



EMPLOYEE BENEFITS OVERVIEW

January 1, 2020 – December 31, 2020

MEDICAL | DENTAL | VISION | SECTION 125 | GROUP LIFE & AD&D | DISABILITY | VOLUNTARY LIFE | FSA

Photography by Betty Smithhart



The City of Henderson recognizes the importance of being able to provide our employees and their families with quality benefits as part of their overall compensation package. Therefore, the City of Henderson has developed a comprehensive benefits package that provides quality protection for you and your family, while satisfying the diverse needs of our workforce. This summary highlights your benefit options offered by the City of Henderson for plan year 2020.

Benefits overview intended for summary purposes only.

Medical Benefits



The City of Henderson's medical plan offers great flexibility for you and your family to manage your healthcare needs. These plans are administered through UMR, a provider of exceptional healthcare services. Once enrolled, you may visit UMR's website at www.umar.com to access claims payment, provider directories, request ID cards, and review prescription drug alternatives. See chart at right for medical summary.

Alternative Standard

If it is unreasonable for you and/or your spouse to meet specific engagement criteria, an alternative standard will be made available to you. See Human Resources for details.

Waiver Benefit: A Waiver benefit will be offered to the employees of the City of Henderson. The employee that elects to waive the City's health plan for themselves or their spouse, will be eligible for the waiver benefit. The Employee must also be enrolled in the CERS retirement system or employed by the City as a school crossing guard to qualify for the waiver benefit. In order to receive the waiver benefit, the employee MUST show proof of other insurance coverage provided by an employer or former employer of the employee or his/her spouse. Once the employee elects to waive coverage on their spouse, the spouse will not be eligible for primary or secondary coverage on the City's insurance plan unless there is a qualifying event. A waiver benefit of \$1,500 will be granted to eligible employees through one of the following options by the employee or the combination of any two:

- Apply to HRA Account
- Apply to Premium Reduction
- Apply to FSA (Healthcare Spending Account only)

Please note: The following scenarios are only examples of how you could apply your Waiver Benefit and are for illustrative purposes only. Please see your Human Resource department for detailed questions about your options.

Medical Benefits Summary



In-Network Benefits	UMR - UHC Choice Plus Network
Calendar Year Annual Medical Deductible	\$1,000 individual \$2,000 family
Annual HRA Employer Contribution	\$500 individual \$750 family
Coinsurance (Plan / Member)	80% / 20%
Medical Maximum Out-of-pocket (includes deductible, Medical copays and coinsurance)	\$2,000 individual \$4,000 family
Aggregated or Embedded Accumulators	Embedded
Covered Services	Member Cost Share
Primary Care Office Visit	\$20 copay
Specialist Office Visit	\$20 copay
Preventive Care	No member cost
Emergency Room	\$75 copay + 20% after deductible
Urgent Care	\$20 copay
Inpatient Facility Services	Deductible + 20%
Outpatient Services	Deductible + 20%
Rx Drug Copay	OTC Medications: \$5 copay \$10 / \$20 / \$50
Rx Annual Maximum Out-of-Pocket	\$4,850 individual \$9,700 family

The above references in-network benefits only; for out-of-network benefits see full benefit summary.

Medical Payroll Deductions - 26 Pay Periods

Coverage Options	Employee Costs Per Paycheck (ECPP)	ECPP with 20% Tobacco Surcharge	ECPP with 20% Wellness Screening
Employee Only	\$23.61	\$28.33	\$18.89
Employee + One	\$47.22	\$56.66	\$37.77
Employee + Family	\$70.82	\$84.99	\$56.66

Waiver Benefit Example Scenarios:

Medical Plan Coverage Level:	City contribution to your HRA:	Possible Distribution of \$1,500 Waiver Benefit Contribution:			Total Benefit Contributions by the City:
		Premium Reduction:	HRA:	FSA:	
Employee Only (Waive spouse)	\$500	\$613.80	\$886.20	\$0	\$2,000
Employee + Family (Cover children/waive spouse)	\$750	\$0	\$1,500	\$0	\$2,250
Employee + Spouse	\$750	N/A	N/A	N/A	\$750

Dental Benefits



Staying healthy includes obtaining quality dental care for you and your family. The City of Henderson offers two dental options for you to choose from. Health Resources, Inc. (HRI) and Delta Dental offer an extensive network of providers and offer flexibility based on where you choose to access care. Once enrolled, you may contact the carrier to locate a participating provider:

HRI: www.insuringsmiles.com or call (800) 727-1444

Delta Dental: www.deltadentalky.com or call (800) 955-2030



Dental Benefits Summary

Dental Benefits	Health Resources, Inc. (HRI) Plan	Delta Dental Premier Plan
Calendar Year Annual Dental Deductible	\$0 individual \$0 family	\$50 individual \$150 family
Dental Maximum Benefit per Year (per member)	\$1,000	\$1,000
Orthodontic Lifetime Maximum Benefit (per dependent)	\$1,000	N/A
Covered Services	Member Cost Share	
Diagnostic & Preventive - Exams, cleanings, fluoride, space maintainers - Emergency Palliative Treatment - Sealants - Brush Biopsy - X-rays	No member cost	No member cost
Basic Services - Minor Restorative Services - Endodontic Services - Periodontic Services - Oral Surgery Services - Denture Repair	50%	Deductible + 50%
Major Services - Major Restorative - Relines and Rebase - Fixed Prosthodontic Repair - Adjustments to Dentures - Prosthodontic Services	50%	Deductible + 50%
Orthodontic Services -Braces	50%	N/A
Orthodontic Age Limit	To age 26	N/A
Dental Payroll Deductions - 24 Pay Periods		
Employee Only	\$15.08	\$12.36
Employee + One	\$31.63	\$23.91
Employee + Family	\$52.58	\$35.63

Vision Benefits



The City of Henderson is pleased to provide access to a comprehensive vision care program. The amount you pay for vision services depends upon whether you visit a network or non-network provider. Network providers can be found at www.eyemed.com. Dependents are covered to up to age 26. See below for a brief description of benefits.

Vision Benefits Summary

In-Network Benefits	Eye Med Vision
Copays	
Exams	\$10 copay
Lenses	\$20 copay
Service Frequency	
Exams	Every 12 months
Lenses	Every 12 months
Frames	Every 24 months
Lens Coverage	
Single Vision Lenses	Covered in full (after \$20 copay)
Bifocal Lenses	
Trifocal Lenses	
Lenticular Lenses	
Frames	\$130 Allowance; then 20% off remaining balance
Contact Lenses	
Conventional	\$130 Allowance; then 15% off remaining balance
Disposable	\$130 allowance; No discount on balance
Medically necessary	\$0 copay; then paid in full
Vision Payroll Deductions - 12 Pay Periods	
Employee Only	\$6.33
Employee + One	\$12.03
Employee + Family	\$17.68

Plan allows either contact lenses and frames or frames and lens services.

Eligibility

If you are an employee working 30 hours a week or more, you are eligible for all benefits outlined in this summary. Eligible employees may elect to cover their spouse and/or a dependent child(ren) up to the age limitations specified by each insurance carrier. Benefits are effective on the first of the month following 30 calendar days after first full day of employment.



NurseLineSM

**You have questions,
our nurses have answers**

Nobody likes to feel alone when it comes to their health. When we have questions about a medical issue, we want answers fast - even if it's not an emergency.

So if you find yourself up late with a sick child, or worrying about a recent diagnosis or upcoming surgery, we're here for you.

Let's talk!

A call to UMR's NurseLine service will connect you to a team of registered nurses who can answer your questions and provide advice.

Our nurses are standing by to help any time of day, seven days a week. We even have nurses available to chat live with you online at umr.com.

Best of all, it's part of your health benefits, so there is no cost to you.

REACH OUT BY PHONE

Calling NurseLine is easy. Simply dial the toll-free phone number on the back of your member ID card.

Your nurse can help you choose the right health care setting for an illness or injury, or offer information about common health issues or symptoms.

We can assist callers in more than 140 languages, as well as those who need hearing assistance.

CHAT ONLINE

Our Nurse Chat feature gives you convenient access to nurses who can answer questions and provide information about common conditions, treatments and preventive care.



**Call NurseLine
today at**

877-950-5083

Chat live online

Log in to umr.com

Select **Health center**
from myMenu

Look for the link in the
"I need to..." section



A UnitedHealthcare Company

Treatment Cost Calculator

Know the price you'll pay ahead of time

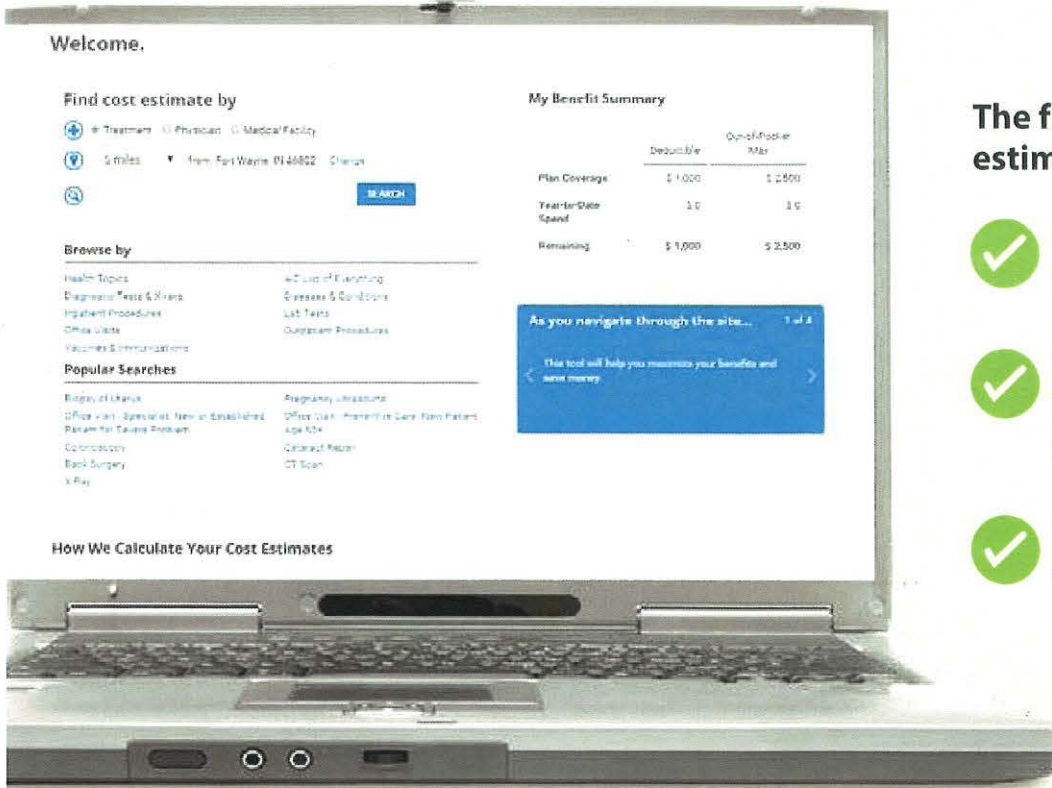
Your online services on **umr.com** offer a convenient way to get cost estimates for hundreds of health care services in your area. Knowing what you would expect to pay for medical procedures before receiving care can help you plan ahead and avoid potential surprises.

You'll also be better prepared to talk to your doctor or other health care professional about your treatment options.



GET STARTED

To begin using the Treatment Cost Calculator, log in to your member account on **umr.com** and look for the shopping cart icon on your personal home page.



The free health cost estimator makes it easy to:

-  Search or browse for a service or condition
-  View network estimates and see how your benefits apply
-  Plan for future expenses, and save money

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A UnitedHealthcare Company

Flexible Spending Account



PREMIUM ONLY INFORMATION:

The City of Henderson has adopted and maintains a Section 125 Plan. This plan allows payroll deductions for health insurance to be made on a pre-tax basis. As a result of payroll tax savings, your net cost to participate is lowered.

You cannot deduct medical premiums on your income taxes if you participate in the Section 125 Plan. For assistance in this area, please contact your personal accountant.

HEALTH CARE/DEPENDENT CARE:

A Flexible Spending Account offers you the chance to set aside some of your income on a pre-tax basis to pay for certain health or dependent care expenses that may not be covered as part of your benefit plans. City of Henderson offers the following accounts:

- **The Health Care Account** helps you pay for medical dental, and vision care expenses not covered by the benefit plans. This includes any deductibles, copayments, and such items as orthodontia, glasses, contact lenses, and approved over-the-counter products. The annual maximum contribution is \$2,500. If you and your spouse both work for the City of Henderson, you may each contribute \$2,500 to separate accounts. You may claim eligible expenses for each covered dependent once.
- **The Dependent Care Account** can help to fund the care of children under the age of 13, or a disabled spouse or parent while you work. This account can be used for daycare, preschool, after school care, summer day camp, or elder care. The annual maximum contribution is \$2,500 if you are married filing separately or \$5,000 if you are single or married filing jointly.

IMPORTANT: You will have 90 days after the end of the Plan Year, or until March 31st in which to submit a claim for reimbursement for Covered Expenses incurred during the previous Plan Year.

Line of Duty Benefit



On a daily basis, firefighters and police officers put their lives on the line to keep our homes and communities safe and secure. To help protect them and their families from the potential financial loss of a line of duty accident, The Standard offers the Line of Duty Benefit to eligible employees. The Line of Duty Benefit provides an additional AD&D benefit of up to \$25,000 when the loss of limb occurs in the line of duty.

Group Life / AD&D*



Life insurance is an important part of your financial well being, especially if others depend on you for support. The City of Henderson provides basic life and AD&D coverage at no cost to you. The basic life benefit amount is equal to \$25,000. AD&D insurance provides benefits to you or your beneficiary if you suffer loss of life or limb due to an accident.

* **Benefit and age reductions will apply.**

Voluntary Life*



OPTIONAL EMPLOYEE LIFE

You may also purchase \$10,000 increments up to a maximum of \$400,000 with a minimum of \$10,000.

Guaranteed Issue: \$200,000**

OPTIONAL DEPENDENT LIFE

Benefits for Spouse Only

Coverage Amount: Increments of \$5,000 not to exceed 50% of the employee's enrolled amount. Subject to a maximum of \$200,000 and a minimum of \$5,000.

Guaranteed Issue: \$30,000**

Benefits for Children Only

Option 1

Dependent Child (birth to 21 years, 25 years if a full-time student): **\$2,500**

Option 2

Dependent Child (birth to 21 years, 25 years if a full-time student): **\$5,000**

Option 3

Dependent Child (birth to 21 years, 25 years if a full-time student): **\$7,500**

Option 4

Dependent Child (birth to 21 years, 25 years if a full-time student): **\$10,000**

Benefits for Spouse & Children

You may add voluntary life insurance coverage of \$2,500 for child and \$5,000 for spouse at a cost of \$1.14 per month. Dependent Child (birth to 21 years, 25 years if a full-time student).

* **Benefit and age reductions will apply.**

** **Guarantee Issue is only available to newly eligible employees and/or their dependents.**



Disability Benefits



The financial consequences of not being able to work due to a disabling accident or sickness can be devastating. The City of Henderson certainly recognizes this risk and is pleased to provide you with comprehensive disability benefits. We offer short-term disability benefits through Allstate on a voluntary basis:

SHORT-TERM DISABILITY:

The City of Henderson provides short-term disability coverage for up to 60% of gross weekly earnings. Disability benefits begin depending on the benefit option you select below:

Available Options:

- 14 Day wait for accident or sickness with 3 month benefit
- 14 Day wait for accident or sickness with 6 month benefit

Pricing varies based on occupation, salary, and age. Please contact Star Robbins & Co. - (800) 486-7721.



Voluntary Benefit Offerings for 2020

Voluntary benefits are designed to provide additional protection for you and your family. These benefits supplement your core benefits (Medical, Dental and Vision). All voluntary products listed below can be payroll deducted. For some products, there may be a specified amount of time during the policy where a pre-existing illness may not be covered. Please see brochures for detailed information.

Cancer Coverage



Cancer and specified disease benefits can help cover the costs of specific treatments and expenses as they happen. Terms and conditions for each benefit will vary.

Critical Illness



Critical illness will pay a lump sum at diagnosis of certain serious illnesses such as heart attack, stroke, Alzheimer's and many others.

Accident Assistance



Accident Assistance through Allstate Accident coverage offers peace of mind when an accident or injury occurs. The coverage can provide cash to cover unexpected expenses. You can choose plans that pay actual charges up to \$500 or \$750 per incident plus additional specific injury benefits.

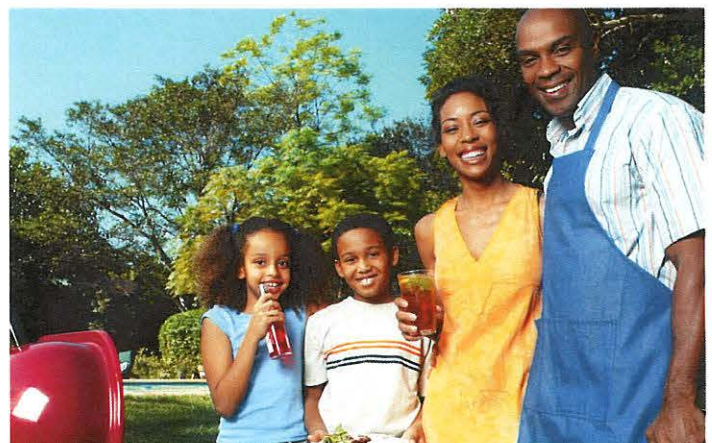
Universal Life














Universal Life Insurance, offered through TransAmerica, will be available this year to all eligible City of Henderson employees. Universal Life is 'permanent' life insurance, protecting you for a lifetime.

Employees may purchase a Universal Life policy at guarantee issue (no medical questions asked). Guarantee Issue is \$125,000, or 5x annual salary, whichever is less.

Employees may also purchase coverage for their spouse of \$20,000. Coverage is fully portable and the Universal Life product also offers a built in Long-Term Care benefit. Guarantee Issue is available to new hires throughout the year.



CONTACTS AT-A-GLANCE

QUESTIONS	COMPANY	WHO ARE THEY?	TELEPHONE	WEB ADDRESS
General Information	 CITY OF HENDERSON 	Human Resources Frances Malony	270-831-1200 Ext. 2233	fmalony@cityofhendersonky.org
		Regenia Bender	Ext. 2204	rkbender@cityofhendersonky.org
		Connie Galloway	Ext. 2283	cfgalloway@cityofhendersonky.org
Medical / Pharmacy Information		Insurance Company	1-800-826-9781	umr.com
Dental Information		Insurance Company	1-800-727-1444	insuringsmiles.com
Dental Information		Insurance Company	1-800-955-2030	deltadentalky.com
Vision Information		Insurance Company	1-866-800-5457	eyemed.com
Group Life / AD&D Information		Insurance Company	1-800-772-7051	standard.com
Voluntary Life Information		Insurance Company	1-800-772-7051	standard.com
Short-Term Disability / Allstate Voluntary Worksite Benefits - Accident / Cancer / Universal Life / Critical Illness		Benefit Education & Enrollment Firm	1-800-486-7721	starrobbins.com
Flexible Spending Account		Insurance Company	1-800-826-9781	umr.com
Additional Assistance Claims, Billing & Enrollment Resolution		Kyle Stacy Client Service Manager Rose Taylor Client Service Concierge	859-255-9455 x 102	web: bimgroup.us email: rose@bimgroup.us

The benefits overview is intended for summary purposes only. It is not to be relied upon for the determination of any policy benefits, limitations or exclusions. The master insurance policies issued by the respective carriers will be relied upon exclusively to determine all benefits.

IMPORTANT!

In order to have a successful enrollment experience, please bring Social Security numbers and Date of Birth for you and any dependents you intend to cover in 2020, and a copy of your spouse's health insurance card!

