

Open Enrollment for 2025 Employee Benefits

Meeting Agenda

1. **Human Resources** - Summary
2. **CareATC** - RockCare
3. **United Healthcare** – Health, Pharmacy, Accident, Critical Illness and Hospital Gap
4. **Airrosti**
5. **United Concordia Dental** - Dental
6. **Community Eye Care** – Vision
7. **Navia** – Healthcare and DayCare FSAs
8. **Deer Oaks** – Employee Assistance Program
9. **Ochs** – Life and Disability
10. **Nationwide Retirement** – Deferred Compensation 457(b)
11. **Texas Legal** – Pre-Paid Legal and ID Theft Prevention
12. **LegalShield and IDShield** – Pre-Paid Legal and ID Theft Prevention

Summary

1. Medical: rate increases are needed. City will absorb the rate increases; no rate increases for employees. Employees will receive rate increases for 2026 health benefits.
2. Medical: Choice Plus and EPO Plans will continue; no plan design changes.
3. Dental: rate increases for employees and plan enhancements.
4. Vision: no rate increases and no plan design changes.
5. Texas Legal: Composite Rates - Select (\$13.00 per month) and Preferred (\$18.00) per month
6. Tuition Assistance: Not to exceed per fiscal year – \$5,000 for full-time employees and \$2,500 for part-time employees (20+ hours worked per week).
7. Longevity checks for eligible employees will be issued on 11/22/2024

Summary

Site of service for outpatient care



Emergency Room



Urgent Care



Convenience Care



Primary Physician



Virtual Visits

Visits per 1,000

218.2

231.6

379.5

1,205.2

40.0

KNOW WHERE TO GO!

Summary

Preventive care services



1,562

Adult
Members



26.5%

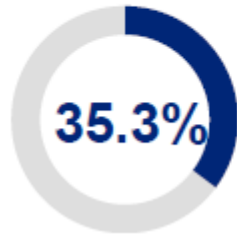
Percent of Adults
With a Wellness Visit



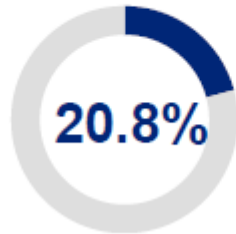
\$2.89

Wellness Visits
Paid PMPM

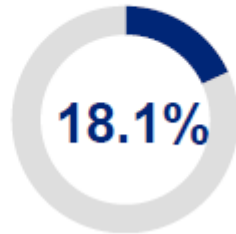
Breast Cancer
Screening



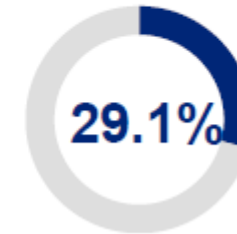
Cervical Cancer
Screening



Colon Cancer
Screening



Cholesterol Screening /
Lipid Panel



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 (Wellness Center) and Mondays and Wednesdays at lunch (Clay Madsen Recreation Center).
3. Wellness Center: open daily from 5:00 a.m. to 10:00 p.m. All employees with City issued ID badge (plus one guest per employee, immediate family member and signed waiver required).

Enrollment

1. Enrollment for 2025 Employee Benefits is 10/1/2024 to 10/31/2024
2. Must be completed in the Benefits Menu of your ESS account, even if you are declining all benefits
3. Enrollments are effective 1/1/2025
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

Round Rock Benefits Enrollment



THE
POWER
TO BE WELL

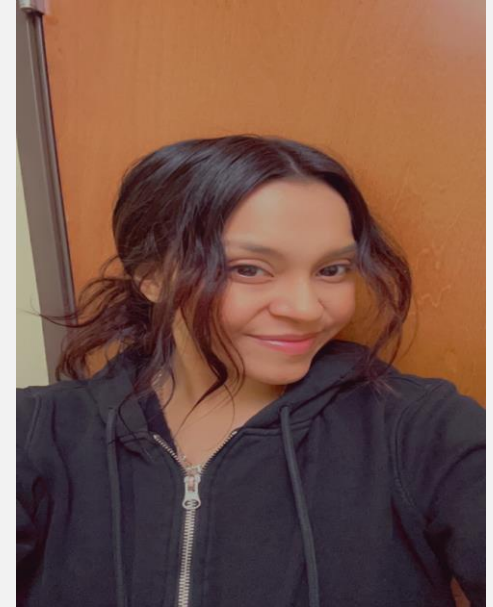
Meet your RockCare Team



Crystal Cisneros
Nurse Practitioner



Symone Henry
Center Team Lead



Cynthia Diaz
Medical Assistant

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

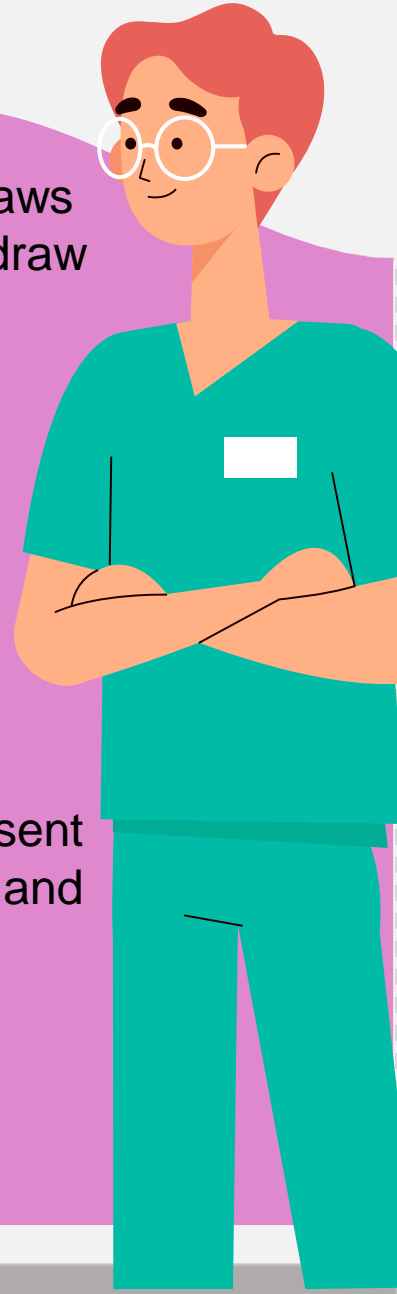
- PHA-Personal Health Assessment blood draws
- Outside provider lab draw

Immunizations

- Flu
- Covid
- Tdap
- Hepatitis B
- PPD

Pharmacy

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





Join Our 12-Week Journey

to Better Health & Diabetes Management

Register Now for:

1:1 Nutrition & Lifestyle Assessments & Goal Setting

- **Coach:** Certified Health & Wellness Coach, Cristin Crawley
- **Capacity:** Limited to 35 participants
- **Appointments:** Tuesdays or Thursdays from 1 p.m. to 3:30 p.m. (virtual)
 - These appointments are flexible based on your needs and schedule. Initial appointments are approximately 1 hour, while follow-up appointments are approximately 30 minutes. Upon registration, Cristin will reach out with more details.
 - Highly encouraged for individuals with prediabetes or diabetes.



REGISTER NOW

https://bit.ly/DiabetesProgram_CRR

Questions? Email Cristin at cristincrawley@careatc.com



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



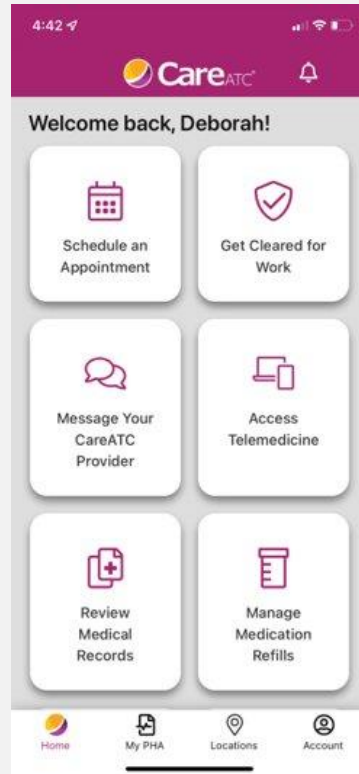
Occupational Health

All Round Rock Employees- regardless of
health plan status

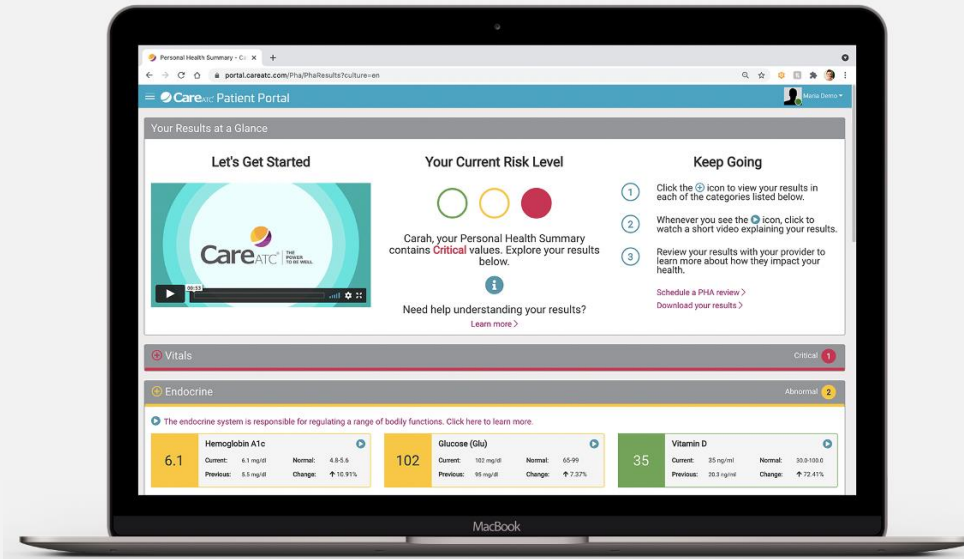
- No Copay

Schedule an Appointment Today

CareATC Mobile App



CareATC Web Portal



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: 512.843.0697

Show Me
The App!



careatc.com/patients



THE
POWER
TO BE WELL



Get to Know Your Benefits

City of Round Rock 2025 UnitedHealthcare Benefits

October 1, 2024



**United
Healthcare**
There for what matters™

Updates for 2025

- No Medical Plan changes
- Adding Calm Health: Mental health support
- The prescription drug listing (PDL) will be updated effective 1/1/2025. 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



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 prescription costs are determined

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. Choosing medications in the lower tiers may save you money.

	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.



UnitedHealthcare EPO Choice plan

Highlights of the UnitedHealthcare Choice plan:

- Out-of-network services are not covered (except for Urgent Care)
- A primary care provider (PCP) is optional
- No referrals are needed to see a specialist
- Preventive care is covered 100% by most plans in our network



There is no coverage for out-of-network care
Please read your plan documents for more information.

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

Highlights of the UnitedHealthcare Choice Plus plan:

- Both network and out-of-network services are covered
- A primary care provider (PCP) is optional
- No referrals are needed to see a specialist
- Preventive care is covered 100% by most plans in our network



Your costs may be higher for out-of-network care
Please read your plan documents for more 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.





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

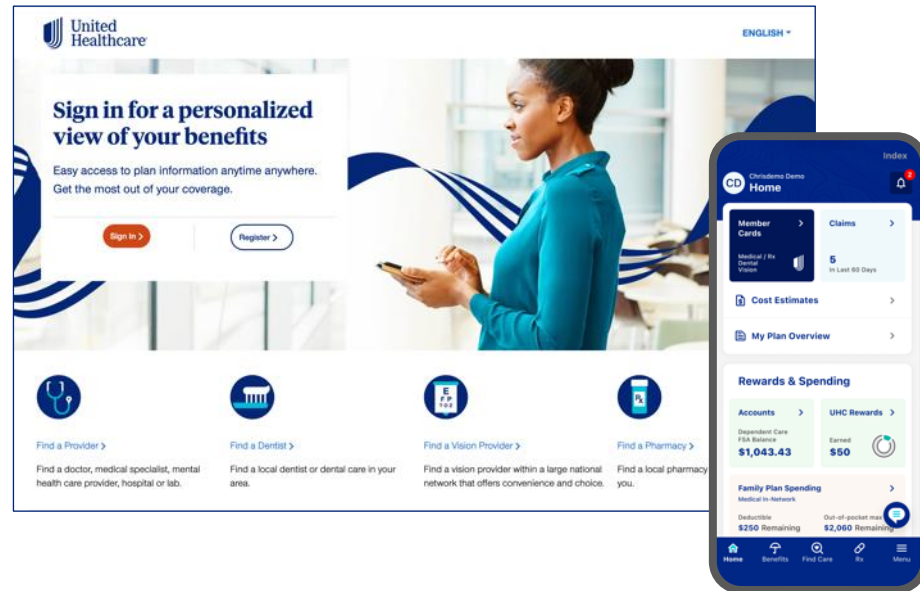
Two convenient ways to access your plan

With **myuhc.com®**, you can:

- Find and estimate costs
- Search network providers
- Check on claims and plan balances

On the **UnitedHealthcare®** app, also:

- Video chat with a provider 24/7
- Access 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.



Feel confident in your care choices

The UnitedHealth Premium® program uses national, evidence-based criteria to evaluate providers in multiple specialties — which may help you make more informed choices for care.

Find them by:

- 1. Visiting myuhc.com
- 2. Clicking **Find a Provider**
- 3. Looking for the blue hearts



Johnson, Jane J, MD

Family Practice

1234 Main St, Ste 987
Anytown, MI 56789

5 Miles Away | [Get Directions](#)

(123) 456-7890 Phone
711 TTY
(123) 456-7891 Fax

♥♥ Premium Care Physician

✓ Accepting All Patients

✓ In-Network Provider

★★★★★ (272)

♥♥ Premium Care Physician

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.



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

Convenience care clinics provides care for conditions such as:

- Common cold
- Earache
- Flu
- Skin rash



24/7 Virtual Visits

Quality care from anywhere

Choosing to see a provider by phone or video* may save you the time and cost** of a visit to the emergency room or urgent care.

Get virtual help for common concerns like:

- Cough
- Headache
- Sore throat
- Prescription needs***



Cost of a visit
\$25

*Data rates may apply. **The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change. ***Certain prescriptions may not be available and other restrictions may apply. 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.



Calm Health

Mental health support at your pace

Designed to help you find your path to a happier, healthier you, the Calm Health app provides plans to help support your mental and physical well-being. The app is self-guided, so you can go at your own pace and work toward goals such as:

- Better sleep
- Building skills to manage stress
- Developing resiliency
- Starting and building a mindfulness habit



Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. The use of Calm Health is not a substitute for care by a physician or other health care provider. Any questions that you may have regarding the diagnosis, care, or treatment of a medical condition should be directed to your physician or health care provider. Calm Health is a mental wellness product.

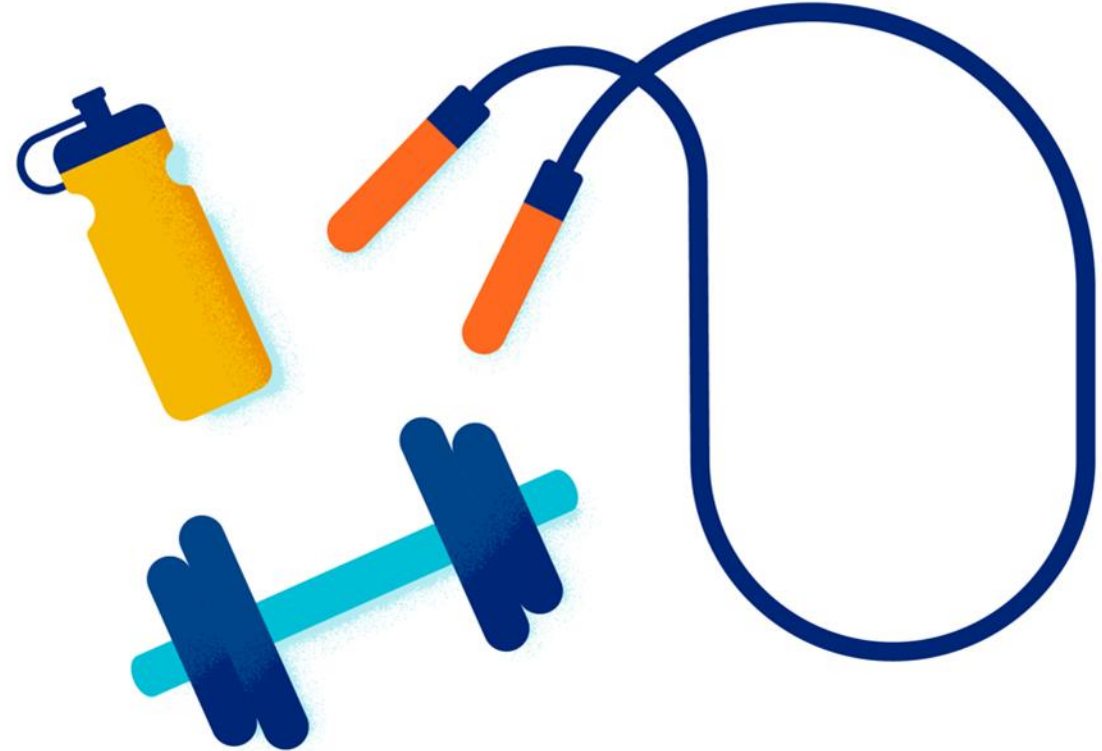
Calm Health is not available to UnitedHealthcare E&I Fully insured customers/members in District of Columbia, Maryland, New York, Pennsylvania, Virginia, West Virginia until a later date due to regulatory filings.



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

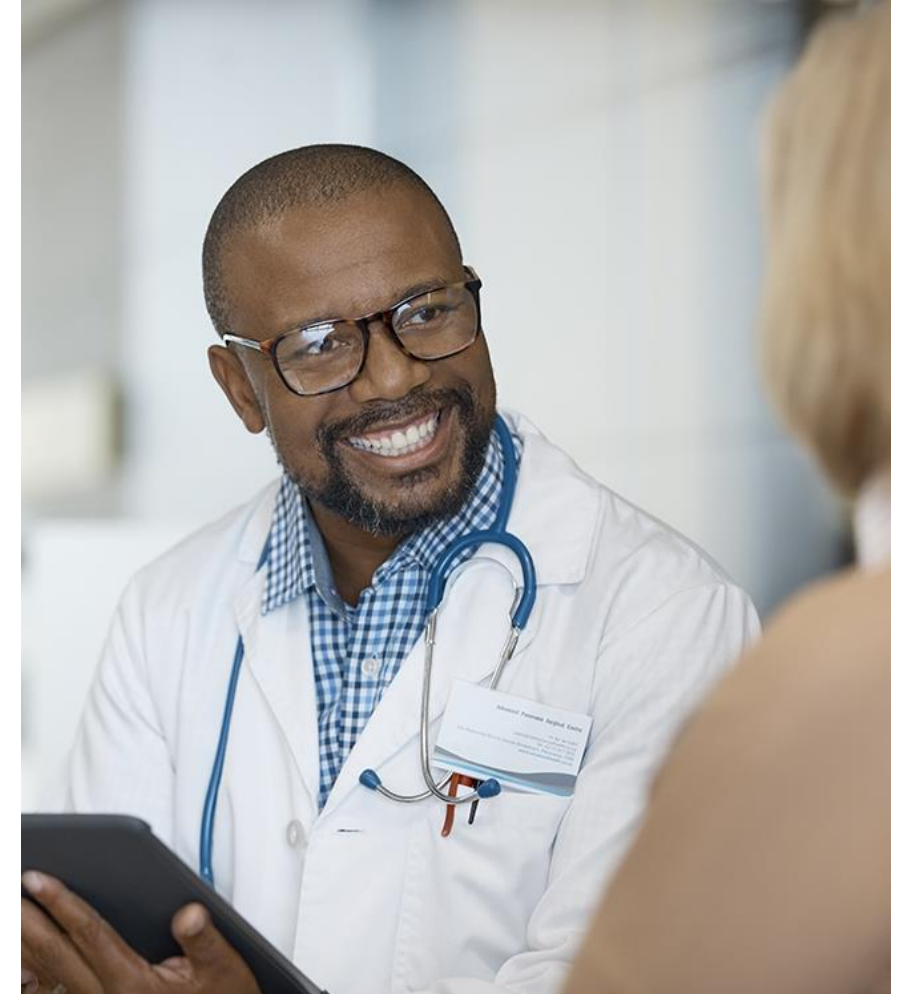
These benefits work alongside your health plan.

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: 10/1/2024 to 10/31/2024

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





Thank you

2024-25 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 3-4 visits per injury to resolution.
 - Over 19,000 physician-recommended surgeries have been avoided.
-



2024-25 Benefits: Airrosti



Assessment & Diagnosis



Hands On

Manual Therapy



Active Rehab

COMMON CONDITIONS SUCCESSFULLY TREATED BY AIRROSTI



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

Experience Airrosti Onsite Treatments



RockCare Wellness Center
Every Wednesday
appointment times vary





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





City of Round Rock Open Enrollment

1/2025 Plan Year

2025 Benefit Changes



Effective 1/1/2025:

Calendar Year Maximum increasing to \$2,000 *(from \$1,500)*

This means more benefit dollars to cover more dental services and less out of pocket costs.

PPO Dental Benefits Summary

Network Name: Elite Plus

In-Network	Out-of-Network
Class I - Diagnostic/Preventive Services 100% Routine Cleanings/Exams/ Bitewings X-rays/Fluoride Treatments/ Sealants *Maternity Benefit- one additional cleaning during pregnancy	Class I - Preventive Services 100% Routine Cleanings/Exams/ Bitewings X-rays/Fluoride Treatments/ Sealants *Maternity Benefit – one additional cleaning during pregnancy
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%	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%
Class III - Major Services 50% Repairs of Crowns, Inlays, Onlays, Bridges & Dentures/Inlays, Onlays, Crowns/Prosthetics (Bridges, Dentures)	Class III - Major Services 50% Repairs of Crowns, Inlays, Onlays, Bridges & Dentures/Inlays, Onlays, Crowns/Prosthetics (Bridges, Dentures)
Orthodontics (Any age) 50%	Orthodontics (Any age) 50%
Lifetime Orthodontic Maximum \$1,500 (any age/per person/per course of treatment)	Lifetime Orthodontic Maximum \$1,500 (any age/per person/per course of treatment)
Calendar Year Maximum \$2,000 (per person)	Calendar Year Maximum \$2,000 (per person)
Calendar Year Deductible \$50/150 (per person/per family) Applies to Class II and III services only	Calendar Year Deductible \$50/150 (per person/per family) Applies to Class II and III services only

Teledentistry Services *from Dental.com*

What is Dental.com?

- A web-based service dental care service
- 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
- Covered the same as in-person exam
- Dental.com submits member claims

Services available to PPO members:

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



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 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

**** Confirm provider is in network when scheduling dental appointment****



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

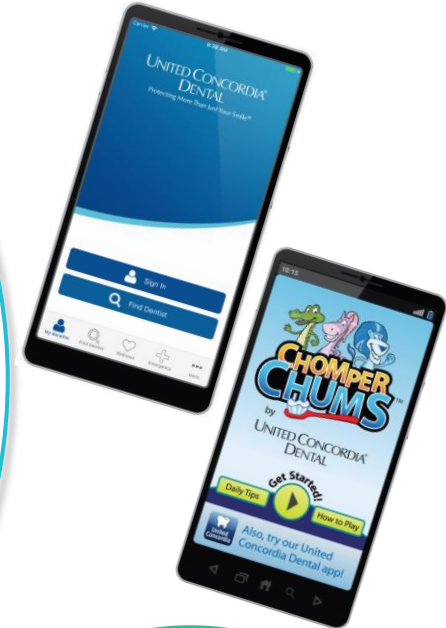
Apps for on-the-go:

Available for Apple and Android devices – free to download

- **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



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.



- ▶ 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®

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**



Ways to Connect with Us



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/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.



October 1, 2024

OPEN ENROLLMENT 2024

Consumer Trends



61%

of adults own and regularly wear one pair of prescription glasses

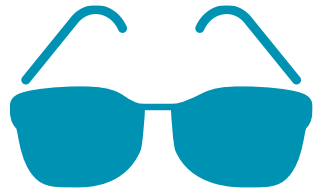
10%

of consumers reported owning sport sunglasses



85%

of eyeglasses were purchased in-person



74%

of adults wear some form of **non-prescription** eyewear

58%

of those who wear prescription glasses made a purchase in the past 12 months



**According to Visual Council Insights Jan 2024 Report*



Annual Eye Exam \$10 Copay

- 100% Covered
- OD, MD, Retail Providers
- Annual Retinal Screening (\$39)



Flexible Eyewear Allowance \$10 Copay

- Yearly Allowance of \$225
- No brand restrictions
- NO "In-Lieu of" restrictions
- Overage Discounts
 - 20% Off Glasses
 - 10% Off Contacts



Contact Lens Fitting \$10 Copay

- Annual Independently Covered Lens Fitting or Evaluation
 - *does not count against eyewear allowance*
- 100% Covered

What you pay with CEC – Your 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 \$225 Eyewear Allowance



Purchase Frames, Lenses, Coatings, Contacts in the same 12-Month Plan Year



No “*In Lieu of*” Restrictions, Non-Rx Eyewear covered



Use Anytime Throughout Plan Year



Sunglasses



Safety Glasses



Blue-Light
Blocking Glasses



Readers



Non-prescription
eyewear is covered
with CEC!



Expansive Provider Network



Private Practice

Optometrists (OD) and
Ophthalmologists (MD)



Retail Optical Chains

31 National and regional optical
chains



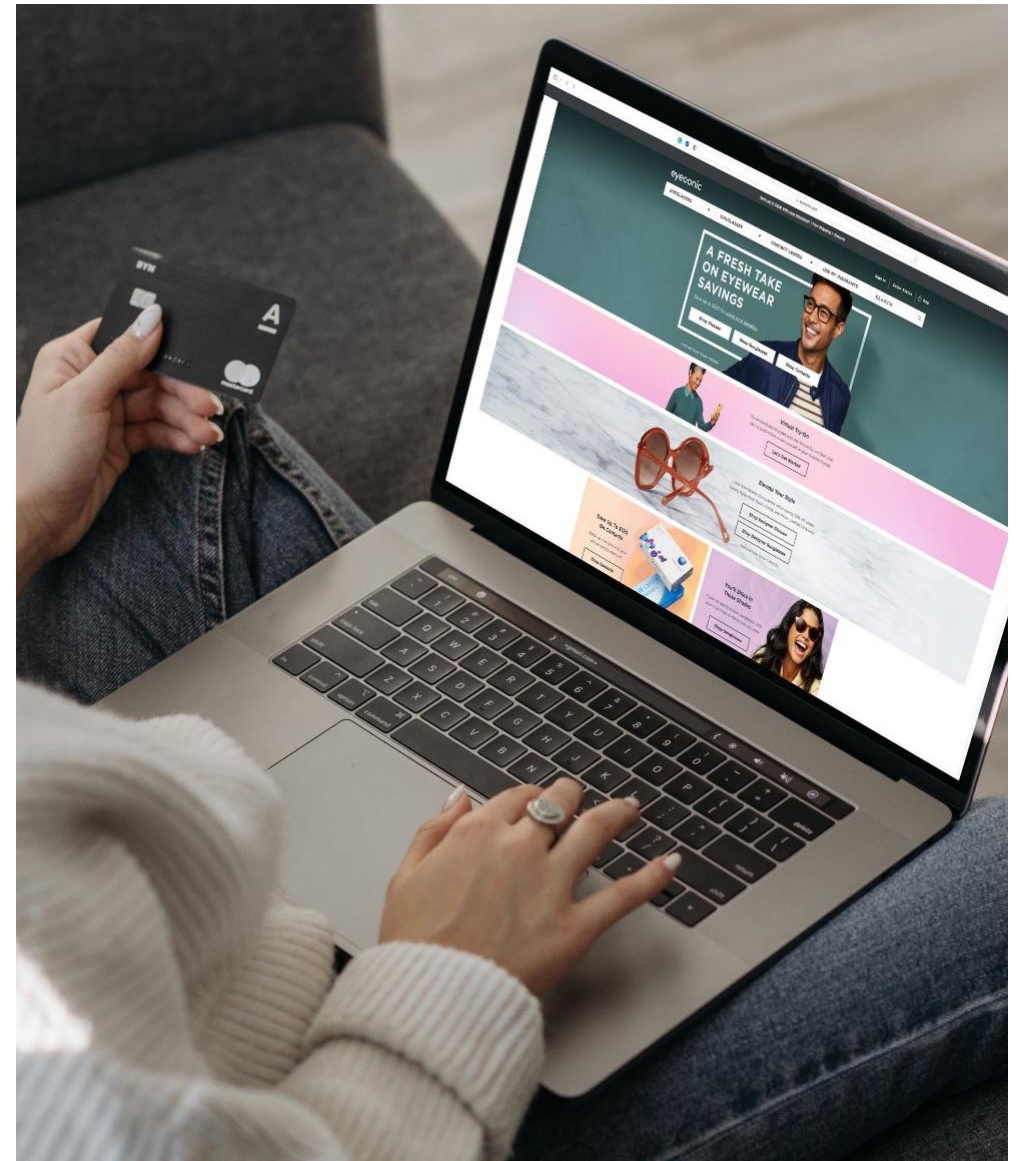
Online @ **eyeconic**®

Special member discounts
at **eyeconic.com**

Shop Online

eyeconic®

- 20% off glasses
- 10% off contact lenses
- <https://cecvision.com/members/special-offers/eyeconic>
- Processed as an OON claim
- 100% eyewear allowance reimbursement minus copay



In-Network National Chains

CEC has 31 national and regional optical chains in our network. Here are some of our most popular.



Skip the Copays at **Visionworks**



Visionworks

\$
0
COPAYS

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



SCHEDULE YOUR EYE EXAM
visionworks.com

cecvision.com



Discounts and Special Offers



Additional Pairs of Glasses

Members will receive a 20% savings on additional pairs of glasses and sunglasses from CEC providers within 12 months of their last eye exam.



Contact Lens Rebates

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



LASIK Discounts

Members are eligible for discounts from participating providers, including QualSight LASIK, TLC Laser Eye Center, LasikPlus, and the LASIK Vision Institute.



Color Blind Glasses

EnChroma offers savings of up to 20% off their patented color-blind glasses that are designed to improve the color vision of people with forms of anomalous trichromacy.



Hearing Discounts

Save up to 60% on a pair of digital hearing aids for themselves and their extended family through *TruHearing*®.



Everyday Savings

Access a variety of everyday savings through VSP® Simple Values, which include discounts on prescription drugs, doctor visits, diabetic care services, dental care, live entertainment, theme park passes, and travel.



Home and Financial Wellbeing Discounts

Save up to 64% on a yearly subscription with *Everplans*, a digital vault app designed to securely store important documents and information. Special pricing is also available with *SmartCredit*, a platform that enables members to become active participants in their credit life and control future credit scores.

Out-of-Network Benefits

CEC allows you to use your benefit at an out-of-network provider. You'll submit an out-of-network claim form and will be reimbursed up to \$50 for the cost of the exam (minus copay) and for the cost of the eyewear up to 85% of the eyewear allowance.

Note: Copays for out-of-network visits are deducted from reimbursements. Reimbursement generally occurs within 60 days of submission. To learn more about filing an out-of-network claim, go to cecvision.com/oonform.

Out-of-Network Benefits



Exam

Up to \$50 (minus copay)



Eyewear

Up to 85% of the eyewear allowance (minus copay)



Contact Lens Fitting

Up to \$48 (minus copay)

The background is a solid blue color with a repeating pattern of various styles of eyeglasses in a lighter blue shade. The glasses include round, rectangular, and aviator styles, some with thin frames and others with thicker frames.

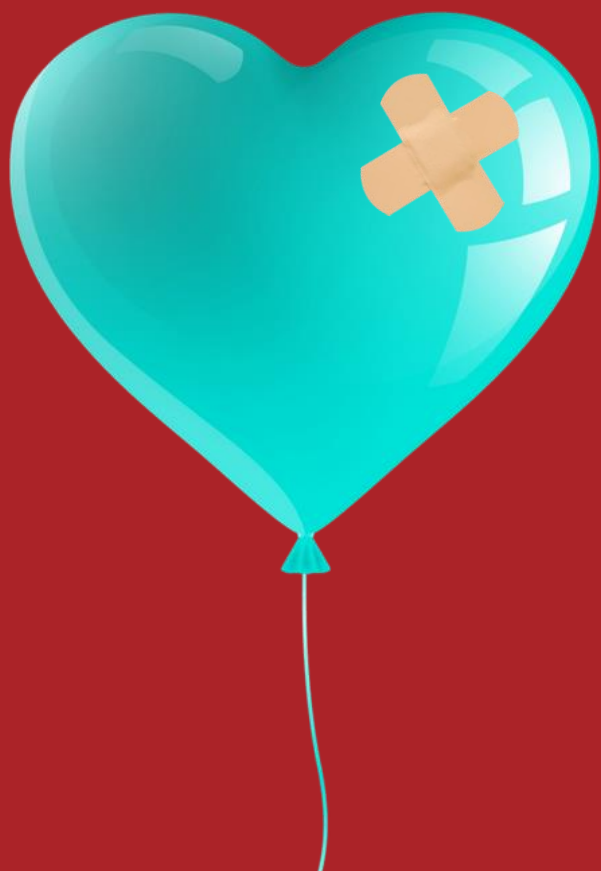
HOW TO USE YOUR CEC BENEFITS

1. Find and select a provider from the CEC network – <https://www.cecvision.com/search>
2. Call the provider to make an appointment, and let them know that you have CEC coverage.
3. See the doctor and select your eyewear.
4. Your only payments to the provider are your copays, plus any discounted amount that exceeds the **\$225** eyewear allowance

THANK YOU



Community Eye Care
4944 Parkway Plaza Blvd, Suite 200
Charlotte, NC 28217
888-254-4290
cecvision.com



Healthcare
FSA

Save over \$900 a year
on health expenses



Healthcare Flexible Spending Account (FSA)

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



Healthcare Flexible Spending Account (FSA)



FAMILY

COVERS YOUR
WHOLE FAMILY



38K

DIFFERENT WAYS TO
USE YOUR FUNDS



EASY

MULTIPLE WAYS TO
SUBMIT CLAIMS



\$3200

MAXIMUM
CONTRIBUTION

An FSA helps you pay for things you already buy



Over-the-counter (OTC) Medications

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

Feminine Care Products

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

Personal Protective Equipment (PPE)

Masks, hand sanitizer and sanitizing wipes that are purchased to prevent the spread of COVID-19 are now eligible expenses.

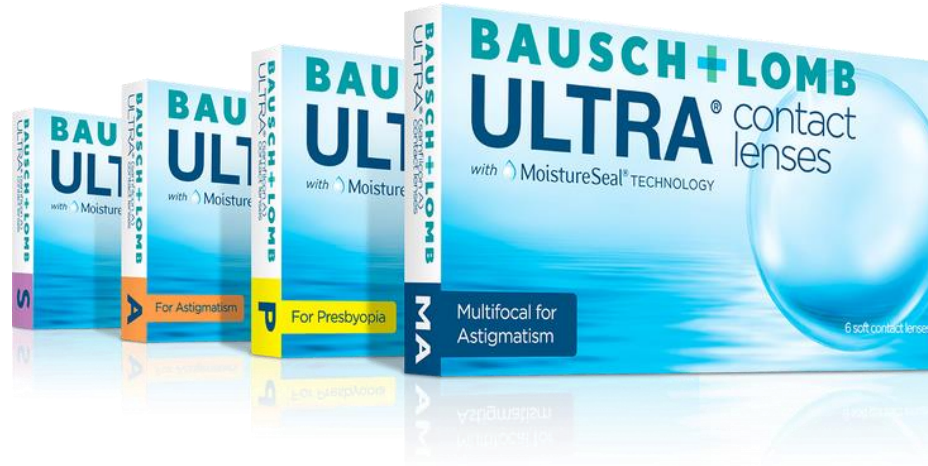
Pay 30% less on medical expenses



Tina typically spends \$1,000 yearly on glasses and contact lenses. But this year she signed up for a Healthcare FSA and was able to purchase them tax-free which saved her \$300

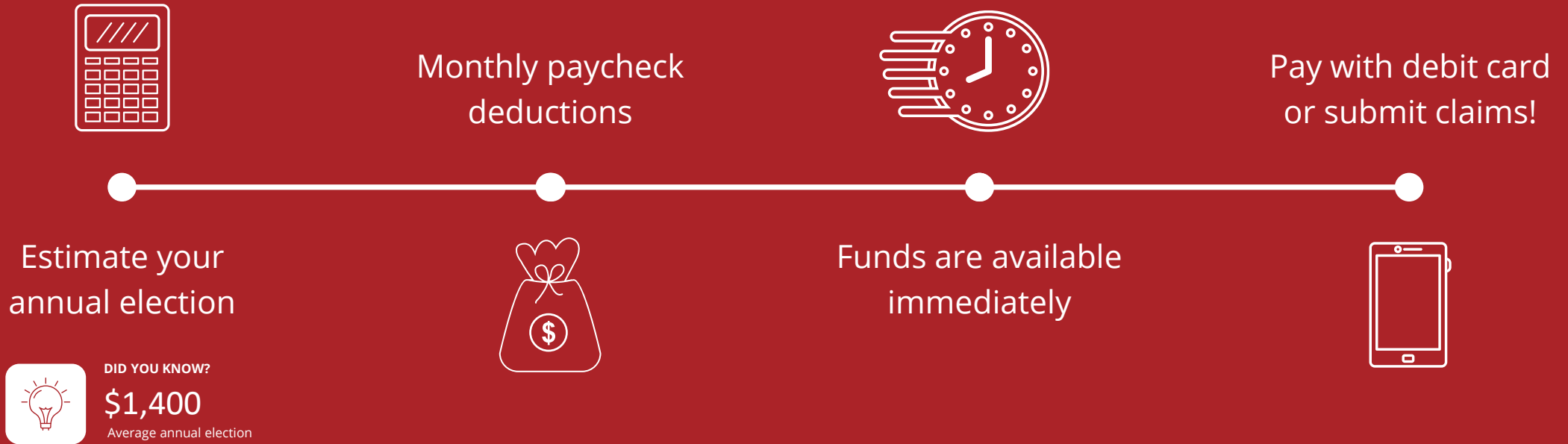
It's like free money!

Pay 30% less on medical expenses



Best of all, she can buy all her contacts at once!

How does it work?



38,000 ways to spend your FSA!



Over-the-counter drugs
Feminine care products
Home COVID-19 tests
Personal protective equipment (PPE)
Prescriptions
Copays & Coinsurance
Deductibles
Office Visits
Dental work
Orthodontia
Glasses & Contacts
Chiropractic
Massage
Acupuncture

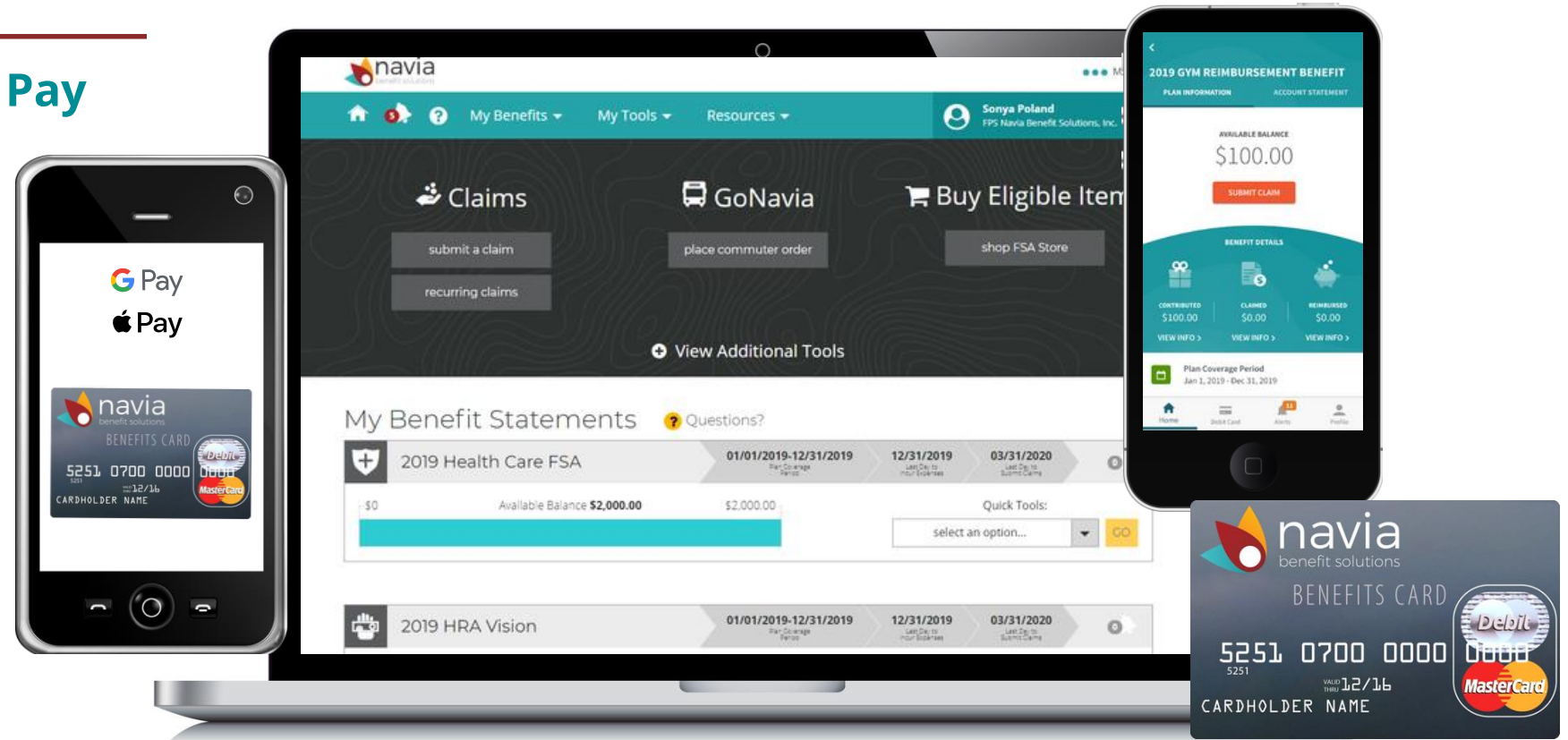
Capital improvements to your home, such as ramps, railings and support bars
Mileage for travel to and from health appointments
Night guards
Bandages and other medical supplies
Birth control
Breast pumps
Sunscreen
Vaccinations and immunizations
Stop-smoking programs

Psychologists and therapy
Breast reconstruction surgery
Childbirth classes
Eye surgery, including laser eye surgery and Lasik
Fertility treatments and monitors
Flu shots
Hearing aids and batteries
Insulin
Lab fees
Physical therapy
Prescription sunglasses
Prosthesis



Accessing your benefits couldn't be easier!

Navia Mobile Pay



Why should I enroll?



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



Rest easy knowing you have emergency funds for unexpected costs



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



\$900+ AVERAGE
ANNUAL SAVINGS

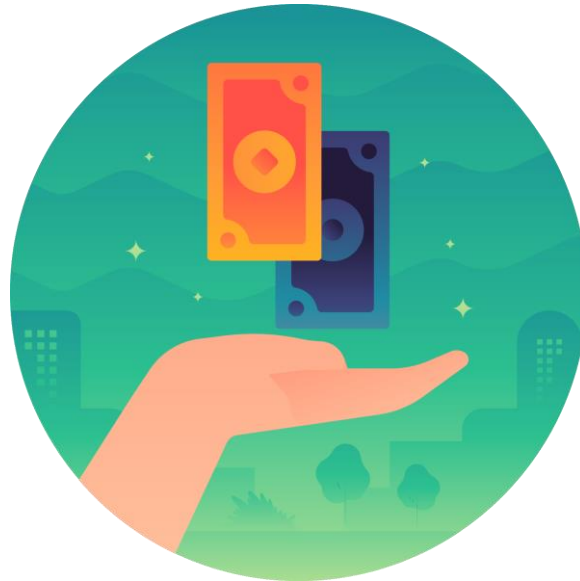


EMERGENCY
FUNDS



DON'T WAIT

How long do I have to file a claim?



Run-out period to submit claims is 60 days after the end of the plan year:

3/1/2026

You can carry over
up \$640 of unused
funds to the
following year!



Carryover

We've got you covered!



U.S.

**100% US-based, live
customer support with
offices in every time zone**

45 sec

**If you have a question, you
wait less than a minute to
talk with a live Navia expert**

2 days

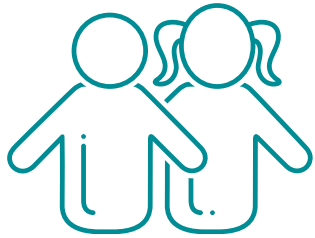
**Claims are turned around
within 2 days to ensure
you are reimbursed fast**

Day Care
FSA

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



Day Care Flexible Spending Account (FSA)



CARE

**CHILDREN AND
ELDERS COVERED**



PAY

**USE FUNDS TO
PAY FAMILY**



EASY

**MULTIPLE WAYS TO
SUBMIT CLAIMS**



\$5000

**MAXIMUM
CONTRIBUTION**

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



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

Ways to spend your Day Care FSA!



Child care
Nanny or Au pair
Before and after school care
Day camps
Preschool
Elder care



Debit card and family care!



**Easy debit card
payments**



**Pay a family member
for day care**

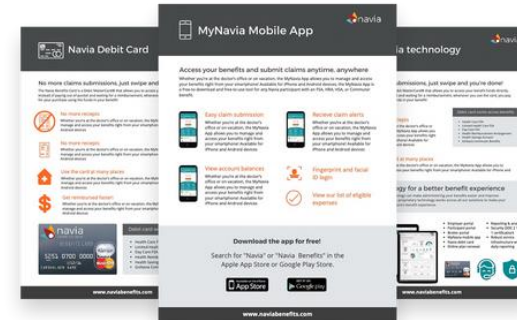
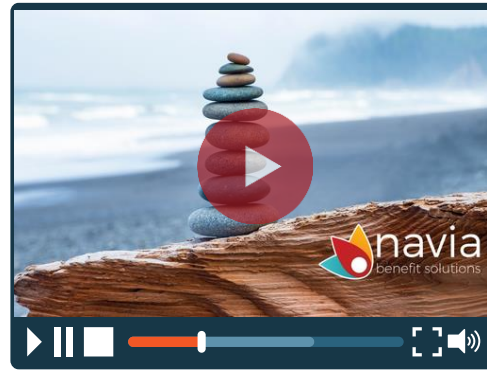


Bottom line

If you plan on spending even a dollar out-of-pocket for healthcare this year, a tax-advantaged benefit account will save you an average of 30% on every expense.

Enroll now!

Education Resources



<https://www.naviabenefits.com/benefit-education-resources>

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)

****all counseling referrals are matched to an in-network provider. This will allow continuity of counseling under the medical program after the allotted EAP sessions have been completed****

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



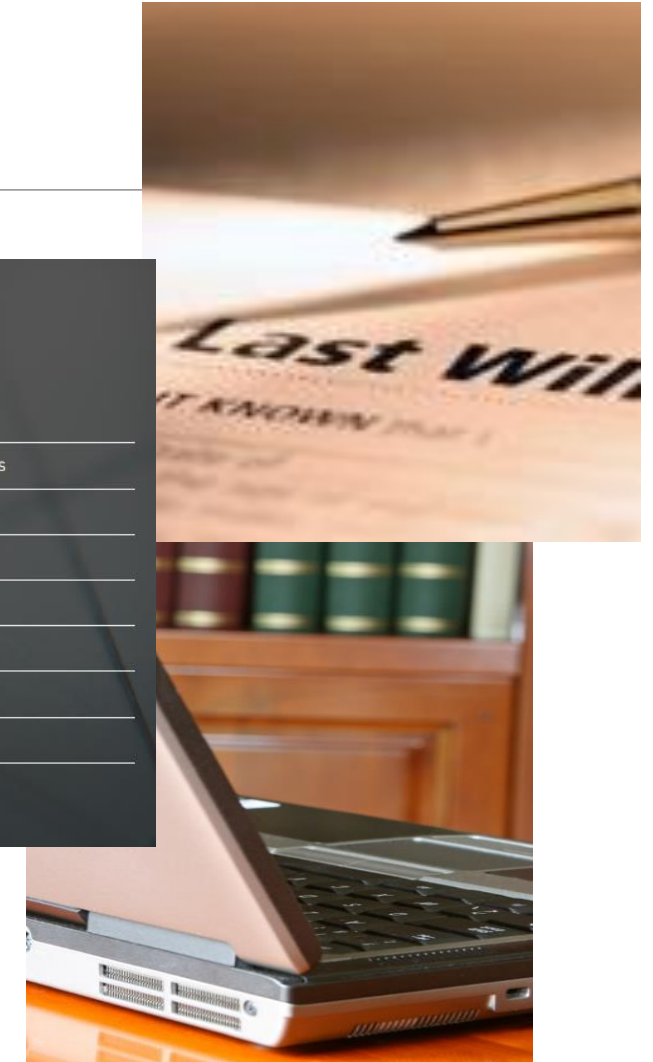
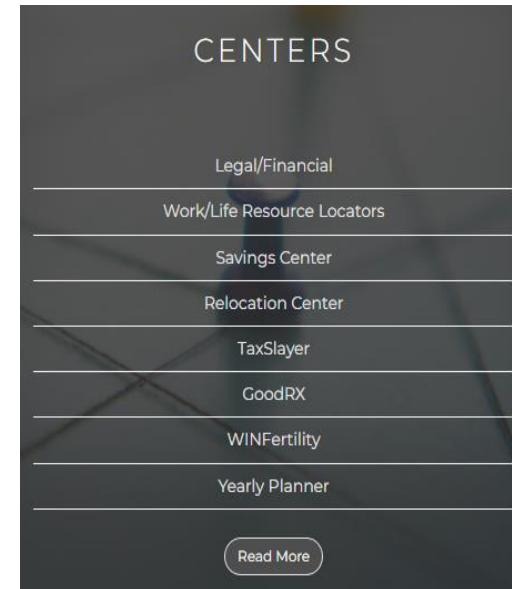
Step-by-step process composed online under the Legal/Financial portion of our website at www.deeroakseap.com



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 (18+)





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**



City of Round Rock

Benefits are administered by Ochs

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

Open Enrollment Effective January 1, 2025



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

Agenda:

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®





Basic Term Life and AD&D Insurance

- ✓ 100% Employer Paid
- ✓ Available to benefit eligible employees

Benefit Includes:

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

*Coverage reduces beginning at age 65

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.

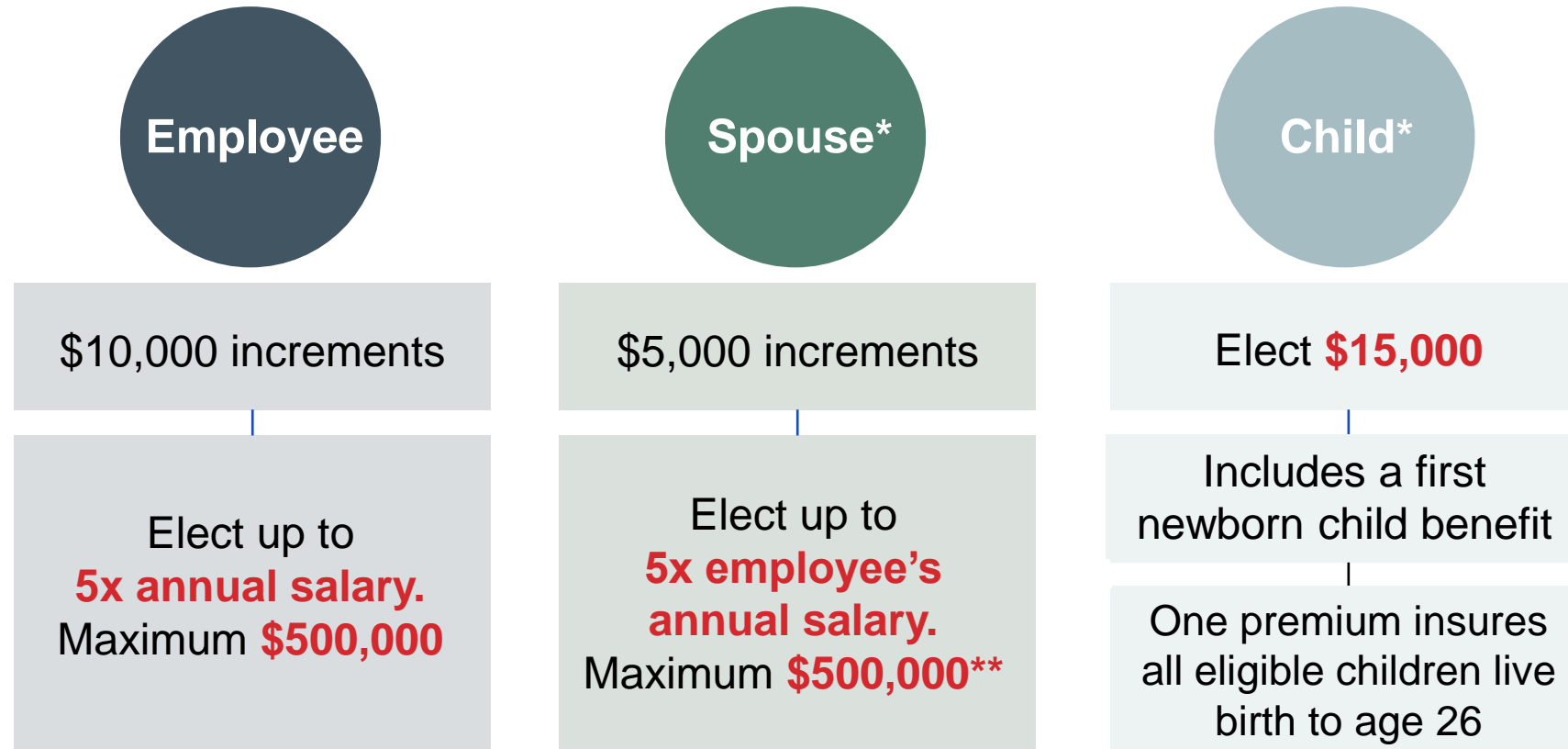
Life and AD&D Insurance benefits are disbursed to you and/or your beneficiaries to help pay for things like:

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



Supplemental Life Insurance

✓ 100% Employee Paid



*An employee must be insured for supplemental insurance to be insured for dependents life insurance.

**Spouse coverage is limited to 100% of employee's supplemental coverage.

Annual Special Enrollment Offer

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



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: **\$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



**Madison[®]
National Life**
a Horace Mann company



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

- Elect **60%** of weekly salary
- 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



Empathy Resources

How to access:

join.empathy.com/securian

For additional details, [Click here](#) for Lifestyle Benefits and [Click here](#) for a brief video about Empathy Resources.



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



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.

Nationwide Retirement Solutions Inc. and its affiliates (Nationwide) offer a variety of investment options to public sector retirement plans through variable annuity contracts, trusts or custodial accounts. Nationwide may receive payments from mutual funds or their affiliates in connection with those investment options. For more information about the payments that Nationwide receives, please visit nrsforu.com.

Nationwide Retirement Solutions Inc. and Nationwide Life Insurance Company have endorsement relationships with the National Association of Counties (NACo), United States Conference of Mayors (USCM) and International Association of Fire Fighters-Financial Corporation (IAFF-FC). More information about the endorsement relationships can be found online at nrsforu.com.

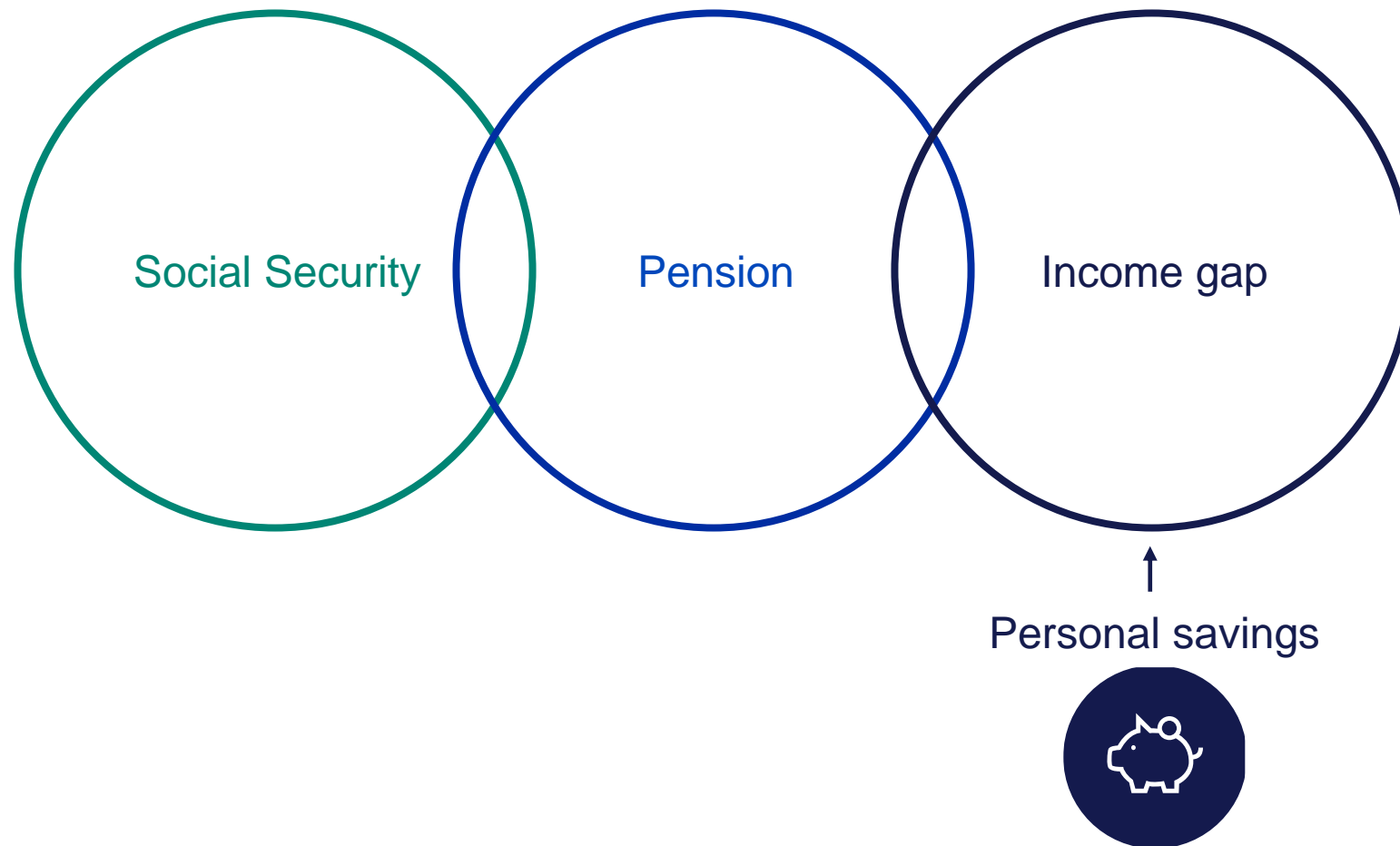
Nationwide Investment Advisors LLC is not a party to endorsement arrangements between NRS and NACo, NRA and USCM, or NRS and IAFF-FC, and NIA has not engaged NACo, USCM or IAFF-FC to solicit retirement plan participants as clients for Nationwide ProAccount®. Nationwide's payments made to NACo, USCM or IAFF-FC are not affected by whether an entity's member chooses to include the Nationwide ProAccount® option in its deferred compensation plan or whether a plan participant elects the service.

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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-21918AO (11/22)

Income sources in retirement



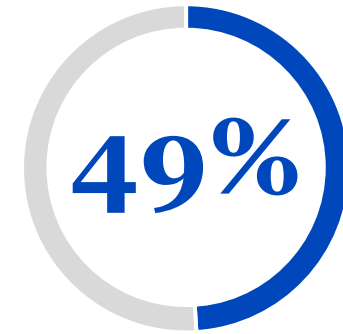
Retirement realities

90

Age that 1 in 4
65-year-olds will reach;
1 in 10 are expected to
live past 95¹

\$325,000

Amount a 65-year-old
couple can expect in
health care expenses
through retirement²



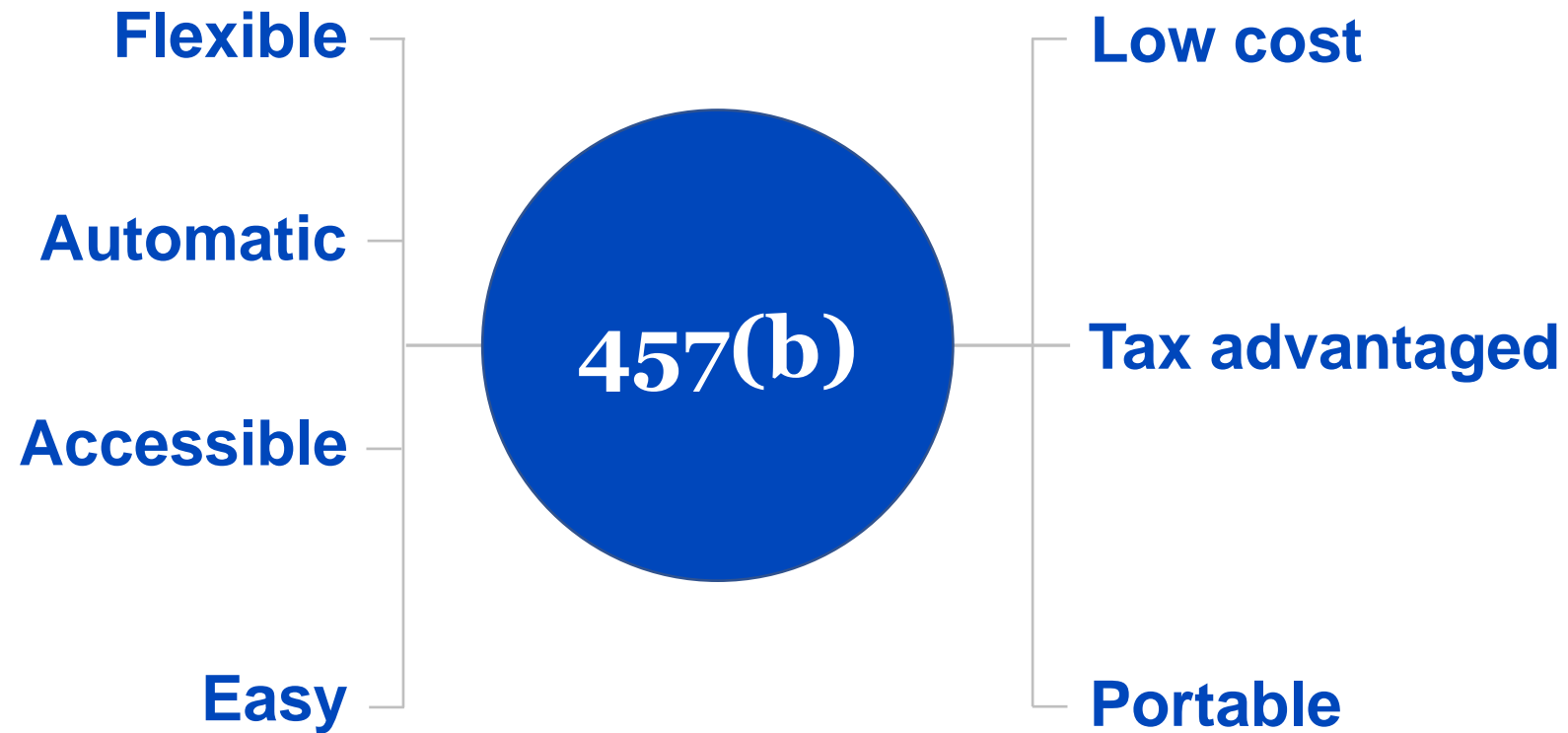
Percentage of
households that are
“at risk” of not having
enough to maintain
their living standards³

¹ “What’s Your Retirement Number? No, Not Savings □ Life Expectancy,” research by Rate.com (July 19, 2019). The article cites data compiled by the Society of Actuaries.

² “A Bit of Good News During the Pandemic: Savings Medicare Beneficiaries Need for Health Expenses Decrease in 2020,” Paul Fronstin and Jack VanDerhei, EBRI (May28, 2020). The estimate is based on a hypothetical couple retiring in 2015 at 65 years old with average life expectancies of 85 for a male and 87 for a female.

³ “The National Retirement Risk Index: An Update from the 2019 SCF,” Alicia H. Munnell, Angi Chen and Robert L. Siliciano, Center for Retirement Research at Boston College (January 2021).

Consider deferred compensation



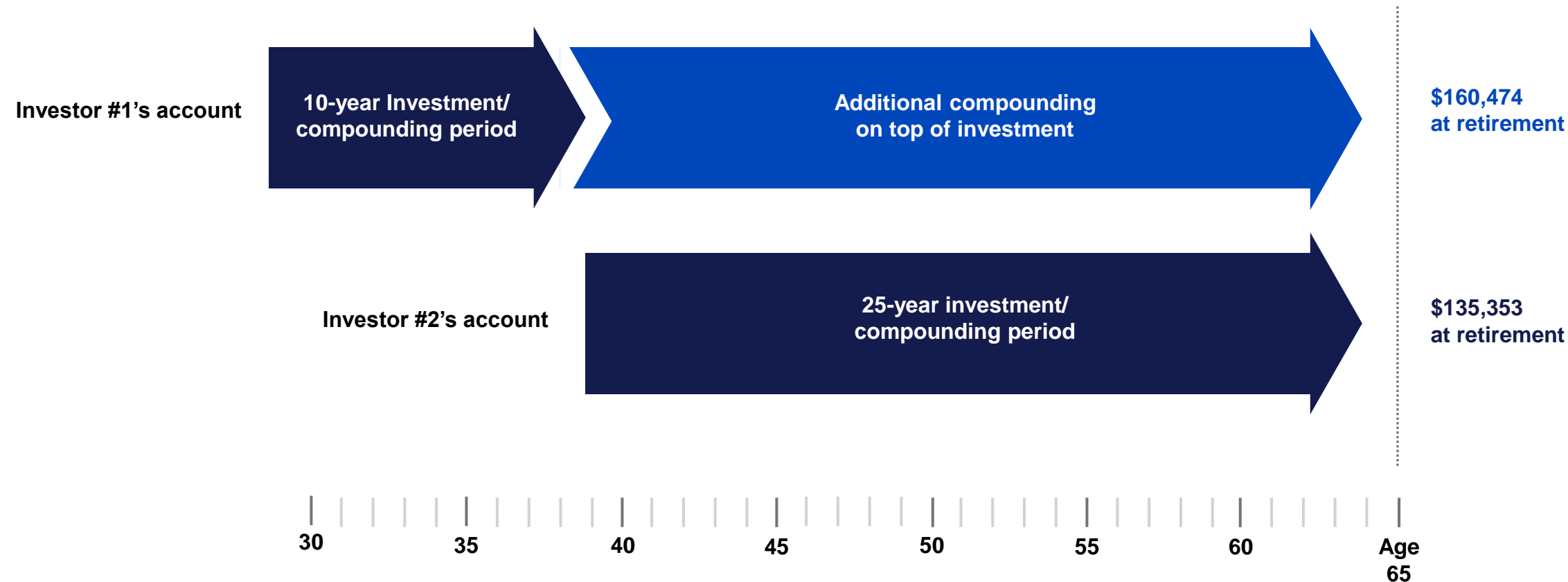
Learn how much you may need with My Interactive Retirement PlannerSM



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

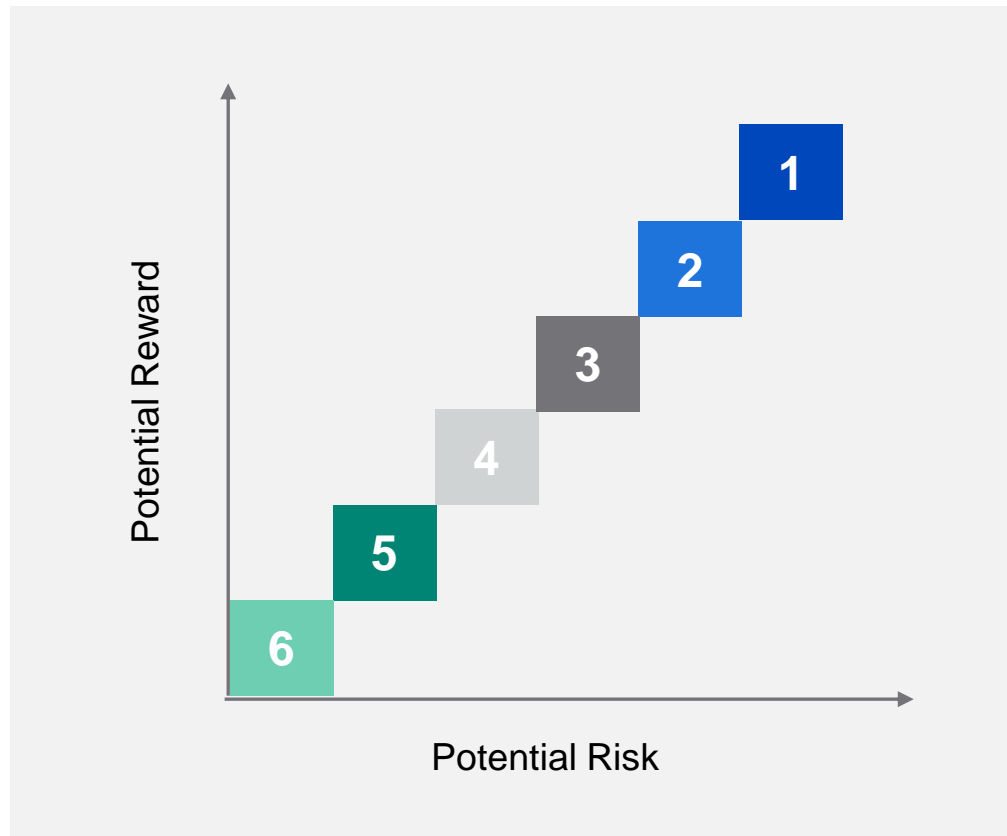


Starting early may take less to reach your goal



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 is 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 to make 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



Help me do it: Asset allocation fund or target date fund

Features and benefits	Asset allocation fund	Target date fund
Simplifies investment decisions by allowing the 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 the 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	✓	✓

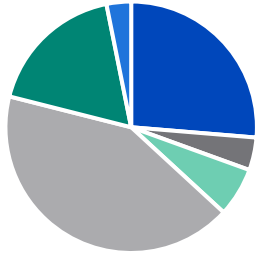


Do it myself: What is your investment style?

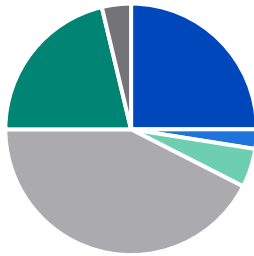
	Aggressive	Moderately Aggressive	Moderate	Moderately Conservative	Conservative
International stock funds	33%	25%	20%	14%	8%
Small-cap stock funds	4%	4%	2%	2%	2%
Mid-cap stock funds	8%	6%	4%	4%	2%
Mid-cap stock funds	45%	40%	34%	25%	18%
Bond funds	7%	17%	29%	38%	40%
Capital preservation funds	3%	8%	11%	17%	30%



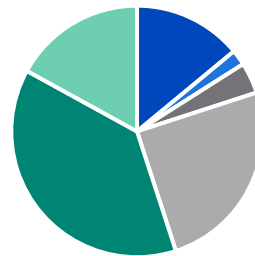
Aggressive



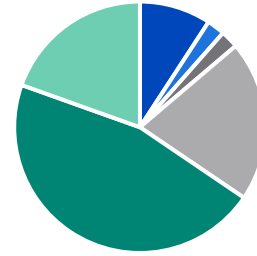
Moderately Aggressive



Moderate



Moderately Conservative



Conservative



Do it for me: Professional account management

What you get with Nationwide ProAccount®:

An 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.



Do it for me: Professional account management

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?



Want to try it?

Enjoy a 90-day trial period with no obligation, no minimum account balance and no cancellation fee.

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.

Senior Retirement Specialist

Wilson Heacock

361-887-1978

wilson.heacock@nationwide.com

Enroll Today by texting the word READY to 877-697
or by going to
www.nrsforu.com/enroll

Thank you !



City of Round Rock

Texas Legal: A Valuable Employee Benefit

Presented by: Henry Pena Jr
Date: October 1, 2024



Who is Texas Legal?

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



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 \$300 - \$550 an hour
 - 20 % - 30 % 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.
 - Use unnecessary PTO or unpaid hours
 - Pay the attorney directly
 - Causes mental and financial stress.

Solution: Texas Legal

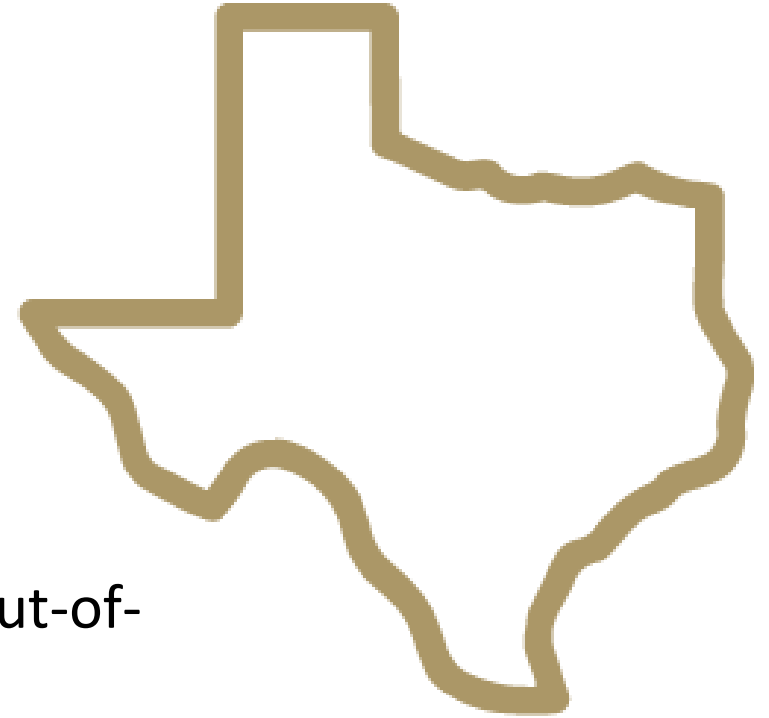
- Similar to health insurance, except:
 - We have attorneys instead of doctors.
 - no co-pays.
 - no deductibles.
- Our members are less likely to use vacation and sick time to deal with personal legal problems.
- Participating Attorneys bill Texas Legal directly for covered legal services.



Our Legal Network

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

- 350 + 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 benefits.



Texas Legal

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



General Legal Services



Name Change



Family Law



Criminal Law



Real Estate



Traffic Ticket



Guardianship



Estate Planning



Document Review



Order of Protection



Expunction



Legal Access Line



Bankruptcy



Consultation



Consumer Protection



Defense of Civil Action

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 finance education program with over 20 courses that guide you through core aspects of personal finance management.
- Free for all Texas Legal Members
 - Visit TexasLegal.BalancePro.org

Plan Details

(January – December)

Select Plan

\$9 per month Composite

Preferred Plan

\$18 per month Composite

Payroll Group Plan Coverage

Please note that while the vast majority of personal legal needs are covered, not all limitations or exclusions are listed below, especially for contested/complex matters. *

	Select Plan* \$13 Composite, Monthly	Preferred Plan* \$18 Composite, Monthly
GENERAL ATTORNEY ACCESS & DISCOUNTS		
Legal Access Line Dedicated hotline for quick legal questions and general legal advice	Included!	Included!
Attorney Consultations	4 Consultations	4 Consultations
General Legal Services Anything not covered, but not excluded	4 Hours Covered	6 Hours Covered
In-Network Discount	25% Discount	25% Discount
ESTATE PLANNING		
Wills, Trusts, Living Wills & Power of Attorney	Covered!	Covered!
Elder Law	2 Hours Covered	4 Hours Covered
Social Security / Veterans / Medicare	2 Hours Covered	4 Hours Covered
Probate	25% Discount	Uncontested — Covered! All Others — 15 Hours Covered
FAMILY LAW		
Pre / Postnuptial Agreements	25% Discount	Covered!
Adoption	25% Discount	Covered!
Name Change	Covered!	Covered!
Gender Identifier Change	25% Discount	Covered!
Divorce -OR- Modification / Establishment or Enforcements	15 Hours Covered	All Uncontested — Covered! Contested Divorce: w/o children — 15 Hours Covered with children — 30 Hours Covered Contested Mod/Establishment/Enforce: 20 Hours Covered
Protective Order	25% Discount	Covered!
Guardianship / Conservatorship	25% Discount	Uncontested — Covered! Contested — 15 Hours Covered
Annual Accounting of Guardianship	25% Discount	6 Hours Covered
Family Immigration Assistance	25% Discount	6 Hours Covered
CIVIL LAW		
Defense of Civil Action	10 Hours Covered	20 Hours Covered
Consumer Protection	Negotiations Only	Covered!
School Administrative Hearings	25% Discount	4 Hours Covered
CRIMINAL LAW		
Habeas Corpus	25% Discount	Covered!
Misdemeanor	25% Discount	Covered!
Felony	25% Discount	Covered!
Driving / Boating while Intoxicated	25% Discount	Covered!
Public Intoxication	25% Discount	Covered!
Defense of Incompetency or Infirmary	25% Discount	Covered!
Juvenile Court	25% Discount	Covered!
Traffic Tickets	Covered!	Covered!
Defense of Driving Privileges	25% Discount	Covered!
Expunction & Order of Nondisclosure	25% Discount	Covered!
REAL ESTATE & FINANCIAL		
Residential Real Estate Transaction	Covered!	Covered!
Property Tax - Primary Residence	Covered!	Covered!
Deeds	2 Hours Covered	2 Hours Covered
Bankruptcy Chapter 7-OR-Chapter 13	25% Discount	Covered!
Tax Audit	25% Discount	4 Hours Covered
Free Financial Counseling with Balance Pro	Included!	Included!
Experian Identity Theft Monitoring & Repair	Included!	Included!

This document is for illustrative purposes only, and is not a contract. Please see the Summary of Benefits or a sample Plan Policy for details.

Gain priceless peace of mind – don't put legal issues off another day

Contact your **HR department** and join today!

For more information, visit TexasLegal.org or contact us at 1.800.252.9346.



How do you Sign Up?

- **Enroll Anytime!**
- Contact 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](#)



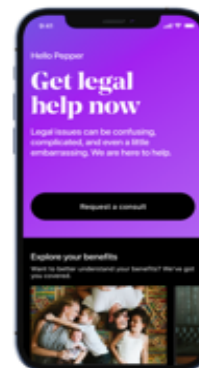


PRESENTED BY:

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!



- ✓ **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



How Can We Help?

 [ONLINE LEGAL FORMS](#)



Debt Collection



Business Entities



Traffic Tickets



Auto Accidents



Bankruptcy



Litigation



Business Debt



Justice Court



Estate Planning



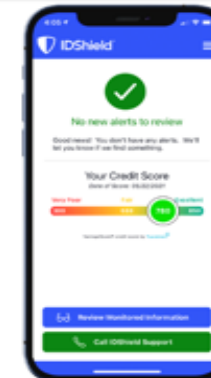
Criminal Law



Landlord & Tenant



Family Law



- ✓ **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)**
 - ✓ **\$3 MILLION IDENTITY FRAUD PROTECTION**
- ✓ **COVERS MEMBER & SPOUSE OR DOMESTIC PARTNER / 10 DEP-CHILDREN**



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!



	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. d/b/a 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.cloud/summary-of-benefits>.

Thank You!

1. Enrollment for 2025 Employee Benefits is 10/1/2024 to 10/31/2024
2. Must be completed in the Benefits Menu of your ESS account, even if you are declining all benefits
3. Enrollments are effective 1/1/2025
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