



2020-2021 Benefits Guide



Plan Notes

We're glad you're here.

The City of Flagstaff is pleased to present our employee benefits. This guide provides an overview of the benefits available to all eligible City of Flagstaff employees. We place a great value on the health and well-being of our employees and continue to offer a comprehensive benefits package.

Familiarizing yourself with your benefits now will allow you to make informed benefit decisions for yourself and your family members. We encourage you to review the important highlights of these benefits.

Please take advantage of the resources identified on each page, as they provide the best avenues for making informed benefit decisions.



Who may be covered under our plans?

- > Benefits are available to eligible employees working 20 hours or more per week.
- > Dependent coverage is also available for your spouse/qualified domestic partner and dependent children up to age 26.
- > Your dependent child who, because of a handicap condition which occurred before the attainment of the limiting age, who is incapable of self-sustaining employment and is dependent on you for lifetime care and supervision may also be eligible for coverage.

Changing Your Benefits (Qualifying Life Event)

The benefits you elect during the annual open enrollment period or as a newly hired employee will remain in effect for the entire plan year as long as you remain eligible. You may only change your elections during the year if you have a qualifying life event change. **Some examples of a qualifying life event change include:**

Marriage, birth or adoption • Divorce • Attainment or dissolution of a domestic partnership • Gain or loss of coverage through a spouse's plan or other group coverage • Death of spouse or dependent • Loss of dependent status • Change in eligibility for Medicare benefits • Gain or loss of eligibility for Medicaid, a Children's Health Insurance Program (CHIP), loss/gain of TRICARE, or loss/gain of Indian Health Services (IHS) coverage.

If you experience a qualifying life event, you must inform the employee benefits center online at www.napebtbenefits.com within 31 days of the change. Depending on the type of change, you will be required to provide specific documentation to validate your qualifying life event.



Our Commitment To Wellness

To provide a workplace that supports employees, families, and communities in health and wellness to optimize quality of life.

Who: With our award-winning Wellness Program you and your household 12 yrs old and up can take advantage of our FREE in-person wellness classes! Only employees on the health plan can earn incentives at this time.

When: Enter your wellness points by May 15th at 11:59 pm to receive the incentive starting July 1st.

For more information on wellness, see the enclosed insert for details!

Medical Benefits

Coverage, choice, cost and convenience are factors each of us considers important when selecting a medical plan.

You may choose from three Blue Cross Blue Shield medical plans to best meet the needs of you and your family, or you may choose to waive medical coverage if you have available medical coverage under a family member's group plan.

All plans use the BCBS network. The plans differ in how they share costs with you when you receive care and the amount you are required to contribute per pay period for coverage.

If you enroll in the HDHP option, you will automatically be enrolled in an HSA or the limited use FSA if not eligible for an HSA. The funds deposited in this account may be used to pay for eligible medical expenses including coinsurance and your deductible. See page 5 for details.

Your Prescription Benefits

Regardless of which plan you choose, you are provided with prescription benefits through CVS Caremark. If you take maintenance medication, you can make the most of your prescription benefits when you use the CVS Caremark Mail Order option. The Mail Order program allows you to save the equivalent of one retail copay on a 90-day supply of medication.

Your medical plan options are explained below and on the next page.

1 The Base Plan

- > Covers in-network and out-of-network services
- > No selection of PCP required and no referral
- > Includes prescription drug coverage

2 The Buy-Up Plan

- > Covers in-network and out-of-network services
- > No selection of PCP required and no referral necessary for specialty care
- > Includes prescription drug coverage

3 High Deductible Health Plan (HDHP)

- > Covers in-network and out-of-network services
- > You pay the full cost of services until the deductible is met (including prescriptions)
- > After the deductible is met, you pay 20% until you reach the out-of-pocket maximum for the year
- > Includes prescription drug coverage which is applied against the deductible

Are you considering retiring within the next year? Will you reach your full retirement age during this benefit year?

If yes, PLEASE READ:

You cannot contribute to an HSA in any month that you are enrolled in Medicare, and you will AUTOMATICALLY be enrolled in Medicare Part A as soon as you enroll. And there's a pitfall inherent in that rule that you need to be aware of. When you finally sign up for Social Security retirement benefits—probably when you're at the point of retirement—and if you're already at least six months beyond your full retirement age (currently 66)—Social Security will give you six months of "back pay" in retirement benefits. It's a generous gesture, but it means that your enrollment in Part A will also be backdated by six months. Under IRS rules, that leaves you liable to pay six months of tax penalties on your HSA. To avoid the penalties, you need to stop contributing to your account six months before you apply for Social Security retirement benefits. If this applies to you, enrolling in the High Deductible Health Plan may not be the best plan for your circumstances.

Medical Benefit Summary

Medical Benefits

This chart summarizes some of the benefits provided under each BCBS medical plan. For a complete description of the benefits available under each plan, please refer to your Summary Plan Description (SPD).

Benefit Description	Base Plan	Buy-Up Plan	HDHP
	In-Network (You Pay)	In-Network (You Pay)	In-Network (You Pay)
Health Savings Account?	No	No	Yes
Calendar Year Deductible Individual/Family	\$1,000/\$2,000	\$750/\$1,500	\$1,750/\$3,500
Medical Out-of-Pocket Maximum (OOPM) - Individual/Family	\$4,750/\$9,500	\$4,500/\$9,000	\$5,000/\$10,000
Coinsurance Level (% You Pay)	20% after deductible	20% after deductible	20% after deductible
Physician Office Visits Primary Care Physician Specialist	\$45 \$60	\$35 \$45	20% after deductible 20% after deductible
Preventive Care	0%, no deductible	0%, no deductible	0%, no deductible
BlueCare Anywhere Telehealth	\$0 copay	\$0 copay	\$49-\$175 fee
Emergency Care Emergency Room Urgent Care	\$200 copay* \$80 copay	\$150 copay* \$60 copay	\$150 copay* 20% after deductible
Inpatient Hospital Services	\$100 copay*	\$100 copay*	20% after deductible*
Rx Out-of-Pocket Maximum Individual/Family	\$2,350/\$4,700	\$2,350/\$4,700	Combined with Medical OOPM
Retail Prescription (Rx) Benefits <i>up to a 30-day supply</i> Generic Preferred Brand Name Non-Preferred Brand Name	\$8 copay \$35 copay \$55 copay	\$8 copay \$35 copay \$55 copay	20% after deductible*/ \$5 minimum charge
Mail Order Prescription Program <i>up to a 90-day supply</i>	2x Retail copay	2x Retail copay	20% after deductible*/ \$5 minimum charge
Benefit Description	Out-of-Network (You Pay)	Out-of-Network (You Pay)	Out-of-Network (You Pay)
Calendar Year Deductible Individual/Family	\$2,000/\$4,000	\$1,500/\$3,000	\$1,750/\$3,500**
Annual Out-of-Pocket Maximum Individual/Family	\$7,500/\$15,000	\$7,000/\$14,000	\$7,000/\$14,000
Coinsurance (% You Pay)	40% after deductible	40% after deductible	40% after deductible

*Access/admit payment and deductible applied prior to 20% coinsurance. ** The in and out-of-network are combined for the HDHP.

Have A Minor Health Concern? Need To Speak To A Doctor Now?

The BlueCare Anywhere Telehealth program allows you to skip the lines at your doctor's office or urgent care waiting room for treatment. BlueCare Anywhere allows you get fast and cost effective treatment for minor health concerns 24/7! Just visit with bluecareanywhereaz.com or call **1-844-606-1612** to connect with a doctor, counselor or psychiatrist. Your cost for this service is listed above.



Your Vera Clinic

Use the Vera clinic for screenings, chronic disease management, acute care and other support services.

PREVENTIVE CARE

Annual Whole Health Evaluation; immunizations; screenings; well women exams; family planning

CHRONIC DISEASE MANAGEMENT

Diabetes; hypertension; depression, etc.

ACUTE CARE

Coughs/colds; wound care; sprains and strains; rashes; urinary tract infections; back pain

BONUS SUPPORT SERVICES

Health coaching; on-site labs; provider-dispensed medications; specialty care coordination and advocacy

Make an appointment

(928) 774-3985*
 www.verawholehealth.com/NAPEBT

You can earn all 24 of your Wellness Points in just one 90 minute visit.

*Clinic hours are Monday-Friday 7am-6pm and Saturday 8am-12pm. If you call the clinic outside of the hours listed above, you will be connected to the Vera Nurseline.

Dental & Vision Benefits



Dental Benefits

City of Flagstaff offers comprehensive dental coverage through Delta Dental. The dental plan available to you is designed to provide coverage for x-rays, routine cleanings, fillings and even orthodontia care. We are pleased to provide you with Delta Dental's Preferred Provider Organization (PPO) plan. The Dental Plan Summary below highlights the benefits provided under the Delta Dental Plan. It is not a complete listing of the services. For a full description of the benefits available, please refer to your Summary Plan Description (SPD).

Benefits	Delta Dental Plan		
	PPO Dentist	Premier Dentist*	Non-Network Dentist*
Calendar Year Deductible	\$50/\$150	\$50/\$150	\$50/\$150
Calendar Year Maximum	\$1,000	\$1,000	\$1,000
Class 1-Preventive	100%	100%	100%
Class 2-Basic	80%**	80%**	80%**
Class 3-Major	50%**	50%**	50%**
Class 4-Orthodontic***	50%	50%	50%
Lifetime Orthodontic Max.	\$1,000	\$1,000	\$1,000

*Members may incur higher out-of-pocket costs when seeing a Premier or Non-Network provider. **Deductible applies to these services. ***Orthodontia available to children ages 8-19.

Vision Benefits

City of Flagstaff offers you the choice between two vision plans through Vision Service Plan (VSP). The VSP Exam Only Plan provides you with an annual exam and discounts on many vision services. The VSP Buy-Up Plan offers comprehensive vision coverage. The Vision Plan Summary below highlights the benefits provided under each VSP Plan. It is not a complete listing of the services. For a full description of the benefits available under each plan, please refer to your Summary Plan Description (SPD).

Benefits	VSP Exam Only Plan		VSP Buy-Up Plan	
	In-Network	Non-Network	In-Network	Non-Network
Frequency of Services Exam/Lenses/Frames	<i>Materials/Services covered once every:</i> 12 months / 12 months / 24 months		<i>Materials/Services covered once every:</i> 12 months / 12 months / 24 months	
Examination	\$15 copay	Covered up to \$45	\$15 copay	Covered up to \$45
Lenses Single/Bifocal/Trifocal	20% discount on complete pair of glasses and 15% discount on contact lens exam	N/A	\$25 copay	Covered up to: \$30/\$50/\$65
Contacts (In lieu of glasses)			Covered up to \$130	Covered up to \$105
Frames			\$25 copay; Covered up to \$150	Covered up to \$70

Spending Accounts

Options To Help Cover Your Out-Of-Pocket Health & Dependent Care Expenses

Spending Accounts can help you save money by letting you pay eligible out-of-pocket expenses with contributions deducted from your paycheck on a pre-tax basis. The money that you contribute to a spending account is deducted before Federal and Social Security taxes are applied. Because you do not pay taxes on your HSA and FSA contributions, you may decrease your taxable income and potentially increase your spendable income.

Both the Dependent Care and Health Care FSAs are available to all eligible employees. The HSA, which covers the same types of expenses as the Health Care FSA, is only available to High Deductible Health Plan (HDHP) enrollees. HDHP enrollees can choose to establish the HSA or can enroll in a Limited Health Care FSA instead for dental and vision expenses only. **The table below highlights key features of the three types of Spending Accounts to help you get to know them a little better.**



Benefit Description	Dependent Care FSA	Healthcare FSA	HSA
	All Employees Eligible	All Employees Eligible	Only HDHP Enrollees Eligible
What expenses can it pay for?	Supervisory care so you (and your spouse) can work or attend school. Eligible dependents include anyone who qualifies as a dependent for health plan purposes under IRS rules, without regard to their gross income or earnings.	Health care expenses for you and your eligible dependents that are not covered or fully reimbursed by your medical, prescription drug, dental, and vision coverage.	Health care expenses for you and your eligible dependents that are not covered or fully reimbursed by your medical, prescription drug, dental, and vision coverage.
What about over-the-counter (OTC) medications?	N/A	New for 2020: OTC medicines are now eligible for reimbursement without a prescription. Additionally, menstrual care items are eligible for the first time.	New for 2020: OTC medicines are now eligible for reimbursement without a prescription. Additionally, menstrual care items are eligible for the first time.
How much can I contribute in 2021?	Up to \$5,000 ¹	Up to \$2,750	Individual Coverage: \$3,550 ² Family Coverage: \$7,100 ²
Can I enroll if I'm in the HDHP with HSA option?	Yes	No	This HSA is only available if you are enrolled the HDHP. You cannot be enrolled in an HSA and Limited Health Care FSA at the same time.
When do I have access to my funds?	You can only be reimbursed up to your current account balance (based on your actual contributions).	You can be reimbursed up to the total annual election amount at any time during the plan year.	You can only be reimbursed up to your current account balance (based on your actual contributions).
Can I enroll if I'm not in a City of Flagstaff Medical Plan?	Yes	Yes	No, you must be enrolled in the HDHP to enroll in the HSA.
What is the deadline for submitting claims for reimbursement?	You have until September 30, 2021 to submit claims for expenses incurred on or before September 15, 2021.	You have until September 30, 2021 to submit claims for expenses incurred on or before September 15, 2021.	You can request a distribution at any time to cover a qualified expense.
Do unused funds roll over?	No, funds not used by the deadline are forfeited.	No, funds not used by the deadline are forfeited.	Yes. Your funds will roll over from plan year to plan year.

¹If you are single and file as head of household or if you are married and file a joint return. ²Employees age 55 years or over, may contribute \$4,550 for the Individual Coverage tier or \$8,100 for the Family Coverage tier.



Did you know that HSA funds remain yours to grow?

With an HSA, you own the account and all contributions. Unlike FSAs, the entire HSA balance rolls over each year and remains yours even if you change health plans, retire or leave the company.

Additional Benefits

Employee Life Insurance Age Reduction

Age	% of original amount purchased
At 65	65%
At 70	45%
At 75	30%
At 80	20%
At 85	15%
At 90	10%



Basic Life/AD&D Insurance

As an eligible employee, you are automatically provided with Life and Accidental Death & Dismemberment (AD&D) insurance in an amount equal to 1x your annual salary (rounded to the next greatest \$1,000) to a maximum of \$150,000. **This coverage is provided by City of Flagstaff at no cost to you.**

Voluntary Life Insurance

If you have people who depend on you for financial support, this additional coverage will help protect them in case something happens to you. When you purchase employee voluntary life insurance, you also have the option to purchase life insurance for your eligible dependents. You may elect coverage for your spouse even if you do not elect coverage for yourself. **Highlights of the plan are provided below.**

Insurance Benefit	Coverage Increments	Maximum Benefit	Guaranteed Purchase Amounts
Employee Coverage	\$10,000	\$500,000*	\$150,000
Spouse/DP Coverage	\$5,000	\$250,000**	\$50,000
Child Coverage	\$10,000	\$10,000	\$10,000

*Cannot exceed 5x annual salary. **Cannot exceed 100% of employee's total basic & voluntary coverage).

Please note that starting at age 70 employee and spouse life insurance benefit amounts reduce according to an age reduction schedule (see top left).

Voluntary Short Term and Long Term Disability Benefits

City of Flagstaff provides eligible employees the option of enrolling in short and long term disability income benefits. In the event you become disabled from a non work-related injury or sickness, disability income benefits are provided to you as a source of income. It is important to note that you are not eligible to receive short term disability benefits if you are receiving workers' compensation benefits. **Highlights of our disability plans are provided below.**

Details	Short Term Disability	Long-Term Disability
Benefits Begin	On the 30th consecutive day of disability	On the 180th consecutive day of total disability
Benefits Payable	Up to 22 weeks	Up to age 65 or retirement*
Percentage of Income Replaced	Not to exceed 60% of your covered earnings	Not to exceed 60% of your covered earnings
Maximum Benefit	Up to a maximum of \$1,150 per week	Up to a maximum of \$5,000 per month

*Long Term disability is generally payable until age 65 or retirement, although certain provisions apply if you start Long Term disability after age 62. See your certificate of coverage for details.

Employee Assistance Program (EAP)

The EAP provides professional and confidential services to help employees and their family members address a variety of personal, family, and work-related issues. Employees and their family members may take advantage of up to six free sessions per issue, per person, per year. For 24/7 assistance, call Jorgensen Brooks Group at 1-888-520-5400.

Contact Information



Medical Benefits

- > Blue Cross Blue Shield of Arizona
- > 800-423-6484
- > azblue.com
- > Telehealth: bluecareanywhereaz.com



Prescription Benefits

- > CVS/Caremark
- > 877-456-0109
- > caremark.com



Dental Benefits

- > Delta Dental of Arizona
- > 800-352-6132
- > deltadentalaz.com



Vision Benefits

- > Vision Service Plan (VSP)
- > 800-877-7195
- > vsp.com



Disability Benefits

- > Reliance Standard
- > 800-351-7500
- > reliancestandard.com



Life/AD&D Benefits

- > Minnesota Life
- > 800-392-7295
- > lifebenefits.com



Spending Accounts

- > Health Equity
- > 866-451-3399
- > myhealthequity.com



Wellness Benefits

- > (928) 679-7176
- > mywellsite.com/NAPEBT



Vera Clinic

- > Vera Health
- > verawholehealth.com/NAPEBT
- > (928) 774-3985



General Benefit Questions & Online Enrollment

- > Employee Benefits Center
- > 800-307-0230 (*benefit questions*)
- > napebtbenefits.com (*enrollment*)

This benefits guidebook describes the highlights of our benefits program in non-technical language. Your specific rights to benefits under the plan are governed solely, and in every respect, by the official documents and not the information in this guidebook. If there is any discrepancy between the description of the programs as contained in these or other materials you receive and the official plan documents, the language of the official plan documents shall prevail as accurate. Please refer to the plan-specific documents published by each of the respective carriers for detailed plan information. You should be aware that any of these benefits may be modified in the future to meet Internal Revenue Service rules or otherwise as decided by City of Flagstaff and its subsidiary entities. This benefits guidebook may not be reproduced or redistributed in any form or by any means without express, prior permission, in writing from City of Flagstaff.