



Benefits Guide

2024 - 2025

WELCOME TO THE CITY OF UNION CITY’S 2024 BENEFITS GUIDE!

The most important asset of Union City 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 guide, you will find details of Union City’s medical, dental, vision, HSA, FSAs, supplemental benefits, life, disability, and total wellbeing benefits offerings.



What’s New

- ✓ Client Advocacy
- ✓ NEW Pharmacy Benefit Administrator
- ✓ Increase in the HDHP plan deductibles

What’s Great

- ✓ No change to employee rates!

Table of Contents

03	Enrollment, Eligibility & New Hire	08	Worksite Benefits & Telemedicine
04	Medical Plans	09	Legal Benefits & EAP
05	Dental & Vision Plans	10	Wellbeing Program
06	Health Savings Account (HSA) & Flexible Spending Accounts (FSAs)	11	Supplemental Benefits & Client Advocacy
07	Life & Disability Benefits	12	Contacts

Open Enrollment

Open enrollment is your opportunity to make changes to your benefits coverage, including selecting a new medical plan or adding a dependent. We encourage you to review your benefit elections each year to ensure they meet your healthcare needs. Consider exploring your options, verifying your healthcare providers are covered, examining your past benefits usage, attending company meetings, and making your selections before the last date of open enrollment.

Eligibility

All Union City employees working at least 30 hours per week are eligible for benefits. In addition to enrolling yourself, you may also enroll any eligible dependents in Union City's medical, dental, vision, life insurance worksite benefits, Employee Assistance Program (EAP), IDShield, and LegalShield benefit plans.

Eligible dependents include:

- **Spouse:** a person to whom you are legally married.
- **Child(ren):** your child or spouse's child by birth or legal adoption, if there is a court order or court-approved requirement, a grandchild in the court-ordered custody of you or your spouse, or a person in the guardianship of you or your spouse. Once your child turns 26, their coverage will be terminated unless they have a qualifying disability.

New Hire

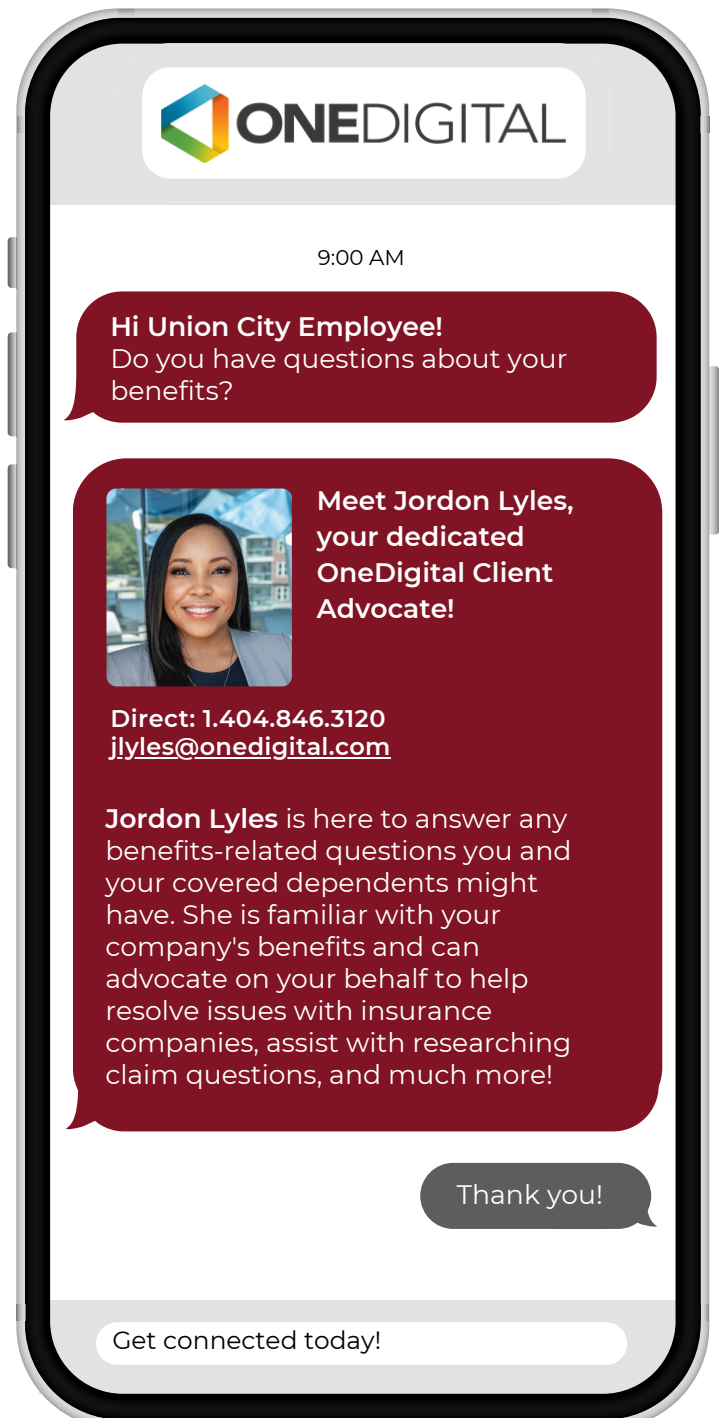
As a new team member, you have access to our comprehensive benefits package on the first of the month following 30 days of employment. New hires will elect benefits for the current year in which they are hired. We know how important it is for you to have the right benefits in place to support your health, wellbeing, and financial security. That's why we make it easy for you to enroll and get the coverage you need to thrive both in and outside of work. With our competitive benefits options, you can rest assured that you and your loved ones are in good hands.

Mid-Year Changes

Once open enrollment ends, the only time you are allowed to make changes to your benefits elections in the middle of the year is if you experience a qualified life event. Examples may include getting married or divorced, having a baby or adopting, or gaining or losing coverage. You must notify human resources within 30 days of the mid-year event to be eligible to change your elections.

**Your benefits will be active
starting September 1, 2024!**

Click To Enroll



YOUR CORE BENEFITS



Medical with Allied Benefit

Health insurance is a great way to manage your medical costs since it allows you to share the cost of eligible medical expenses with your insurance carrier. For the 2024 - 2025 plan year, Union City will offer three medical plans through Allied Benefits and utilize the Aetna network. Please refer to your plan documents for more information.

	Core Plan In-Network ONLY	Buy-Up Plan In-Network	HDHP with HSA Plan In-Network
Coinsurance (Member pays)	20%	0%	10%
Calendar Year Deductible			
Individual	\$2,000	\$1,000	\$3,200
Family	\$4,000	\$2,000	\$6,400
Out-of-Pocket Maximum (Deductible included)			
Individual	\$4,000	\$4,000	\$4,000
Family	\$8,000	\$8,000	\$8,000
Office Visit			
Primary	\$25 Copay	\$25 Copay	10% after Deductible
Specialist	\$35 Copay	\$50 Copay	10% after Deductible
Telemedicine (Teladoc)	\$0 Copay	\$0 Copay	\$0 Copay
Preventive	100% Covered	100% Covered	100% Covered
Inpatient Services	20% after Deductible	0% after Deductible	10% after Deductible
Outpatient Services	20% after Deductible	0% after Deductible	10% after Deductible
Emergency Room Services (Waived if admitted)	\$150 Copay	\$150 Copay	10% after Deductible
Urgent Care	\$75 Copay	\$75 Copay	10% after Deductible
Prescription Coverage (30-Day Supply)	Core Plan	Buy-Up Plan	HDHP with HSA Plan
Deductible	N/A	N/A	Subject to Medical Deductible
Tier 1	\$15 Copay	\$15 Copay	\$15 Copay after Deductible
Tier 2	\$40 Copay	\$40 Copay	\$40 Copay after Deductible
Tier 3	\$75 Copay	\$75 Copay	\$75 Copay after Deductible
Tier 4	\$225 Copay	\$225 Copay	\$225 Copay after Deductible
Mail Order Coverage (90-Day Supply)	Core Plan	Buy-Up Plan	HDHP with HSA Plan
Deductible	N/A	N/A	Subject to Medical Deductible
Tier 1	\$45 Copay	\$45 Copay	\$45 Copay after Deductible
Tier 2	\$120 Copay	\$120 Copay	\$120 Copay after Deductible
Tier 3	\$225 Copay	\$225 Copay	\$225 Copay after Deductible
Employee Rates (Per Pay Period)	Core Plan	Buy-Up Plan	HDHP with HSA Plan
Employee Only	\$22.00	\$57.44	\$20.08
Employee + Spouse	\$92.69	\$210.20	\$42.43
Employee + Child(ren)	\$83.87	\$190.20	\$38.38
Family	\$128.44	\$295.96	\$62.74



SAVE ON PRESCRIPTIONS WITH MAXORPLUS

Did you know the cost of drugs can vary from pharmacy to pharmacy, even when using insurance?

MaxorPlus is here to help you find the lowest-cost prescription options! Get started today by visiting www.maxor.com or by downloading their free mobile app.



Video Spotlight:
Learn More
About HDHPs
& HSAs

[Click here](#) or
scan the QR
code to watch!





Dental with Cigna

For the 2024 - 2025 plan year, your dental coverage is provided by Cigna, giving you peace of mind that your smile is well taken care of. For more information, please refer to your plan documents.

	In-Network
Annual Deductible	
Individual	\$25
Family	\$75
Coinsurance (Member Pays)	
Preventive	0%
Basic Services (Endodontic, Perio Scaling)	20%
Major Services (Bridges, Crowns, Dentures)	50%
Orthodontia (Child only*)	50%
Orthodontia Lifetime Maximum	\$1,000 (Per Child)
Annual Benefit Maximum	\$1,000 (Per Person)
Employee Rates (Per Pay Period)	
Employee Only	\$2.50
Employee + Spouse	\$11.04
Employee + Child(ren)	\$11.04
Family	\$22.35

*Up to Age 19



Vision with Cigna

Your vision coverage is offered through Cigna and will be in the EyeMed network for the 2024 - 2025 plan year. Please review your plan summary or policy for coverage information and full plan details.

	Basic Plan In-Network
Eye Exam	\$10 Copay
Lenses	
Single	100% Covered
Bifocal	100% Covered
Lenticular	100% Covered
Trifocal	100% Covered
Frames	\$130 Allowance, then 20% off Balance
Contacts	
Elective	\$130 Allowance
Medically Necessary	100% Covered
Frequency of Services	
Exam/Lenses or Contacts/Frames	12/12/24 Months
Employee Rates (Per Pay Period)	
Employee Only	\$2.95
Employee + Spouse	\$5.89
Employee + Child(ren)	\$5.95
Family	\$9.49



Where To Receive Care

TELEMEDICINE \$

Access telemedicine services through Teladoc to treat minor medical conditions. Connect with a board-certified doctor via video or phone wherever or whenever is convenient to you.

- Colds
- Flu
- Rashes
- Fever
- Sore throats

PRIMARY CARE \$

For most non-emergency illnesses or injuries, the best choice for medical care may be a visit to your primary care physician. Your regular doctor knows you best, has your medical history, and has the expertise to diagnose and treat most conditions.

- Immunizations
- Routine check-ups
- General health issues
- Screenings

URGENT CARE \$\$

Urgent care centers handle nonemergency conditions that require immediate attention—those for which delaying treatment could cause serious problems or discomfort. Urgent care visits are less expensive than ER visits but are typically more expensive than a visit to your primary care doctor.

- Minor burns
- Minor injuries
- Sprains and strains
- Stitches

EMERGENCY ROOM \$\$\$

A visit to the ER is the most expensive type of outpatient care and should only occur if there is a true emergency, or a life-threatening illness, or a debilitating injury. Examples of conditions that should be addressed in the ER include, but aren't limited to:

- Chest pain
- Shortness of breath
- Uncontrollable bleeding
- Poisoning or suspected poisoning

NAVIGATE YOUR FINANCIAL HEALTH

Health Savings Account (HSA) with Medcom

A Health Savings Account (HSA) is a tax-advantaged account that belongs to you and is paired with a High Deductible Health Plan, HDHP with HSA medical plan. This account can help pay for eligible medical, vision, and dental expenses (deductibles, copays, prescriptions, etc.).

2024 HSA Contribution Maximums*

Individual	\$4,150
Family	\$8,300

If you are age 55 or older, you can contribute an extra \$1,000 each year through the HSA Catch-Up Contribution.

2024 Employer HSA Contribution Maximums

Employee Only	\$500
Employee + Spouse	\$1,000
Employee + Child(ren)	\$1,000
Family	\$1,500

**Please Note: If you enroll in Medicare at age 65, you can no longer contribute to your HSA. However, you will still have access to your remaining HSA funds. Anything you do not spend will continue to grow tax-free and roll over year to year.*

Flexible Spending Accounts (FSAs) with Medcom

Flexible Spending Accounts (FSAs) are funded with pre-tax dollars exempt from federal, state, and Social Security taxes. As a result, you can reduce your taxable income and have more money in your pocket!

2024 FSA Contribution Maximums

Health Care FSA	\$3,200
Limited Purpose FSA	\$3,200
Dependent Care FSA	\$5,000

Different Types of FSAs

HEALTH CARE FSA: \$3,200

A Health Care FSA allows you to receive certain tax exemptions on out-of-pocket medical expenses such as deductibles, copayments, crutches, and menstrual products. Please note that if you are enrolled in the HSA, you cannot participate in this plan.

If you do not use all of your funds before the grace period deadline, September 30, 2025, to submit your claims, you can only rollover up to \$640 and your remaining balance will be forfeited.

DEPENDENT CARE FSA: \$5,000

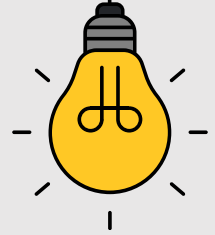
A Dependent Care FSA allows you to save money through tax exemptions on various expenses, including child and adult daycare. You can even use it to fund preschool and day camp.

LIMITED PURPOSE FSA: \$3,200

If you are enrolled in the HDHP medical plan with HSA, the Limited Purpose FSA could benefit you financially! Individuals who elect this account can use their pre-tax payroll deductions to pay for qualifying dental and vision expenses; however, this plan does not allow you to receive tax savings on medical costs.

Tax-free payroll contributions can be used for qualified expense from September 1, 2024 – August 31, 2025.

DID YOU KNOW?



A Health Savings Account has various benefits, such as:

- **Triple Tax Advantage:** HSAs offer tax-free contributions, tax-free growth, and tax-free withdrawals for qualified medical expenses. It's like having a golden key to financial health.
- **Long-Term Savings:** Unlike an FSA, your HSA funds roll over year after year, allowing you to grow your pre-tax savings!
- **Spending Options:** Use your HSA account to fund doctor visits, prescriptions, and even acupuncture sessions.



Term Life and AD&D with Unum

Basic Life and Accidental Death and Dismemberment insurance will provide financial support in the untimely passing of a covered participant or if a participant is affected by a debilitating injury. 100% employer-paid.

BENEFIT AMOUNTS

- Employee Basic Life: 2x Annual earnings, up to \$200,000.
- Employee AD&D: Basic life amount + \$75,000, up to \$275,000
- Spouse Basic Life: \$20,000.
- Child Basic Life: \$10,000. Must be 6 months and over.

Please be advised that at age 65, your coverage will be reduced to 35%. At age 70, your coverage will be reduced to 50%.



Voluntary Life* with Unum

Union City gives you the opportunity to purchase Voluntary Life and AD&D for yourself and your eligible dependents. This benefit can provide support if a member is affected by a debilitating injury or has passed away.

EMPLOYEE COVERAGE

5x annual earnings up to a maximum of \$500,000.

GUARANTEED ISSUE

\$150,000

SPOUSAL COVERAGE

100% of employee amount up to \$500,000.

GUARANTEED ISSUE

\$25,000

DEPENDENT COVERAGE*

100% of employee amount up to \$10,000.

GUARANTEED ISSUE

Up to \$10,000

Please be advised that at age 65, your coverage will be reduced to 35%. At age 70, your coverage will be reduced to 50%.

**Must be 6 months and over.*



Disability with Unum

Life is full of surprises, so why not be prepared for the unpleasant ones that come your way? Disability benefits can be a source of income if you become disabled from a non-work-related injury or sickness. 100% employer-paid.



SHORT TERM DISABILITY

Weekly Benefit Percentage	60%
Maximum Weekly Benefit	\$2,000
Elimination Period	30 Days
Maximum Period of Payment	9 Weeks



LONG TERM DISABILITY

Monthly Benefit Percentage	60%
Maximum Monthly Benefit	\$6,000
Elimination Period	90 Days
Maximum Period of Payment	SSNRA

**If your spouse is also a benefits-eligible employee at Union City, then you may not be eligible to purchase spousal coverage for voluntary life benefits. If both spouses are employed at Union City, only one spouse can elect coverage for their child(ren). Please refer to the plan documents for more details.*



Worksite Benefits with Aflac

Worksite benefits can offer financial protection beyond traditional health insurance coverage since they provide cash payments to members affected by covered conditions. Don't let unexpected medical expenses catch you off-guard. Explore the value of worksite benefits below!

CRITICAL ILLNESS INSURANCE*

If you are diagnosed with a critical illness covered under Aflac's policy, you will receive a lump sum payment at the time of the diagnosis. You can spend the benefit however you like. Many people affected by critical illnesses have found this payment helpful when covering routine living costs and out-of-pocket expenses that health insurance does not cover. If an employee is enrolled in this benefit, their child(ren) can receive it at no cost.

Employees and their spouses who are enrolled in this benefit can receive an annual \$50 wellness benefit for completing an eligible preventive care exam. You must submit your wellness claim to Aflac to receive the benefit.

ACCIDENT INSURANCE*

Accident insurance provides members with a cash benefit if they become injured by an off-the-job accident. The money from this benefit can be spent on expenses associated with their injury and can help protect hard-earned savings. Refer to the plan summaries for more details.

Enrollees can receive an annual \$60 wellness benefit for completing an eligible preventive care exam. You must submit your wellness claim to Aflac to receive the benefit.

HOSPITAL INDEMNITY INSURANCE

Hospital indemnity insurance is here to help you with unexpected costs from a hospital confinement. The payment from this benefit is made directly to you and can be used however you choose; however, many have used them to pay for out-of-pocket healthcare costs or other household expenses that can pile up during a hospital stay.

**If your spouse is also a benefits-eligible employee at Union City, then you may not be eligible to purchase spousal coverage for critical illness and accident benefits. If both spouses are employed at Union City, only one spouse can elect critical illness and accident coverage for their child(ren). Please refer to the plan documents for more details.*



Telemedicine with Teladoc

Instead of spending your day and dollars at an urgent care facility, connect with a U.S. board-certified doctor over the phone or via video chat to receive cost-effective care 24/7/365. Telemedicine doctors can diagnose, treat, and write prescriptions for nearly any non-emergency medical condition. This benefit is **free of charge** to medical plan enrollees. Call **1.800.Teladoc** any time to get the help you deserve.

GET CONNECTED WITH A PROVIDER!

Go online or download the app to start receiving care from the comfort of your home!



Video Spotlight:
The Benefits of
Telemedicine

[Click here](#) or scan
the QR code to watch!





Benefits with LegalShield

Gain peace of mind with LegalShield's comprehensive legal advice and identity theft protection. Enjoy access to legal experts and identity theft restoration services for added security.

LEGAL SERVICES

Legal services through LegalShield give you access to a network of local attorneys that can assist you with your legal needs. These attorneys have expertise in various topics such as family law, home-buying, identity theft, etc.

Visit www.legalshield.com/info/cityofunioncity to view coverage details, enroll, utilize tools to assess legal needs, and search for in-network attorneys in your area.

IDENTITY THEFT PROTECTION

Did you know that every two seconds someone's identity is stolen? Keep your personal information safe with identity theft protection through LegalShield. This benefit can help shield your financial and personal information from thieves and hackers by monitoring thousands of databases for unauthorized personal information usage. Members also have access to prevention tips and can receive help from financial counselors if they become victims.

Visit www.legalshield.com/info/cityofunioncity to view coverage details, enroll, utilize tools to keep your identity safe.



Employee Assistance Program (EAP) with Espyr

Are personal problems affecting your productivity at work and hindering your happiness at home? You're not alone. Espyr's Employee Assistance Program is here to help you overcome whatever issues you may face and allow you to thrive in any situation that comes your way! The program gives you and your covered dependents **24/7 access to free, confidential counseling** through Espyr.

Counselors at Espyr are here for you when you need to discuss:

- **Family:** Divorce, elder care, and returning to work post-partum
- **Work:** Job relocation, building relationships, and navigating through reorganization
- **Money:** Budgeting, financial guidance, retirement planning, buying or selling a home, and tax issues
- **Legal Services:** Issues relating to civil, personal, or family law, financial matters, and real estate planning
- **Identity Theft Recovery:** Prevention tips and help from financial counselors if you become a victim
- **Health:** Anxiety, depression, getting better sleep, and kicking a bad habit like smoking
- **Everyday Life:** Moving or adjusting to a new community, grieving, military family matters, and training a new pet



**Video Spotlight:
When To Use
YourEAP**

Click here or scan the
QR code to watch!



MEND YOUR MIND!

Download the app to start taking advantage of your employee assistance program!



Password: employee

ACHIEVE TOTAL WELLBEING



Wellness Program with Corporate Health Partners

At Union City, we strive to help our employees achieve their health and wellbeing goals that **allows their minds, bodies, and spirits to thrive**. Luckily, employees have access to a well rounded wellness programs that can encourage them to live their healthiest and happiest lives year round!

Earn Points, Get Rewarded:

- **Activities & Challenges:** Participate in health challenges, attend educational sessions, and complete online wellness programs to earn points.
- **Preventative Care:** Get rewarded for completing preventive exams like vision checks, dental cleanings, and screenings for various health conditions.
- **Healthy Habits:** Track your food intake or exercise routine to earn points.
- **Community & Fitness:** Participate in community wellness activities, walks, or races.

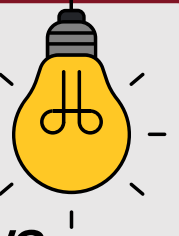
Health Coaching & Support:

- **Personalized Guidance:** Receive one-on-one coaching sessions to understand your health risks, set goals, and make positive changes.
- **Flexible Scheduling:** Coaching sessions are convenient and tailored to your work schedule.
- **Confidentiality:** All coaching sessions are private and confidential.

Incentives & Benefits:

- **Reduced Premiums:** Earn a lower premium by completing program phases. To keep the reduced premium benefit for the next program year, complete specific phases in both the current and upcoming program year.
- **Wellness Days Off:** Earn paid time off for reaching activity point goals.
- **Bonus Rewards:** Be among the first three participants to reach the highest activity points and win gift cards.

If you feel you are unable to complete any portion of the program steps, you may be eligible for a reasonable alternative standard. To request a reasonable alternative standard, please contact your Corporate Health Partners Program Manager.



DID YOU KNOW?

Maintaining your health is not just about avoiding illness; it's about enhancing your overall wellbeing and quality of life.

Here are some compelling reasons why prioritizing your health matters:

- Natural mood booster
- Physical fitness
Promotes a longer life
- Better sleep
- Can prevent or delay
Chronic illnesses
Associated with aging
- Improves your overall health
- Enhances your self-image

GET STARTED TODAY

Log in to your Union City's wellness portal by visiting MyWellSite.com/chp/COUC.

Here, you can find information on upcoming challenges and competitions, health assessments, health screenings, how to connect with your personal health coach, and much more!

Already Have an Account?

Click the "Login" button on the home page. If you cannot remember your login information, click "Forgot Username or Password" once the login screen appears.

Need to Create an Account?

Click on the "Register" button on the homepage. Then, look up your account by entering the following:

- LAST NAME (DO NOT include suffixes, apostrophes, or spaces)
- DATE OF BIRTH (MM DD YYYY)
- User ID (4-digit birth year and the last 4 digits of your SSN, e.g., 19601234)



BOOST YOUR BENEFITS



Supplemental Benefits with Colonial and MassMutual

Employees and their dependents can enroll in supplemental benefits through Colonial and MassMutual, so you have extra protection when you need it most!

Voluntary Benefits with Colonial Life

- Group Accident Insurance - GI*
- Cancer Insurance
- Group Critical Illness Insurance - GI* up to \$20,000
- Dental Insurance
- Buy-Up Individual Disability Insurance - GI*
- Hospital Confinement Indemnity Insurance - GI*
- Universal Life Insurance
- Term Life Insurance - GI*

*GI - Guaranteed Issue, no health underwriting asked

The Perks of Benefits Through Colonial Life

- Benefits are paid directly to you, unless you specify otherwise
- You can continue coverage with no increase in premium when you retire or change jobs
- You're paid regardless of any other insurance you may have
- Coverage is available for your spouse and dependent children

QUESTIONS ABOUT COLONIAL LIFE AND MASSMUTUAL BENEFITS?



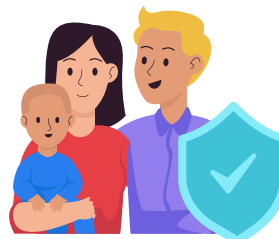
Contact:
Thomese Scales

Phone:
1.678.908.1414

Email:
tbaranco@financialguide.com

Group Whole Life Insurance with MassMutual


- Guaranteed level premiums
- Guaranteed cash value
- Guaranteed death benefit
- Easy to apply. No medical exam required, just answer a few simple questions to determine eligibility.
- Permanent and portable that will stay with you for your whole life (as long as premiums are paid).




CONTACT YOUR CLIENT ADVOCATE



JORDON LYLES

 1.404.846.3120

 jlyles@onedigital.com



Scan the QR code to add Jordan Lyles
to your phone's contacts!

DID YOU KNOW?



Understanding your employee benefits can **save you hundreds of dollars** each year. Reach out to your Client Advocate, Jordan Lyles, for expert guidance and support. She can help you maximize your savings and ensure you're getting the most out of your employee benefit package.

CONTACTS

Medical - Allied

Member Services: 1.800.288.8078

www.alliedbenefit.com

Telemedicine - Teladoc

Member Services: 1.800.835.2362

www.teladoc.com

Dental & Vision - Cigna

Dental: 1.800.244.6224

Vision: 1.866.804.0982

www.mycigna.com

Life & Disability - Unum

Member Services: 1.800.275.8686

www.unum.com

Health Savings Account & Flexible Spending Account - Medcom

Member Services: 1.800.52.7542

www.medcombenefits.com

Employee Assistance Program - Espyr

Member Services: 1.800.869.0276

www.espyr.com

Password: employee

Worksite Benefits - Aflac

Member Services: 1.800.433.3036

www.aflac.com

LegalShield & IDShield - LegalShield

Member Services: 1.770.480.6839

www.legalshield.com/info/cityofunioncity

Wellness Program - Corporate Health Partners

MyWellSite.com/chp/COUC

Supplemental Benefits - Colonial & MassMutual

Contact: Thomese Scales

Member Services: 1.678.908.1414

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The benefit plan information shown in this guide is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases.

