

Open Enrollment for 2024 Employee Benefits



Summary

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

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

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

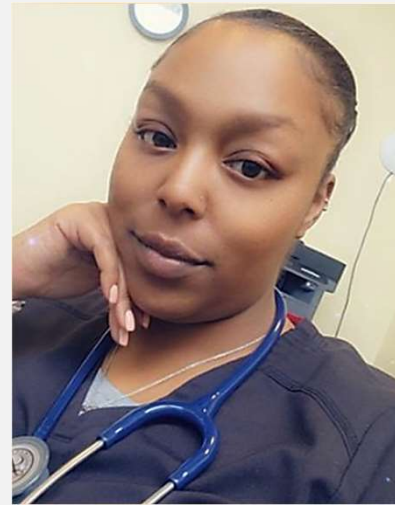


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Meet your RockCare Team



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

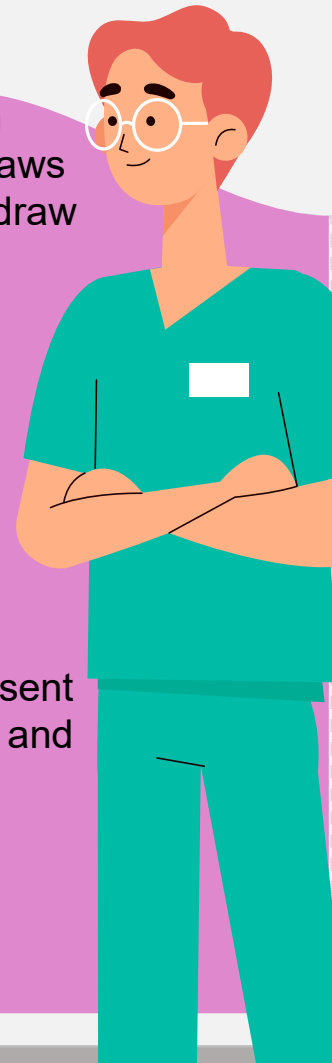
- PHA-Personal Health Assessment blood draws
- Outside provider lab draw

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
-



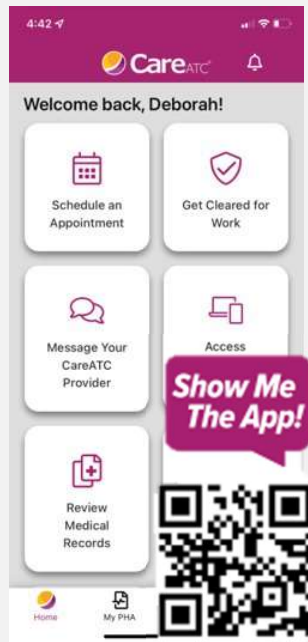
Occupational Health

All Round Rock Employees- regardless of
health plan status

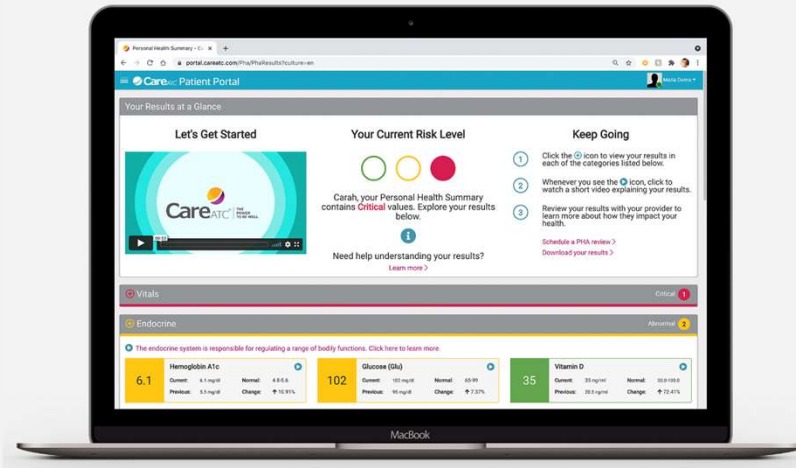
- No Copay

Schedule an Appointment Today

CareATC Mobile App



CareATC Web Portal



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



Get to know your benefits

City of Round Rock 2024 UnitedHealthcare Benefits

October 2, 2023



United
Healthcare

Updates for 2024

- EPO Choice Plan is replacing NexusACO OA plan
- Digital Medical ID Cards will be issued for 2024 benefits
- Adding One Pass: a Fitness and well-being program
- The prescription drug listing (PDL) will be updated effective 1/1/2024. PDL exclusions and prior authorization clinical program requirements will be included in these updates. If you are impacted by these updates, OptumRX will notify you via postal mail later this year.





Medical and Pharmacy Plans

City of Round Rock

October 2, 2023



United
Healthcare

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
Plan Year Deductible			
Individual	\$500	\$1,000	\$2,000
Family	\$1,500	\$3,000	\$6,750
Plan Year Out-of-Pocket Maximum			
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



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
Tier 1	\$0	\$0	\$0	\$0
Tier 2	\$30	\$90	\$30	\$90
Tier 3	\$50	\$150	\$50	\$150

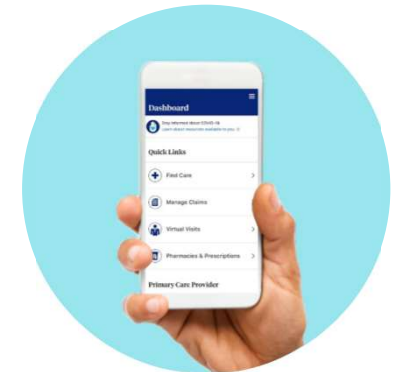
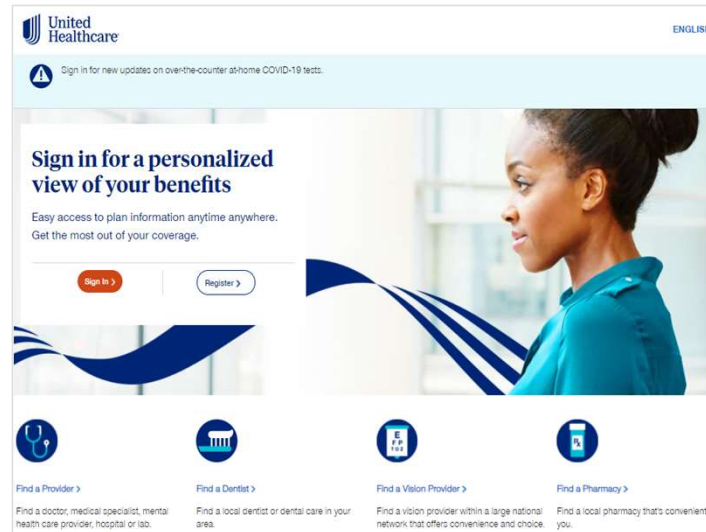
All specialty medication is filled through OptumRX. Please work with your physician if you have a need for specialty medication.



Two convenient ways to access your plan

Access your account on myuhc.com[®] or the **UnitedHealthcare**[®] 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[®] app is available for download for iPhone[®] or Android[®]. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

Apple, App Store and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are registered trademarks of Google Inc.



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[®] Program providers

The UnitedHealth Premium[®] 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[®] designation program is a resource for informational purposes only. Designations are displayed in online physician directories at myuhc.com. You should always visit 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 for detailed program information and methodologies.

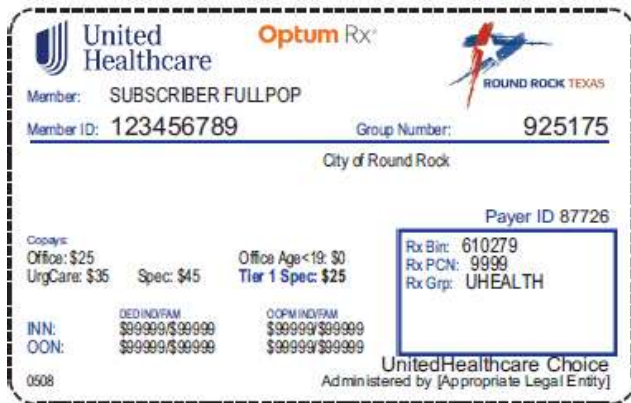


Digital Medical ID Card

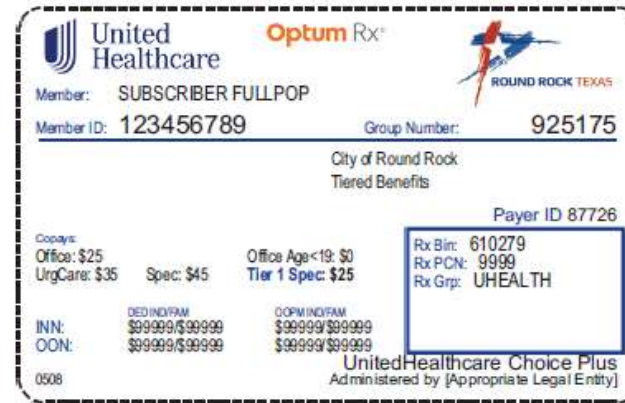
A digital medical ID card provides easy access to health plan information. Simply show it at a doctor's office, clinic, pharmacy or wherever benefit information needs to be presented. The digital medical ID card is viewable through myuhc.com or the UnitedHealthcare app.

- 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



Foreign-International Coverage

- Coverage for emergency medical treatments only.
- Pay at the time of service, save receipts and file for reimbursement once you get home.
- Request a letter verifying out-of-country coverage. Contact the member number on your health plan ID card and ask for Out of Country ER Benefits Letter.





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

Bariatric Resources Solution provides quality care and better outcomes for members with Obesity



350+ bariatric centers of excellence (COEs)

- Designed to help reduce clinical and financial variability
- Top-performing specialty programs
- Fewer complications and readmissions



Lifestyle/change management programs

- Weight-loss guidance
- Psychological assessment
- Community outreach programs



Personalized clinical management

- Provided by experienced bariatric nurse case managers before surgery
- Weight-loss and lifestyle modification program
- Guidance to centers of excellence (COE)

To get started call **1-888-936-7246 TTY 711**
Monday through Friday, 7am to 6pm CT

[Bariatric Resource Services \(pfs.com\)](https://pfs.com)



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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 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[®]. 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® and liveandworkwell.com.®



Support for when you feel stressed or overwhelmed

Get access to self-care techniques, coping tools, meditations and more — anytime, anywhere and at no additional cost with your health plan. With Self Care, you'll get personalized content that's designed to help you boost your mood and shift your perspectives. Tap into clinician-created tools, including:



Daily mood tracking to help you identify patterns and self-assess progress



Meditation tools and methods for relaxation, like deep breathing and positive visualization



A personalized roadmap to help track your progress, set goals and more

Visit ableto.com/begin Have your health plan ID handy

The AbleTo mobile application should not be used for urgent care needs. If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room. The Self Care information contained in the AbleTo mobile application is for educational purposes only; it is not intended to diagnose problems or provide treatment and should not be used on its own as a substitute for care from a provider. AbleTo Self Care is available to members ages 13+ at no additional cost as part of your benefit plan. Self Care is not available for all groups in District of Columbia, Maryland, New York, Pennsylvania, Virginia or West Virginia and is subject to change. Refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on your health plan ID card. Participation in the program is voluntary and subject to the terms of use contained in the mobile application.



Your path to better health with Rally®



Take the Rally Health Survey

Know your overall health before setting simple goals



Get personalized recommendations

Build healthy habits for well-being, activities and more



Earn sweet rewards

Take healthy actions and achieve goals — earn Rally coins for a chance to win rewards

Rally® Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.



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



Naviguard Out-of-Network Solution

Naviguard helps resolve unexpected, excessive out-of-network balance medical bills by negotiating directly with providers. This service is available at no additional cost through your UnitedHealthcare plan benefits.



1. Call UnitedHealthcare Member Services

Following an Explanation of Benefits (EOB) statement, if a member gets balance billed, they will call UnitedHealthcare Member Services to get started with Naviguard.



2. Connect to an Advisor

Member is connected with a dedicated Naviguard Advisor, through our secure portal or telephone, to share their story, upload their out-of-network bill, and sign two forms so we can begin negotiating on their behalf.



3. Negotiation Begins

The dedicated Naviguard Advisor begins negotiations with the out-of-network provider while keeping the member up to date on progress.



4. Outcome is Reached

The dedicated Naviguard Advisor connects with the member to share the final outcome of negotiations. A new Explanation of Benefits (EOB) may also be sent.



Accident, Critical Illness & Hospital Gap coverage

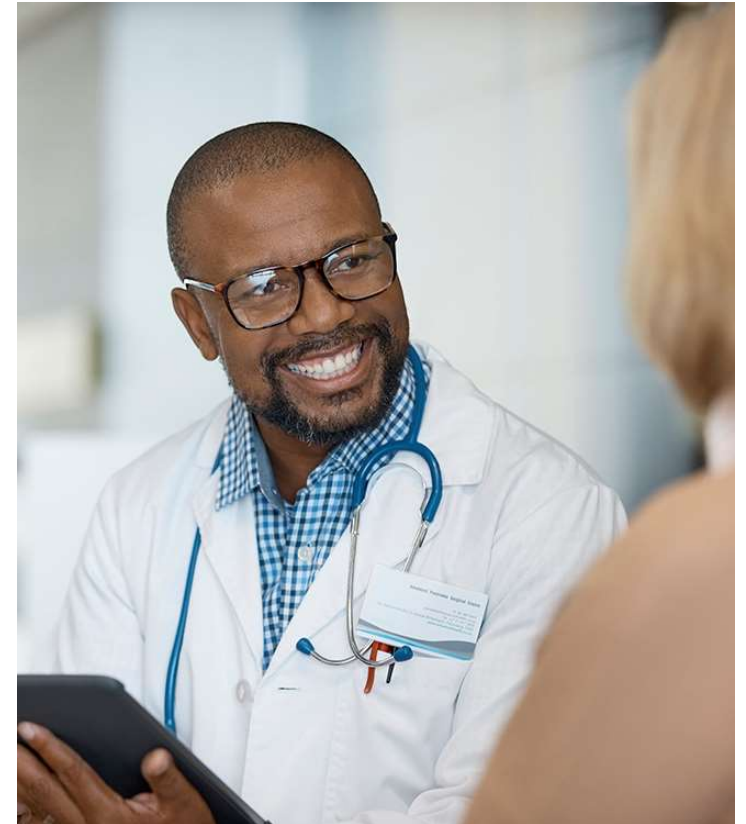
These benefits work alongside your health plan.

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



Important Dates to Remember

Open Enrollment: October 1st – October 15th.

Meet with your UHC Account Manager! Look for the invitation link on YouRock each month.





Thank you

2023-24 Benefits: Airrosti

- 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.
-



2023-24 Benefits: Airrosti



Assessment & Diagnosis



Hands On

Manual Therapy

Active Rehab



COMMON CONDITIONS SUCCESSFULLY TREATED BY AIRROSTI



IV1
DO1

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



AIRROSTI
VIP
+CHAT

Slide 42

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

Airrosti Locations: 20+ locations in CTX

Airrosti Links Lane
4112 Links Ln., Suite 106
Round Rock, TX 78664

Airrosti Cedar Park
111 N. Vista Ridge Blvd., Suite C-102
Cedar Park, TX 78613

Airrosti Great Oaks
15930 S. Great Oaks Dr., Ste. A-200
Round Rock, TX 78681

Airrosti Leander
901 Crystal Falls Pkwy, #201
Leander, TX 78641

Airrosti North Shields
2901 N. Shields Dr., Suite 200
Austin, TX 78727

Airrosti Georgetown
100 River Hills Dr., Ste. 102
Georgetown, TX 78628

Airrosti Liberty Hill
12779 W State Highway 29, Ste. 100
Liberty Hill, TX 78642



Slide 43

JY2 [@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

DO2 looks good. i agree on the clean look

Dr. Stephen Offenburger, 8/19/2021

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)



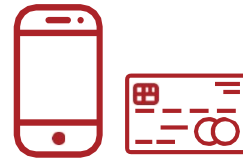
FAMILY

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



City of Round Rock Open Enrollment

2024 Plan Year



Good News for 2024

United **Concordia**
dentalSM



GOOD NEWS!

For 2024, **No change** to your
United Concordia DPPO plan

Same quality dental coverage
as last year!

PPO Dental Benefits Summary

United **Concordia**
dentalSM

Network Name: **Elite Plus**

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

Teledentistry Services from Teledentix

United **Concordia**
dentalSM

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

United **Concordia**
dentalSM

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 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



Resources at Your Fingertips

Online Portal for Members:

MyDentalBenefits is your **personalized portal** to access everything you need as a United Concordia member - create a free account online or with the app.

- Search for nearby dentists or specialists with Find a Dentist
- View or print your virtual ID cards
- Check coverage eligibility, track payments and access personalized account information
- Take My Dental Assessment online for a custom oral health report card to review with your dentist

Apps for on-the-go:

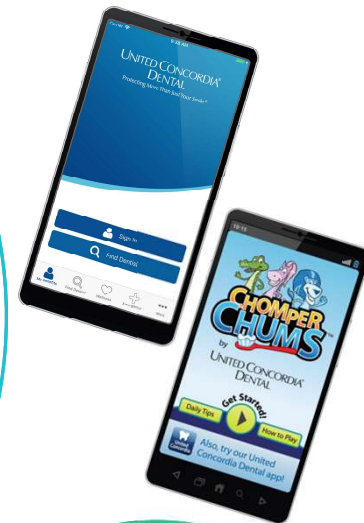
Available for Apple and Android devices – free to download

Our **United Concordia Dental mobile app** makes it easy to access your account, use your benefits and get the information you need about your oral health at home or anywhere safely and securely.

If you have kids, the **Chomper Chums™ app** can help make daily brushing and flossing into a fun game, with a little learning too!

Communication that fits your lifestyle:

- **Monthly emails** with dental wellness advice and tips for getting the most out of your dental insurance
- Fun, educational and interactive **social media channels** like Facebook & Instagram
- Current dental conditions and care information available in the **Oral Health Resources** tab in the My Benefits section on the website
- Safe, secure **text messaging** with dental health tips and tricks for managing your benefits



Download our free apps in your device's App store



MyDentalBenefits

Manage your benefits anywhere, anytime

United **Concordia**
dentalSM

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.

- ✓ Use **Cost Estimator tool** to see what your plan covers and how much your plan pays
- ✓ **Check the status of dental claims**
- ✓ Use **Find a Dentist tool** to find in-network dentists near you
- ✓ **Chat live** or upgrade to a phone call with customer service
- ✓ Print extra **ID cards** from your home printer
- ✓ 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.



Smart Consumer Tips

- ▶ 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?
- ▶ Avoid surprise costs, request **Predetermination** for complex/expensive services (\$200 and over)
- ▶ If referred to a specialist (orthodontist, periodontist, etc.), find out if the provider is **in-network**
- ▶ **Informed consent** – A written agreement between you and your dentist signed before moving forward with treatment



The College Tuition Benefit[®]

United **Concordia**
dentalSM

Earn Tuition Rewards[®] points redeemable for tuition discounts at more than 440 private colleges and universities nationwide.

Points can be used to pay up to 1 full year of college.

- **1 Tuition Rewards point = \$1 in tuition discounts**
- Earn 2,000 points at sign up, then 2,000 points each year you're eligible for the program
- The more points you earn, the bigger your tuition discounts
- Helps eligible students afford college, including children, grandchildren, nieces, nephews, stepchildren, godchildren and adopted children
- **Each child enrolled receives a one-time, 500-point bonus**



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 and Brainshark video

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.



Goto.GradFin.com/UC

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

Ways to Connect with Us

United **Concordia**
dentalSM



Open Enrollment Questions?

Toll-free Customer Service
number: **1-800-332-0366**

Monday - Friday,
7:00 a.m. – 5:00 p.m.



Quick Links:

- UnitedConcordia.com
- [MyDentalBenefits](https://UnitedConcordia.com/MyDentalBenefits)
- UnitedConcordia.com/GetMDB
- [Find a Dentist Tool](https://UnitedConcordia.com/FindADentist)
- UnitedConcordia.com/FindADentist

Also, follow United Concordia on social media for the latest news and information:



Thank you.



ROUND ROCK TEXAS

Open Enrollment
October 2023

Importance of Eye Exams

Important for **everyone**, even if you have 20/20 vision.

Doctors will also look for signs of other health conditions such as:

- Diabetes
- High Blood Pressure
- High Cholesterol
- Glaucoma



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

CEC Vision Plan - Rates



	Semi-Monthly Rates	Monthly Rates
Employee Only	\$0.43	\$0.86
Employee + Spouse	\$2.48	\$4.96
Employee + Child(ren)	\$2.77	\$5.54
Employee + Family	\$5.31	\$10.62

Flexible Eyewear Allowance

- 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>

Finding an In-Network Provider



Locate a Provider

Find an in-network provider by visiting: cecvision.com/search.



In-Network National Chains

Visionworks

Walmart 

sam's club 

 OPTICALSM

AMERICA'S BEST
CONTACTS & EYEGLASSES

LENSCRAFTERS

— EST. 1961 —
PEARLE  VISION

myeyedr.
CO., PA.

 NATIONWIDESM
VISION

EYEMART
EXPRESS

EYEGLASS
WORLD[®]

my  eyelab[®]

Stanton
OPTICAL

For Eyes 

vista
OPTICALSM
In Selected Fred Meyer Stores

 eyecarecenterSM
CO., PA. Doctors Focused on You.

the
eye gallery
wear a work of art

JCPenney optical

Clarkson
Eyecare 

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.



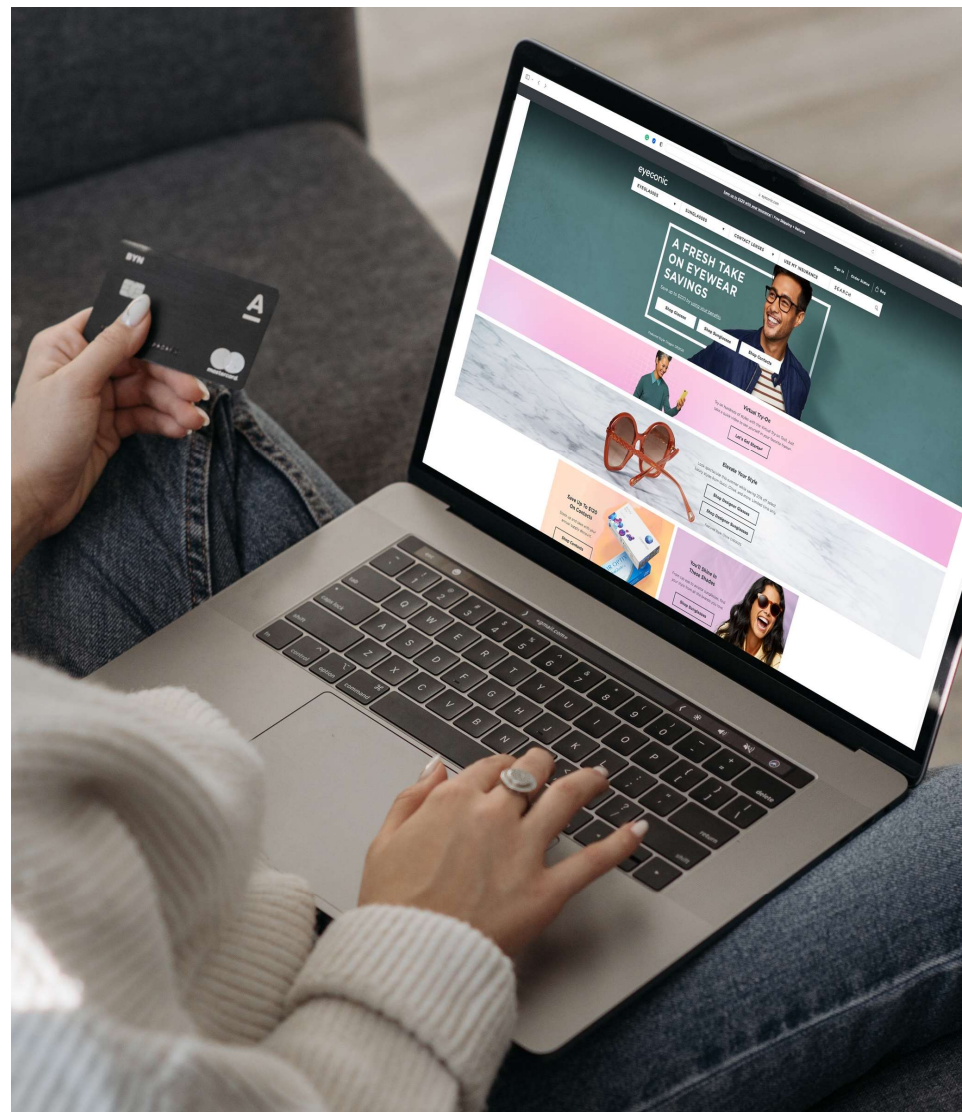
Shop Online - eyeconic®

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



Out-of-Network Benefits

Exam

Up to \$50 minus
copay

Eyewear

Up to 85% of the
eyewear allowance
minus copay

Contact Lens Fitting/Evaluation

Up to \$48
minus copay

To file an out-of-network claim, go to:

<https://www.cecvision.com/oonform>

Managing Your Account

Active members and enrolled dependents who are 18 years of age or older can register for an account on the [CEC Members Portal](#).



- View benefit information
- View, print, or request ID cards
- Update demographic information
- Check current eligibility
- View claims and provider visit information
- Submit an Out-of-Network form

How to Use Your CEC Plan



1. Find and select a provider from the CEC network - cecvision.com/search
2. Contact the provider to make an appointment. Let them know that you have CEC coverage.
3. See the doctor and select your eyewear.
 - Don't forget to bring your member ID card and your current prescription
4. Your only payments to the provider are your copays, plus any discounted amount that exceeds the \$225 eyewear allowance

Questions?



Contact Customer Service

customerservice@cecvision.com

888-254-4290

cecvision.com

Monday – Friday, 8:00 am - 6:00 pm ET

Saturday, 10:00 am - 3:00 pm ET

Thank you

Nicole Aiken | Account Manager

naiken@cecvision.com

888-254-4290 ext. 136



Confidential Assistance for City of Round Rock Employees

City of Round Rock Employee Assistance Program provided by Deer Oaks



City of Round Rock and Deer Oaks recognize that life can be hectic and demanding. We also understand that issues such as anxiety, depression, legal/financial difficulties and marital/family stressors can add further stress to your already busy life. Thankfully, your Employee Assistance Program (EAP) is here to help.

Your EAP is available day and night to offer 100% confidential assistance.



Counseling Services:

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

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”

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:

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

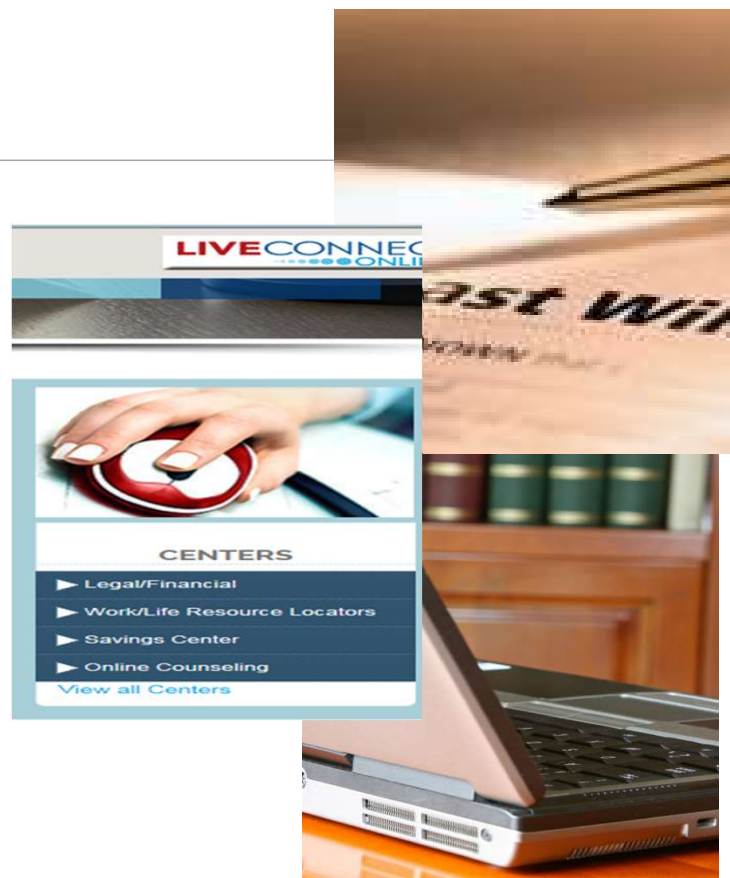
Financial Services:

- 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



NOLO-Interactive Online Will Preparation

- Free legally binding state-specific simple will and living trust software
- Step-by-step process composed online under the Legal/Financial portion of our website at www.deeroakseap.com
- Is designed for typical assets such as a house, car, savings and investments
- Some situations may require more than a simple will. You should get expert advice, or at the least, investigate your options



“Take the High Road” Ride Reimbursement Program

- Call a cab, Uber, Lyft, Fasten, or other ride-sharing program
- Keep your receipt
- Call the helpline for instructions on receiving reimbursement for your ride
- Reimbursement up to \$45.00- excludes tip
- Available once per calendar year per person





Ways to access services

Call

1-888-993-7650

Email/Website

Email: eap@deeroaks.com
Website: www.deeroakseap.com
Login/Passcode: **roundrocktexas**

iConnect You

iConnectYou App
Passcode: **52291**



Retirement Planning 101

Your guide to preparing for
a more secure retirement



This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

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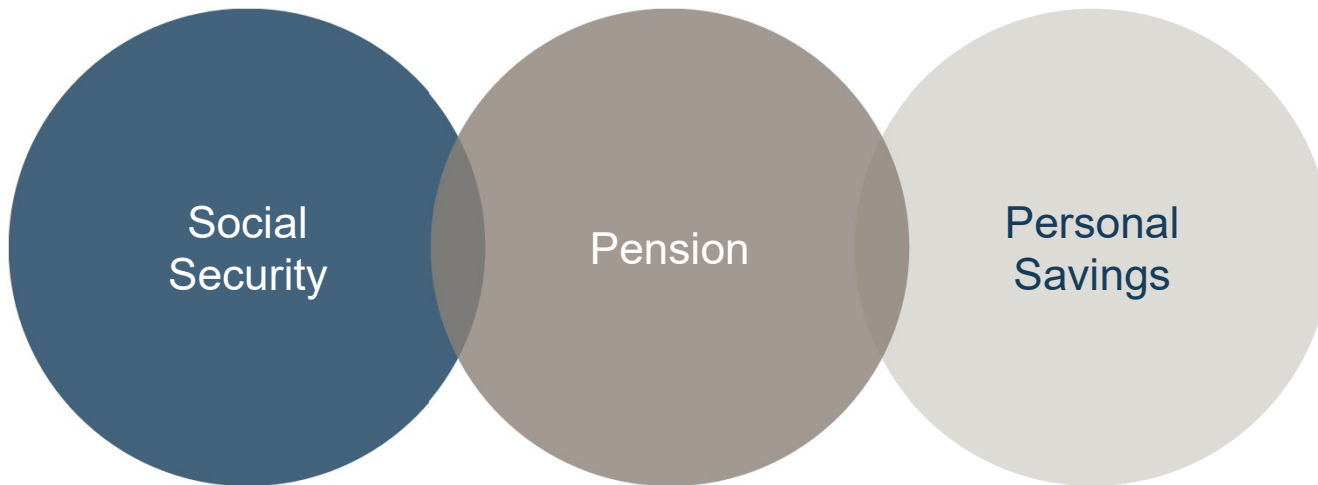
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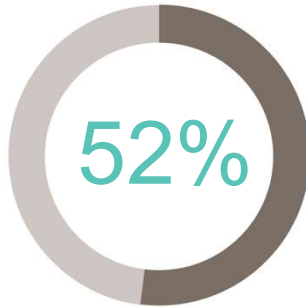
Nationwide, the Nationwide N and Eagle, Nationwide is on your side and Nationwide ProAccount are service marks of Nationwide Mutual Insurance Company. My Interactive Retirement Planner is a service mark of Nationwide Life Insurance Company. © 2022 Nationwide

NRM-8006M9.7 (03/22)

Income sources in retirement



Retirement Realities

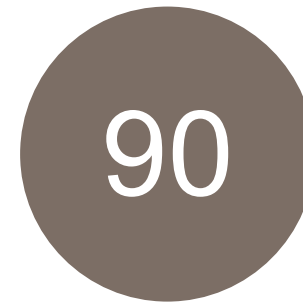


of households are “at risk” of not having enough to maintain their living standards in retirement.⁵



\$245,000

Amount a 65-year-old couple can expect in total out-of-pocket health care expenses through retirement.⁶



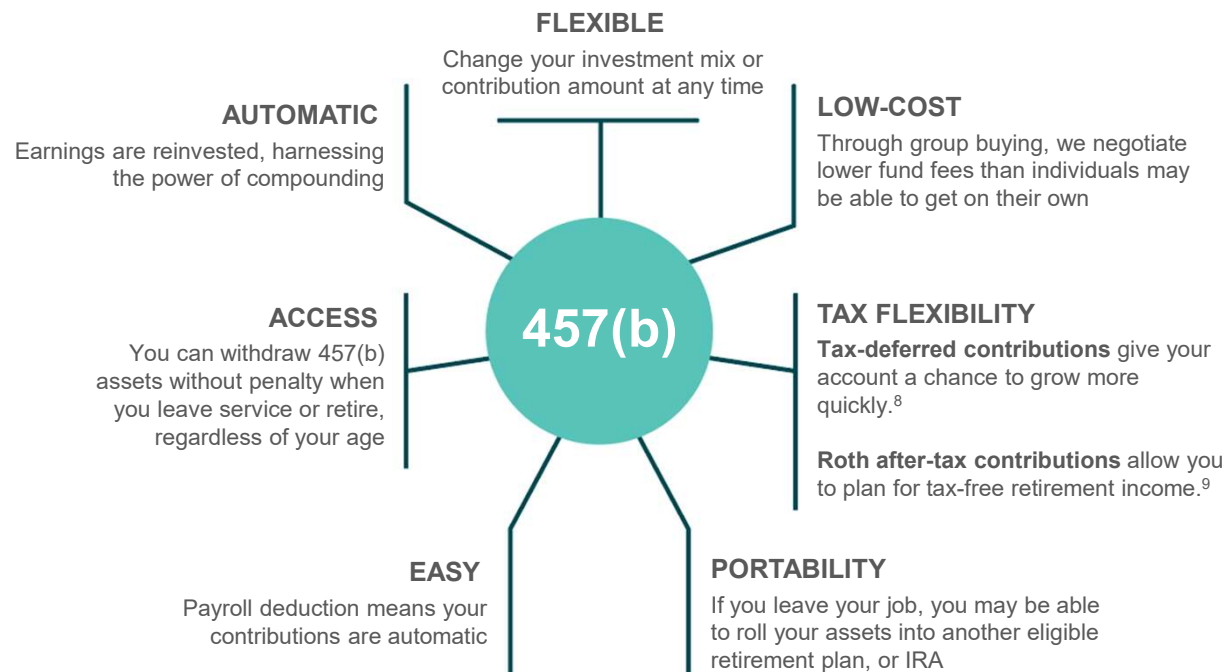
Age that an estimated one-in-four 65-year-olds today will reach. One-in-ten are expected to live past 95.⁷

⁵ National Retirement Risk Index, Center for Retirement Research at Boston College (September 2016).

⁶ Health Care Costs for Couples in Retirement Rise to an Estimated \$245,000, Retirement Health Care Cost Estimate, Fidelity Investments (October 2015). Estimate based on a hypothetical couple retiring in 2015, 65-years-old, with average life expectancies of 85 for a male and 87 for a female.

⁷ Data compiled by the Social Security Administration (accessed October 2016). Average life expectancy for a male is 85 years; for a female, 87.

Consider deferred compensation

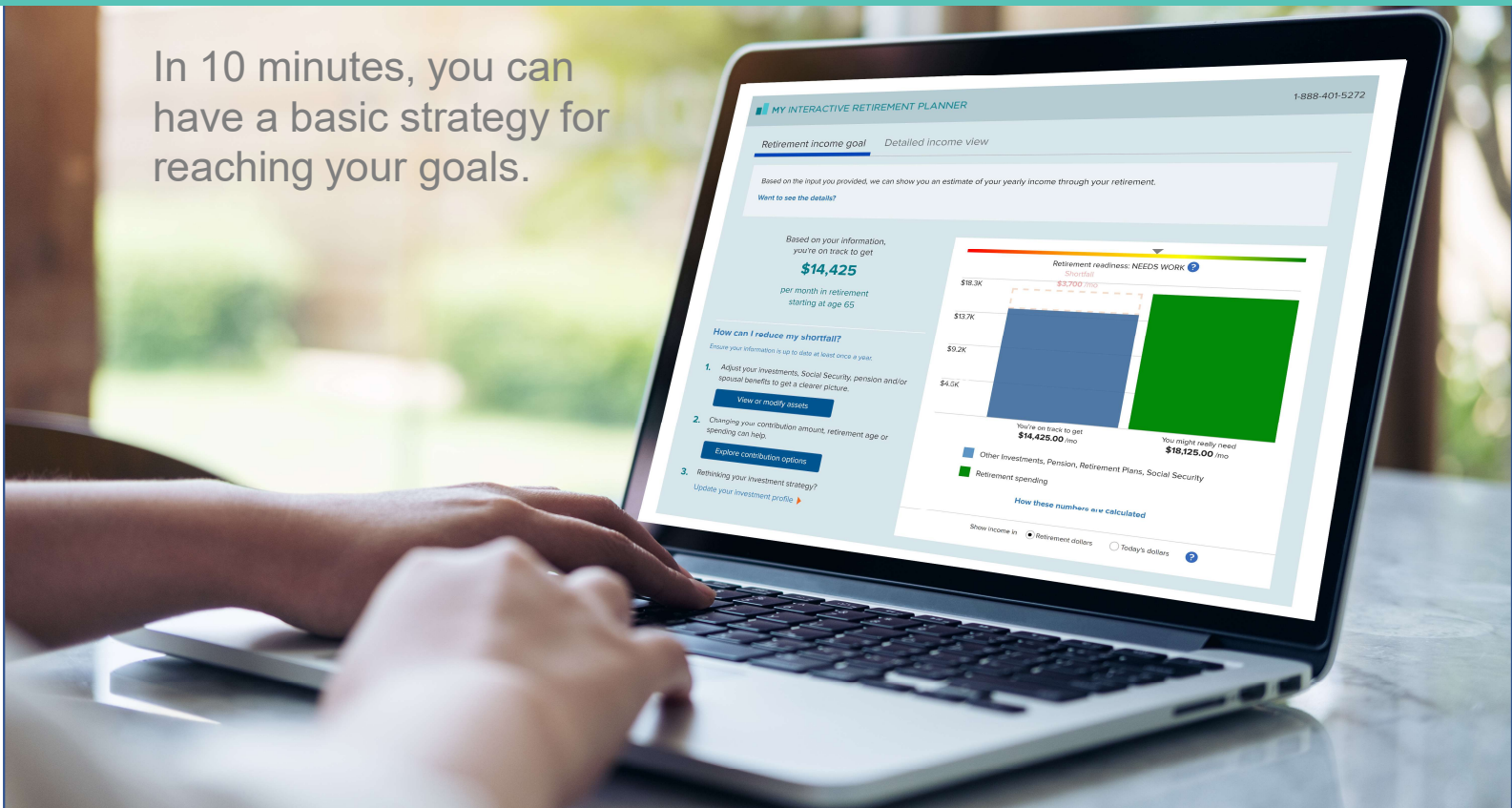


⁸ Under current tax law, you would pay ordinary income taxes when you take withdrawals.

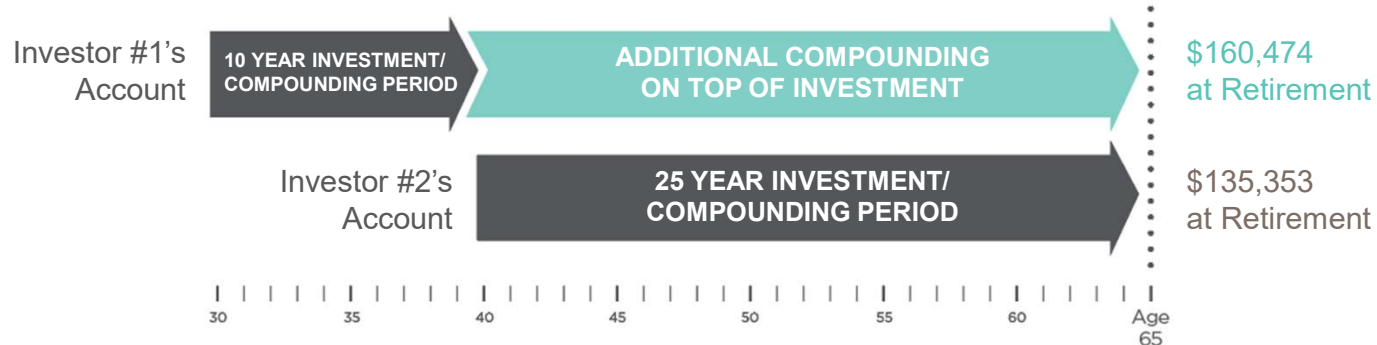
⁹ Withdrawals would be tax-free as long as you're at least 59½, and do not take withdrawals from your designated Roth account for at least five years after your first contribution is made to your Plan.

Learn how much you may need with My Interactive Retirement Planner

In 10 minutes, you can have a basic strategy for reaching your goals.

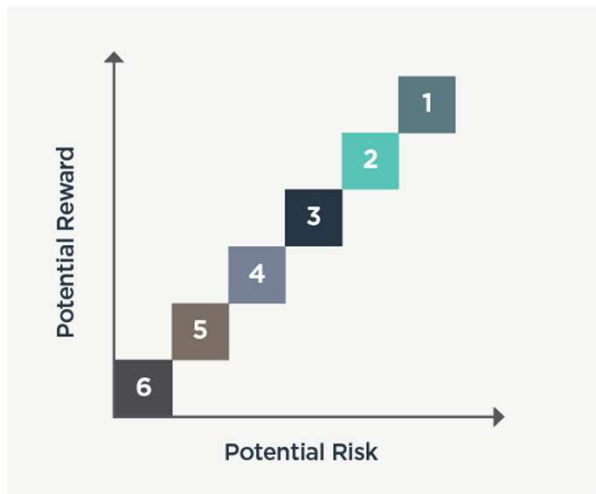


Starting early may take less to reach your goal



This illustration is a hypothetical compounding calculation assuming a 7% annual rate of return. It is not intended to serve as a projection or prediction of the investment results of any specific investment. Investments are not guaranteed. Depending on your underlying investments, your return may be higher or lower. Interest compounded annually based on beginning-year contributions. No taxes or fees are reflected in this example, which would lower the results displayed.

Learn the language of investing



- 1** International stock funds
- 2** Small-cap stock funds
- 3** Mid-cap stock funds
- 4** Large-cap stock funds
- 5** Bond funds
- 6** Capital preservation funds

Investing involves market risk, including possible loss of principal. No investment strategy can guarantee a profit or avoid loss. Actual results will vary depending on your investment and market experience.

Find your comfort zone



Help me do it



Do it myself



Do it for me



Consider an asset allocation fund or target date fund

Features and Benefits	Help me do it	
	Asset Allocation Fund	Target-Date Fund
Simplifies investment decisions by allowing participant to select one fund based on goals and needs	✓	✓
Provides asset diversification by investing in a broad variety of asset classes in a single fund	✓	✓
Attempts to maximize return at a risk level that is comfortable for you	✓	✓
Manages investment mix to maintain the level of market volatility and risk described by the fund's name	✓	
Manages investment mix to become gradually more conservative as the retirement date described by the fund's name approaches		✓
Potentially lowers overall cost by having some underlying assets in lower-cost index funds	✓	✓

In addition to these funds' costs, an investor pays a proportionate share of the underlying funds' costs.

Asset allocation funds periodically reallocate assets to maintain their stated approach to investing: from conservative to aggressive.

Target date funds typically reallocate equity exposure to a higher percentage of fixed investments over time. A target date fund's principal value is not guaranteed at any time, including the target date, and is not guaranteed to provide enough income through retirement.

Investing involves market risk, including possible loss of principal. No investment strategy can guarantee a profit or avoid loss. Actual results will vary depending on your investment and market experience.



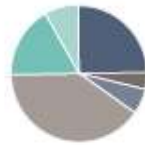
Take control and do it yourself

	Aggressive	Moderately Aggressive	Moderate	Moderately Conservative	Conservative
International	33%	25%	20%	14%	8%
Small-cap	4%	4%	2%	2%	2%
Mid-cap	8%	6%	4%	4%	2%
Large-cap	45%	40%	34%	25%	18%
Bonds	7%	17%	29%	38%	40%
Short-term Investments	3%	8%	11%	17%	30%



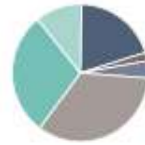
Aggressive

Appropriate for an investor with both a high tolerance for risk and a long time horizon.



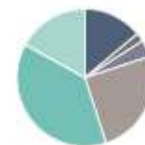
Moderately Aggressive

Designed for an investor with a high tolerance for risk and a longer time horizon.



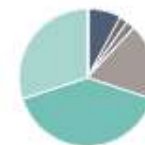
Moderate

Best suits an investor who seeks relatively stable growth and a low level of income.



Moderately Conservative

Appropriate for an investor who seeks both modest investment value increases and income from his/her portfolio.



Conservative

Designed for an investor with a low risk tolerance and/or a short time horizon.



Choose confidence, choose professional account management

What you get with Nationwide ProAccount:

- Experienced investment manager with the time and knowledge to make informed investment decisions for the portfolios
- Investment management based on your age and risk tolerance
- Periodic adjustments as market conditions change
- Oversight by Nationwide Investment Advisors, LLC (NIA)
- Ongoing support and communications

There is an annual fee for Nationwide ProAccount. The fee is listed in the Participant Agreement and is calculated daily, based on the market value of your assets, and deducted from your account at the end of each quarter. If you change your mind, you don't have to pay a fee to cancel the service.

Investing involves market risk, including possible loss of principal. No investment strategy can guarantee a profit or avoid loss. Actual results will vary depending on your investment and market experience.

Is Nationwide ProAccount right for you?

If you answer Yes to any of the following questions, then ProAccount may be a good choice.



- Do you sometimes find yourself overwhelmed by choosing investments and maybe even a little intimidated by the process?
- Would you feel more confident knowing that a respected investment management firm was managing your portfolio?
- Would it give you more confidence to know that professionals are making adjustments to your portfolio as needed to keep it in line with your objectives?



Wilson Heacock
(361) 887-1978

[wilson.Heacock@nationwide](mailto:wilson.Heacock@nationwide.com)
[.com](mailto:wilson.Heacock@nationwide.com)

Your guide to preparing for
a more secure retirement



City of Round Rock

Benefits are administered by Ochs

Thank you for allowing us to
serve your group since 2019!

Presented by:
Cory Claeson, Manager – Client Accounts

Open Enrollment Effective January 1, 2024



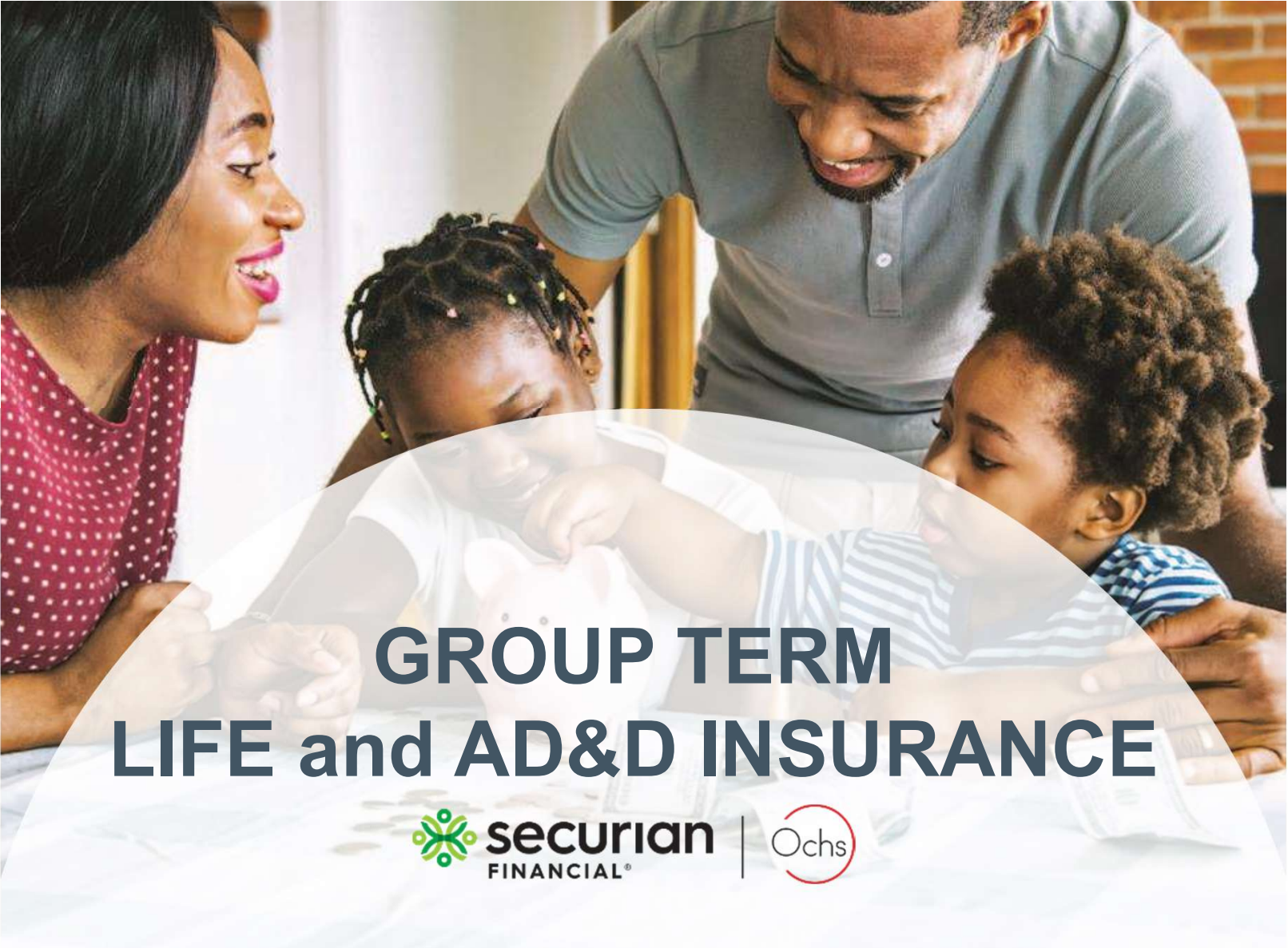


Life & Disability Insurance

This presentation is a high-level overview. Find additional details in your group certificate(s) of insurance.

- ✓ Basic Term Life
- ✓ Supplemental Term Life
- ✓ Voluntary Accidental Death & Dismemberment (AD&D)
- ✓ Short Term Disability
- ✓ Long Term Disability
- ✓ Plan Resources

Questions? Contact Ochs:
800-392-7295
ochs@ochsinc.com



GROUP TERM LIFE and AD&D INSURANCE



securian
FINANCIAL®





Why Life and AD&D Insurance?

Group Life Insurance protects you and your family from the unexpected loss of life and income during working years.

Accidental Death and Dismemberment (AD&D) provides additional financial protection if the insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.

Life and AD&D Insurance benefits are disbursed to you and/or your beneficiaries to help pay for things like:

- ✓ Your mortgage or rent
- ✓ Childcare or education costs
- ✓ Medical bills and other expense
- ✓ Funeral and burial costs





Basic Life Insurance

✓ 100% Employer Paid



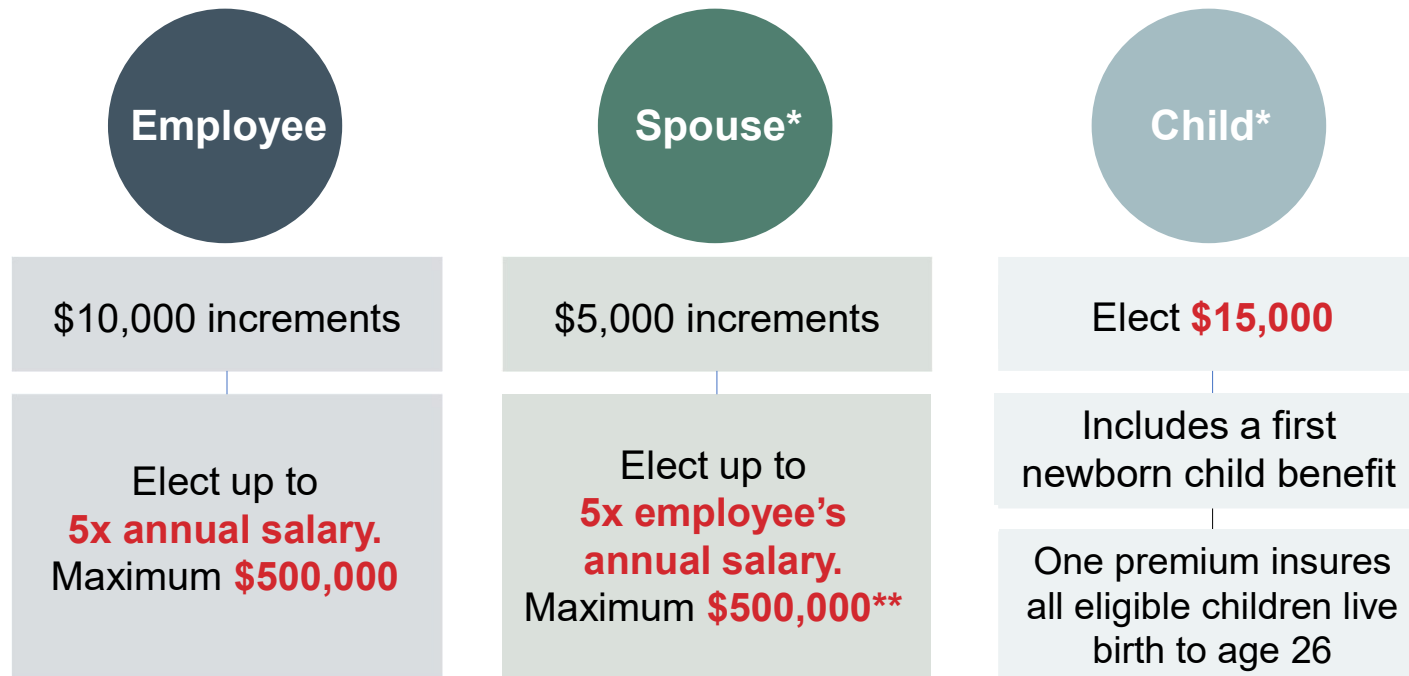
Benefit Includes:

- 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.



Annual Special Enrollment Offer

✓ **Elect Child Life Insurance – No health questions!**

Child

Elect
\$15,000

Child Life is available to elect
without health questions
at each annual enrollment

A light blue rectangular graphic containing a dark blue circle with the word "Child" inside. Below the circle, the word "Elect" is written in black, followed by "\$15,000" in red. At the bottom, a short paragraph explains that Child Life is available to elect without health questions at each annual enrollment.

Coverage will be effective the January 1, following the annual enrollment period.
Health questions and underwriting approval is required for all employee and spouse elections



Supplemental Life Cost Examples

EMPLOYEE

Cost for **\$100,000** of Supplemental Life and AD&D:

Employee Age	Monthly Rate/\$1,000	Monthly Cost
30-34	\$0.09	\$9.00
40-44	\$0.12	\$12.00
50-54	\$0.42	\$42.00

Note: Rates increase with age in 5-year age brackets

CHILD(REN)

One monthly premium insures all children live birth to age 26

Amount	Monthly Cost
\$15,000	\$1.80



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



Life Insurance Beneficiaries & Continuation



Beneficiaries receive funds to help with their everyday living expenses, so they can continue to live the lifestyle they live today.

- ✓ To ensure any claim is paid according to your wishes and without delay, be sure to choose a beneficiary and review your choice as life progresses.

Take your Life Insurance with you after active employment - **No health questions!**

- ✓ Premium rates are generally higher than for active employees
- ✓ Enroll within 31 days of the date coverage would otherwise terminate



DISABILITY INSURANCE





Why Disability Insurance?

If an illness or accident interrupts your ability to earn a living and your doctor says you are not fit for work, Disability Insurance provides a benefit.

Income protection to help pay for things like:

- ✓ Groceries/household items
- ✓ Medical bills
- ✓ Mortgage or rent
- ✓ Car payments





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 **15th** 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 RESOURCES





Lifestyle Benefits

No Additional Cost for Life Insurance Participants & Their Family



Legal, Financial and Grief Resources

How to access:

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



Travel Assistance

How to access:

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



Legacy Planning Resources

How to access:

Securian.com/legacy



Beneficiary Financial Coaching

How to access:

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

[Click here](#) for additional Lifestyle Benefits details.



Identity Theft Services

No Additional Cost for Disability Insurance Participants



Identity Theft Services

Victims' recovery services:

- Assistance with the investigation
- Guidance through recovery Assistance with notifying law enforcement
- and more

[Click here](#) for additional Identity Theft details.

Contact: 1-855-205-6010



Thank YOU!

We're here to help.

Questions?

Contact Ochs: 800-392-7295 or ochs@ochsinc.com





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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An Introduction to Your Legal Benefits

Texas Legal: A Valuable Employee Benefit

Henry Pena Jr

Date: 10/2/2023

Who is Texas Legal?

- ✓ Non-profit founded in 1972
- ✓ Created by State Bar of Texas to Help Texans
- ✓ Extensive Attorney Network to Provide Local Superior Service
- ✓ 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.”



Problem:

Legal issues are common, but Texans rarely have the resources available to hire an attorney.



- **Legal Help is Expensive**
 - Average lawyer charges up to \$280 an hour
 - Only about a third of the people who experienced a legal issue were able to access a lawyer.
- Employees spend an average of 3 to 8 hours a week trying to resolve a legal problem on their own.
- Along with neglecting or missing work, a personal legal problem can result in:
 - Mental & Financial Stress
 - Health Problems

Solution: Texas Legal

- Like health insurance, except:
 - no co-pays
 - no deductibles
- Participating Attorneys bill Texas Legal directly for covered legal services instead of the member (Incidental fees do apply).



Adoption



Identity Theft



Criminal Defense



Prenuptial Agreement

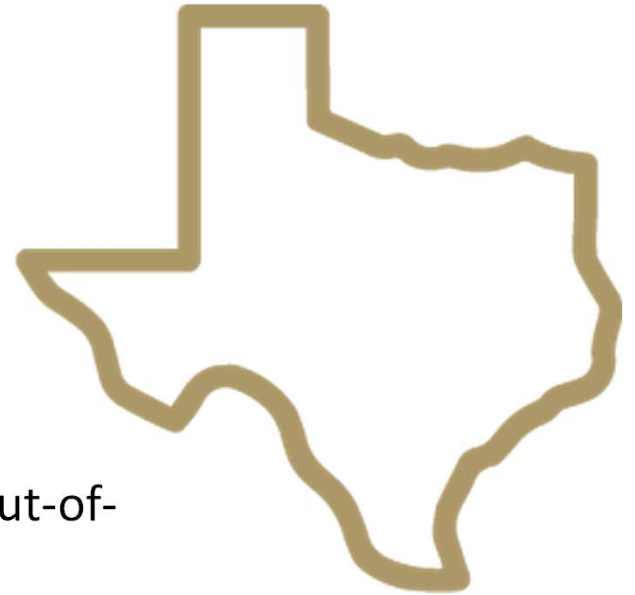


Consumer Warranty Enforcement

Our Legal Network

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

- Over 300 attorneys state-wide
- Members 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



Texas Legal:

Protection & peace of mind for every stage of life covering more than 30 legal issues



Divorce



Custody



Bankruptcy



DUI



Writing
a Will



Identity
Theft



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



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



How do you Sign Up?

- **Enroll Anytime!**
- Visit your HR department to Enroll
- HR submits completed information to Texas Legal
- Members will receive a Welcome Packet with Subscriber ID by mail within 7 – 10 business days after sign up



Questions?

Members can always call our customer service line at 1-800-252-9346 or email members@texaslegal.org or visit our website at www.texaslegal.org



Thank You!

Henry Pena Jr

Texas Legal Account Manager

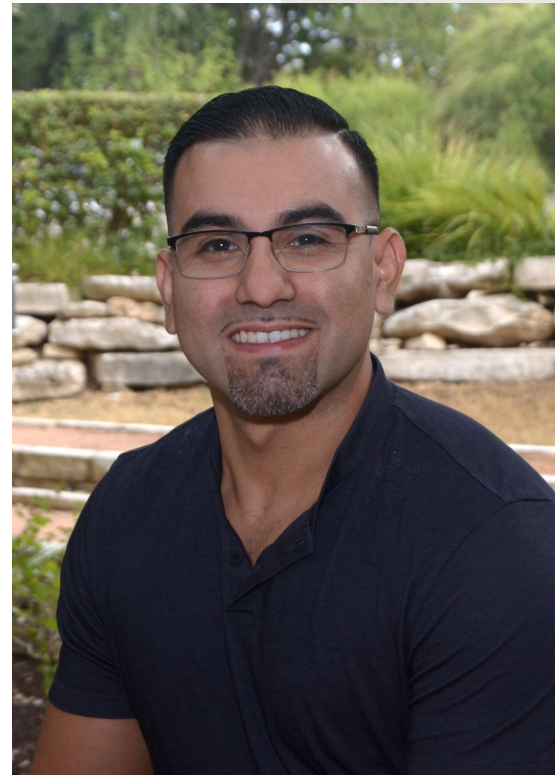
Contact Information:

Phone – 1-800-252-9346

Email – members@texaslegal.org

Website – www.texaslegal.org

Follow us on [Facebook](#) for Live Facebook Events





PRESENTED BY:

MARK SEGUIN

CERTIFIED ID THEFT RISK MANAGEMENT SPECIALIST
DPS CERTIFIED PERSONAL PROTECTION OFFICER
HUSBAND / FATHER OF FIVE / SIXTH GENERATION TEXAN
EDUCATOR / TRAINER / KEYNOTE SPEAKER
HOBBIES INCLUDE: CYCLING / BOULDERING / HIKING

WORRY LESS , LIVE MORE!



Who's Covered

The member

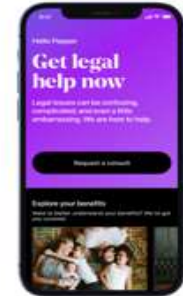
The member's spouse

Dependents up to the age 26*

Individual coverage is also available for IDShield members

* IDShield covers up to 10 dependents. With IDShield dependents who fall into the category of ages 18-26 will receive unlimited consultation and complete restoration by licensed private investigators. Note that monitoring is not available for dependents in this category.

WORRY LESS , LIVE MORE!



- ✓ **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**



	Individual Rate	Family Rate
IDShield	\$8.95	\$18.95
LegalShield	\$18.95	\$18.95
Legal+IDShield Combo	\$27.90	\$33.90

WORRY LESS , LIVE MORE!



For more Information Contact:
Mark Seguin
Mark@TBGSolutionsInc.com
903-539-6821 text/call

The information contained in this material is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the legal and identity theft plan benefits. Please remember that only the plan contract can give actual terms, coverage, amounts, conditions, and exclusions. Check benefit availability in your state/province.

Marketed by Pre-Paid Legal Services, Inc. dba LegalShield or applicable subsidiary. • Pre-Paid Legal CasualtySM, Inc.
In Florida: LS, Inc. • In Virginia: Legal Service Plans of Virginia, Inc. • Pre-Paid Legal Access, Inc. • PPL Legal Care of Canada, Inc. LegalShield provides access to legal services offered by a network of provider law firms to LegalShield members through membership-based participation. Neither LegalShield nor its officers, employees or sales associates directly or indirectly provide legal services, representation or advice. See a legal plan contract for specific state of residence for complete terms, coverage, amounts and conditions. IDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. For complete terms, coverage and conditions, please see an identity theft plan. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Protection Plan ("Plan") is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. This covers certain identity fraud expenses and legal costs as a result of a covered identity fraud event. See a Plan for complete terms, coverage, conditions and limitations related to family members who are eligible under the Plan. For a summary description of benefits for the Plan see <https://idshield.com/summary-of-benefits>

Thank You!

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

