



## CITY OF MAUMELLE



**2026**

EMPLOYEE BENEFITS GUIDE

# Welcome to Your Benefits

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## Your Benefits Program

The City of Maumelle's most important asset is our people. That's why we offer you an exceptional benefits program with many options, designed to meet your needs and the needs of your family. In this booklet, you will find summaries of City of Maumelle's medical, dental, vision, life and disability, group accident, critical illness, cancer and whole life plans.

This booklet contains important information about your benefits. Please take the time to review it and share the information with your family.

## Claim Questions or Issues

1

Call your insurance carrier's customer service department. Phone numbers can be found on your ID cards and on page 29 of this booklet.

2

If the carrier does not resolve your problem, contact Karey Forster at 501-661-4835 or by email at [karey.forster@MarshMMA.com](mailto:karey.forster@MarshMMA.com).

3

If you are still not satisfied after steps 1 and 2, please contact Doreen Mattes at City of Maumelle at 501-851-2500 x233 or [dmattes@maumelle.org](mailto:dmattes@maumelle.org).

This booklet provides a summary of plan highlights. Please consult the carrier's contract for complete information on covered charges, limitations, and exclusions. This is not a binding contract. The carrier's contract will prevail. If you have further questions, please contact the carrier or McGriff.



# ► Benefits Eligibility

Full-time employees are eligible for benefits on the first of the month following 30 days of Full-time employment for medical, dental, vision, life, disability, voluntary life and voluntary benefits.

Spouses and dependent children of the employee are also eligible to participate in our benefit plans. Dependent children include natural children, legally adopted children, stepchildren, and children for whom the employee has been appointed guardian.

**You can enroll the following dependents in our group benefit plans:**

- Your legal spouse
- Children under age 26 no matter marital or student status
- Unmarried children of any age if totally disabled and claimed as a dependent on your federal income tax return (documentation of handicapped status must be provided)

**Other dependents who may live with you, but are NOT eligible to be added to your benefit plans:**

- Grandchildren, nieces, nephews or other children who do not meet specifications listed above
- Common law spouses or domestic partners (same or opposite sex)
- Ex-spouses, unless required via court order (documentation required)
- Parents, step-parents, grandparents, aunts, uncles, or other relatives who are not qualified legal dependents (even if they live in your house)

## Making Changes to Your Benefits

Most benefit deductions are withheld from your paycheck on a pre-tax basis (medical, dental, vision) and therefore your ability to make changes to these benefits is restricted by the IRS. Once enrolled, most pre-tax benefit elections cannot be changed until the next annual Open Enrollment period, unless you have a qualifying life status change.

***Open Enrollment will be begin November 24th through December 9th with plan changes effective from January 1, 2026 through December 31, 2026.***

To make benefit changes as a result of a Life Status Change as allowed under Section 125 of the IRS Code, you must:

- Notify Human Resources within 30 days of the date of the qualifying event
- Provide proof of your life status event



### The Most Common Life Status Changes

- Marriage, divorce, legal separation
- Birth or adoption
- Change in your or your spouse's work status that affects your benefits or an eligible dependent's benefits
- Change in health coverage due to your spouse's annual Open Enrollment period
- Change in eligibility for you or a dependent for Medicaid or Medicare
- Receipt of a Qualified Medical Child Support Order or other court order

# ► 2026 Open Enrollment **11/24/2025–12/9/2025**

## How to Enroll

1. Log in to your UKG dashboard.



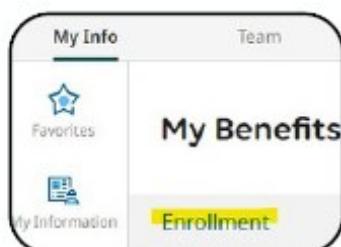
2. Select **Menu**



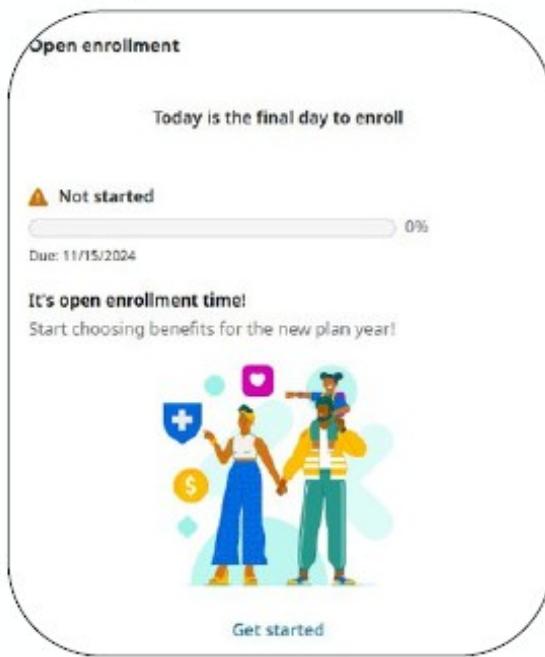
3. Select **My Benefits**



4. Select **Enrollment**



5. Select **Get Started**, and complete your enrollment.



6. Be sure to submit your elections once you complete enrollment.

Should you encounter any difficulties, HR is happy to help! You can reach us at [MaumelleHR@Maumelle.org](mailto:MaumelleHR@Maumelle.org) or 501-851-2500.



## Your Health Partner

Cigna is not just a health plan. They are also a team of health care providers — including doctors, nurses, pharmacists, and specialists — all working together to provide the right care for you and your family. Access the Cigna website at [www.cignaaccess.com](http://www.cignaaccess.com) search for doctors and facilities and use the cost-transparency and quality rating tools.

We encourage you and your dependents to have annual wellness exams. Most in-network preventive exams and well-child exams (including immunizations) are 100% covered by our plans. Preventive exams can detect if you are at risk for or already have a chronic disease such as heart disease, diabetes, hypertension and certain cancers, which are preventable. Talk to your health care provider to find out which screenings are recommended for you and when you need them.

## Medical Plan Overview

Cigna	In-Network:	Out-of-Network:
Deductible (Individual/Family)	\$1,000/\$2,000	\$3,000/\$6,000
Coinsurance	20%	Varies
Doctor/Specialist	\$25 copay/\$50 copay	Deductible + Coinsurance
Urgent Care	\$50 Copay	Deductible + Coinsurance
Emergency Room:	\$350 copay	\$350 copay
Retail Prescriptions:	Tier 1: \$10 Tier 2: \$35 Tier 3: \$60	Deductible + Coinsurance
Maximum Out-of-Pocket: (Individual/Family)	\$3,000/\$6,000	\$7,500/\$15,000

\*Rates can be found on page 28



# Your health has met its app.

Access your health plan anytime and just about anywhere you go.



Life can be busy and complicated. So we created a simple-to-use tool that can help make your life easier (and healthier) while you're on the go. **myCigna®** helps you personalize, organize and access your important plan information on your phone or tablet. Use the **myCigna** app to:\*

- **View**, fax or email ID card information
- **Access** virtual care directly from your phone or tablet\*\*
- **Manage** and track claims
- **Find** in-network doctors and compare cost and quality information
- **Review** your coverage
- **Track** your account balances and deductibles
- **Submit** receipts for reimbursement from your Cigna Healthcare<sup>SM</sup> HRA and/or FSA
- **Order** your prescriptions from Express Scripts<sup>®</sup> Pharmacy, a Cigna Healthcare company, and get home delivery, the ability to view your order history online and more
- **Compare** prescription drug prices for retail and home delivery pharmacies\*\*\*

**Download the myCigna App for your mobile device. Disponible en español.**



Scan the QR code with your mobile phone and download the app today.



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\* Actual myCigna features may vary by plan and individual security profile. The downloading and use of the myCigna App is subject to the terms and conditions of the app and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

\*\* Cigna Healthcare provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs.

\*\*\* Prescription savings opportunities may not be available for some medications.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, contact a Cigna Healthcare representative.

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# Health care that's there for you when and where you need it.

Head-to-toe virtual care from MDLIVE.



Virtual care is making access to high-quality healthcare more convenient and affordable – for you and every covered member of your family. That's why Cigna Healthcare<sup>SM</sup> has partnered with MDLIVE<sup>®</sup> to offer a broad suite of convenient virtual care options – available by phone or video, and in English or Spanish.



## Primary Care<sup>1</sup>

Easy, fast appointments, referrals, prescriptions, lab work and diagnostic tests

- Preventive care and wellness screenings available at no additional cost to identify conditions early<sup>2</sup>
- Manage chronic conditions and establish a relationship with the same primary careprovider (PCP) through routine care.
- Receive orders for biometrics and blood work at local facilities<sup>3</sup>



## Urgent Care

Available via E-Treatment, phone or video.<sup>4</sup>

- Convenient, affordable alternative to urgent care centers and the emergency room
- Care for many minor illnesses and injuries, such as infections, cold & flu, and sinus problems
- Includes pediatric care, allowing your child to be seen quickly and from the comfort of their home



## Dermatology<sup>5</sup>

Fast, customized care for skin, hair, and nail conditions – no appointment required

- Care for common skin, hair and nail conditions including acne, eczema, psoriasis, rosacea, suspicious spots and more
- Upload photos and describe symptoms for board-certified dermatologists to review
- Diagnosis and customized treatment plan, usually within 24 hours



## Behavioral Care

Talk therapy and psychiatry from the privacy of home, with no waiting rooms

- Access to licensed therapists and board-certified psychiatrists
- Schedule an appointment that works for you and have recurring sessions with the same provider
- Care for topics such as anxiety, stress, life changes, grief and depression



Prescriptions available through home delivery or at local pharmacies, if appropriate.

Disclosures listed on next page.

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MDLive (cont.)



## It's easy to connect to care.

Virtual care visits are convenient and easy, whether you choose on-demand care or to schedule an appointment. And you can select an appointment in English or Spanish.

1.

Access MDLIVE by logging into [myCigna.com](#)® or by using the [myCigna](#)® App.



Talk to a Doctor

We are ready to help 24/7

2.

Find the "Talk to a Doctor" button on the homepage. You may have to scroll down.



3.

Select the type of virtual care you need – [Medical](#) or [Counseling](#). Estimated cost will be shown.<sup>6</sup>



Continue

4.

Schedule your appointment or start your visit today.



Continue



Visit [myCigna.com](#) or call **MDLIVE** at  
888.726.3171 when you need virtual care.



1. Virtual primary care through MDLIVE is only available for Cigna Healthcare medical members aged 18 and older.
2. Appointments are required. For customers who have a non-zero preventive care benefit, MDLIVE virtual wellness screenings will not cost \$0 and will follow their preventive benefit.
3. Limited to labs contracted with MDLIVE.
4. Virtual dermatological visits through MDLIVE are completed via asynchronous messaging. Diagnoses requiring testing cannot be confirmed. Customers will be referred to seek in-person care. Treatment plans will be completed within a maximum of 3 business days, but usually within 24 hours.
5. E-Treatment care is available in U.S. states, except Kansas, Mississippi, New Mexico, West Virginia, and the District of Columbia.
6. Prices shown on myCigna are not a guarantee. Coverage falls under your plan terms and conditions.

Cigna Healthcare provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs. In California: Services may be available on an in-person basis or via telehealth from the enrollee's primary care provider, treating specialist, or from another contracting individual health professional, contracting clinic, or contracting health facility consistent with California law. Enrollees that have coverage for out-of-network benefits may receive services either via telehealth or on an in-person basis using the enrollee's out-of-network benefits. Note: out-of-network benefits, if available, will generally include higher out-of-pocket financial responsibility and no balance-billing protections. Please refer to your benefit plan documents for specific information about your benefit plan and out-of-network benefits.

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# 90-DAY PRESCRIPTION FILLS



Filling your medications just got easier with the Cigna 90 Now program

You have a lot going on. Remembering to pick up your refill each month isn't always easy. We have a program that can help – it's called Cigna 90 Now.

The **Cigna 90 Now<sup>SM</sup>** program makes it easier for you to fill your maintenance medications. These are the medications you take on a regular basis to treat an ongoing health condition like asthma, diabetes, high blood pressure or high cholesterol. With the Cigna 90 Now program, you have the choice of how and where you want to fill your prescriptions.

## You choose the amount. A 30-day or 90-day supply.

- **If you choose to fill a 30-day supply**, you can use any retail pharmacy in your plan's network. You have the option of switching to a 90-day supply at any time.



### A 90-day supply helps make life easier

You'll make fewer trips to the pharmacy for refills. And you're more likely to stay healthy because with a 90-day supply on-hand, you're less likely to miss a dose.<sup>3</sup>

- **If you choose to fill a 90-day (or 3-month) supply**,<sup>1</sup> you can use select in-network retail pharmacies that are approved to fill 90-day prescriptions. You also have the option to use Express Scripts<sup>®</sup> Pharmacy, our home delivery pharmacy (if your plan allows).<sup>2</sup>

## You choose the pharmacy. Retail or home delivery.<sup>2</sup>

There are thousands of retail pharmacies in your plan's network. They include local pharmacies, grocery stores, retail chains and wholesale warehouse stores – all places where you may already shop. **Every pharmacy in your plan's network can fill 30-day prescriptions, and a select number of pharmacies can fill 90-day prescriptions.** Here are some of the retail pharmacies in your plan's network that can fill a 90-day prescription.<sup>4</sup> To see a full list, log in to the **myCigna<sup>®</sup> App<sup>5</sup>** or **myCigna.com<sup>®,6</sup>** or go to **Cigna.com/Rx90network**.

- **CVS** (including Target and Navarro)
- **Walmart** (including Sam's Club)
- **Albertson's<sup>®</sup>/Safeway<sup>®</sup>**
- **Publix**
- **Weis Markets**
- **Winn Dixie**



# Prescription Drugs (cont.)



## Consider using Express Scripts® Pharmacy.<sup>2</sup> They help make things easy by putting everything at your fingertips.

Home delivery is a convenient option when you're taking a medication on a regular basis. With just a few simple clicks of your mobile phone, tablet or computer, your important medications will be on their way to your door (or location of your choice). To learn more, go to [Cigna.com/homedelivery](https://Cigna.com/homedelivery). To get started using home delivery, log into the **myCigna** App or [myCigna.com](https://myCigna.com). Click on the Prescriptions tab and select My Medications from the dropdown menu. Then click the button next to your medication name to move your prescription(s) electronically.

- **Easily order, manage, track, and pay for your medications** on your phone or online
- Standard shipping at **no extra cost**<sup>7</sup>
- Fill up to a **90-day supply** at one time
- **Helpful pharmacists** available 24/7
- **Automatic refills** or refill reminders so you don't miss a dose
- **Flexible payment options** if you need help paying for your medications

## 90-Day Fills



**Ask your doctor for a 90-day prescription with refills**

**Have the office send your prescription electronically to Express Scripts Home Delivery<sup>2</sup> or an approved in-network retail pharmacy**

**Get a convenient 90-day (or 3-month) supply of your medication**

## 30-Day Fills



**Ask your doctor for a 30-day prescription**

**Have the office send your prescription electronically to any retail pharmacy in your plan's network**

**Get your medication**

1. Some medications aren't available in a 90-day supply and may only be packaged in lesser amounts. For example, three packages of oral contraceptives equal an 84-day supply. Even though it's not a "90-day supply," it's still considered a 90-day prescription.
2. Not all plans offer home delivery as a covered pharmacy option. Please log in to the myCigna App or website, or check your plan materials, to learn more about the pharmacies in your plan's network.
3. Internal Cigna analysis performed Jan 2019, utilizing 2018 Cigna national book of business average medication adherence (customer adherent > 80% Proportion Days Covered), 90-day supply vs. those who received a 30-day supply taking antidiabetics, blood pressure medications, and statins. Results may vary.
4. Participating Cigna 90 Now pharmacies as of January 1, 2023. Subject to change.
5. App/online store terms and mobile phone carrier/data charges apply.
6. Customers under age 13 (and/or their parent/guardian) will not be able to register at [myCigna.com](https://myCigna.com).
7. Standard shipping costs are included as part of your prescription plan.

### Para obtener ayuda en español llame al número en su tarjeta de Cigna.

Health benefit plans vary, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary. If your plan provides coverage for certain prescription drugs with no cost-share, you may be required to use an in-network pharmacy to fill the prescription. If you use a pharmacy that does not participate in your plan's network, your prescription may not be covered, or reimbursement may be limited by your plan's copayment, coinsurance or deductible requirements. Refer to your plan documents for costs and complete details of your plan's prescription drug coverage.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna representative.

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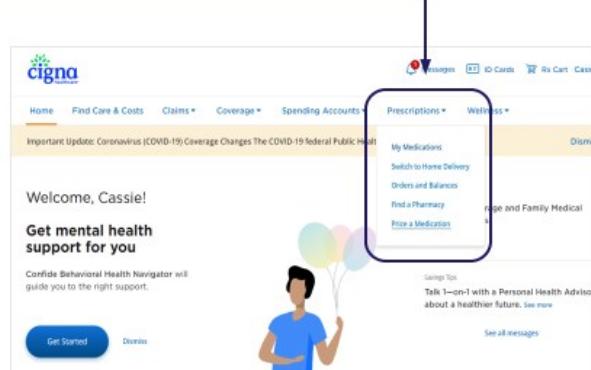
## Pay the lowest price for your medication.

Use the Price a Medication tool on myCigna to compare your costs.

With just a few clicks, you can easily see how much your medication costs at each pharmacy in your plan's network.

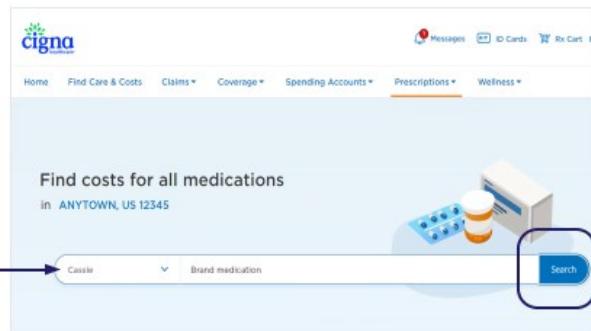
Follow these 5 simple steps to see your costs.

- I. Log in to the myCigna® App<sup>1</sup> or myCigna.com<sup>®</sup>
  - Click on the Prescriptions tab
  - Select **Price a Medication** from the dropdown menu



2. In the search bar:

- Choose the **name of the person** you want to price the medication for
- Type in the **name of the medication** you want to price
- Click the **Search** button



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# Prescription Drugs (cont.)



## 3. Enter your prescription details

- Choose the form/dosage and day supply/quantity from the dropdowns
- Click the **Next** button
- A box will pop up asking for more information about how often you take the medication and how much you take
- Use the dropdowns to answer the questions and click the **Update** button

Prescription Details

Form/Dose: TAB 10MG

Package: Pill bottle (100)

Days Supply/Quantity: 30-Day Supply

Next

Day Supply/Quantity

How often do you take this medication? One Time Daily

How many do you take each time? 1

How many days should this prescription last? 30-Day Supply

Update Cancel

## 4. Review your medication options

- See the **starting prices** for your medication and a different medication that's used to treat the same condition (typically a generic or preferred brand)
- Click the **View Results** button to see how much the medication costs at each in-network pharmacy<sup>2</sup>

For: brand medication | TAB 10MG | 30-Day Supply

We found other options that will save you money

Best Value
 Generic Equivalent \$0.00 Estimated starting price <small>Generic medication - Generic drugs are equivalent brand name drugs and have the same active ingredients.</small>
 Brand Name \$229.15 Estimated starting price <small>Brand medication - The brand name drug is often the most expensive option.</small>

View Results

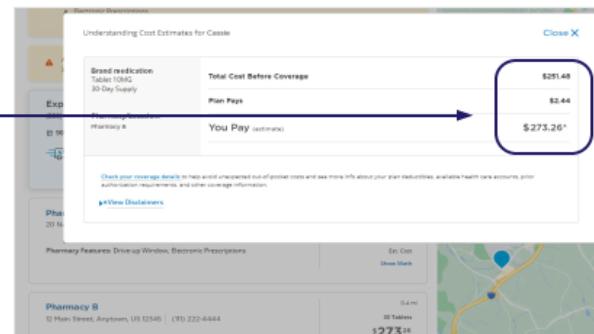
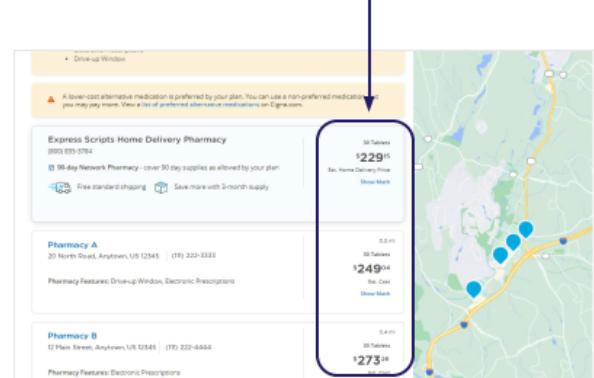


# Prescription Drugs (cont.)



## 5. Compare the price of your medication at the different pharmacies in your plan's network

- Shop wisely – not all pharmacies charge the same amount for the same medication
- When you and your doctor are considering the right medication for your treatment, knowing how much the medication will cost you to fill, what lower-cost alternatives may be available and which pharmacies offer the best prices can help you save money
- Click on **Show Math** to see a breakdown of your out-of-pocket costs



- App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
- Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.

Para obtener ayuda en español llame al número en su tarjeta de Cigna Healthcare.

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## Worry less. Enjoy life more.

With Happify offered  
through Cigna Healthcare



We're committed to helping you take control of your health – and that includes your emotional health. That's why we're partnering with Happify, a free app with science-based games and activities that are designed to help you:

- Defeat negative thoughts
- Gain confidence
- Reduce stress and anxiety
- Increase mindfulness and emotional well-being
- Boost health and performance

**86%**

of regular users saw happiness improvements in 2 months\*\*

**Using Happify is fun, free, quick and easy.**



 **Sign up and download the free app today at [happify.com/Cigna](http://happify.com/Cigna).\***

**happify™**



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\*\*Based on Happify internal data.

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## Other Resources (cont.)



# Overcome whatever life sends your way

With iPrevail offered through  
Cigna Healthcare



iPrevail is a digital therapeutics platform, designed by experienced clinicians to help you take control of the stresses of everyday life and challenges associated with life's difficult transitions.

### How to get started

Using your computer or smartphone, start by signing up for iPrevail on [myCigna.com](http://myCigna.com)®.



#### 1. Take an assessment

It's an easy and intuitive process. See your results, then view what programs and support are right for you.



#### 2. Start your program

Get a program that's customized to meet your needs, including interactive video lessons, 1:1 coaching, support communities and online wellness activities. Engage at your own pace.



#### 3. Earn rewards for getting healthier

We are invested in helping you build healthier habits. Earn points toward Amazon.com gift cards on iPrevail.\*



#### 4. Health maintenance

Enroll in additional health programs. Continue connecting with coaches and other users in active support communities.

### iPrevail helps you:

- Overcome feelings of anxiety and loneliness
- Reduce negativity and feelings of depression
- Decrease stress from relationships, work, school and daily life
- Build resilience and positivity

79%

of participants saw improvement after engaging in their personalized program.\*\*



All sources and disclosures appear at the end of this document.

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# Other Resources (cont.)



## How does the program work?

Start by signing up for iPrevail on [myCigna.com](https://myCigna.com). After completing a short quiz, you will be matched with a personalized support program.

Each week you will cover a new concept, with new social and clinical activities. You can send messages to your coach and others, day or night, 24/7.

## How frequently should I use iPrevail?

- For best results, iPrevail recommends you complete one level per week
- Each level should take around 15 minutes

## Is there science behind iPrevail?

iPrevail's digital therapeutic programs were developed by health care providers. Over the years, iPrevail has conducted many clinical trials. iPrevail is designed to decrease feelings of post-traumatic stress disorder, anxiety and depression.

iPrevail was originally created to help U.S. military servicewomen and servicemen overcome trauma experienced while serving our nation.

## Why does this matter?

Your emotional health can impact your overall health and well-being. It can also affect your friends and loved ones.

With iPrevail, you can get help overcoming stress, anxiousness, loneliness and more. iPrevail provides tools and support to help you manage and control your thought patterns and emotions, with the goal of improved relationships and a happier and stronger you.



## HOW DO I GET STARTED?

Visit [myCigna.com](https://myCigna.com).



\*Amazon.com gift card/code terms and conditions apply. Cigna Healthcare™ is not responsible for lost or stolen gift cards/codes. Incentives may be subject to taxes. Contact a tax professional for details.

\*\*Based on a 2018 iPrevail Health Solutions clinical trial.

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# Where to Go Guide

The cost for care and time you wait can vary greatly depending on where you go. Below is a simple guide to choosing the right place to go for health care. In addition to clinical settings, you have access to Virtual Medicine for virtual visits.

Conditions Treated*	Your Cost & Time	
<b>Emergency Room</b>		
<p>For the immediate treatment of critical injuries or illness. If a situation seems life-threatening, call 911 or go to the nearest emergency room. Open 24/7.</p>	<ul style="list-style-type: none"> <li>■ Sudden numbness, weakness</li> <li>■ Uncontrolled bleeding</li> <li>■ Seizure or loss of consciousness</li> <li>■ Shortness of breath</li> <li>■ Chest pain</li> <li>■ Head injury/major trauma</li> <li>■ Blurry or loss of vision</li> <li>■ Severe cuts or burns</li> <li>■ Overdose</li> </ul>	<ul style="list-style-type: none"> <li>■ Costs are highest</li> <li>■ No appointment needed</li> <li>■ Wait times may be long, averaging over 4 hours</li> </ul>
<b>Urgent Care Center</b>		
<p>For conditions that are not life threatening. Staffed by nurses and doctors and usually have extended hours.</p>	<ul style="list-style-type: none"> <li>■ Minor cuts, sprains, burns, rashes</li> <li>■ Fever and flu symptoms</li> <li>■ Headaches</li> <li>■ Chronic lower back pain</li> <li>■ Joint pain</li> <li>■ Minor respiratory symptoms</li> <li>■ Urinary tract infections</li> </ul>	<ul style="list-style-type: none"> <li>■ Costs are lower than an ER visit</li> <li>■ No appointment needed</li> <li>■ Wait times vary</li> </ul>
<b>Doctor's Office</b>		
<p>The best place to receive routine or preventive care, track medications, or get a referral to see a specialist.</p>	<ul style="list-style-type: none"> <li>■ General health issues</li> <li>■ Preventive services</li> <li>■ Routine checkups</li> <li>■ Immunizations and screenings</li> </ul>	<ul style="list-style-type: none"> <li>■ May include coinsurance and/or deductible</li> <li>■ Appointment usually needed</li> <li>■ May have little wait time</li> </ul>
<b>Convenience Care Clinic</b>		
<p>Staffed by nurse practitioners and physician assistants. Treat minor medical concerns that are not life threatening. Located in retail stores and pharmacies, they're often open nights and weekends.</p>	<ul style="list-style-type: none"> <li>■ Common cold/flu</li> <li>■ Rashes or skin conditions</li> <li>■ Sore throat, earache, sinus pain</li> <li>■ Minor cuts or burns</li> <li>■ Pregnancy testing</li> <li>■ Vaccinations</li> </ul>	<ul style="list-style-type: none"> <li>■ Costs are same or lower than office visit</li> <li>■ No appointment needed</li> <li>■ Wait times typically 15 minutes or less</li> </ul>
<b>Virtual Medicine</b>		
<p>Virtual visits with a doctor anytime 24/7/365 via computer with webcam capability or smartphone mobile app.</p>	<ul style="list-style-type: none"> <li>■ Cold and flu symptoms such as a cough, fever and headaches</li> <li>■ Allergies</li> <li>■ Sinus infections</li> <li>■ Family health questions</li> </ul>	<ul style="list-style-type: none"> <li>■ Cost is lower than office visit</li> <li>■ No appointment needed</li> <li>■ Immediate, private, and secure visits</li> </ul>

GREATER
  
Cost & Time
  
LOWER

\*List is not all inclusive. To find a specific health care facility or doctor, go to your medical carrier's website or call the number on your ID card. The listing of a health care professional or facility in the online directory does not guarantee that the services rendered by that professional or facility are covered under your specific medical plan. Check your official plan document for information about the services covered under your plan benefits. The information provided here is for informational purposes only. During a medical emergency, you should always visit the nearest hospital or call 911 for assistance.

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# ► Medical Flexible Spending Account

## Why should I choose a Medical Flexible Spending Account (FSA)?

A Medical FSA is a benefit that allows you to choose how much of your paycheck you'd like to set aside, before taxes are taken out, for healthcare expenses. This saves you money by reducing your taxable income.

## Funds on Day 1

Schedule that surgery, buy those eyeglasses or finally get those braces. All of your FSA funds are available to spend right away. Use your benefits debit card at the point of purchase.

- **2026 FSA maximum:** \$3,400
- **2026 Dependent Care FSA maximums:** \$7,500 if married filing jointly; \$3,750 each if married filing separately

## Discount

Think of it like a discount on healthcare expenses at stores such as Amazon, Target, CVS, Walmart, Walgreens and more. Dollars you contribute are taken out of your paycheck before tax which means a \$100 purchase would actually cost you over \$130 without a Medical FSA.\*

## Plan ahead

Think about the money you spent on healthcare expenses last year. Plan ahead and set those funds aside in a Medical FSA and save 30%.\*

## What does it cover?

There are thousands of eligible items, including:

- Copays and coinsurance
- Doctors visits and surgeries
- Over-the-counter medications  
(first-aid, allergy, asthma, cold/flu, heartburn, etc.)
- Prescription drugs
- Birthing and Lamaze classes
- Dental and orthodontia
- Frames, contacts, prescription sunglasses, etc.

CAS

Consolidated Admin Services  
[www.consolidatedadmin.com](http://www.consolidatedadmin.com)  
[info@consolidatedadmin.com](mailto:info@consolidatedadmin.com)  
877-941-5956

## Can I enroll?

Yes, as long as you or your spouse aren't actively enrolled and contributing to a Health Savings Account (HSA).



# Flexible Spending Account

## Real Savings. Real Simple.

Using a Flexible Spending Account (FSA) is great way to stretch your benefit dollars. You use before-tax dollars in your FSA to reimburse yourself for eligible out-of-pocket medical and dependent care expenses. That means you can enjoy tax savings and increased take-home pay—all with the convenience of a prepaid benefits card. Plus you can rollover \$680 from one year to the next, reducing your risk of losing dollars at the end of the plan year.

### What is an FSA?

With an FSA, you elect to have your annual contribution (up to the \$3,400 limit set by the IRS) deducted from your paycheck each pay period, in equal installments throughout the year, until you reach the yearly maximum you have specified. The amount of your pay that goes into an FSA will not count as taxable income, so you will have immediate tax savings. FSA dollars can be used during the plan year to pay for qualified expenses and services.

- A Healthcare FSA allows reimbursement of qualifying out-of-pocket medical expenses.
- A Dependent Care FSA allows reimbursement of dependent care expenses, such as daycare incurred by eligible dependents.

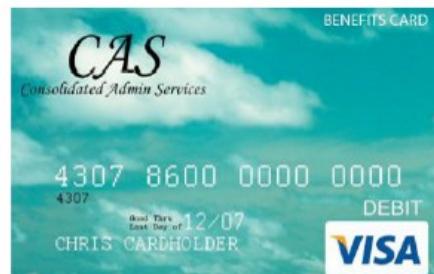
With all FSA account types, you'll receive access to a secure, easy-to-use web portal where you can tract your account balance, view your claims history and submit requests for reimbursements.

In addition, you'll receive a convenient **CAS benefits card** to make it easy to pay for eligible services and products not covered by your health insurance. When you use the card, payments are automatically withdrawn from your account. Just swipe the card and go. Most expenses can be validated through the card transaction but you may be prompted to provide a copy of the receipt for certain transactions in accordance to IRS regulations. When required, receipts can be easily sent uploaded to either the consumer portal online or, through the mobile app.

### With an FSA You Can:

An FSA is a great way to pay for expenses with pre-tax dollars.

- **Enjoy significant tax savings** with pre-tax deductible contributions and tax-free reimbursements for qualified plan expenses
- **Quickly and easily access funds** using the prepaid benefits card at point of sale, or request to have funds directly deposited to your bank account via online or mobile app
- **Reduce filling hassles and paperwork** by using your prepaid benefits card
- **Enjoy secure access** to accounts using a convenient Consumer Portal available 24/7/365
- **Manage your FSA “on the go”** with an easy-to-use mobile app
- **File claims easily online** (when required) and let the system determine approval based on eligibility and availability of funds
- **Stay up to date on balances** and action required with automated email alert and convenient portal and mobile home page messages
- **Get one-click answers** to benefits questions
- **Use it or Roll it Over.** And now up to \$680 of your unused healthcare Flexible Spending Account balance can be carried over into the next plan year instead of you “losing it” - making enrollment in an FSA much less risky. This gives you more flexibility to spend your FSA money when you need it. You can use it for necessary out-of-pocket healthcare expenses, rather than feeling pressured to engage in last minute and potentially unnecessary spending at the end of the year.



# ► Flexible Spending Account

## Real Savings. Real Simple.

### Is An FSA Right for Me?

An FSA is a great way to pay for expenses with pre-tax dollars.

A Healthcare FSA could save you money if you or your dependents:

- Have out-of-pocket expenses like co-pays, coinsurance, or deductibles for health, prescription, dental or vision plans
- Have a health condition that requires the purchases of prescription medications or over the counter medications on an ongoing basis
- Wear glasses or contact lenses or are planning LASIK surgery
- Need orthodontia care, such as braces, or have dental expenses not covered by your insurance

A Dependent Care FSA provides pre-tax reimbursement of out-of-pocket expenses related to dependent care. This benefit may make sense if you (and your spouse, if married) are working or in school, and:

- Your dependent children under age 13 attend daycare, after-school care or summer day camp
- You provide care for a person of any age whom you claim as a dependent on your federal income tax return and who is mentally or physically incapable of caring for himself or herself

### Plan Ahead

Before you enroll, you must first decide how much you want to contribute to your account(s). You will want to spend some time estimating your anticipated eligible medical and dependent care expenses for the 2026 calendar year and know that you don't have to worry about losing unused medical funds (up to \$680). (Dependent care funds do not rollover.)

Throughout the year, you'll likely find yourself with expenses for yourself and your family that insurance won't cover. By taking advantage of an FSA, you can actually reduce your taxable income and reduce your out-of-pocket expenses when you use your FSA to pay for the things you'd purchase anyway.



\*The amount you save in taxes with a Flexible Spending Account will vary depending on the amount you set aside in the account; your annual earnings; whether or not you pay Social Security taxes; the number of exemptions and deductions you claim on your tax return; your tax bracket and your state and local tax regulations. Check with your tax advisor for information on how participation will affect your tax savings.



*Above: With the convenience of a mobile device, you can see your available balance anywhere, anytime as well as file claims and upload receipts.*

**CAS**

Consolidated Admin Services  
[www.consolidatedadmin.com](http://www.consolidatedadmin.com)  
[info@consolidatedadmin.com](mailto:info@consolidatedadmin.com)  
P: 877-941-5956  
F: 877-641-5956

## Finding a Provider

Cigna's online directory makes it easy to find in-network dentists. Just follow these easy steps:

- Visit [www.mycigna.com](http://www.mycigna.com)
- Search for a PPO network provider by location

## It's About More Than a Pretty Smile

Our oral health affects our ability to speak, smell, taste, chew, and swallow. However, oral diseases, which can range from cavities to oral cancer, cause pain and disability for millions of people each year.



## Visit Your Dentist Regularly

Regular preventive visits to your dentist can help protect your health, and we are talking about more than just your mouth. Recent studies have linked gum disease to damage elsewhere in the body. According to the Centers for Disease Control and Prevention, there may be associations between oral infections and diabetes, heart disease, stroke, and preterm, low-weight births. Research is underway to further examine these connections.

Our plan covers preventive services at 100% in-network, with no deductible for preventive services.

Cigna Dental Plan Description	In-Network:	Out-of-Network
Calendar Year Deductible	\$50 individual \$150 family	\$50 individual \$150 family
Dental Plan Reimbursement	Based on Contracted Fees	R&C 90th Percentile
<b>Preventive Services</b> Oral exams, dental cleanings, routine X-rays, fluoride treatments, sealants, space maintainers, non-routine X-rays	100% no deductible	100% no deductible
<b>Basic Services</b> Fillings, emergency care to relieve pain, simple oral surgery, minor/major periodontics, brush biopsy	80% after deductible	80% after deductible
<b>Major Services</b> Oral surgery (all except simple extraction), anesthetics, endodontics, crowns, inlays, onlays, dentures, bridges, repairs, implants, orthodontics	50% after deductible	50% after deductible
<b>Orthodontia Lifetime Maximum (Child Only)</b>	\$1,500	\$1,500
<b>Maximum Annual Benefit</b> (Per individual per calendar year)	\$1,750	\$1,750

\*Rates can be found on page 28



# Vision Care

Provided through



Cigna members can take care of their vision and have routine eye exams, while saving money on all of their eye care needs. To start using your benefit, visit [www.mycigna.com](http://www.mycigna.com) to find a provider or call the number on the back of your ID card.

## Importance of Eye Health

Don't overlook the importance of maintaining your vision health. Annual visits to an eye care professional for routine exams can help detect common vision problems or prescription changes, as well as eye diseases such as diabetic retinopathy, glaucoma, cataract, and age-related macular degeneration.



## Did you know?

Taking care of your vision can also mean early detection for symptoms of:

- Diabetes
- Hypertension
- High cholesterol
- Tumors
- Thyroid disorders
- Neurological disorders

A qualified vision care professional can help treat and manage:

- Cataracts
- Corneal diseases
- Diabetic retinopathy
- Eye infections
- Glaucoma
- Macular degeneration

Cigna Vision Plan Description	In-Network	Out-of-Network
<b>Exam</b>	\$0 copay	Up to \$45
<b>Standard Plastic Lenses</b> <ul style="list-style-type: none"><li>■ Single Vision</li><li>■ Bifocal</li><li>■ Trifocal</li><li>■ Lenticular</li></ul>	\$0 copay	Up to \$32 Up to \$55 Up to \$65 Up to \$80
<b>Frames</b> (any frame available at provider location)	\$130 allowance + 20% off remaining balance	Up to \$71
<b>Contact Lenses*</b> <ul style="list-style-type: none"><li>■ Elective</li><li>■ Medically Necessary</li></ul>	\$130 allowance Covered in Full	Up to \$105 Up to \$210
<b>Frequency</b> <ul style="list-style-type: none"><li>■ Examination</li><li>■ Frames</li><li>■ Lenses and Contact Lenses</li></ul>	Once every 12 months Once every 24 months Once every 12 months	Once every 12 months Once every 24 months Once every 12 months

\*Contacts are in lieu of lenses and frames benefits.

\*Rates can be found on page 28

# ► Basic Life and AD&D & Voluntary Life Insurance



## Basic Life and AD&D

The City of Maumelle provides all employees a benefit equal to \$50,000 of basic employee life insurance and basic employee accidental death and dismemberment insurance at **NO COST TO YOU** through Symetra.

## Voluntary Life Insurance

In addition to the insurance provided at no cost to you by City of Maumelle, you can purchase additional voluntary life coverage for yourself, and additional life for your spouse and child(ren). You must purchase employee coverage to be able to purchase coverage for your spouse and/or child(ren). The life amount and AD&D principal sum will reduce to 65% of the amount when the employee reaches age 70.

### Why buy Voluntary Life coverage?

Voluntary Life provides a lump sum cash benefit to surviving dependents to cover immediate costs such as funeral expenses or ongoing living expenses. Voluntary life insurance benefits often help survivors adjust to the loss of income related to the death of a wage earner, or provide funds for college or retirement for the survivors.

#### EMPLOYEE VOLUNTARY LIFE

\$10,000 increments up to 5x's salary not to exceed \$500,000. Guaranteed issue: \$150,000

#### SPOUSE VOLUNTARY LIFE

\$5,000 increments up to \$250,000 or 50% of the EE amount. Guaranteed issue: \$25,000

#### CHILD VOLUNTARY LIFE

\$10,000 – live birth to 26 years



# Employee Assistance Program (EAP)



It's tough for employees to do their best at work when faced with challenges such as finding child or elder care, dealing with substance abuse or managing family relationships. That's where the DisabilityGuidance<sup>SM</sup> EAP can help.

## Program highlights

### Five confidential face-to-face sessions<sup>1</sup>

Enrolled employees and their household family members are eligible for up to five confidential sessions with a counselor, financial planner or lawyer each calendar year.

- Consultations may be face-to-face or by phone.
- Sessions are per household and may be divided between the three types of professionals.
- Counselors provide an assessment of concerns and refer participants to appropriate resources and providers.
- Financial and legal professionals assist with matters such as tax-filing questions, debt issues, guardianship and power of attorney.
- An additional five sessions are available in the event of a covered disability claim.

### Will preparation

EAP also includes will preparation services via the "Featured Programs" section of [www.guidanceresources.com](http://www.guidanceresources.com). Employees can create a simple, legally binding will for just \$14.99; printing and mailing services are available for an additional fee. Prices may be subject to change—contact ComPsych<sup>®</sup> for additional information.

### Who's eligible?

DisabilityGuidance<sup>SM</sup> EAP (provided by ComPsych) is available to anyone covered by a Symetra Group Long-Term Disability or Short-Term Disability Income Insurance policy at no additional employer cost.

For more information on the full-service GuidanceResources<sup>®</sup> EAP option, which provides valuable tools for HR representatives and managers, contact your Symetra representative.

### Accessing services



Employees can call toll-free **1-888-327-9573**. The website, [www.guidanceresources.com](http://www.guidanceresources.com), provides access to self-assessment tools; tailored searches for child and elder care, attorneys and CPAs; and other helpful services.

**Use SYMETRA in the Organization Web ID field to log in.**

<sup>1</sup> In California, counseling sessions are limited to three sessions in a six-month period.

# ► Employee Assistance Program (EAP) (cont.)



## Health Care Navigation

Employees generally find themselves on their own when it comes to understanding their medical plan. They're eager to find resources that can reassure them they are making the best decisions— from a partner like HealthChampion<sup>SM</sup> who can help navigate their medical plan benefits.

### Administrative support for employees on a covered disability leave

- Easy-to-understand explanation of benefits—help identifying what's covered and what's not
- Step-by-step guidance on medical claims and billing issues
- Cost estimation for covered and/or non-covered treatment options
- Fee and payment plan negotiation
- Referral to financial resources for the underinsured and uninsured
- Explanation of the appeals process

### Accessing services



Claimants can call **1-866-263-4365** to access the health care navigation program 24 hours a day, seven days a week.

### Clinical support

- One-on-one reviews of employee health concerns
- Straightforward, easy-to-understand answers regarding specific diagnosis and treatment options
- Support and preparation for upcoming doctors' visits, lab work, tests and surgeries
- Coordination with appropriate health care plan provider(s)
- Referral to community resources and applicable support groups

Administrative and clinical specialists may also refer employees to DisabilityGuidance<sup>SM</sup> EAP services and other work/life resources.

### Who's eligible?

HealthChampion<sup>®</sup> (provided by ComPsych) is available for employees on a covered short- or long-term disability leave.

For more information on buy-up programs, including options that offer HealthChampion to all employees regardless of disability claim status, contact your Symetra representative.



# Employee Assistance Program (EAP) (cont.)



**SWEAPConnections**

**Stress? Anxiety?  
Worry? Grief?  
Contact your EAP!**

You and your household have access to free, confidential, professional counseling and coaching provided by SWEAP Connections. No issue is too small, stress happens and research shows that talking about it helps!

Don't wait to take advantage of this FREE benefit, reach out to see how SWEAP can help you today.

**You have access to:**



**EAP Counseling**  
Free and Confidential



**Employee and  
Supervisor Training**



**Mental Health  
Resources and  
Support**



**Online Support,  
Training  
and Resources**

**Free and Confidential**



**Help is  
Always Available**

Using the EAP is easy;  
501-663-1797  
or 1-800-777-1797  
or [info@sweap.com](mailto:info@sweap.com)  
to schedule an appointment.

**In case of a mental health  
emergency or crisis, call anytime. A  
counselor is always available.**

**Online resources available on  
demand at [sweapconnections.com](http://sweapconnections.com),  
use code "sweap"**

[www.sweapconnections.com](http://www.sweapconnections.com) | [info@sweap.com](mailto:info@sweap.com) | 800-777-1797

# ► Short-Term and Long-Term Disability



## Why is Disability Insurance is important?

One third of all Americans between the ages of 35 and 65 will become disabled for more than 90 days, according to the American Council of Life Insurers. City of Maumelle provides the ability for employees to enroll into short-term disability through Symetra, which provides income continuation if you are ever unable to work due to an accident or illness.

### Short-Term Disability (up to 24 weeks)

Your short-term disability (STD) insurance provides coverage of 60% of gross wages up to a maximum of \$1,500 per week for a qualified disability. Benefits are payable on the 15th day of a disability or illness for a maximum of 24 weeks, including the elimination period.

The cost for Short-Term disability coverage is based on your salary and age and will be calculated when you make your elections through the Enrollment Portal.

Age	Semi-Monthly Rate Per \$10 Weekly Benefit
0-39	\$0.27
40-44	\$0.29
45-49	\$0.36
50-54	\$0.45
55-59	\$0.57
60-64	\$0.66
65-69	\$0.72
70+	\$0.77



## Long-Term Disability (beyond 180 days)

Your long-term disability (LTD) benefit provides a benefit of 60% of your monthly salary up to a maximum of \$5,000 per month after 180 consecutive days of total disability. **The monthly premiums are paid for by the City of Maumelle.**

### Short & Long-Term Disability Pre-existing Condition Exclusions:

\*The pre-existing period is 3/12. Benefits will not be paid if the person's disability begins in the first 12 months of coverage; and the disability is caused by, contributed to, or the result of a condition, whether or not that condition is diagnosed at all or is misdiagnosed, for which the person received medical treatment, consultation, care or services, including diagnostic measures, or was prescribed medicines in the 3 months just prior to the individual's effective date of insurance.



# Benefits Semi-Monthly Costs & Resources

Medical Monthly Rates	2026 Renewal	\$ Amount Paid by the City	Employee Monthly Responsibility	Employee Semi-Monthly Responsibility
Employee	\$840.65	\$840.65	\$0.00	\$0.00
Employee + Family	\$1,945.22	\$1,503.39	\$441.83	\$220.91

Dental Monthly Rates	2026 Renewal	\$ Amount Paid by the City	Employee Monthly Responsibility	Employee Semi-Monthly Responsibility
Employee	\$26.01	\$26.01	\$0.00	\$0.00
Employee + Family	\$71.00	\$53.00	\$18.00	\$9.00

Vision Monthly Rates	2026 Renewal	Employee Semi-Monthly Responsibility
Employee	\$6.88	\$3.44

Benefit Descriptions	Funding	Description
Medical (PPO) – Cigna	City of Maumelle pays 100% of the Employee Rate and <b>60%</b> of the difference between employee and family coverage	Provides benefits for office visits, preventive care, prescription drugs, and hospital service
Dental – Cigna	City of Maumelle pays 100% of the Employee Rate and <b>60%</b> of the difference between employee and family coverage	Provides benefits for preventive services, restorative care, periodontics, root canals and majors services
Vision – Cigna/EyeMed	Employee Paid	Provides benefits for yearly eye exam, lenses, frames or contacts
Basic Term Life Insurance & AD&D – Symetra	Employer Paid	Provides \$50,000 of Life and \$50,000 of AD&D benefits to employees only
Voluntary Term Life Insurance & AD&D – Symetra	Employee paid	\$150,000 guarantee issue coverage for you the employee, \$25,000 guarantee issue coverage for Spouse, \$10,000 guarantee issue coverage for child(ren)
Short-Term Disability – Symetra	Employee Paid	Benefits pays 60% of weekly salary
Long-Term Disability – Symetra	The City of Maumelle pays 100% of the premium for LTD	Benefits pays 60% monthly salary
Voluntary Worksite – Symetra	Employee paid	Voluntary Coverage for Accident, Hospital Indemnity, and Critical Illness



# Benefits Semi-Monthly Costs & Resources (cont.)

Benefit—Carrier	Carrier Website	Carrier Phone Number
Medical - Cigna	<a href="http://www.cignaaccess.com">www.cignaaccess.com</a>	800-977-1654
Dental - Cigna	<a href="http://www.mycigna.com">www.mycigna.com</a>	800-977-1654
Vision - EyeMed	<a href="http://www.mycigna.com">www.mycigna.com</a>	800-977-1654
Flexible Spending Accounts - Consolidated Admin Services	<a href="http://www.consolidatedadmin.com">www.consolidatedadmin.com</a>	877-941-5956
Life Insurance - Symetra	<a href="http://www.symetra.com">www.symetra.com</a>	800-796-3872
Disability - Symetra	<a href="http://www.symetra.com">www.symetra.com</a>	800-796-3872
EAP—Symetra	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a>	800-796-3872
Voluntary Benefits - Symetra	<a href="http://www.symetra.com">www.symetra.com</a>	800-796-3872



## Accident, Critical Illness & Hospital Indemnity Plans

**IMPORTANT: This is a fixed indemnity policy,  
NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

**Looking for comprehensive health insurance?**

- Visit [HealthCare.gov](http://HealthCare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

**Questions about this policy?**

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](http://naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

# ► Voluntary Benefits



Voluntary benefits can help offset costs caused by sudden illness, accident, cancer, or hospital confinements. They can also cover some non-medical expenses that your current insurance might not.

## Meeting Your Needs

Life can be unpredictable and full of surprises. Sometimes your circumstances change and you need coverage that can help meet your needs. With Symetra's wide range of products, you can rest easy knowing your future is a little more secure.

## Budget Friendly

Sometimes, receiving proper healthcare can be difficult if money is tight. Our supplemental benefits can provide valuable coverage at an affordable price. Supplemental health insurance can help alleviate worry and help keep your finances strong.

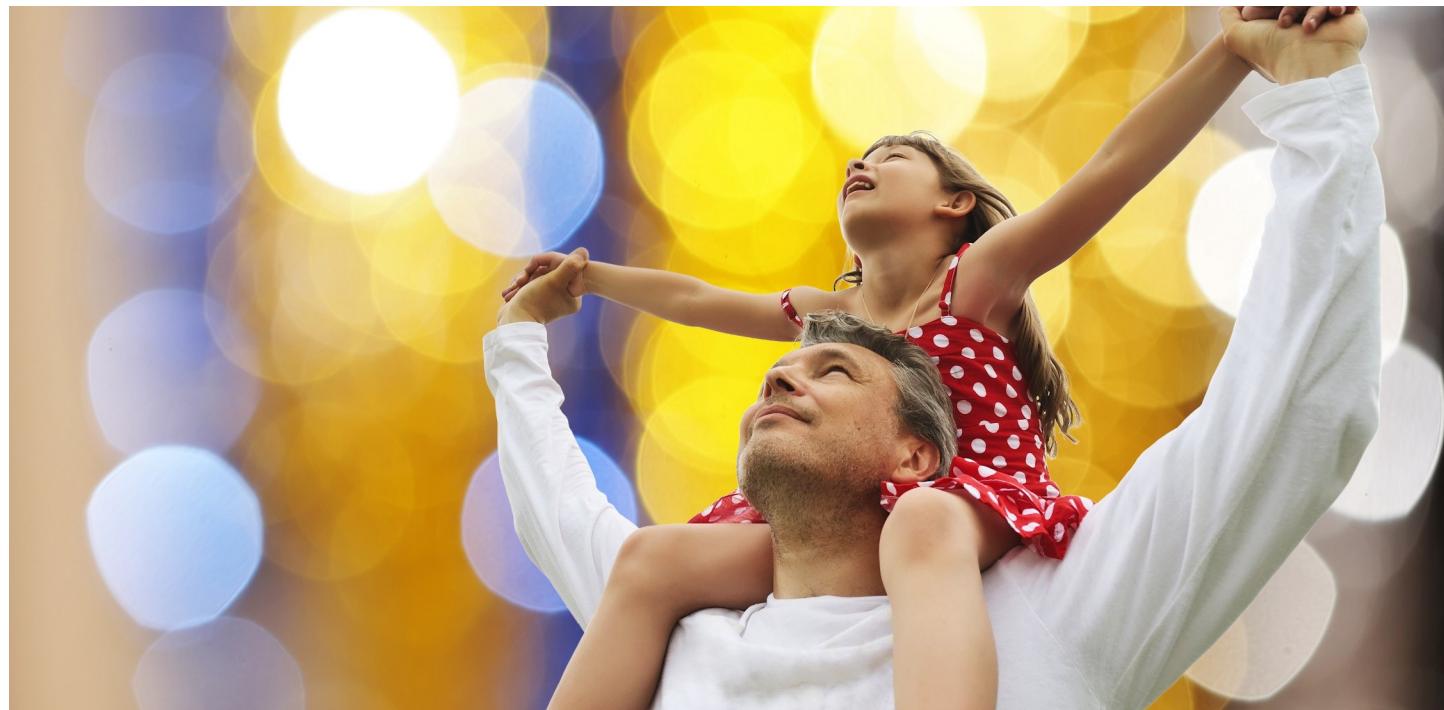
## Putting You First

The quality of your health shouldn't be undermined by unaffordable care. Voluntary benefits are designed to supplement any insurance you may already have and can help offset medical expenses not paid by other coverage you may have. Take action now to help protect yourself and your family from future uncertainty; apply for your coverage today!

Advantages to you:

- Benefits are **Guaranteed Issue at initial enrollment only**
- Different coverage options available\*
- Benefits paid directly to you unless assigned
- Benefits paid in addition to any other coverage
- Individual or family coverage\*
- Affordable premium rates

\*Varies by product, state and group size.



## Group Voluntary Accident

Accident Coverage provides cash benefits for out-of-pocket expenses associated with an accidental injury and can help protect hard-earned savings should an on- or off-the-job accidental injury occur. No one plans to have an accident, but it can happen at any moment throughout the day.

Accident coverage from Symetra can help pick up where other insurance leaves off.

- Guaranteed Issue coverage; no medical exams or tests to take **at initial enrollment only**
- 24-hour coverage for yourself or your entire family
- Coverage is portable at the same benefit level and premium amount, as long as premiums are paid to Symetra
- Benefits that correspond with treatment for on- or off- the-job accidental injuries including hospitalization, emergency treatment, and intensive care, plus more
- Pays benefits for open and closed fractures

## Group Voluntary Critical Illness

Critical Illness insurance from Symetra pays benefits that can be used for non-medical, critical illness-related expenses that your health insurance might not cover. This benefit is in the form of a lump-sum payment, which is paid to you at diagnosis.

- Benefits paid directly to you, unless you assign benefits to someone else
- Available for you or your entire family
- Supplements your present coverage
- Additional riders may be available to enhance coverage
- Coverage is portable
- Guaranteed Issue coverage; no medical exams or tests **at initial enrollment only**



## Group Accident

The plan pays a lump sum cash benefit direct to the insured for a broad range of accident treatments and conditions, based on the schedule of benefits.

- On and Off the job coverage
- Family coverage available
- 2 Plans offered

### Just a few examples of the benefits included in the plan:

- Emergency Room Visits - Plan 1 (\$200)/Plan 2 (\$300)
- Hospitalization - Plan 1 (\$1,000)/Plan 2 (\$1,500) admission benefit
- Fractures - Plan 1 (up to \$4,000)/Plan 2 (up to \$5,000)
- Dislocations - Plan 1 (up to \$4,000)/ Plan 2 (up to \$5,000)

#### Accident Low Plan 1—Per Pay Period Rates

Employee Only	\$4.79
Employee + Spouse	\$9.46
Employee + Children	\$11.00
Employee + Spouse & Children	\$13.44

#### Accident High Plan 2—Per Pay Period Rates

Employee Only	\$6.89
Employee + Spouse	\$13.57
Employee + Children	\$15.73
Employee + Spouse & Children	\$19.23

## Group Critical Illness

### Guaranteed Issue

Employee: \$5,000 to \$35,000

Spouse: 50% of employee coverage

Children: 50% of employee coverage

Examples of covered conditions:

Cancer, Heart Attack, Stroke, Renal (Kidney) Failure, Major Organ Transplant, Paralysis, ALS (Lou Gehrig's Disease), Blindness, Coronary Artery Disease (surgery) (25% benefit), Carcinoma in situ (25% benefit)

**A Health Screening Benefit is included in your Critical Illness Policy and Symetra pays \$100 for each insured.** Each covered person will get one immunization or one screening test per calendar year.

Examples of health screenings:

- Low dose mammography
- Stress test
- Serum Cholesterol
- Bone Marrow
- Pap smear
- Colonoscopy
- Prostate specific antigen
- Chest X-ray

**Recurrence Benefit:** Pays an additional benefit of 100% of the critical illness benefit when a specific critical illness recurs more than 3 months after the first diagnosis. Each condition is payable an unlimited number of times unless otherwise specified in the certificate.

### Rates

This benefit is customized by each employee so rates vary, but can start as little as a few dollars a week. **Your specific rate will be calculated for you in the electronic enrollment system.** See brochure for more details.

## Group Hospital Indemnity

An injury or illness can land you in the hospital for a night or two—or even longer. If that happens, unexpected costs from deductibles, copays or coinsurance, as well as non-medical expenses like child care or transportation, could take a serious toll on your family's financial health. That's where hospital indemnity insurance comes in. It's offered through your work and can reduce the burden of a hospital stay by helping cover the cost.

### Why hospital indemnity insurance?

If you end up in the hospital, you probably want to focus more on your recovery than your medical bills. Hospital indemnity insurance can help with the cost of your stay, giving you and your family some financial peace of mind.

### How it works

Hospital indemnity insurance pays a fixed dollar amount per day for services and supplies you receive during a hospital stay, up to a maximum number of days each year. Stays in a mental health, substance abuse or nursing facility are also covered.

There are no preexisting condition limitations, no health questions to answer and no medical tests to take.<sup>1</sup> You're paid the full per-day benefit no matter what other insurance you have.

<sup>1</sup> A pregnancy limitation period may apply.

Hospital Indemnity Plan Per Pay Period Rates	
Employee Only	\$5.55
Employee + Spouse	\$14.15
Employee + Children	\$9.75
Employee + Spouse & Children	\$18.36

# ► Terms to Know

**Deductible** - Amount an employee pays out of pocket prior to the insurance company paying a percentage of the provider charges.

**Coinsurance** - The amount of payment split between the employee and the insurance company. Example: Insurance company pays 80% and employee pays 20% of the charges after the deductible is met.

**Out of Pocket Maximum** - The maximum an employee is responsible for paying out of pocket in any one calendar year prior to the insurance company paying the entire eligible amount for the remaining of the calendar year.

**Network Providers** - Doctors, Hospitals and other healthcare providers who have an agreement/contract with insurance companies agreeing to charge a discounted amount for services they render.

**Pre-Authorization** - Certain procedures or hospitalizations may require that the provider receive authorization. The provider is typically the one to go through this process with the insurance company and obtain pre-authorization.

**Pre-Determination** - If you are having a major procedure done, your doctor or dentist can submit a pre-determination to the insurance company so you can know in advance of treatment how much of the bill you will be responsible for.

**Explanation of Benefits (EOB)** - The EOB is mailed to the employee after a claim is received and processed by the insurance company. The EOB will describe how the claim was processed and outline what portion of the charges are applied to the deductible, what portion the employee is responsible for, and explain if there is a denial or error processing the claim.

**Appeal** - If your health insurance company doesn't pay for a specific health care provider or service, you have the right to appeal the decision and have it reviewed by an independent third party.

**Guaranteed Issue** - The maximum amount of voluntary life insurance you can choose when making your initial election that does not require the answering of medical questions.

**Evidence of Insurability (EOI)** - The form containing medical questions that are required to be answered if you decide to elect voluntary life insurance after you have previously declined coverage, or if you decide to increase your current coverage. This may also be needed if you decide to add disability coverage after you have previously declined.



## Insurance Company Websites and Apps

Registering on your insurance company websites and downloading the smart phone apps gives you instant access to valuable resources. In most cases you can access:

- Specific plan details
- ID cards
- In-network provider search
- Your claims history
- And other tools and resources



## Notes