered 100% by most plans in our network

Please read your plan documents. Additional information such as benefit details, plan limitations and exclusions, and the costs of coverage can be found in the Summary of Benefits.

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.



# UnitedHealthcare Choice Plus plan

- ✓ Out-of-network coverage included
- ✓ Option to choose a primary care provider (PCP)
- ✓ Referrals are not required to see a specialist
- ✓ Preventive care is covered 100% by most plans in our network



**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.

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.



# UnitedHealth Premium<sup>®</sup> Program providers

The UnitedHealth Premium<sup>®</sup> program uses national, evidence-based, standardized measures to evaluate physicians in various specialties to help you locate quality providers.

## Look for the blue hearts



Premium Care Physician



Quality Care Physician



Quality Not Evaluated



Does Not Meet Quality

The UnitedHealth Premium<sup>®</sup> designation program is a resource for informational purposes only. Designations are displayed in online physician directories at [myuhc.com](https://myuhc.com)<sup>®</sup>. You should always visit [myuhc.com](https://myuhc.com) for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit [myuhc.com](https://myuhc.com) for detailed program information and methodologies.



# 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.

	EPO Choice Plan		Choice Plus Plan	
	Retail	Home Delivery & Retail 90-day supply	Retail	Home Delivery & Retail 90-day supply
<b>Tier 1</b>	\$0	\$0	\$0	\$0
<b>Tier 2</b>	\$30	\$90	\$30	\$90
<b>Tier 3</b>	\$50	\$150	\$50	\$150

All specialty medication is filled through OptumRX. Please work with your physician if you have a need for specialty medication.

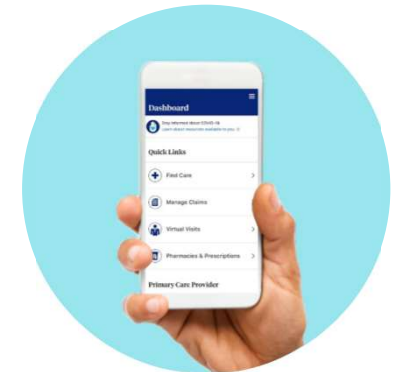
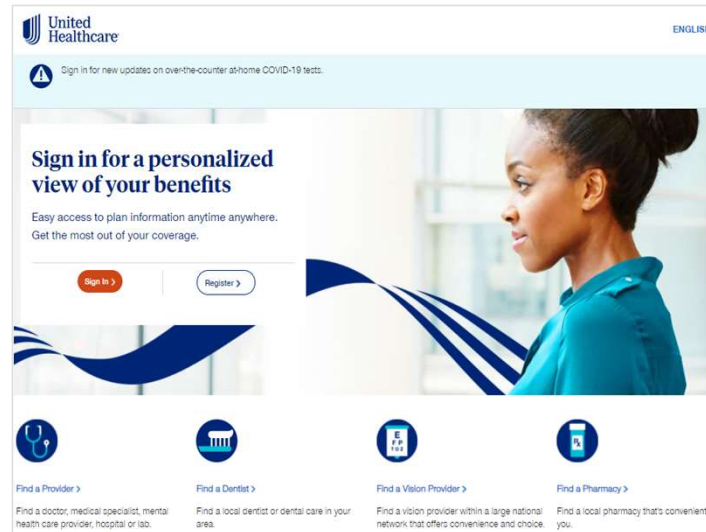




# Two convenient ways to access your plan

Access your account on [myuhc.com](https://myuhc.com)<sup>®</sup> or the **UnitedHealthcare**<sup>®</sup> app after enrolling to:

- Find and estimate the cost of care
- See what's covered
- View claim details and check plan balances
- Find network doctors and pharmacies
- Order prescriptions
- Video chat with a doctor 24/7
- View and share your health plan ID card



**Download the app**



[Members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.]

[Members can access average cost data online or on the mobile app. None of the average costs are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing average cost data, please refer to the Website or Mobile application terms of use under Find Care & Costs section.]

The UnitedHealthcare<sup>®</sup> app is available for download for iPhone<sup>®</sup> or Android<sup>®</sup>. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

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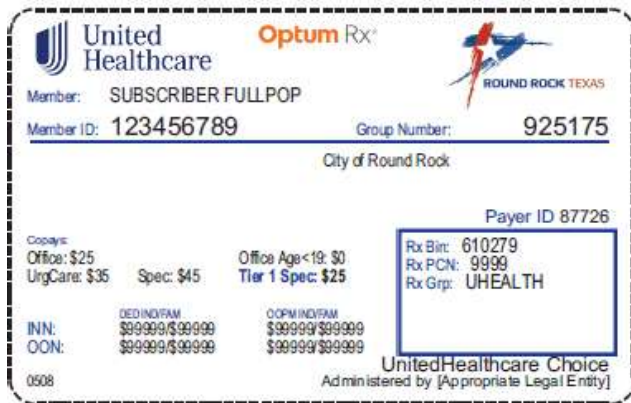


# Digital Medical ID Card

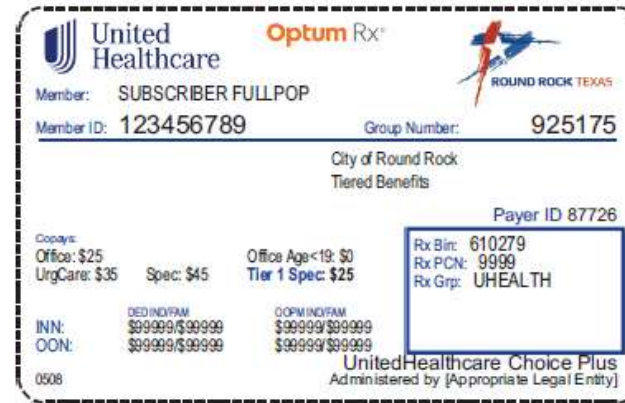
A digital medical ID card provides easy access to health plan information. Simply show it at a doctor's office, clinic, pharmacy or wherever benefit information needs to be presented. The digital medical ID card is viewable through myuhc.com or the UnitedHealthcare app.

- If you have elected to go paperless, you will receive an email containing information about new digital medical ID card, how to access and change their medical ID card paperless preference and how to add medical ID card to Apple or Google wallet.
- New employees to the UHC plan will receive a physical ID card for the 2024 plan year.

EPO Choice ID Card Example



Choice Plus ID Card Example



# Convenience Care Clinics

**Get care for common symptoms from nurse practitioners and physician assistants without an appointment at retail pharmacy clinics.**

- \$0 copayment (with both health plans)
- Primary Care treatment available
- Great option when RockCare is closed and when you are traveling
- Check [myuhc.com](https://myuhc.com) for additional options



# 24/7 Virtual Visits

With 24/7 Virtual Visits, providers can treat a wide range of common health conditions by phone or video\* — including many of the same ones treated in an emergency room (ER) or urgent care. If needed, providers may even prescribe medications.\*\*

Employees can receive care for:

- Cough
- Sore Throat
- Headache
- And many other conditions

\*Data rates may apply. \*\*Certain prescriptions may not be available, and other restrictions may apply.

\*\*\*The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

Telehealth services are available in Connecticut in addition to 24/7 Virtual Visits.]



# Behavioral Health Virtual Visits

Reaching out may be hard—especially if you might not want anyone to know you're hurting. From the privacy of home and the convenience of your mobile device\* or computer, you can receive caring support from a licensed therapist.

## 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 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.

### Virtual therapy is designed to help treat conditions like:

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



## A quicker way for the whole family to get care

A virtual visit for mental health care may be a great way for children and teens to get an appointment.

## To find a provider and schedule a visit:

Sign in or register on [myuhc.com](https://myuhc.com)<sup>®</sup>. Then, go to **Find Care > Virtual Visits Directory > Virtual Behavioral Care > Get Started** and call the provider to set up an appointment. Or call the telephone number on your health plan ID card.



## Digital Pediatric Behavioral Health Provider Bend Health, Inc.

Bend Health offers therapy and psychiatry services for children ages 1 to 17 and their families, offering expert care when and where they need it. Bend Health's therapy and psychiatry programs can also include coaching and medication management. All care programs are customized to the needs of the individual and their families. All services are covered as part of your network behavioral health office visit benefit.

Members can find Bend Health providers by searching for "therapy" and "psychiatry," or by searching for "Bend" in the provider search on [myuhc.com](https://myuhc.com)® and [liveandworkwell.com](https://liveandworkwell.com).®



# One Pass Select

With One Pass Select, we're on a mission to make fitness engaging for everyone. One Pass Select can help you reach your fitness goals, while finding new passions along the way. Find a routine that's right for you whether you work out at home or at the gym.

- ✓ No long-term contracts or annual gym registration fees
- ✓ Flexible fitness options and the ability to use locations nationwide (not limited to 1 gym)
- ✓ The ability to add up to 4 family members (ages 18+) at a 10% monthly discount
- ✓ The option to change tiers monthly
- ✓ A grocery delivery subscription



# Accident, Critical Illness & Hospital Gap coverage

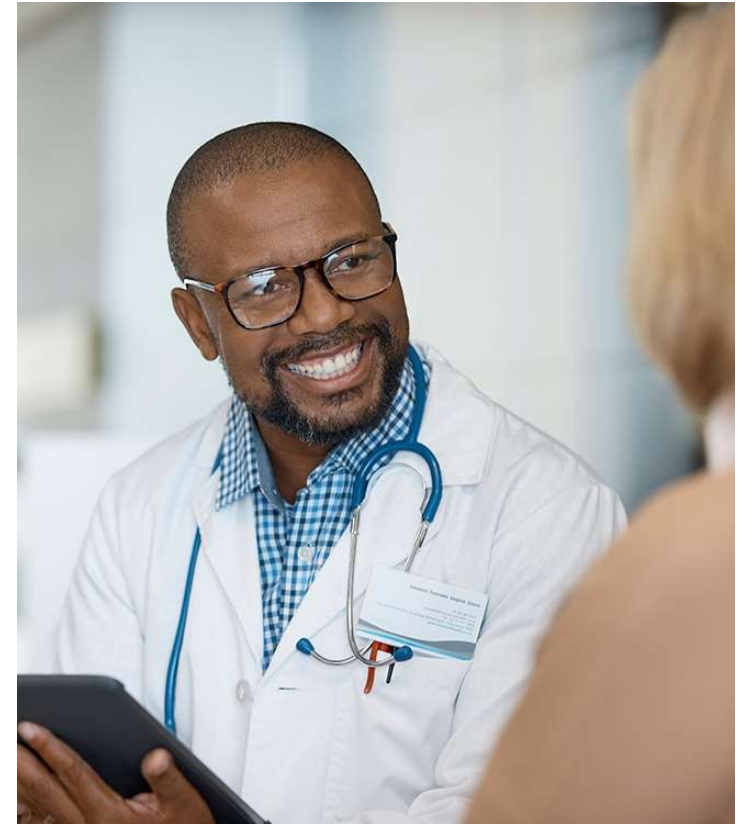
These benefits work alongside your health plan.

Claim payments go directly to you to use however you choose.

Use them to pay off:

- Everyday living expenses
  - Mortgage, rent, childcare expenses, etc
- Medical expenses
  - Your health plan deductible, copays, prescriptions, etc
- Other out-of-pocket costs

**Guarantee Issue Coverage: You do not have to answer any medical questions to enroll in these benefits.**





# Accident protection - covers more than 90 injuries & services

Some examples of the covered injuries and services that may qualify for a benefit payment (available to employees, spouses and children):

- Ambulance services
- Emergency room and urgent care
- Doctor visits
- Hospital admissions and confinement
- Medical appliances
- Rehabilitation
- Burns
- Concussion
- Fractures and dislocations
- Prescriptions
- Organized sports injuries

Pays your spouse and you a **\$50** benefit each when you have a qualifying wellness screening



# Critical Illness coverage – when diagnosed with a major condition

18 covered conditions + 6 child-only covered conditions

Base Conditions	% Payable
Benign brain tumor	100%
Cancer — invasive	100%
Cancer — non-invasive	25%
Chronic renal failure	100%
Coma	100%
Coronary artery disease	25%
Heart attack	100%
Heart failure	100%
Major organ failure	100%
Permanent paralysis	100%
Ruptured aneurysm	100%
Stroke	100%

Additional Conditions	% Payable
Advanced Alzheimer's	100%
Advanced multiple sclerosis	100%
Advanced Parkinson's	100%
Amyotrophic lateral sclerosis (ALS)	100%
Complete blindness	100%
Complete loss of hearing	100%

Child-Only Conditions*	% Payable
Cerebral palsy	25%
Cleft lip/palate	25%
Cystic fibrosis	25%
Down Syndrome	25%
Muscular dystrophy	25%
Spina bifida	25%

**Employee: \$20,000 policy**  
**Spouse: \$10,000 policy**  
**Child(ren): \$5,000 policy**



**Pays your spouse and you a \$50 benefit each when you have a qualifying wellness screening**

\* 25% of employee coverage. See your plan documents for complete details including benefits, rates, and exclusions and limitations.



# Hospital indemnity coverage – pays when you’re admitted into the hospital (available for employees, spouses and children)



Plan benefits	Benefit Amount
Hospital admission	\$500
Hospital confinement (per day)	\$100
ICU confinement (per day)	\$100
ICU admission	\$500

**Many hospital indemnity claims (including most maternity claims) will be paid to you automatically if you are enrolled in the City’s health insurance.**

See your plan documents for a complete benefit schedule, rates, and exclusions and limitations.

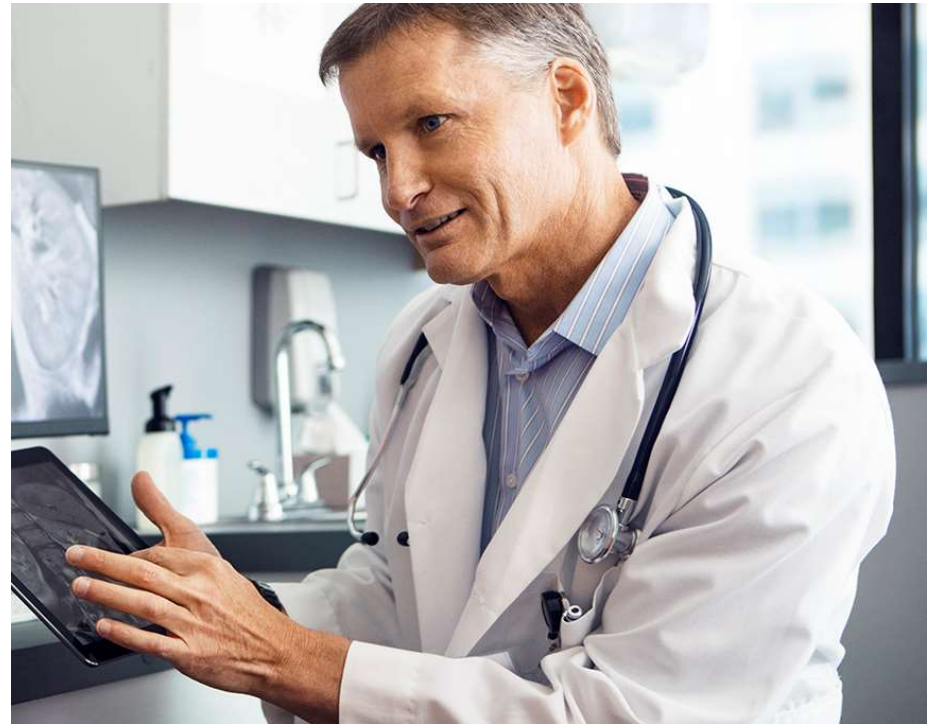


# Wellness screening benefit - \$50

Accident and Critical Illness plans both include a **\$50** benefit (employees and spouses) for completing an eligible wellness screening such

- as:
- ✓ Fasting blood glucose test
  - ✓ Mammogram
  - ✓ Colonoscopy
  - ✓ Chest X-rays
  - ✓ Stress test
  - ✓ And many more

**If enrolled in medical coverage through the City, your \$50 benefit could be paid automatically**



# 2023-24 Benefits: Airrosti



Assessment & Diagnosis



Hands On

Manual Therapy

Active Rehab



## COMMON CONDITIONS SUCCESSFULLY TREATED BY AIRROSTI



## 2023-24 Benefits: Airrosti

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- Healthcare, provider group that specializes in resolving soft-tissue/musculoskeletal injuries.
  - In-network benefit on 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.
- 



# PPO Dental Benefits Summary

United **Concordia**  
dental<sup>SM</sup>

Network Name: **Elite Plus**

In-Network	Out-of-Network
<p><b>Class I - Diagnostic/Preventive Services</b> <b>100%</b>                      Routine Cleanings/Exams/ Bitewings X-rays/Fluoride Treatments/                      Sealants                      *Maternity Benefit- one additional cleaning during pregnancy</p>	<p><b>Class I - Preventive Services</b> <b>100%</b>                      Routine Cleanings/Exams/ Bitewings X-rays/Fluoride Treatments/                      Sealants                      *Maternity Benefit – one additional cleaning during pregnancy</p>
<p><b>Class II - Basic Services</b>                      Fillings/Simple Extractions/Space Maintainers                      All Other X-rays/Palliative Treatment (Emergency)                      Endodontics/Nonsurgical Periodontics/Surgical                      Periodontics/Complex Oral Surgery/General Anesthesia <b>80%</b></p>	<p><b>Class II - Basic Services</b>                      Fillings/Simple Extractions/Space Maintainers                      All Other X-rays/Palliative Treatment (Emergency)                      Endodontics/Nonsurgical Periodontics/Surgical                      Periodontics/Complex Oral Surgery/General Anesthesia <b>80%</b></p>
<p><b>Class III - Major Services</b> <b>50%</b>                      Repairs of Crowns, Inlays, Onlays, Bridges &amp; Dentures/Inlays,                      Onlays, Crowns/Prosthetics (Bridges, Dentures)</p>	<p><b>Class III - Major Services</b> <b>50%</b>                      Repairs of Crowns, Inlays, Onlays, Bridges &amp; Dentures/Inlays,                      Onlays, Crowns/Prosthetics (Bridges, Dentures)</p>
<p><b>Orthodontics (Any age)</b> <b>50%</b></p>	<p><b>Orthodontics (Any age)</b> <b>50%</b></p>
<p><b>Lifetime Orthodontic Maximum</b> <b>\$1,500</b>                      (any age/per person/per course of treatment)</p>	<p><b>Lifetime Orthodontic Maximum</b> <b>\$1,500</b>                      (any age/per person/per course of treatment)</p>
<p><b>Calendar Year Maximum</b> <b>\$1,500</b>                      (per person – Excludes Class 1 services)</p>	<p><b>Calendar Year Maximum</b> <b>\$1,500</b>                      (per person – Excludes Class 1 services)</p>
<p><b>Calendar Year Deductible</b> <b>\$50/150</b>                      (per person/per family)                      Applies to Class II and III services only</p>	<p><b>Calendar Year Deductible</b> <b>\$50/150</b>                      (per person/per family)                      Applies to Class II and III services only</p>

# Teledentistry Services from Teledentix

## What is Teledentix?

- A web-based service from Virtual Dental Care (VDC)
- Facilitates virtual dental consultations for urgent and emergency oral issues
- Enables secure, real-time visits between members and dentists

## Virtual dental visits made easy

- Accessible via smartphone, tablet or computer
- Quick link on **UnitedConcordia.com**
- Covered the same as in-person exam
- Teledentix submits member claims

## Services available to PPO members:

- Limited oral evaluation (D0140)
- Prescriptions for antibiotics/pain medications
- Visual exams
- After-care instructions

**Start Teledentix Visit**

*Example of quick link button*



## Benefits of Teledentistry

- Reduces ER visits for dental issues
- Access to dental care anytime, anywhere
- Limits travel costs and time off work



# Network Savings

Maximize your benefits by visiting an **Elite Plus Network** Dentist and:

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

- Find a network dentist in 3 easy steps:**
1. Visit [www.UnitedConcordia.com](http://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



# CEC Vision Plan - Benefits



## Annual Routine Eye Exam

**\$10 copay**

Fully-covered after copay  
Optometrists, ophthalmologists, &  
retail providers



## Annual \$225 Flexible Allowance

**\$10 copay**

For prescription and non-prescription  
eyewear. 20% discount on glasses/10%  
discount on contacts for any overages.



## Retinal Screening

**\$39 copay**

An enhancement to the annual eye  
exam where high-resolutions images  
are taken inside of the eye to detect  
and monitor conditions like diabetes.



## Annual Contact Lens Fitting or Evaluation

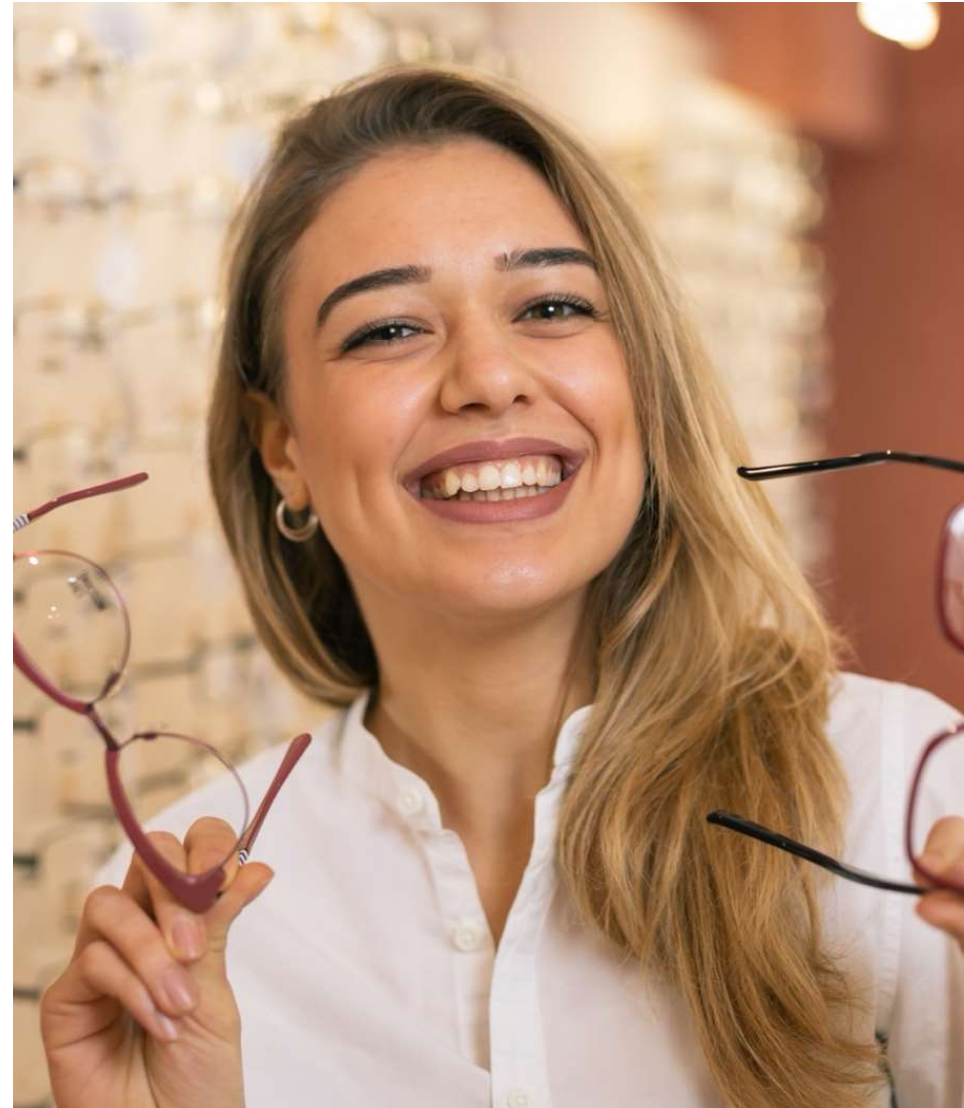
**\$10 copay**

Fully-covered after copay

# Flexible Eyewear Allowance

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- Purchase frames, lenses, coatings, contacts, prescription eyewear in the same plan year.
- Includes sunglasses, safety glasses, readers, and blue-light blocking glasses
- Use anytime throughout plan year



# Discounts and Special Offers



## Additional Discounts on Eyewear

20% savings on additional pairs of glasses and 10% savings on contacts.



## Everyday Savings

Access a variety of savings through VSP® Simple Values.



## Contact Lens Rebates

Save via mail-in-rebates when purchasing eligible Bausch+Lomb contact lenses through a network provider.



## Hearing Discounts

Save up to 60% on hearing aids through our partner, TruHearing.



## LASIK Discounts

Save up to 50% on LASIK services through our partners, QualSight and TLC Laser Eye Center.



## Home and Financial Wellbeing

Save up to 64% on a yearly subscription with Everplans.

<https://www.cecvision.com/members/special-offers>

# Skip the Copays at **Visionworks**

\$**0**  
**COPAYS**

CEC members pay **no copays** on exams, eyewear, and contact lens fittings when visiting a Visionworks location in Texas.



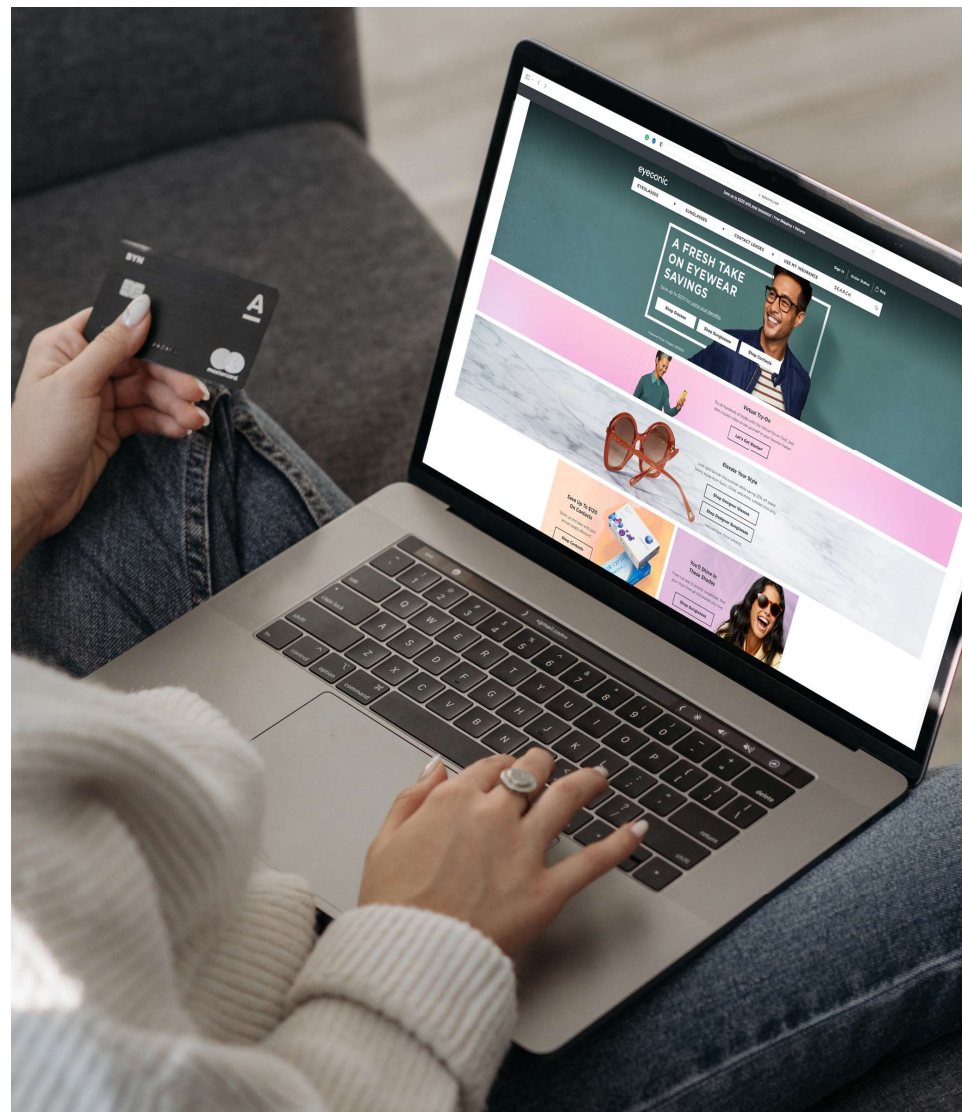
# Shop Online - **eyeconic**®

CEC members get 20% off glasses and 10% off contacts using code **CECMEMBERS** when shopping online at Eyeconic®.

- Free shipping and returns
- Virtual Try-On
- All-inclusive pricing on glasses and lenses
- Reimbursed 100% of benefit

To file an Eyeconic claim, go to:

[cecvision.com/oonform-eyeconic](https://cecvision.com/oonform-eyeconic)



# 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



**\$3050**

MAXIMUM  
ANNUAL  
CONTRIBUTION



\$610



Your plan lets you carryover  
funds to the next year!

# 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.

# Debit card and family care!



**NEW!** Easy debit card payments



**Pay a family member for day care**

# Counseling Services:

Deer Oaks has created specialized modalities of support that accommodate the ever-changing schedule of a City employee.

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## Short Term Counseling:

- 6 visits (per person, per issue, per year)
- Visits can be utilized in 3 ways:
  - face to face counseling
  - telephonic counseling
  - iConnect You (facetime app)

## Alternate Modes of Support:

- AWARE Stress Reduction Program
- Life Coaching
- cCBT

\*\*alternate modes of support options DO NOT count against the 6 visit model\*\*



# Work/Life Services:

“Let Deer Oaks handle your To Do list”

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## Daily Living/Convenience:

- Apartment locators
- Chore services/house cleaners
- Home repair (handymen, plumbers, electricians, contractors, etc.)
- Entertainment services
- Veterinarian
- Pet obedience training
- Pet Sitters/Kennels
- Transportation & travel services
- Fitness and Wellness Centers/Programs
- Moving and relocation services

## Childcare Resources:

- Daycare
- Preschool & nursery schools
- Adoption
- Summer programs
- Sports camps/leagues
- Play groups

## Eldercare Resources:

- Assisted Living facilities
- Nursing home
- Hospice
- Retirement communities
- “Meals on Wheels” programs
- Adult daycare facilities

# Legal/Financial Services:

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## *Legal Services:*

- 30-min. telephonic or in-person consultation with an attorney
- 25% discount off the attorney's hourly fee
- Access to over 100 legal forms online at [www.deeroakseap.com](http://www.deeroakseap.com)

## *Financial Services:*

- Free telephonic financial counseling and education with an Accredited Financial Counselor on issues related to consumer debt and budgeting
- Counselors address issues via the help line, and follow up by emailing supporting educational materials
- Counselors are available without an appointment Monday through Friday, or through pre-scheduled Saturday sessions





## Basic Life Insurance

✓ 100% Employer Paid



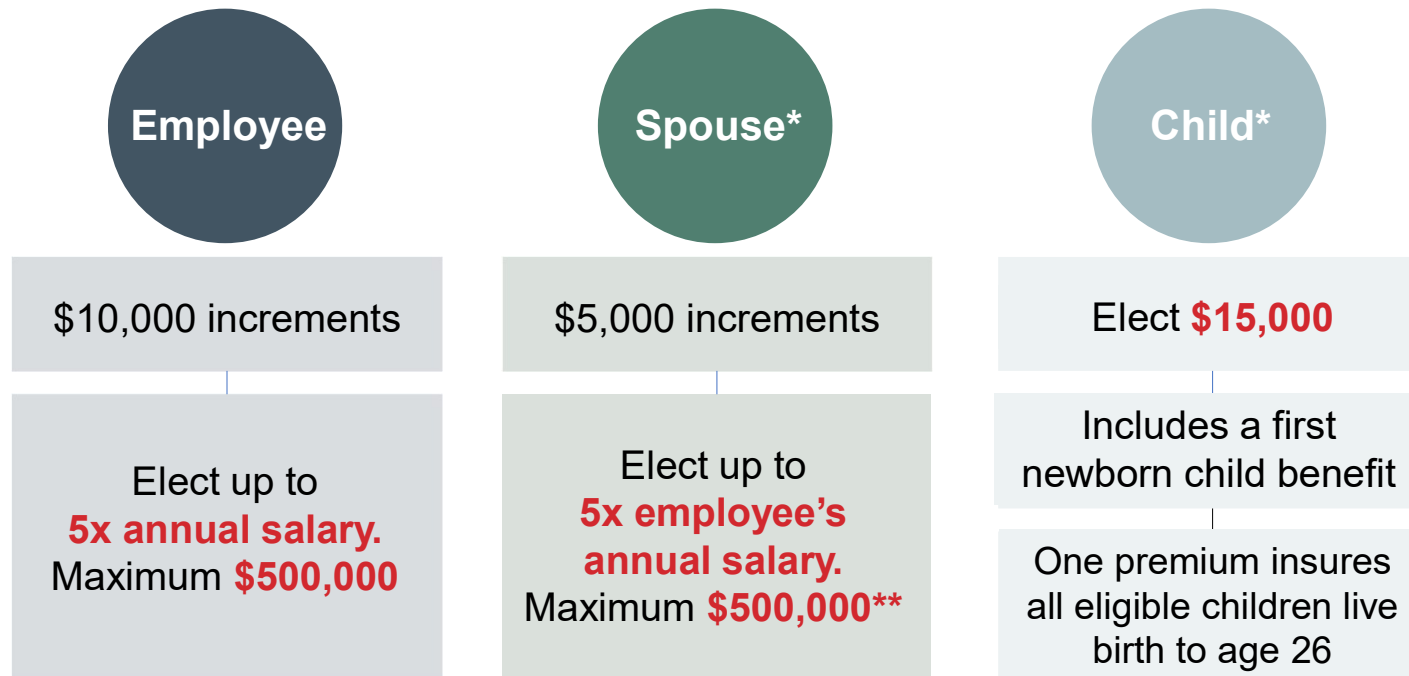
### Benefit Includes:

- Death Benefit of 1x annual salary. Maximum \$100,000
- A matching Accidental Death & Dismemberment (AD&D) Benefit
- 100% Accelerated Death Benefit



# Supplemental Life Insurance

✓ 100% Employee Paid



\*An employee must be insured for supplemental insurance to be insured for dependents life insurance. New enrollments and increases to current coverage require Evidence of Insurability.

\*\*Spouse coverage is limited to 100% of employee's supplemental coverage. If spouse is eligible for employee coverage, they are ineligible for spouse coverage.





## Voluntary Accidental Death & Dismemberment

✓ **100% Employee Paid**

AD&D Insurance provides additional financial protection if an insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.



### Choose your benefit amount:

#### Employee

Elect in **\$10,000** increments

Maximum: 5x annual salary not to exceed

**\$500,000**

#### Family

Benefit amounts are a percentage of the employee's election



## Short-Term Disability Insurance

✓ 100% Employee Paid



**Provides a weekly benefit for illness or injury, including pregnancy**

- **Your weekly benefit:**  
60% of your weekly salary  
Maximum: **\$1,200**
- Evidence of Insurability required for new enrollments
- Benefits begin on the **15<sup>th</sup>** calendar day of a covered injury or illness
- Benefits end the earlier of:
  - ✓ The date you are no longer considered disabled
  - ✓ after 26 weeks
  - ✓ when Long-Term Disability benefits begin



## Long-Term Disability Insurance

✓ **100% Employer Paid**

**Provides a monthly benefit for illness or injury.**

- **Your monthly benefit:**  
**60%** of your monthly salary  
Maximum: **\$5,000**
- Benefits begin **180** consecutive calendar days after you become disabled
- Benefits end the earlier of:
  - ✓ Your Normal Social Security Retirement Age
  - ✓ You are no longer considered disabled



# Plan Details

## Select Plan

**\$7 per month for Individual**

**\$9 per month for Entire Family**

- Estate Planning
- Identity Theft Monitoring and Restoration
- Limited Coverage for Family Law and Civil Defense
- Discounts on Legal Fees for Criminal, Consumer and Financial Law
- 4 Attorney Consultations
- 4 Hours of General Legal Services
- Legal Access Line for Legal Guidance
- Eff: 1/1/2023 – 7 new coverages added to the plan
  - Additional covered hours
  - Deeds
  - Property tax (Primary Residence)
  - Elder Law
  - Social Security/ Veterans/ Medicare
  - Residential Real Estate Transaction
  - Traffic Tickets

## Preferred Plan

**\$12 per month for Individual**

**\$16 per month for Entire Family**

- Estate Planning
- 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
- Eff: 1/1/2023 – 8 new benefits added to the plan
  - Tax Audit
  - Deeds
  - School Administrative Hearings
  - Gender Identifier Change
  - Annual Accounting of Guardianship
  - Property tax (Primary Residence)
  - Elder Law
  - Social Security/ Veterans/ Medicare

# Identity Theft Monitoring and Protection Through Experian



- **Experian credit report at signup**
- **Credit Monitoring:** Actively monitors your Experian file for indicators of fraud.
- **Internet Surveillance:** Technology searches the web for your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **\$1 Million Identity Theft Insurance\*:** Covers personal documents such as drivers license, social security card, birth certificate, etc.
- **A value of over \$360:** Separate enrollment required.

\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

*Available to named policy member and all dependents on your policy. **Separate enrollment required.***



# BALANCE Pro



## A financial fitness program and free resource for all Texas Legal Members

- Confidential Financial Coaching
  - Student Loans, Money Management, Rental Help, Debt Management
- Confidential Financial Counseling
  - Debt & Budgeting, Credit Report, Home Ownership
- Financial Education Resources
  - Articles, Financial Calculators, Videos, Checklists, Quizzes, and more!
- Free Webinars
- BalanceTrack
  - A personal financial education program with over 20 courses that guide you through core aspects of personal finance management.
- Free for all Texas Legal Members
  - To sign up visit [TexasLegal.BalancePro.org](https://TexasLegal.BalancePro.org)





- ✓ **UNLIMITED LEGAL ADVICE FROM LICENSED ATTORNEY**
  - ✓ 24/7/365 EMERGENCY ASSISTANCE
- ✓ **LETTERS WRITTEN / PHONE CALLS MADE ON YOUR BEHALF**
- ✓ **CONTRACTS & DOCUMENTS REVIEWED ON YOUR BEHALF** (UP TO 15 PAGES AT A TIME)
- ✓ MORTGAGE DOCUMENT PREPARATION
- ✓ **WILL BASED ESTATE PLAN, LIVING WILL, FPOA, HPOA, ANNUAL UPDATES...**
  - ✓ LIVING WILL & HEALTHCARE POWER OF ATTORNEY
- ✓ **MOVING TRAFFIC VIOLATION REPRESENTATION** (15 DAYS FROM ENROLLMENT)
- ✓ LAWSUIT DEFENSE (TRIAL TIME / PRETRIAL TIME)
- ✓ **UNCONTESTED ADOPTION, NAME CHANGE, DIVORCE** (90 DAYS FROM ENROLLMENT)
- ✓ IRS AUDIT REPRESENTATION
- ✓ PREFERRED MEMBER DISCOUNT
- ✓ COVERS MEMBER & SPOUSE OR DOMESTIC PARTNER + 10 DEP-CHILDREN



✓ **BLACK MARKET WEB/CHAT ROOM SURVEILLANCE & MONITORING**

✓ DL#, SS#, MED#, PASSPORT#, BANK ACCT#, CC#, & MORE...

✓ **SOCIAL MEDIA MONITORING** (Facebook, Instagram, LinkedIn, Twitter, YouTube)

✓ **PRIVACY AND REPUTATION MANAGEMENT PORTAL & SCORE**

✓ **PREDATORY LOAN MONITORING** (payday, title, rent to own etc.)

✓ **UNLIMITED PHONE CONSULTATION WITH LICENSED INVESTIGATOR**

✓ 24/7/365 EMERGENCY ASSISTANCE

✓ **COMPLETE IDENTITY THEFT RESTORATION (by licensed Investigators)**

✓ **\$1 MILLION IDENTITY FRAUD PROTECTION**

✓ **COVERS MEMBER & SPOUSE OR DOMESTIC PARTNER / 10 DEP-CHILDREN**



# Thank You!

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1. Enrollment for 2024 Employee Benefits is 10/1/2023 to 10/15/2023
  2. Must be completed in the Benefits Menu of your ESS account, even if you are declining all benefits
  3. Enrollments are effective 1/1/2024
  4. Dependents: married spouse or declared informal married spouse, and children under the age of 26
  5. Qualifying life events – changes are permitted mid-year (*required deadlines*)
  6. Ensure that your beneficiary information is current
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