

HUMAN RESOURCES

**EMPLOYEE BENEFITS
FOR 2024**



Texas City
EST. 1911

HUMAN RESOURCES

Open Enrollment for 2024

- In person November 13th-16th in the Surf Room at the Nessler Center.
- Employees will have until November 24th to finish up their elections in Employee Self Service (ESS).
- Open enrollment is your only opportunity to make changes to your current benefits outside of having a qualifying event (marriage, divorce, birth of a child, etc.).



HUMAN RESOURCES

Medical

We are proud to offer you a choice of medical plans that provide comprehensive medical and prescription drug coverage. The plans also offer many resources and tools to help you maintain a healthy lifestyle. Following is a brief description of each plan.

Cigna HDHP OAP IN

The HDHP OAP IN plan gives you in-network access to a wide range of physicians and hospitals. Services received outside the network are not covered, except in the case of emergency medical care.

- ▶ The plan pays the full cost of qualified in-network preventive health care services.
- ▶ You pay the full cost of non-preventive health care services until you meet the annual deductible. **NOTE: If you enroll one or more family members, each covered family member is only required to meet the INDIVIDUAL deductible (up to the family limit) before the plan starts to pay expenses for that individual.**
- ▶ Once you meet the deductible, you pay a percentage of your health care expenses (coinsurance) and the plan pays the rest.
- ▶ Once your deductible and coinsurance add up to the out-of-pocket maximum, the plan pays the full cost of all qualified health care services for the rest of the year. **NOTE: If you enroll one or more family members, each covered family member is only required to meet the INDIVIDUAL out-of-pocket maximum (up to the family limit) before the plan starts to pay covered services at 100% for that individual.**

Health Savings Account

The HDHP OAP IN comes with a type of savings account called a health savings account (HSA). The HSA lets you set aside pre-tax dollars to help offset your annual deductible and pay for qualified health care expenses.

Here's how the HSA works:

- ▶ You contribute pre-tax funds to the HSA through automatic payroll deductions.
- ▶ The City of Texas City will also contribute to your HSA; city contribution amounts can be found on the medical overview grid.
- ▶ Your contributions, in addition to the city's contributions, may not exceed the IRS limits listed below.

HSA Contribution Limit	2024
Employee Only	\$4,150
Family (employee + 1 or more)	\$8,300
Catch-up (age 55+)	\$1,000

- ▶ You can withdraw HSA funds, tax free, to pay for qualified health care expenses now or in the future. Unused funds roll over from year to year and are yours to keep, even if you change medical plans or leave your employer.

Important Notes:

- ▶ You must meet certain eligibility requirements to have an HSA: You must a) be at least 18 years old, b) be covered under a qualified HDHP, c) not be enrolled in Medicare Part A or Part B or TRICARE programs and d) cannot be claimed as a dependent on another person's tax return. For more information, visit www.irs.gov/forms-pubs/about-publication-969.
- ▶ For a complete list of qualified health care expenses, visit **irs.gov/forms-pubs/about-publication-502.
- ▶ Adult children must be claimed as dependents on your tax return for their medical expenses to qualify for payment or reimbursement from your HSA.

Cigna Core OAP IN

The CORE OAP IN plan works like a traditional PPO in giving you access to a wider range of in-network physicians and hospitals. This plan promotes copay applicable doctor visits, urgent care services and prescription drug benefits. Services received outside the network are not covered, except in the case of emergency medical care.

Cigna LocalPlus EPO

The LocalPlus EPO plan works like an HMO in that it provides access to a narrower list of in-network of physicians and hospitals; however, you are not required to select a Primary Care Physician (PCP). This plan includes copay applicable doctor visits, urgent care services and prescription drug benefits. Services received outside the network are not covered, except in the case of emergency medical care.

ZERO Smart Shopper

What if taking care of yourself and your family cost you zero? Enrollment in the LocalPlus EPO or CORE OAP IN gives you access to these and more at ZERO cost.

- ▶ **Labs & Imaging**
ZERO covers common lab work and imaging including: MRIs, CT Scans, X-Rays, Pathology and more.
- ▶ **Surgeries**
ZERO covers Orthopedic, Spine & General Surgery such as Gallbladder and Hernia.
- ▶ **Gastro**
ZERO covers Gastroenterology procedures like Colonoscopies and Endoscopies.
- ▶ **And More...**
ZERO also covers many other procedures like, ENT, Sleep Studies, Women's Health, Pain Management, and more.

Visit www.zero.health to chat live and get your ZERO Member ID Card.

Call 855-816-0001 or email help@zero.health for more information.



Texas City

EST. 1911

HUMAN RESOURCES

The following is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary Plan Description (SPD).

Key Medical Benefits	Cigna HDHP OAP IN	With ZERO Smart Shopper Only for LocalPlus EPO and Core OAP IN Plan Participants	Cigna LocalPlus EPO	Cigna Core OAP IN
	In-Network Only ¹	In-Network Only ²	In-Network Only ¹	In-Network Only ¹
Deductible (per calendar year)				
Individual / Family	\$3,200 / \$6,000	\$0 / \$0	\$2,000 / \$4,000	\$1,500 / \$2,000
Out-of-Pocket Maximum (per calendar year)				
Individual / Family	\$3,200 / \$6,000	\$0 / \$0	\$4,000 / \$8,000	\$3,000 / \$6,000
City of Texas City Contribution to Your Health Savings Account (HSA) (per calendar year; prorated for new hires/newly eligible employees)				
Individual / Family	\$750 / \$1,500	N/A	N/A	N/A
Covered Services				
Office Visits (physician/specialist)	\$0*	\$0 for allowable visits	\$30 / \$60 copay; No PCP charge for dependents under 19 years old	\$30 / \$50 copay
Virtual Visits	\$0*	N/A	\$30 copay	\$10 copay
Routine Preventive Care	No charge	N/A	No charge	No charge
Outpatient Diagnostic (lab/X-ray)	\$0*	\$0 for allowable diagnostics	20%*	20%*
Complex Imaging	\$0*	\$0 for allowable diagnostics	20%*	20%*
Chiropractic Services	\$0*	\$0 for allowable visits	\$60 copay	\$50 copay
Ambulance	\$0*	N/A	20%*	20%*
Emergency Room	\$0*	N/A	\$300 copay; waived if admitted	\$250 copay, then \$500 copay thereafter; waived if admitted
Urgent Care Facility	\$0*	N/A	\$50 copay	\$35 copay
Inpatient Hospital Stay	\$0*	N/A	20%*	20%*
Outpatient Surgery	\$0*	\$0 for allowable surgery	20%*	20%*
Prescription Drugs (Generic / Brand / Non-Formulary / Specialty)				
Retail Pharmacy (30-day supply)	\$0*	N/A	\$10 / \$40 / \$80 / NA	\$10 / \$40 / \$80 / NA
Mail Order (90-day supply)	\$0*	N/A	\$20 / \$80 / \$160 / \$125	\$20 / \$80 / \$160 / \$125

Coinsurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.

*Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.

1. Only In-Network services and discounts are available. You will be responsible for 100% of the cost if you visit an out-of-network provider.

2. \$0 cost services are available when coordinating care through one of ZERO's Personal Health Assistants.



Texas City
EST. 1911

HUMAN RESOURCES

Dental

We are proud to offer you a dental and vision plan.

MetLife DPPO

This plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and lower your out-of-pocket costs if you choose a dentist who participates in the MetLife network.

The following is a high-level overview of the coverage available.

Key Dental Benefits	DPPO	
	In-Network	Out-of-Network ¹
Deductible (per calendar year)		
Individual / Family	\$50 ² / \$150 ²	\$50 ² / \$150 ²
Benefit Maximum (per calendar year; preventive, basic and major services combined)		
Per Individual	\$2,000	\$2,000
Covered Services		
Preventive Services	No charge	100% of MAC covered
Basic Services	20%*	20%* of MAC
Major Services	50%*	50%* of MAC
Orthodontia (Child Only)	50%; \$750 lifetime maximum	50% of MAC

Coinurance percentages shown in the above chart represent what the member is responsible for paying.

*Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.

1. If you use an out of network provider, you will be responsible for any charges above the maximum allowed charges (MAC).
2. Applies to basic and major services only.

Vision

MetLife

This plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and lower your out-of-pocket costs if you choose a provider who participates in the MetLife network.

The following is a high-level overview of the coverage available.

Key Vision Benefits	Vision	
	In-Network	Out-of-Network Reimbursement
Exam (once every 12 months)	\$10 copay	Up to \$45
Materials Copay	\$25 copay	N/A
Lenses (once every 12 months)		
Single Vision		Up to \$30
Bifocal	\$25 copay	Up to \$50
Trifocal		Up to \$65
Frames (once every 24 months)	\$175 allowance + 20%	Up to \$70
Contact Lenses (once every 12 months; in lieu of glasses)	\$175 allowance	Elective, up to \$105; Necessary, up to \$210



Texas City
EST. 1911

HUMAN RESOURCES

Payroll Deductions

The City of Texas City offers a generous discount on your monthly medical premium, by following just a few simple steps:

- ▶ Level One Discount can be earned by completing an annual preventive physical screening
- ▶ Level Two Discount can be earned by then completing the online Health Risk Assessment at MyCigna.com and emailing your proof of biometric screening and preventive exam to aschmidt@texascitytx.gov before December 31, 2023.

Medical

Coverage Tier	City Contribution	Employee (No Discount)	Employee (Level 1 Discount)	Employee (Level 2 Discount)
Cigna HDHP OAP IN				
Employee Only	\$650.48	\$70.00	\$50.00	\$30.00
Employee + Spouse	\$889.36	\$623.64	\$523.64	\$423.64
Employee + Child(ren)	\$785.61	\$583.29	\$483.29	\$383.29
Family	\$1,461.43	\$700.00	\$600.00	\$500.00
Cigna LocalPlus EPO				
Employee Only	\$708.37	\$55.00	\$45.00	\$35.00
Employee + Spouse	\$1,136.07	\$625.00	\$525.00	\$425.00
Employee + Child(ren)	\$1,027.40	\$585.00	\$485.00	\$385.00
Family	\$1,745.11	\$685.00	\$585.00	\$485.00
Cigna Core OAP IN				
Employee Only	\$683.27	\$120.00	\$100.00	\$80.00
Employee + Spouse	\$963.93	\$722.93	\$622.93	\$522.93
Employee + Child(ren)	\$853.08	\$673.13	\$573.13	\$473.13
Family	\$1,584.80	\$825.00	\$725.00	\$625.00



HUMAN RESOURCES

Payroll Deductions (Cont'd)

Dental

Coverage Tier	Total Rate	City Contribution	Employee Contribution
MetLife DPPO			
Employee Only	\$23.04	\$23.04	\$0.00
Family	\$67.95	\$49.80	\$18.15

Vision

Coverage Tier	Total Rate	City Contribution	Employee Contribution
MetLife Vision			
Employee Only	\$7.68	\$7.68	\$0.00
Family	\$18.01	\$14.25	\$3.76

Retiree

Coverage Tier	Cigna HDHP OAP IN	Cigna LocalPlus EPO	Cigna Core OAP IN	Dental	Vision
Cigna HDHP OAP IN					
Employee Only	\$707.77	\$789.10	\$743.37	\$23.04	\$7.68
Employee + Spouse	\$1,486.32	\$1,657.11	\$1,561.07	-	-
Employee + Child(ren)	\$1,344.76	\$1,499.29	\$1,412.40	-	-
Family	\$2,123.31	\$2,367.30	\$2,230.11	\$67.95	\$18.01

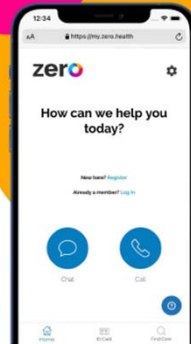


HUMAN RESOURCES



Healthcare Simplified To \$0

When your doctor recommends a procedure, like an MRI, GI procedure, or even orthopedic surgery, remember **you have access to ZERO**. When you choose a provider from ZERO, your health plan covers 100% of the cost and **you always pay \$0. No copays, no deductibles, no coinsurance.** In the Houston area, you can visit these providers and more! Learn more at ZERO.health or check your benefits guide for details.



Step 1

Connect with your **Personal Health Assistant** to see if the service or procedure you need is covered

Step 2

ZERO will help you find the healthcare provider that works best for you and sends the details to the provider to get your procedure scheduled.

Step 3

You save your hard earned cash and **get the care you need for \$0.**
Yep, ZERO.



What's Covered By Your ZERO Benefit

Labs & Imaging

ZERO covers common lab work and imaging including: MRIs, CT Scans, X-Rays, Pathology and more.

Surgeries

ZERO covers Orthopedic, Spine & General Surgery such as Gallbladder and Hernia.

Gastro

ZERO covers Gastroenterology procedures like Colonoscopies and Endoscopies.

And More...

ZERO also covers many other procedures like, ENT, Sleep Studies, Women's Health, Pain Mgmt. and more.



Visit zero.health to chat live and get your ZERO Member ID

Welcome to Simplicity
Welcome to ZERO

Chat Live www.zero.health Give Us A Shout 855-816-0001 Drop Us A Line help@zero.health



Texas City
EST. 1911

HUMAN RESOURCES

- **Flexible Spending Account** – an account for pretax contributions you can use to pay for qualified healthcare expenses. \$3,050 is the maximum for 2024.
- **Dependent Care Account** – an account for pretax contributions you can use to pay for eligible dependent care expenses. \$5,000 is the maximum per family or \$2,500 if you and your spouse file separate tax returns.
- **Health Savings Account** – an account for pretax contributions to pay for qualified healthcare expenses. You must be enrolled and covered under a qualified high deductible health plan. \$4,150 is the maximum for 2024 for employee only coverage, \$8,300 for family coverage, and you can also contribute an extra \$1,000 if you are aged 55+.
 - For 2024, the City of Texas City is contributing \$750 into health savings accounts for employee only coverage and \$1,500 for family coverage.



Texas City
EST. 1911

HUMAN RESOURCES

- **Life and Accidental Death and Dismemberment (AD&D) – while you are an active employee, provides a benefit to your named beneficiary after your death.**
 - **Full time employees are covered with three (3) times their annual base salary up to \$150,000 and \$250,000 for AD&D.**
 - **Firefighters are covered by a flat \$10,000 benefit per their contract.**
- **Long Term Disability – a benefit to replace part of your lost income when you become unable to work due to a covered injury or illness.**
 - **Full time employees are eligible and benefits begin after the 180th day of disability. The benefit is 60% of your salary up to a maximum monthly benefit of \$6,000.**
- **Employee Assistance Program (EAP) – a confidential program to support employees and their families. The EAP can help with mental health, relationship conflicts, substance abuse, grief, financial or legal issues, and so much more.**



HUMAN RESOURCES

- **Accident – A benefit paid when there are medical expenses related to an off the job accident (broken bones, dislocations, concussions, etc.).**
- **Cancer and Critical Illness – A benefit paid when a major illness (cancer, heart attack, stroke, etc.) is diagnosed.**
- **Hospital Indemnity – A benefit paid for expenses associated with hospital stays.**
- **GAP – Reimburses for copays, coinsurance, deductibles, and other out of pocket expenses.**
- **Short Term Disability – Provides you with pay when you can't work due to an off the job illness or injury. 60% of your weekly earnings. 7 day waiting period and 25 weeks is the maximum benefit.**
- **Supplemental Life Insurance – Additional life insurance for yourself (up to \$300,000), your spouse (up to \$150,000) or your children (up to \$10,000) up to age 26.**



HUMAN RESOURCES

New Benefit for 2024



SAY HELLO TO
spot
pet insurance

your new pet insurance benefit

Save on Vet Bills with America's Favorite Pet Insurance

Cap off your benefits with pet insurance from Spot and get reimbursed on eligible vet bills for accidents, illnesses, and more.

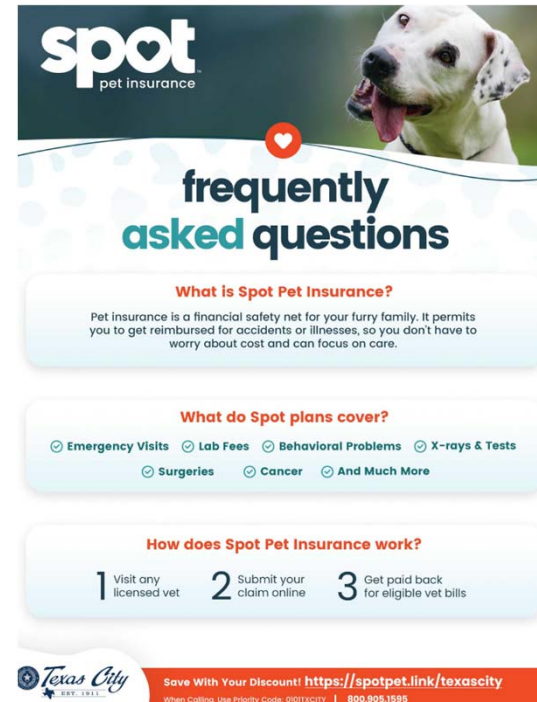
- Up to 90% Cash Back
- Preventative Care Add-Ons
- 24/7 Pet Telehealth Line

How Spot Pet Insurance Works

- Visit any licensed vet or specialist.
- Submit your claim online.
- Get reimbursed fast & easily.

Special Offer Just for You: Up to 20% Off

 **Save With Your Discount!** <https://spotpet.link/texascity>
When Calling, Use Priority Code: 0011XCITY | 800.905.1595



spot
pet insurance

frequently asked questions

What is Spot Pet Insurance?


Pet insurance is a financial safety net for your furry family. It permits you to get reimbursed for accidents or illnesses, so you don't have to worry about cost and can focus on care.

What do Spot plans cover?

- Emergency Visits
- Lab Fees
- Behavioral Problems
- X-rays & Tests
- Surgeries
- Cancer
- And Much More

How does Spot Pet Insurance work?

- 1 Visit any licensed vet
- 2 Submit your claim online
- 3 Get paid back for eligible vet bills

 **Save With Your Discount!** <https://spotpet.link/texascity>
When Calling, Use Priority Code: 0101XCITY | 800.905.1595

HUMAN RESOURCES

Questions?



Texas City
EST. 1911