



2022-2023 Benefits Guide

Coverage Options Inside, Including:

- Medical Plan Summaries
- Dental • Vision
- Group Life and Disability
- Supplemental Benefits





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WELCOME TO THE CITY OF ROSWELL'S BENEFITS GUIDE!

At the City of Roswell, our most important asset is our people, which is why we offer a competitive benefits package that is both comprehensive and affordable.

We recognize that exceptional benefits start with choice. For this reason, we have tailored our Benefits Program in a way that allows you to choose what options work best for you and your family's needs.

In this booklet, you will find important information about your benefits, including Eligibility and Enrollment Details, Plan Summaries, Rates, and more!

The intent of this document is for it to serve as a valuable resource throughout the year, arming you and your family members with the information needed to make informed decisions regarding the selection and continued management of the benefits provided to you as a City employee.



Meet Your Client Advocate – Carole Forler

Need help solving a benefits-related question?
Need assistance with understanding your EOB?
Believe that your claim has not been paid properly?



OneDigital
Client Advocate
Carole Forler

Phone: 404.846.3177
Toll-Free: 800.304.6157
Email: CFORLER@ONEDIGITAL.COM

Benefit Eligibility and Enrollment

The City's Benefits Program is offered to all regular, full-time employees and will become effective first of the month following your full-time hire date!

Employees have 30 days from their full-time date of hire to process their benefit elections. Enrollments cannot be accepted beyond this time.

Please make your enrollment decisions carefully as most plans will not allow you to make changes during the year unless you have a qualified, family status change.

Eligible Dependent(s)	Required Documentation
<ul style="list-style-type: none">• Spouse	<ul style="list-style-type: none">• Marriage License
<ul style="list-style-type: none">• Children or Stepchildren under age 26	<ul style="list-style-type: none">• Birth Certificate
<ul style="list-style-type: none">• Adopted Children	<ul style="list-style-type: none">• Adoption Paperwork or Amended Birth Certificate
<ul style="list-style-type: none">• Foster Child or Child for whom you are Legal Guardian	<ul style="list-style-type: none">• Court Paperwork
<ul style="list-style-type: none">• Disabled Adult Child	<ul style="list-style-type: none">• Birth Certificate and Physician's Statement of Total/Permanent Disability

Enrollment

As a New Hire and during Open Enrollment, you must make your benefit elections and have the opportunity to add or remove dependents and update beneficiaries:

- Login to SmartBen
- Click 'Begin Enrollment'
- Make sure all lights are green (even if waiving coverage)
- Initial and click 'Complete Enrollment'

Paying for Your Benefits

Some benefits are provided by the City at no cost to you whereas some costs are shared.

While you pay for the full cost of other coverages such as Voluntary Term Life, you still benefit from discounted group rates.

Benefit	Who Contributes?
Medical and Prescription	You and City of Roswell
Dental	You and City of Roswell
Vision	You
Basic Life and AD&D	City of Roswell
Voluntary Term Life	You
Disability	City of Roswell
Supplemental Benefits	You

Know Your Health Plan – Administration

Medical Plan Administrator – HealthEZ

The City of Roswell will continue to partner with HealthEZ to administer the City’s medical plans for the 2022-2023 Plan Year. With more than 30 years of experience as a national third-party administrator, HealthEZ serves to help plan participants navigate the complicated world of healthcare.

HealthEZ services include, but are not limited to:

- Processing of Medical and Prescription Enrollment
- Issuing of ID Cards
- Medical Claims Processing
- Online Bill Payment Service - EZpay

Once you receive your ID Card, we encourage you to setup a member account at www.CityofRoswellGABenefits.com – a one-stop shop for access to your ID card, statements, and more!

Download the HealthEZ App Today!



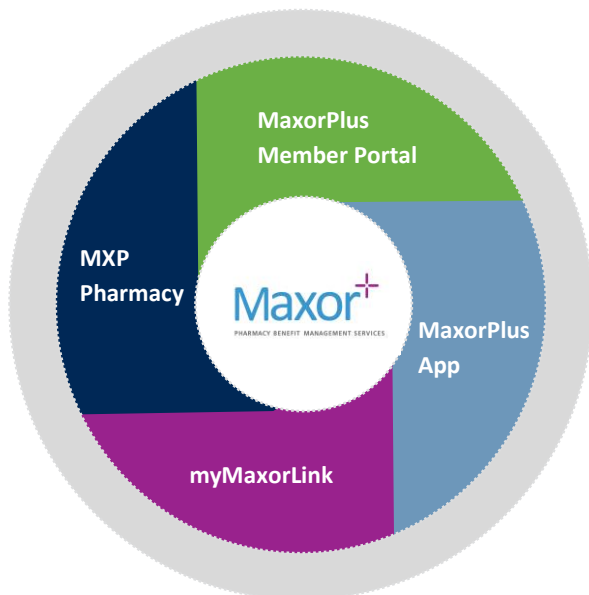
Manage your health benefits without all of the headaches right from your phone – View your benefits, pay bills and find a provider through the myHealthEZ App!

Medical Plan – HealthEZ’s Network Provider

If you are enrolled in the \$1,000/\$3,000 PPO Plan, \$2,000/\$4,000 HSA Plan or \$2,800/\$5,200 HSA Plan, Cigna PPO is the contracted network for Physician and Facility care.

If you are enrolled in the \$2,000/\$4,000 Value-Based HSA Plan, your medical network for Physician and Freestanding Facility care is the PHCS Practitioner and Ancillary Network. A medical network is no longer in place for Hospital care; members can choose any Hospital, and HealthEZ will work with the Hospital of your choice to negotiate the pricing.

Pharmacy Benefits Manager – MaxorPlus



MaxorPlus offers a range of options for your prescription needs via the following:

- [MaxorPlus Member Portal](#) – Allows you to login from any computer or mobile device to access your pharmacy benefits information
- [MaxorPlus App](#) – Connects you to your pharmacy benefits on your Apple or Android phone
- [myMaxorLink](#) – Provides text notifications about lower cost prescriptions and other health benefit updates
- [MXP Pharmacy](#) – Offers a convenient, cost-effective way to order prescribed, long-term medications for delivery to your home

Know Your Health Plan – Plan Details

Health Plan Options

The City of Roswell offers four Health Plans. Each Plan provides comprehensive Medical and Prescription coverage while containing varying deductible and premium levels – Plan summaries can be found on pages 8-11 for details.

Traditional Copay Plan	\$1,000/\$3,000 PPO
High Deductible HSA Plan(s)	\$2,000/\$4,000 HSA
	\$2,800/\$5,200 HSA
High Deductible HSA Value-Based Plan	\$2,000/\$4,000 Value-Based HSA

High Deductible Health Plans (HDHP) are designed to provide you with greater flexibility, allowing you to take control of your health and the dollars you spend on healthcare. With lower overall premiums, HDHPs present a great cost savings opportunity while providing you with the option to enroll in a tax-advantaged, Health Savings Account (HSA) to help offset eligible medical expenses.

You choose the Plan that best suits you and your family's needs!

Value-Based Plan Info:

A Value-Based Plan has two primary components:

Physician and Freestanding Facility Care: PHCS Practitioner and Ancillary Network – These physicians and facilities offer services at a lower rate than out-of-network providers, which you will see reflected as a discount on your medical bills.

→ To check that your provider is in network, visit: www.CityofRoswellGABenefits.com/Find-A-Doctor

Hospital Care: A Network is not utilized – You can choose any hospital, and HealthEZ will negotiate the cost of your care directly with the hospital based on a percentage of Medicare. When possible, we recommend contacting HealthEZ at least 10 days prior to your visit, utilizing either of the two methods below:

→ Call 855.520.4324 to speak with HealthEZ Client Services

→ Email the **Facility Outreach Form** located in the Form Library at www.CityofRoswellGABenefits.com to FacilityRequest@HealthEZ.com

Value-Based Plan Frequently Asked Questions:

What if I have less than 10 days before a facility visit or procedure?

Contact HealthEZ – They will work with your provider as quickly as possible.

What do I do if there is an emergency?

HealthEZ will work with the facility once the bill is received – As always, your portion due will be capped at your in-network out-of-pocket maximum.

For additional information, please refer to your HealthEZ Value-Based Plan Education Guide.

Know Your Health Plan – How To Be A Good Consumer

Ways to Save

With the continually rising cost of Health Care, it is more important than ever to know how to take steps to limit your out-of-pocket expenses.

Below is a list of tips that can help you get the most from your benefits and save money on your care:

- **Stay In-Network** – Make sure that your provider or facility is In-Network before you go
- **Get Your Routine Health Exam Annually** – These Screenings will oftentimes catch a health problem early on when it can be more easily treated
- **Request Generic Meds** – These medications have the same active ingredient as Name Brand Meds
- **Consider an Outpatient Facility** – Independent Outpatient Facilities can oftentimes perform the same service at a fraction of the cost
- **Use Your Spending Account** – This allows you to use pre-tax funds to help cover the cost of out-of-pocket medical expenses

Know Where to Go

When you are feeling sick or injured, there are several places you can go for medical care and where you go can save you a considerable amount of money – Here’s a quick guide to help you know where to go based on the urgency of your ailment:

Walk-In/Core Clinic

When you have a minor injury but can't get to your Primary Care Doctor, visit a Walk-In Clinic or CORE Wellness Center for:

- Colds and Flu
- Rashes or Skin Conditions
- Sore Throats, Earaches, Sinus Pain
- Minor Cuts or Burns
- Pregnancy Testing
- Vaccines

Doctor's Office

When minor injury or illness strikes, schedule an appointment with your doctor for:

- General Health Issues
- Preventive Care
- Routine Check-ups
- Immunizations and Screenings

Urgent Care

When you need care but can't get to your doctor's office, visit an urgent care facility for:

- Minor Burns or Injuries
- Bumps and Cuts
- Sprains and Strains
- Animal Bites
- Stitches

Emergency Room

If you are experiencing symptoms that are life threatening, don't wait! Visit an ER for:

- Seizures
- Heart Attack
- Severe Bleeding or Major Trauma
- Loss of Consciousness
- Chest Pain
- Stroke

Health Plan Summary – \$1,000/\$3,000 PPO

MEDICAL PLAN: \$1,000/\$3,000 PPO		
Benefit	In-Network	Out-of-Network
HSA		
City of Roswell's HSA Contribution	N/A	
Plan Year Deductible		
Single	\$1,000	\$4,000
Family	\$3,000	\$8,000
Out-of-Pocket Maximum		
Single	\$3,000	\$8,000
Family	\$6,000	\$16,000
Office Visit		
Primary Care Physician	\$25 Copay	Deductible, then 70%
Specialist	\$60 Copay	Deductible, then 70%
Inpatient Services		
Facility Room & Board	Deductible, then 90%	Deductible, then 70%
Physician Visits & Consultations	Deductible, then 90%	Deductible, then 70%
Outpatient Services		
Outpatient Surgery & Diagnostic Lab, X-ray, Pathology Dialysis, IV Therapy, Chemo & Radiation	Deductible, then 90%	Deductible, then 70%
Emergency Room	Deductible, then 90%	Deductible, then 70%
Preventive Care		
Annual Physical, Well Man/Woman Visit, Well Child Care	100% - Deductible Waived	Deductible, then 70%

PRESCRIPTION DRUG BENEFITS

Generic, Preferred, Non-preferred Therapeutic Rx	\$10 / \$35 / \$60 Deductible Waived - Copay Applies
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BI-WEEKLY BENEFIT COST

	Employee Bi-Weekly Cost	City Pays Bi-Weekly	Monthly Premium
Employee Only	\$100.21	\$357.56	\$991.84
Employee + Spouse	\$190.72	\$762.02	\$2,064.26
Employee + Child(ren)	\$173.28	\$684.37	\$1,858.24
Family	\$256.65	\$1,055.79	\$2,843.62

*Above rates do not include wellness credits, tobacco or spousal surcharges (incurred when a spouse waives coverage available through their employer)

Surcharges

(Add applicable charges to the above payroll deductions)

Employee Tobacco User	\$50 Bi-Weekly
Spouse Tobacco User	\$50 Bi-Weekly
Dependent Tobacco User	\$50 Bi-Weekly
Spousal Surcharge	\$50 Bi-Weekly

Note: Plan Summaries are solely for the purpose of benefits illustration and in no way govern the payment of benefits. Please refer to the Summary Plan Description for detailed information and Pre-Certification requirements.

Each of your family members is responsible for their individual deductible. Once a member meets their individual deductible, coinsurance will apply toward that member's OOP Max. Once the family deductible is met, coinsurance will apply toward each member's OOP Max, even if each individual deductible is not satisfied.

Health Plan Summary – \$2,000/\$4,000 HSA

MEDICAL PLAN: \$2,000/\$4,000 HSA		
Benefit	In-Network	Out-of-Network
HSA		
City of Roswell's HSA Contribution	\$750 EE Only / \$1,500 EE + Dependent(s)	
Plan Year Deductible		
Single	\$2,000	\$4,000
Family	\$4,000	\$8,000
Out-of-Pocket Maximum		
Single	\$3,000	\$8,000
Family	\$6,000	\$16,000
Office Visit		
Primary Care Physician	Deductible, then 90%	Deductible, then 70%
Specialist	Deductible, then 90%	Deductible, then 70%
Inpatient Services		
Facility Room & Board	Deductible, then 90%	Deductible, then 70%
Physician Visits & Consultations	Deductible, then 90%	Deductible, then 70%
Outpatient Services		
Outpatient Surgery & Diagnostic Lab, X-ray, Pathology Dialysis, IV Therapy, Chemo & Radiation	Deductible, then 90%	Deductible, then 70%
Emergency Room	Deductible, then 90%	Deductible, then 70%
Preventive Care		
Annual Physical, Well Man/Woman Visit, Well Child Care	100% - Deductible Waived	Deductible, then 70%

PRESCRIPTION DRUG BENEFITS

Generic, Preferred, Non-preferred Therapeutic Rx	Deductible, then \$10 / \$35 / \$60 Deductible Waived - Copay Applies
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BI-WEEKLY BENEFIT COST

	Employee Bi-Weekly Cost	City Pays Bi-Weekly	Monthly Premium
Employee Only	\$49.79	\$324.91	\$811.85
Employee + Spouse	\$85.78	\$697.32	\$1,696.73
Employee + Child(ren)	\$78.82	\$618.11	\$1,510.02
Family	\$112.10	\$996.99	\$2,403.03

*Above rates do not include wellness credits, tobacco or spousal surcharges (incurred when a spouse waives coverage available through their employer)

Surcharges

(Add applicable charges to the above payroll deductions)

Employee Tobacco User	\$50 Bi-Weekly
Spouse Tobacco User	\$50 Bi-Weekly
Dependent Tobacco User	\$50 Bi-Weekly
Spousal Surcharge	\$50 Bi-Weekly

Note: Plan Summaries are solely for the purpose of benefits illustration and in no way govern the payment of benefits. Please refer to the Summary Plan Description for detailed information and Pre-Certification requirements.

The family deductible can be met by either one or multiple family members. The family deductible must be met in its entirety prior to coinsurance applying toward any member's OOP Max. The only time an individual deductible would apply is if employee only coverage was selected.

Health Plan Summary – Embedded \$2,800/\$5,200 HSA

MEDICAL PLAN: Embedded \$2,800 / \$5,200 HSA		
Benefit	In-Network	Out-of-Network
HSA		
City of Roswell's HSA Contribution	\$1,500 EE + Dependent(s)	
Plan Year Deductible		
Single	\$2,800	\$4,000
Family	\$5,200	\$8,000
Out-of-Pocket Maximum		
Single	\$3,600	\$8,000
Family	\$7,200	\$16,000
Office Visit		
Primary Care Physician	Deductible, then 90%	Deductible, then 70%
Specialist	Deductible, then 90%	Deductible, then 70%
Inpatient Services		
Facility Room & Board	Deductible, then 90%	Deductible, then 70%
Physician Visits & Consultations	Deductible, then 90%	Deductible, then 70%
Outpatient Services		
Outpatient Surgery & Diagnostic Lab, X-ray, Pathology Dialysis, IV Therapy, Chemo & Radiation	Deductible, then 90%	Deductible, then 70%
Emergency Room	Deductible, then 90%	Deductible, then 70%
Preventive Care		
Annual Physical, Well Man/Woman Visit, Well Child Care	100% - Deductible Waived	Deductible, then 70%

PRESCRIPTION DRUG BENEFITS

Generic, Preferred, Non-preferred Therapeutic Rx	Deductible, then \$10 / \$35 / \$60 Deductible Waived - Copay Applies
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BI-WEEKLY BENEFIT COST

	Employee Bi-Weekly Cost	City Pays Bi-Weekly	Monthly Premium
Employee Only	N/A	N/A	N/A
Employee + Spouse	\$71.88	\$691.65	\$1,654.31
Employee + Child(ren)	\$66.45	\$613.06	\$1,472.27
Family	\$92.41	\$988.96	\$2,342.95

*Above rates do not include wellness credits, tobacco or spousal surcharges (incurred when a spouse waives coverage available through their employer)

Surcharges

(Add applicable charges to the above payroll deductions)

Employee Tobacco User	\$50 Bi-Weekly
Spouse Tobacco User	\$50 Bi-Weekly
Dependent Tobacco User	\$50 Bi-Weekly
Spousal Surcharge	\$50 Bi-Weekly

Note: Plan Summaries are solely for the purpose of benefits illustration and in no way govern the payment of benefits. Please refer to the Summary Plan Description for detailed information and Pre-Certification requirements.

Each of your family members is responsible for their individual deductible. Once a member meets their individual deductible, coinsurance will apply toward that member's OOP Max. Once the family deductible is met, coinsurance will apply toward each member's OOP Max, even if each individual deductible is not satisfied.

Health Plan Summary –\$2,000/\$4,000 Value-Based HSA

MEDICAL PLAN: \$2,000/\$4,000 Value-Based HSA		
Benefit	In-Network	Out-of-Network
HSA		
City of Roswell's HSA Contribution	\$1,000 EE Only / \$2,000 EE + Dependent(s)	
Plan Year Deductible		
Single	\$2,000	\$4,000
Family	\$4,000	\$8,000
Out-of-Pocket Maximum		
Single	\$3,000	\$8,000
Family	\$6,000	\$16,000
Office Visit		
Primary Care Physician	Deductible, then 90%	Deductible, then 70%
Specialist	Deductible, then 90%	Deductible, then 70%
Inpatient Services		
Facility Room & Board	Deductible, then 90%	Deductible, then 70%
Physician Visits & Consultations	Deductible, then 90%	Deductible, then 70%
Outpatient Services		
Outpatient Surgery & Diagnostic Lab, X-ray, Pathology Dialysis, IV Therapy, Chemo & Radiation	Deductible, then 90%	Deductible, then 70%
Emergency Room	Deductible, then 90%	Deductible, then 70%
Preventive Care		
Annual Physical, Well Man/Woman Visit, Well Child Care	100% - Deductible Waived	Deductible, then 70%

PRESCRIPTION DRUG BENEFITS

Generic, Preferred, Non-preferred Therapeutic Rx	Deductible, then \$10 / \$35 / \$60 Deductible Waived - Copay Applies
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BI-WEEKLY BENEFIT COST

	Employee Bi-Weekly Cost	City Pays Bi-Weekly	Monthly Premium
Employee Only	\$40.34	\$293.14	\$722.54
Employee + Spouse	\$66.32	\$630.64	\$1,510.08
Employee + Child(ren)	\$60.94	\$559.33	\$1,343.91
Family	\$86.66	\$900.43	\$2,138.69

*Above rates do not include wellness credits, tobacco or spousal surcharges (incurred when a spouse waives coverage available through their employer)

Surcharges

(Add applicable charges to the above payroll deductions)

Employee Tobacco User	\$50 Bi-Weekly
Spouse Tobacco User	\$50 Bi-Weekly
Dependent Tobacco User	\$50 Bi-Weekly
Spousal Surcharge	\$50 Bi-Weekly

Note: Plan Summaries are solely for the purpose of benefits illustration and in no way govern the payment of benefits. Please refer to the Summary Plan Description for detailed information and Pre-Certification requirements.

The family deductible can be met by either one or multiple family members. The family deductible must be met in its entirety prior to coinsurance applying toward any member's OOP Max. The only time an individual deductible would apply is if employee only coverage was selected.

Spending Accounts

Healthcare Flexible Spending Account (FSA) – managed by HealthEquity

If you are enrolled in the PPO Plan through the City or are enrolled in a plan outside of the City and do not qualify for a Health Savings Account (HSA), you may elect to enroll in a Healthcare FSA. The Healthcare FSA offers you tax savings on qualified medical, dental and vision expenses. Once you determine your deduction amount, money is set aside from your paycheck prior to taxes being taken out.

Please note that HealthCare FSAs do have a ‘use it or lose it’ rule, so any unused funds will be forfeited at the end of the Plan Year.

Note: Debit cards **ARE** provided.

- The IRS contribution limit for 2022 (2023 not yet available) is **\$2,850**.

Dependent Care Flexible Spending Account – managed by HealthEquity

If you have dependent child(ren), then you may opt to have a Dependent Care FSA to help pay for daycare expenses and/or afterschool care. You decide the amount of money you would like to set aside in the account for the plan year, and this amount is then deducted from your paycheck in pre-tax dollars throughout the plan year.

Note: Debit cards are **NOT** provided.

- The IRS contribution limit for 2022 (2023 not yet available) is **\$2,500 if filing taxes individually** and **\$5,000 if filing jointly with your spouse**.

Limited Flexible Spending Account – managed by HealthEquity

A Limited FSA allows you to prepare for upcoming dental or vision expenses. Once you determine your deduction amount, money is set aside from your paycheck prior to taxes being taken out. You can then use those pre-tax funds for eligible dental or vision expenses throughout the plan year.

Note: Debit cards **ARE** provided.

- The IRS contribution limit for 2022 (2023 not yet available) is **\$2,750**.

Health Reimbursement Account (HRA) – managed by HealthEquity

If you are enrolled in one of the HDHP options through the City, but do not qualify for an HSA, you are eligible to participate in an HRA. Reasons you may not be deemed eligible for an HSA could be because you are enrolled in a medical plan outside of the City or because you are claimed as a dependent on someone else’s tax return.

An HRA reimburses you tax-free for out-of-pocket medical expenses using funds contributed by the City on the same schedule as the HSA. Participants may not make contributions to this account. Because an HRA is employer-funded, the City retains ownership of the funds set aside for an HRA.

Spending Accounts Continued

Health Savings Account (HSA) – managed by HealthEquity or Optum Bank

If you are enrolled in one of the HDHP options through the City of Roswell, you are eligible for an HSA – an account made with tax-deferred contributions by both you and the City to help offset qualified medical expenses.

If you are covered under any other medical plan (ex. Medicare/Medicaid, Military Coverage, Coverage through a Spouse’s Employer unless it is an HDHP), you may not enroll in an HSA– Please refer to the Health Reimbursement Account info on the previous page.

Note: You must notify HR at the time of enrollment if you do not qualify for an HSA.

The funds in your HSA rollover from year-to-year, meaning any unused funds may be saved for future healthcare expenses without penalty.

The City will contribute the following for the 2022-2023 plan year:

- **\$2,000/\$4,000 HSA Plan and \$2,800/\$5,200 HSA Plan (EE + Dependent(s) Contribution Only)**
 - \$750 EE Only; \$1,500 EE + Dependent(s)
- **\$2,000/\$4,000 Value-Based HSA Plan**
 - \$1,000 EE Only; \$2,000 EE + Dependent(s)

The IRS contribution limit (employer + employee) for 2023 are as follows:

- \$3,850 EE Only; \$7,750 Family
- \$1,000 additional catch-up contribution can be made by account holders age 55 or older

Note: City contributions are prorated in full month increments when less than a plan year.

TAX FREE



WATCH IT GROW

EASY TO USE



ALWAYS YOURS

USE IT ANYTIME

(FOR ANY QUALIFIED HEALTHCARE EXPENSE)



SAVE FOR RETIREMENT

(CAN WITHDRAW AT 65 FOR ANY REASON)

Employee Wellness

City of Roswell Employee (CORE) Wellness Center

Full-time employees are eligible to visit the **CORE Wellness Center** for a variety of needs. This convenient, on-site Wellness Center is close to work and staffed by a Family Nurse Practitioner and Medical Assistant.

Services!

Acute Care: \$25

Cold/Flu
Conjunctivitis
Sore and Strep Throat
and More!

Preventive Care: \$0

Screenings
Vaccinations
Physicals
Wellness Coaching

Disease Management: \$0 or \$25

Allergies
Diabetes
Emphysema
and More!

Location and Hours:

The CORE Wellness Center is located at 250 Oak Street in Roswell inside of the Waller Park Recreation Center.

Hours are as follows with the last appointment to be scheduled 1 hour before closing:

Monday: 8:30 am - 2:30 pm

Tuesday and Thursday: 8:30 am - 3:30 pm

CORE Wellness Center will be closed on City observed Holidays.

How Can I Schedule an Appointment?

Appointments can be scheduled by calling 770-817-6070

Employee Wellness Program

If you are enrolled in the City's Health Plan, you can reduce the cost of your coverage by \$40 each pay period by participating in the Employee Wellness Program! To receive the credit, you must have a Biometric Screening performed and meet with our Nurse Practitioner at the CORE Wellness Center in intervals to be determined by the results of your biometric screening.

The City's Employee Wellness Program promotes and supports the health, safety and well-being of our staff by offering in-house programs and classes. Some of the activities offered include group walking at City Hall, Yoga, Circuit Training and Cardio-Fusion. We also offer SmartDollar, a great budgeting tool, lunch and learn opportunities, road race competition reimbursement and fitness room utilization at Roswell Area Park.

Note: For more information, visit the City's Intranet or contact Human Resources.



Dental And Vision Plan Summaries

Dental and Vision Summaries

Your Voluntary Dental Plan through Unum offers you access to a wide array of dental services with total benefits up to \$2,000 per covered person, per plan year. Preventive services such as annual cleanings and x-rays are covered at 100%, while other services, classified as either basic or major are covered with co-insurance after the deductible has been met.

The City of Roswell offers a Voluntary Vision benefit through Unum, utilizing the FirstLook Network. The plan provides access to a nationwide network of optometrists and ophthalmologists as well as retail chain providers.



DENTAL – DenteMax Plus Network	Core Plan	Buy-up Plan
Annual Deductible		
Individual / Family	\$50 / \$150	\$50 / \$150
Annual Benefit Maximum	\$2,000	\$2,000
Preventive Services	100%	100%
Basic Services	90%	90%
Major Services	50%	50%
Orthodontia (Child Only)	50%	50%
Orthodontia Lifetime Max	\$1,500	\$1,500
Out-of-Network	Negotiated Fee	90 th UCR
VISION – FirstLook Network	In-Network	Out-of-Network
Frequencies	12 / 12 / 24	
Routine Eye Exam	Covered in Full	Up to \$45
Frames	\$130 Allowance	Up to \$70
Lenses		
Single	\$25 Copay	Up to \$30
Bifocal	\$25 Copay	Up to \$50
Trifocal	\$25 Copay	Up to \$65
Lenticular	\$25 Copay	Up to \$100
Contact Lenses in Lieu of Frames		
Contact Exam	\$40 Copay	Up to \$48
Elective Contacts	\$130 Allowance	Up to \$105
Medically Necessary Contacts	Covered in Full	Up to \$210

Dental and Vision Rates

DENTAL BI-WEEKLY BENEFIT COST		
	Core Plan	Buy-up Plan
Employee Only	\$0.00	\$4.79
Employee + Spouse	\$11.96	\$19.15
Employee + Child(ren)	\$12.53	\$19.13
Employee + Family	\$23.92	\$33.48

VISION SEMI-MONTHLY BENEFIT COST	
Employee Only	\$3.08
Employee + Spouse	\$6.18
Employee + Child(ren)	\$5.23
Employee + Family	\$8.62



Note: Plan summaries are solely for the purpose of benefits illustration and in no way govern the payment of benefits. Please refer to the Summary Plan Description for detailed information.

Life Insurance

Basic Term Life /Accidental Death and Dismemberment (AD&D)

We encourage you to use the basic life insurance amount you automatically receive from the City of Roswell as a starting point to build a life insurance benefit that will meet the financial needs of your family in the event of your death. The City of Roswell provides employee Life and AD&D as part of your basic benefits at no cost to you. Enrollment is automatic upon satisfaction of your benefit eligibility period.

This provision covers your loved ones with a death benefit of 3x your annual salary, rounded to the next higher \$1,000, up to a max of \$450,000. Spouses are covered with a death benefit of \$5,000 and \$2,500 for child(ren). You must elect Basic Family Life in SmartBen when enrolling in order to have this coverage.

Voluntary Term Life Insurance

You may also choose to purchase Voluntary Term Life Insurance in addition to the employer-paid Basic Term Life. You pay the total cost of this benefit through convenient payroll deductions. You may purchase coverage for yourself and your dependents as listed below:

Employee: Increments of \$50,000 to max of the lesser of \$500,000 or 5 times your annual salary

Spouse: Increments of \$25,000 to max of \$250,000 - cannot exceed 100% of employee's life amount

Child: \$6,000 or 10,000 - eligible from ages 14 days to 19 years or 26 years (if a full-time student)

Employees with existing coverage can select one increment of \$50,000, up to \$200,000, not to exceed 5 times your annual salary without medical questions. Existing spouse coverage can select one increment of \$25,000, up to \$50,000, not to exceed \$50,000, without medical questions. Please refer to the Summary Plan Description for additional details.

Many financial experts recommend you have at least five to eight times your annual household income in life insurance. To calculate the level sufficient to cover your needs, you should consider your current income and the cost for maintaining your family's standard of living.

SEMI-MONTHLY BENEFIT COST		
Ages	Non-Tobacco	Tobacco
0-24	\$0.025	\$0.035
25-29	\$0.030	\$0.035
30-34	\$0.040	\$0.046
35-39	\$0.045	\$0.052
40-44	\$0.074	\$0.085
45-49	\$0.138	\$0.158
50-54	\$0.215	\$0.248
55-59	\$0.353	\$0.405
60-64	\$0.504	\$0.580
65-69	\$0.870	\$1.000
70-74	\$1.300	\$1.495
75+	\$2.399	\$2.760
Child Dependent Life		
\$6,000 Option		\$0.33
\$10,000 Option		\$0.54

Per \$1,000



Employee rates are based on employee's age and coverage amount. Spouse rates are based on spouse's age and coverage amount.

Disability



A disabling injury or illness that keeps you out of work could have a devastating impact on your income, jeopardizing your ability to cover normal household expenses. With the right disability insurance, your income is protected. The City of Roswell provides disability insurance benefits through Unum for eligible employees to supplement their income if they require time away from work due to a non-occupational injury, illness or maternity leave. The City’s Short-Term and Long-Term Disability plan is provided at no cost to you.

Short-Term Disability

Short-Term Disability Insurance replaces a portion of your income if an injury or illness forces you out of work for an extended period of time. The City provides this benefit at no cost to you, and enrollment is automatic once you become eligible.

SHORT-TERM DISABILITY			
Classification	Weekly Benefit Percentage	Benefit Waiting Period	Duration Period
Full-time Employment (40 hours weekly)	Days 30-180: 66 2/3% of pre-disability earnings to \$1,500	29 days for accident 29 days for sickness	180 Days

Long-Term Disability

The City also provides Long-Term Disability Insurance to protect your finances when your disability continues beyond the period covered by the Short-Term Disability Plan. This benefit is also provided at no cost to you, and enrollment is automatic once you become eligible.

LONG-TERM DISABILITY				
Classification	Monthly Benefit Percentage	Monthly Benefit Maximum	Benefit Waiting Period	Duration Period
Full-time Employment (40 hrs. weekly)	66 2/3% of pre-disability earnings	Up to \$7,500	180 Days	SSNRA

Supplemental Benefits

Accident Insurance

Why is this Coverage Valuable?

- Pays Lump-sum Benefits in cash to help pay for treatment related to a covered accident
- Guaranteed Coverage with no medical questions
- Portable Coverage – take this benefit with you if you leave

What's Included?

Be Well Benefit:

- **\$50** paid to each family member who is enrolled and gets an annual wellness test, such as: Sports Physicals, Well-child Visits, Dental/Vision Exams, Cancer Screenings, Pap Smears, Colonoscopies, Immunizations, Mammograms, and more

Cash Benefits Paid for:

- Broken Bones, Fractures, Dislocations, Severe Burns, Concussions, X-rays, Ambulatory Services, ER Treatment, Hospital Admission, Surgeries, Physical Therapy, and more

Who Can Get Coverage?

You	Only if actively at work
Your Legally Married Spouse	Must purchase coverage for yourself
Your Children	From birth until 26 th birthday

Critical Illness Insurance

Why is this Coverage Valuable?

- Pays Lump-sum Benefits in cash to help protect your finances from life changing illnesses
- Benefits will be paid upon diagnosis for each covered illness
- Portable Coverage – take this benefit with you if you leave

What's Included?

Be Well Benefit: following to be paid to each family member who is enrolled and gets an annual wellness test:

\$10k EE / \$5k SP Coverage	\$50
\$20k EE / \$10k SP Coverage	\$75
\$30k EE / \$15k SP Coverage	\$100

Cash Benefits Paid for:

- Heart Attack, Stroke, End-stage Kidney Failure, Cancer Conditions, Progressive Diseases like Dementia, and more

Who Can Get Coverage?

You	Choose \$10,000, \$20,000 or \$30,000 in coverage
Your Legally Married Spouse	50% of your coverage amount
Your Children	Children automatically covered at 50%

Identity Theft and Legal Protection

Identity Theft and Legal Shield are an ongoing part of many people's everyday lives – For this reason, the City gives you access to Identity Theft and Legal Protection through IDShield and LegalShield.

What Protection Does IDShield Provide?

- *Name, SSN, Birthdate, Email and Phone Number Monitoring*
- *Credit Card and Bank Account Monitoring*
- *24/7/365 Live Support for Covered Emergencies*
- *Complete Recovery Services w/ \$5 million Service Guarantee*

What Protection Does LegalShield Provide:

- *Will and Healthcare Power of Attorney Preparation*
- *Personal Legal Advice on Unlimited Issues*
- *IRS Audit Assistance*
- *Trial Defense When Involved in a Civil Action Suit*

Note: Please refer to SmartBen for the associated rates of the above Supplemental Benefit Offerings.

Value-Add Benefits

Employee Assistance Program (EAP)

To help maintain a healthy workforce and build a strong community for you and your family, the City of Roswell provides a confidential EAP through FEI Behavioral Health 24 hours a day, 7 days a week at no cost to you!

What Can EAP Help Me With?

- Phone or Live Counseling Sessions (6 free per year)
- Professional help with drug/alcohol dependence
- Grief counseling and Financial Services
- Assistance in finding child/elder care

Regenexx and Livongo



Rethink Surgery. Try Regenexx.

Regenexx procedures are a covered benefit under the City's Health Plans, providing you access to a network of physicians offering an alternative solution to Orthopedic Surgeries using your own body's natural healing agents.

Examples of Conditions Treated

- Spine – Ruptured or Torn Discs, Back and Nerve Pain
- Shoulder – Arthritis, Rotator Cuff and Labral Tears
- Hand/Wrist/Elbow – Arthritis, ACL Tears, Tennis Elbow, Carpal Tunnel, and more

With a 70% success rate with no follow up Orthopedic Surgery, Regenexx might be the treatment plan for you!

Call Regenexx at 770.824.1511 or Visit regenexxbenefits.com/roswellgov



Stay on Top of Your Health with Livongo.

Create a custom plan that fits your lifestyle with a connected device, personalized guidance and expert health coaching and support at **NO COST** to you with coverage through the City's Health Plans.

Examples of Conditions Treated

- Pre-Diabetes
- Diabetes
- Hypertension

Get Started and Register Today!

Call 800.945.4355 with code: HEALTHEZ or Visit be.livongo.com/HEALTHEZ/register

Travel Assistance Program

The City provides to you and your covered dependents a worldwide Travel Assistance Program, offering you 24/7 service when traveling 100 miles or more from home.

What Can Travel Assistance Help Me With?

- Hospital Admission Assistance
- Emergency Medical Evacuation
- Prescription Replacement Assistance
- Emergency Message Services
- Passport Replacement Assistance
- Legal and Interpreter Referrals

Contacts

CLIENT ADVOCATE | ONEDIGITAL
CAROLE FORLER: 404.846.3177
OR 800.304.6157
CFORLER@ONEDIGITAL.COM

MEDICAL | HEALTHEZ
MEMBER SERVICES: 855.520.4324
[HEALTHEZ MEMBER PORTAL](#)

PHARMACY | MAXORPLUS
CUSTOMER SERVICE: 800.687.8629
[MAXORPLUS MEMBER PORTAL](#)

HSA, HRA & FSA | HEALTHEQUITY
MEMBER SERVICES: 866.346.5800
[HEALTHEQUITY MEMBER PORTAL](#)

DENTAL & VISION | UNUM
MEMBER SERVICES: 866.679.3054
[DENTAL MEMBER PORTAL](#)
[VISION MEMBER PORTAL](#)

LIFE & DISABILITY | UNUM
MEMBER SERVICES: 866.679.3054
[UNUM MEMBER PORTAL](#)

ACCIDENT & CRITICAL ILLNESS | UNUM
MEMBER SERVICES: 800.635.5597
[UNUM WEB SITE](#)

LEGALSHIELD & IDSHIELD | BETH FINCHER
CONTACT: 770.853.2925
EHFINCER@BELLSOUTH.NET

EAP | FEI BEHAVIORAL HEALTH
MEMBER SERVICES: 800.824.4372
[EAP MEMBER PORTAL](#)
USERNAME: roswell

TRAVEL ASSISTANCE | UNUM
MEMBER SERVICES: 800.872.1414
[TRAVEL ASSISTANCE WEB SITE](#)



For More Information and Copies of Summary Plan
Descriptions (SPDs)

Please Contact
City of Roswell
Human Resources

38 Hill Street | Roswell, GA 30075 | Office: 770-594-6440 |
<https://www.roswellatwork.com/benefits>