



Your Guide to Coworker Benefits
JULY 1, 2023 - JUNE 30, 2024

2023 - '24 Coworker Benefits Guide

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Availability of Summary Health Information

As a coworker, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the event of illness or injury. This benefits guide contains an overview of the benefits package available to you through the City of Concord.

Choosing a health coverage option is an important decision. To help you make an informed decision, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare options. The SBC is available on the City of Concord's coworker website www.mybensite.com/concord.

MEDICARE PART D PRESCRIPTION DRUG INFORMATION

If you (and/or your dependents) are covered by Medicare or will become eligible for Medicare in the next 12 months, Federal law gives you more choices about your prescription drug coverage. Please see pages 41 & 42 for more details.

2023 Open Enrollment

Open Enrollment is the period each year to make changes to your benefits. You can change plans as well as add or drop coverage provided to you and/or your dependent(s) that meet all eligibility requirements. Any benefit changes made during Open Enrollment must remain until the following Open Enrollment period, unless you or your family member experience a qualifying life event.

2023 Open Enrollment Schedule of Events

Open Enrollment Begins on Monday - March 13th

Monday - March 13th through Friday - March 24th at 11:59pm

Online Open Enrollment is available 24/7

Log on to www.benefitsolver.com

Appointments are available Monday through Friday

7:30am – 6pm ET (last appt. is at 5:30pm) the week of March 13th through March 17th

8:00am - 5:00pm the week of March 20th through March 24th

You must schedule an appointment to speak with a Benefit Counselor

Visit www.myenrollmentschedule.com/concord or

Call 866-998-2915 between 9am – 5pm

Monday – Friday to schedule an appointment.

Open Enrollment Ends on Friday - March 24th at 11:59pm

YOU MUST MAKE AN ELECTION FOR THE WELLNESS INCENTIVE AND FLEXIBLE SPENDING ACCOUNTS FOR THE PLAN YEAR BEGINNING JULY 1, 2023. ALL OTHER BENEFITS WILL CARRY OVER IF YOU DO NOT MAKE AN ELECTION.

FAILURE TO ELECT THE WELLNESS INCENTIVE WILL CAUSE YOUR HEALTH INSURANCE PREMIUM TO DEFAULT TO THE HIGHER, NON-WELLNESS RATE.

ANY DISPUTES RELATED TO OPEN ENROLLMENT AND WELLNESS INCENTIVE ELIGIBILITY MUST BE SUBMITTED TO HUMAN RESOURCES PRIOR TO JULY 31, 2023.

OPEN ENROLLMENT ASSISTANCE AND HELP WITH PLAN ELECTIONS ARE AVAILABLE THROUGH THE BENEFIT ADVOCATE CENTER (BAC). YOU CAN CONTACT THE BAC TOLL-FREE AT (833) 397-4322 OR EMAIL AT BAC.CITYOFCONCORDADVOCATES@AJG.COM

Your Coworker Benefits

Our coworkers are our greatest resource and we take pride in offering comprehensive and affordable benefits for all of our coworkers and their eligible dependents including:

- Benefit Advocate Services provided by Gallagher Benefit Services
- Coworker Benefits Website
- Blue HPN Medical Plan provided by Blue Cross Blue Shield of North Carolina
- Basic Medical Plan provided by Blue Cross Blue Shield of North Carolina
- HRA Medical Plan provided by Blue Cross Blue Shield of North Carolina
- Prescription Benefits provided by Prime Therapeutics
- Specialty Pharmacy provided by Accredo
- Mail Order Pharmacy provided by Express Scripts Pharmacy
- Telehealth Services provided by Teladoc
- Dental Plan provided by Cigna
- Vision Plan provided by EyeMed
- Flexible Spending Accounts provided by HealthEquity
- Life and AD&D Insurance provided by MetLife
- Voluntary Supplemental Term Life Insurance provided by MetLife
- Transitions Solutions provide by MetLife
- Short Term Disability provided by MetLife
- Voluntary Long Term Disability provided by MetLife
- Critical Illness, Accident & Hospital Indemnity Insurance provided by MetLife
- Universal Life Insurance provided by Allstate
- Ambulance Services provided by Medical Air Services Association
- Coworker Purchasing Program provided by Purchasing Power
- Home & Auto Discount Program provided by Gallagher Marketplace
- Money Coaching provided by Gallagher & Your Money Line
- Identity Theft Program provided by Blue Cross of North Carolina
- Identity Theft Protection Program provided by Norton LifeLock
- 401(k) Retirement Plan and 457(b) Deferred Compensation Plan provided by Prudential
- Employee Assistance Program provided by MYgroup / McLaughlin Young
- North Carolina Local Government Employees' Retirement System (NCLGERS) Pension Plan

What's NEW?

- **Transitions Solutions**
- **Gallagher Marketplace for Home & Auto Insurance Discounts**
- **Financial planning with Money Coaching from the Your Money Line experts**
- **Identity Theft Programs**

Potential Financial Responsibility When Using Out-of-Network Providers:

Medical - The amount the plan pays for covered services provided by non-network providers is based on a maximum allowable amount for the specific service rendered. Although your plan stipulates an out-of-pocket maximum for out-of-network services, please note the maximum allowed amount for an eligible procedure may not be equal to the amount charged by your out-of-network provider. Your out-of-network provider may bill you for the difference between the amount charged and the maximum allowed amount. This is called balance billing and the amount billed to you can be substantial. The out-of-pocket maximum outlined in your policy will not include amounts in excess of the allowable charge and other non-covered expenses as defined by your plan. The maximum reimbursable amount for non-network providers can be based on a number of schedules such as a percentage of reasonable and customary charges or a percentage of Medicare. The plan document or carrier's master policy is the controlling document. This Benefits Guide does not include all of the terms, coverages, exclusions, limitations and conditions of the actual plan language. Contact your claims payer or insurer for more information.

General Information

Coworker Eligibility:

All full-time City of Concord coworkers working 30 or more hours per week are eligible for benefits on the first day of the month following 30 days of employment. Part-time coworkers working 20 to 29 hours per week are eligible for all benefits except for the medical insurance, sick and vacation accruals. All Elected Officials are eligible for the medical, dental, vision, group term life, dependent life, and short term disability benefits. Retirees are eligible for health and dental benefits as outlined in the City of Concord's Personnel Policy. The Wellness Center is available for coworkers, their eligible dependents, retirees and their dependents who are enrolled in the medical plan.

Dependent Eligibility:

- Your Spouse - eligible for medical, dental, vision, life, and supplemental benefits.
- Your Dependent Child(ren) - eligible for medical, dental, vision, and life until the end of the month in which they turn age 26 (regardless of marital status, financial dependence, residency, student status or employment status); MetLife supplemental coverages end at age 26.

When Can I Make Changes?

During each open enrollment period, you have the opportunity to review your benefit elections and make changes for the upcoming plan year.

Any benefit changes made during open enrollment must remain until the following open enrollment period, unless you or a family member experience a qualifying life event. Qualifying life events include:

- Marriage, divorce;
- Gain or loss of an eligible dependent for reasons such as birth, adoption, court order, disability, death, marriage, or reaching the dependent child age limit;
- Changes in your spouse's employment affecting benefit eligibility;
- Changes in your spouse's benefit coverage with another employer affecting benefit eligibility;
- Changes in coworker work status;
- Medicare Eligibility;
- Retirement;
- Spouse's Open Enrollment

The change to your benefit elections must be consistent with the life event. You have **31 days** from the date of the life event to submit an enrollment change form and documentation of the event to Human Resources (such as a birth certificate or marriage license). In most cases, your election will become effective the first day of the month following the life event once paperwork is received. Birth of a child or adoption is an exception and would begin on the day of birth or adoption. No changes will be allowed after open enrollment unless you experience a qualifying life event.

Continuation of Insurance after Retirement:

- Coworkers who began employment prior to July 1, 2004 qualify for retirement with at least ten (10) years of continuous service, including disability retirement under the N.C. Local Government Employees' Retirement System, may elect to continue their City medical and dental insurance on the City's group plan until age 65 or until eligible for Medicare, whichever comes first.
- Medical and dental insurance coverage will be offered to coworkers who began employment on or after July 1, 2004 qualifying for retirement as a member of the North Carolina Local Government Employees' Retirement System with at least twenty-five (25) of their creditable years being in the service of the City of Concord. The medical insurance will be offered at the same level as active coworkers and will be offered to retired coworkers until the coworker is age 65 and/or becomes Medicare eligible.
- City medical and dental insurance coverage will be offered to coworkers who began employment on or after July 1, 2004 qualifying for retirement in the LGERS with less than twenty-five (25) years of service but at least ten (10) years of service with the City of Concord, including those who retire with a job-related disability (as determined by the Industrial Commission), at one-half (1/2) of the benefit offered to the retiring coworkers with at least twenty-five (25) years of service or LGERS with the City of Concord.
- **SPECIAL NOTE:** Retirees are only able to remove dependent(s) from benefits; new dependent(s) cannot be added. If you retire and have less than 10 years of service, you are not eligible for the medical and dental benefits; however, you will be offered these benefits through COBRA.

Coworkers Total Compensation

When you think about your “compensation” as a coworker with the City of Concord, you probably think first about the amount you receive in your paycheck. That’s understandable! However, there are many more benefits to being a part of the City of Concord Team!

Total Compensation takes into consideration the salary or wages paid to a coworker and the costs the City pays towards coworker benefits. Did you know that for a coworker making \$50,000 a year, the biweekly paycheck makes up only about 72% of the total compensation?

Your total compensation isn’t just reflected in your pay or your retirement contributions – it’s also reflected in the value of the benefits and rewards The City provides to help you and your family grow and thrive.

- Here are some of the components of your City of Concord Coworker Rewards:
- Salary / Wages

Health Insurance

HRA

Telehealth

Wellness Center

Retirement

Social Security

401k

Life Insurance

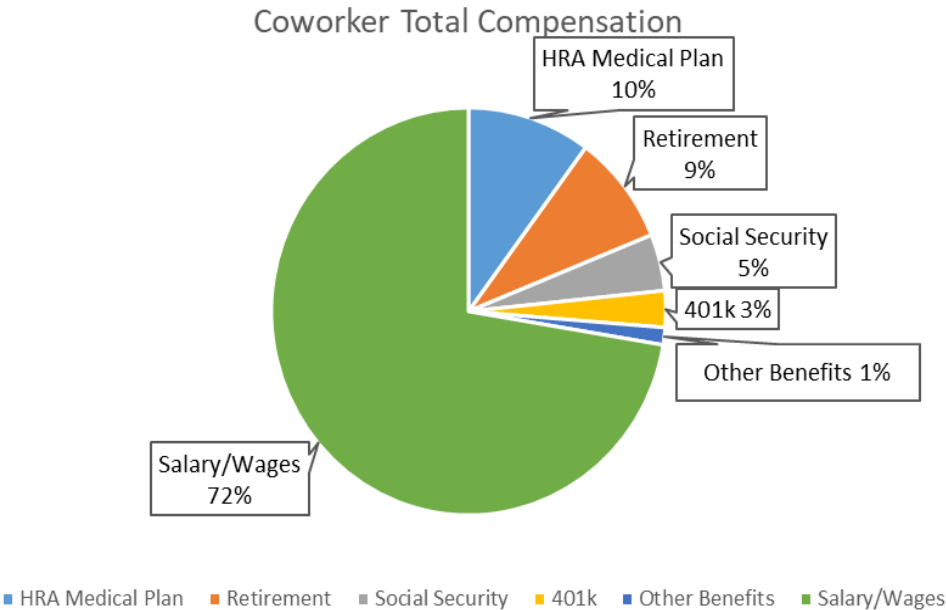
Dental Insurance

Employee Assistance Program

Tuition Assistance

Career Development

Paid Time Off



Ask Your Advocate Team



Insurance | Risk Management | Consulting

Your Benefit Advocate is ready to help you make the most of your healthcare benefits.

Contact the City of Concord's
BENEFIT ADVOCATE SERVICES CENTER

Phone: (833) 397-4322

Email: bac.cityofconcordadvocates@ajg.com

Monday - Friday

8am - 6pm

1

Insurance cards

Are you missing your insurance cards, need replacement cards or need to get in touch with an insurance carrier?

4

Provider Search

Do you need help finding an in-network or specialty provider?

2

Benefits questions

Do you need help with specific benefits questions relating to how plans work, coverage questions or in-network benefits?

5

Prescription / Pharmacy Issues

Is the pharmacy telling you that your medication is not covered or charging you full price? Do you need help getting a pre-authorization on your medication?

3

Eligibility Rules

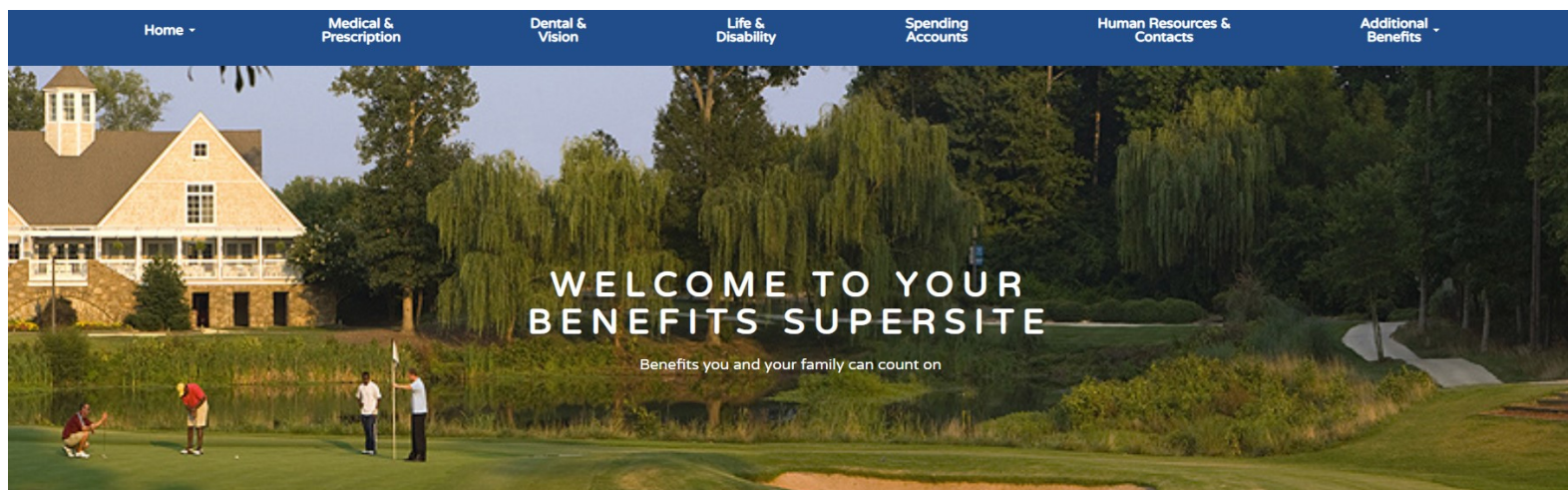
Who can be covered under the plan and when?

6

Claims

Are you unsure if your insurance will pay for a certain procedure? Did you receive a bill from a doctor and don't know why?

Your Benefits Website is your gateway to detailed information about your benefits programs and services. Benefit summaries, claim forms, customer service numbers, frequently asked questions, and direct links to your on-line provider network directories are available for you to access 24/7. **Coworker Benefits Website** | mybensite.com/concord.



EMPLOYEE RESOURCES

Benefits are a major component of your overall compensation. We take pride in offering comprehensive and affordable benefits to you and your family.

Click on the icons on the website to learn more:



NEW HIRE

New hire forms, benefit orientation, policies, and onboarding resources.



OPEN ENROLLMENT

View a virtual presentation about your benefits.



TOBACCO USE & CESSATION

Learn about the health factors associated with Tobacco use and how to quit.



EMPLOYEE RIGHTS

Stay informed about your rights and regulatory updates.



FORMS & CONTACTS

View, download, print and access detailed information and external resources.

Brought to you by

Cost Saving Strategies

Wellness Incentive

Coworkers have the ability to earn a \$50 Per Month/\$25 Semi-Monthly wellness incentive (reduced medical contribution) by completing three simple steps during Open Enrollment each year. The first step is to complete a Biometric Screening which involves the completion of biometric measures and a **fasting** blood draw. The second step is to be tobacco free or participate in the City of Concord's Tobacco Cessation program. The tobacco cessation program participation will be based on elections made during Open Enrollment in March 2023. Participation in the tobacco cessation program is voluntary and does not impact medical eligibility. Step three, coworkers **must** elect the Wellness Incentive during Open Enrollment each year. Please contact Human Resources to learn more.

Rewards for participating in a wellness program are available to all eligible coworkers and retirees. If you think you might qualify for an opportunity to earn the same reward by different means, please contact Human Resources at (704) 920-5100. We will work with you and your doctor (per your request) to find a wellness program with the same reward that is right for you in light of your health status.

Specialty Pharmacy & Mail Order Medications

Accredo is our Pharmacy Benefits Manager for specialty medications. They are an accredited, specialty pharmacy with experienced, specialty-trained pharmacists and care coordinators who understand the complexities of your condition and are available to offer you personalized, one-on-one support and direction with finding options for financial assistance.

NEW! Amazon Pharmacy MedsYourWay - Blue Cross and Blue Shield of North Carolina is now offering access to Amazon Pharmacy, which lets you easily order and quickly get non-specialty medicines delivered at home. Plus, you'll get access to MedsYourWay prescription drug discount card pricing. The prescription discount card gives you up to 80% savings on brand and generic medicines and is seamlessly built right into the Amazon Pharmacy experience. You can get the lowest cost available on your prescription, all while saving time and money. Using the MedsYourWay discount card is not insurance; however, using it for covered medicines will count toward your Blue Cross NC out-of-pocket maximum.

Flexible Spending Accounts (FSA)

Flexible Spending Accounts (Healthcare and Dependent Care) are employer-sponsored benefits that allow you to pay for eligible medical, dental, and vision expenses and dependent care expenses on a pre-tax basis. FSA elections are deducted from your paycheck before taxes; therefore, your election can help lower your tax bill by reducing your taxable income. Please review your FSA benefits section in this guide.

Dental Incentive

Coworkers are able to reduce dental premiums by \$10 each paycheck. Coworkers must have an annual dental exam and cleaning anytime during the calendar year (January to December) to be eligible for this discount for the following fiscal year.

Additional Tips

There are many ways to save money and get better care when using your City of Concord medical plans.

STAY IN-NETWORK

This is the easiest way to save money. Visit www.bcbsnc.com and www.mycigna.com to find an in-network doctor, dentist, or hospital.

USE URGENT CARE INSTEAD OF ER

Urgent Care can treat minor illnesses and injuries at a fraction of the cost of the emergency room. Save the ER for life-threatening conditions.

USE FREESTANDING RADIOLOGY FACILITIES

Using a freestanding radiology center over an outpatient hospital for things like MRIs, MRAs, and CT Scans can save you hundreds of dollars.

IMPORTANT TERMS

Copay - a flat fee you pay whenever you have certain medical services, like a doctor visit.

Deductible - the dollar amount you pay before your medical insurance begins paying deductible-eligible claims.






Coinsurance - the percentage of covered medical expenses you continue to pay after you've met your deductible and before you reach your out-of-pocket maximum.

Out-of-pocket maximum - the most you will pay during the benefit year for covered expenses. This includes copays, deductibles, coinsurance and prescription drugs.

Specialty Drugs - Medicines that treat chronic and complex conditions (for example, multiple sclerosis, cancer, hepatitis C and rheumatoid arthritis). Specialty medicines can be filled at a specialty pharmacy. Your plan requires all specialty medications to be filled through Accredo.

Cost Saving Strategies

GET the **RIGHT CARE** at the RIGHT TIME, PLACE and COST

|  City of Concord WELLNESS CENTER |  TELADOC |  PRIMARY CARE |  URGENT CARE |  EMERGENCY CARE |
|--|--|---|--|---|
| Cost: FREE Appointment: Yes, appointment needed. 610 Alfred Brown Jr. Court SW Concord, NC 28025 704-920-5480 Hours: Monday, Tuesday, Wednesday & Friday; 7:30 a.m. to 3 p.m. Thursday; 7:30 to 11:30 a.m. Noon to 1 p.m.; Closed daily for lunch Common Illnesses Treated: <ul style="list-style-type: none"> • Allergies • Asthma • Back pain • Cold, cough, sore throat, fever • Minor Cuts and burns • Disease management • Physicals • Headache • Minor Infections • Medication refills • Skin rashes (minor) • Stings and bites • Tobacco treatment • Work injuries | Cost: \$10 Appointment: No appointment needed. 800-835-2362 Hours: 24/7 Common Illnesses Treated: <ul style="list-style-type: none"> • Acne • Allergies • Cold or flu-like symptoms • Cuts (minor) • Ear pain, eye pain or infection • Fevers • Headaches • Lower back pain • Rashes and minor skin problems • Sinus infections • Sore throats • Stings and bites • Stomachaches • Urinary tract infections | Cost: Varies by plan. See below. 80% after deductible Appointment: Yes, appointment needed. Hours: Typically 8:30 a.m. to 5 p.m. <i>May have later hours.</i> Common Illnesses Treated: <ul style="list-style-type: none"> • Allergies • Annual Exams • Asthma • Bone breaks (minor) and sprains • Care for life-long health problems such as diabetes, high blood pressure • Ear pain, eye pain or infection • Headache • New medications/prescription refills • Pregnancy • Sports exams • Vaccinations | Cost: Varies by plan. See below. 80% after deductible Appointment: No appointment needed. Walk in or reserve your spot online at AtriumHealth.org/ReserveMySpot . Hours: Most 8 a.m. to 8 p.m., everyday Common Illnesses Treated: <ul style="list-style-type: none"> • Allergies • Asthma attack (mild to moderate) • Cough, fever, headache, stomach pain and sore throat • Infections (bladder, sinus, ear and eye) • Minor bone breaks • Minor cuts, burns or rashes • Nausea, vomiting, diarrhea • Sprains and strains Concord Location Carolinas HealthCare Urgent Care-Concord 1090 NE Gateway Ct., NE, Suite 202 Concord, NC 28205 Phone: 704-403-9050 | Cost: Varies by plan. See below. 80% after deductible Appointment: Walk in only. No appointment needed. Hours: 24/7 Common Illnesses Treated: <ul style="list-style-type: none"> • Bone breaks (large or serious) • Chest pain; numbness in the face, arm or leg; trouble speaking • Deep cuts or wounds that won't stop bleeding • Loss of consciousness • Pregnancy problems • Poisoning (NC Poison Control can also help. Call 800-222-1222) • Serious trauma or injuries • Severe allergic reactions • Severe burns • Severe shortness of breath • Stroke • Swallowing foreign object |

BCBSNC - Blue High Performance Network

Customer Service Number (877) 275-9787 | Group #14161846



Blue Cross Blue Shield's Blue High Performance Network Plan (Blue HPN) covers services from all Atrium Health facilities and professional providers, as well as some specialty practices. Any cost incurred from service providers outside of the Blue High Performance Network will be billed directly to the coworker/retiree. The service area includes the following counties: Alexander, Anson, Cabarrus, Caswell, Chatham,, Catawba, Cleveland, Davidson, Davie, Durham, Forsyth, Gaston, Guilford, Granville, Iredell, Lincoln, Mecklenburg, Orange, Person, Randolph, Rowan, Stanly, Stokes, Union, York (SC), Wake, Wilkes, and Yadkin. **Coworkers and retirees must reside OR work in the service area to be eligible for the Blue HPN plan.**

| Blue HPN Benefit Overview | In-Network | Out-of-Network |
|---|-------------------------------------|--|
| Annual Deductible <i>(per benefit period)</i> | \$3,500 Individual / \$7,000 Family | N/A |
| Total Out-of-Pocket Maximum <i>includes deductibles, coinsurance and copays (medical and Rx)</i> | \$4,000 Individual / \$8,000 Family | N/A |
| Lifetime Maximum | Unlimited | N/A |
| Medical Services | In-Network | Out-of-Network |
| Primary Care & Specialist Physician Office Visit | 80% after deductible | Not Covered |
| Teladoc Visit <i>(800-835-2362)</i> | \$10 copay | Not Covered |
| Specialist Physician Office Visit | 80% after deductible | Not Covered |
| Preventive Care Services <i>(in a physician's office)</i> | Covered 100% | Not Covered |
| Physical / Occupational Therapies <i>(limit 40 visits combined per benefit period)</i> | 80% after deductible | Not Covered |
| Speech Therapy <i>(limit 20 visits per benefit period)</i> | 80% after deductible | Not Covered |
| Chiropractic Services <i>(limit 24 visits per benefit period)</i> | 80% after deductible | Not Covered |
| Ambulatory Surgical Center | 80% after deductible | Not Covered |
| Inpatient Hospital Services | 80% after deductible | Not Covered |
| Outpatient Lab Test and Mammography | Covered 100% | Not Covered |
| Colonoscopies and Sigmoidoscopies | Covered 100% | Not Covered |
| Outpatient X-rays, Ultrasounds, Other Diagnostic Tests <i>such as EEGs, EKGs and Pulmonary Function Tests</i> | 100% after deductible | Not Covered |
| CT Scans, MRIs, MRAs, PET Scans | 80% after deductible | Not Covered |
| CT Scans, MRIs, MRAs, PET Scans at a Freestanding Facility | Covered 100% | Not Covered |
| Urgent Care Center | 80% after deductible | Not Covered |
| Emergency Room | 80% after deductible | 80% after deductible True emergencies only |
| Ambulance | 80% after deductible | 80% after deductible |
| Routine Eye Exam | Covered 100% | Not Covered |
| Nutritional Counseling | Covered 100% | Not Covered |
| Retail Prescription Drug Plan (up to a 30-day supply) | In-Network | Out-of-Network |
| Generic Drugs / Tier 1 | \$10 copay | Not Covered |
| Preferred Brand Name Drugs / Tier 2 | \$35 copay | |
| Brand Name Drugs / Tier 3 | \$50 copay | |
| Mail Order Prescription Drug Plan (up to a 90-day supply) | In-Network | Out-of-Network |
| Generic Drugs / Tier 1 | \$25 copay | Not Covered |
| Preferred Brand Name Drugs / Tier 2 | \$87.50 copay | |
| Brand Name Drugs / Tier 3 | \$125 copay | |

| COVERAGE LEVEL | SEMI-MONTHLY CONTRIBUTION W/O WELLNESS INCENTIVE | SEMI-MONTHLY CONTRIBUTION W/ WELLNESS INCENTIVE |
|-----------------------|---|--|
| Coworker Only | \$25.00 | \$0.00 |
| Coworker + Child(ren) | \$58.60 | \$33.60 |
| Coworker + Spouse | \$70.88 | \$45.88 |
| Coworker + Family | \$104.51 | \$79.51 |

BCBSNC - Blue High Performance Network

Customer Service Number (877) 275-9787 | Group #14161846



Blue High Performance Network Plan (HPN) is designed to deliver on two fronts: *high-quality health care* and *affordability*. This is achieved with a narrow network provider option. It includes doctors, hospitals and a full range of specialists in your community and across another 55+ metro areas nationwide. You should feel secure knowing that the doctors and hospitals in Blue HPN have been carefully selected based on a commitment to keeping you and your family healthy today and in the future, while lowering your out-of-pocket costs.

By enrolling in this plan, you are acknowledging that benefits will **not be paid** for services provided by Novant facilities and providers or other out-of-network providers. Please check to see if your provider is in the Blue HPN network on the BCBSNC member website.

It is your responsibility to verify coverage and network status before you receive care.



Where you go matters!

Blue HPN requires you to use in-network doctors, specialists and hospitals. So always check our Find a Doctor tool *before* you go.

HOW TO FIND IN-NETWORK CARE

For a service to be covered under your plan, you must receive care from providers that are in the Blue HPN network. To see which of your community's doctors, hospitals and specialists participate in Blue HPN, use the **BCBSNC Find a Doctor** tool.

Find a Doctor tool at bluecrossnc.com/findadoctor.

- ▶ Select the Network - **Blue High Performance Network**
- ▶ Enter your Zip Code
- ▶ Browse by Category or enter your provider's name or facility

Keep in mind that services from out-of-network, non-Blue HPN health care providers will only be covered for emergency care. (Always seek medical attention right away for emergency needs.)

* In Blue HPN service areas, **urgent care must be received from an in-network urgent care provider**.

Thinking about enrolling in the Blue High Performance Network Plan?

This could be a smart choice if you:

- ☒ Want lower costs
- ☒ Prioritize quality and affordability over a broad network of providers
- ☒ Want higher-quality care that's better coordinated
- ☒ Already receive care from a doctor who is in the Blue HPN network
- ☒ Don't mind switching if your current doctor is not in the Blue HPN network
- ☒ Want helpful resources to get the most out of your plan
- ☒ Live or work within areas covered by Blue HPN (including dependents)

However, a different Blue Cross NC plan may be a better fit if you:

- ☒ Often travel to areas where Blue HPN is not available and need routine care while there that can't be addressed by telemedicine from your regular doctor at home
- ☒ Live outside of the Blue HPN service area for most of the year (or have a covered dependent that does)
- ☒ Have a preferred doctor or specialist that is not in the Blue HPN network and you are not willing to switch to a different provider that is in the network
- ☒ Want a broad network of providers and are willing to pay a higher premium for that access

BCBSNC - Basic Medical Plan Highlights

Customer Service Number (877) 275-9787 | Group #14161846



| Basic Benefit Overview | In-Network | Out-of-Network |
|---|-------------------------------------|---------------------------------------|
| Annual Deductible <i>(per benefit period)</i> | \$3,500 Individual / \$7,000 Family | \$7,000 Individual / \$14,000 Family |
| Total Out-of-Pocket Maximum <i>includes deductibles, coinsurance and copays (medical and Rx)</i> | \$4,000 Individual / \$8,000 Family | \$8,000 Individual / \$16,000 Family |
| Lifetime Maximum | Unlimited | |
| Medical Services | In-Network | Out-of-Network |
| Primary Care Physician Office Visit | 80% after deductible | 60% after deductible |
| Teladoc Visit <i>(800-835-2362)</i> | \$10 copay | \$10 copay |
| Specialist Physician Office Visit | 80% after deductible | 60% after deductible |
| Preventive Care Services <i>(in a physician's office)</i> | Covered 100% | 60% after deductible |
| Physical / Occupational Therapies <i>(limit 40 visits combined per benefit period)</i> | 80% after deductible | 60% after deductible |
| Speech Therapy <i>(limit 20 visits per benefit period)</i> | 80% after deductible | 60% after deductible |
| Chiropractic Services <i>(limit 24 visits per benefit period)</i> | 80% after deductible | 60% after deductible |
| Ambulatory Surgical Center | 80% after deductible | 60% after deductible |
| Inpatient Hospital Services | 80% after deductible | 60% after deductible |
| Outpatient Lab Test and Mammography | Covered 100% | 60% after deductible |
| Colonoscopies and Sigmoidoscopies | Covered 100% | 60% after deductible |
| Outpatient X-rays, Ultrasounds, Other Diagnostic Tests <i>such as EEGs, EKGs and Pulmonary Function Tests</i> | 100% after deductible | 60% after deductible |
| CT Scans, MRIs, MRAs, PET Scans | 80% after deductible | 60% after deductible |
| CT Scans, MRIs, MRAs, PET Scans at a Freestanding Facility | Covered 100% | 60% after deductible |
| Urgent Care Center | 80% after deductible | 80% after deductible |
| Emergency Room | 80% after deductible | 80% after deductible |
| Ambulance | 80% after deductible | 80% after deductible |
| Routine Eye Exam <i>(1 visit per benefit period)</i> | Covered 100% | 60% after deductible |
| Nutritional Counseling | Covered 100% | 60% after deductible |
| Retail Prescription Drug Plan (up to a 30-day supply) | In-Network | Out-of-Network |
| Tier 1 Drugs | \$10 copay | \$10 copay + cost over allowed amount |
| Tier 2 Drugs | \$35 copay | \$35 copay + cost over allowed amount |
| Tier 3 & Tier 4 Drugs | \$50 copay | \$50 copay + cost over allowed amount |
| Mail Order Prescription Drug Plan (up to a 90-day supply) | In-Network | Out-of-Network |
| Tier 1 Drugs | \$25 copay | Not Covered |
| Tier 2 Drugs | \$87.50 copay | |
| Tier 3 & Tier 4 Drugs | \$125 copay | |

| COVERAGE LEVEL | SEMI-MONTHLY CONTRIBUTION W/O WELLNESS INCENTIVE | SEMI-MONTHLY CONTRIBUTION W/ WELLNESS INCENTIVE |
|-----------------------|---|--|
| Coworker Only | \$30.99 | \$5.99 |
| Coworker + Child(ren) | \$118.94 | \$93.94 |
| Coworker + Spouse | \$137.10 | \$112.10 |
| Coworker + Family | \$201.31 | \$176.31 |

BCBSNC - HRA Medical Plan Highlights

Customer Service Number (877) 275-9787 | Group #14161846



| HRA Benefit Overview | In-Network | Out-of-Network |
|---|-------------------------------------|---------------------------------------|
| Annual Deductible <i>(per benefit period)</i> | \$2,000 Individual / \$4,000 Family | \$4,000 Individual / \$8,000 Family |
| Total Out-of-Pocket Maximum <i>includes deductibles, coinsurance and copays (medical and Rx)</i> | \$3,500 Individual / \$7,000 Family | \$7,000 Individual / \$14,000 Family |
| Lifetime Maximum | Unlimited | |
| Medical Services | In-Network | Out-of-Network |
| Primary Care & Specialist Physician Office Visit | 80% after deductible | 60% after deductible |
| Teladoc Visit <i>(800-835-2362)</i> | \$10 copay | \$10 copay |
| Specialist Physician Office Visit | 80% after deductible | 60% after deductible |
| Preventive Care Services <i>(in a physician's office)</i> | Covered 100% | 60% after deductible |
| Physical / Occupational Therapies <i>(limit 40 visits combined per benefit period)</i> | 80% after deductible | 60% after deductible |
| Speech Therapy <i>(limit 20 visits per benefit period)</i> | 80% after deductible | 60% after deductible |
| Chiropractic Services <i>(limit 24 visits per benefit period)</i> | 80% after deductible | 60% after deductible |
| Ambulatory Surgical Center | 80% after deductible | 60% after deductible |
| Inpatient Hospital Services | 80% after deductible | 60% after deductible |
| Outpatient Lab Test and Mammography | Covered 100% | 60% after deductible |
| Colonoscopies and Sigmoidoscopies | Covered 100% | 60% after deductible |
| Outpatient X-rays, Ultrasounds, Other Diagnostic Tests <i>such as EEGs, EKGs and Pulmonary Function Tests</i> | 100% after deductible | 60% after deductible |
| CT Scans, MRIs, MRAs, PET Scans | 80% after deductible | 60% after deductible |
| CT Scans, MRIs, MRAs, PET Scans at a Freestanding Facility | Covered 100% | 60% after deductible |
| Urgent Care Center | 80% after deductible | 80% after deductible |
| Emergency Room | 80% after deductible | 80% after deductible |
| Ambulance | 80% after deductible | 80% after deductible |
| Routine Eye Exam | Covered 100% | 60% after deductible |
| Nutritional Counseling | Covered 100% | 60% after deductible |
| Retail Prescription Drug Plan (up to a 30-day supply) | In-Network | Out-of-Network |
| Tier 1 Drugs | \$10 copay | \$10 copay + cost over allowed amount |
| Tier 2 Drugs | \$35 copay | \$35 copay + cost over allowed amount |
| Tier 3 & Tier 4 Drugs | \$50 copay | \$50 copay + cost over allowed amount |
| Mail Order Prescription Drug Plan (up to a 90-day supply) | In-Network | Out-of-Network |
| Tier 1 Drugs | \$25 copay | Not Covered |
| Tier 2 Drugs | \$87.50 copay | |
| Tier 3 & Tier 4 Drugs | \$125 copay | |

Your Annual HRA Fund is \$500 for Coworker only, \$1,000 for Coworker + Child(ren), Coworker + Spouse, and Coworker + Family. This dollar amount indicates how much money the City has contributed to your Health Reimbursement Account (HRA) for the Benefit Period. Once you exhaust the funds in the HRA, traditional medical coverage applies.

Unused HRA Funds at the end of the plan year may be carried over into the next plan year up to the following maximums:

\$2,000/Coworker Only; \$4,000/Coworker + Children; Coworker + Spouse; and Coworker + Family. **HRA Funds are forfeited if you change Medical Plans.**

Reminder: You have until 9/30/2023 to submit for HRA reimbursement on eligible expenses that were incurred from 7/1/2022 through 6/30/2023.

For claims incurred from 7/1/2023 through 6/30/2024, you have until 9/30/2024 to submit for HRA reimbursement on eligible expenses.

| COVERAGE LEVEL | CITY PAYS INTO HRA FUND | SEMI-MONTHLY CONTRIBUTION W/O WELLNESS INCENTIVE | SEMI-MONTHLY CONTRIBUTION W/ WELLNESS INCENTIVE |
|-----------------------|-------------------------|--|---|
| Coworker Only | \$20.83 | \$39.06 | \$14.06 |
| Coworker + Child(ren) | \$41.67 | \$192.13 | \$167.13 |
| Coworker + Spouse | \$41.67 | \$221.47 | \$196.47 |
| Coworker + Family | \$41.67 | \$384.32 | \$359.32 |

Understanding How Your Plans Work



Which Plan is Right for You?

The City of Concord offers Blue Cross and Blue Shield of North Carolina (Blue Cross NC) health insurance plans. Here is a quick side-by-side comparison of Blue High Performance Network (BlueHPNSM) and Blue Options to help you decide which plan might be best for you and your family.

| HEALTH INSURANCE PLAN OPTIONS | | |
|---|---|---|
| | BlueHighPerformance Network | BlueOptions Basic & HRA Plans |
| OVERVIEW | <p>Uses a thoughtfully crafted network of doctors and hospitals that consistently deliver high-quality care at a lower cost.</p> <p>Consider if you:</p> <ul style="list-style-type: none"> ✓ Want lower costs ✓ Want high-quality, coordinated care ✓ Don't mind switching doctors if your current one is not in the BlueHPN network ✓ Live within areas covered by BlueHPN ✓ Do not require out-of-network coverage | <p>Offers full access to a broad network of providers and specialists for maximum convenience.</p> <p>Consider if you:</p> <ul style="list-style-type: none"> ✓ Don't mind spending more ✓ Want access to a full network of providers ✓ Have a specific doctor or specialist you want to use ✓ Need broad national network coverage ✓ Need broad international coverage |
| IN-NETWORK COVERAGE (NORTH CAROLINA) | <ul style="list-style-type: none"> ◆ Charlotte metro BlueHPN network participants - Atrium Health ◆ Triad metro area BlueHPN network participants - Wake Forest Baptist Health ◆ Hickory metro area BlueHPN network participants - Iredell Health and Frye Regional Medical Center (a Duke LifePoint Hospital) ◆ Triangle metro area BlueHPN | <ul style="list-style-type: none"> ◆ 90% of all doctors ◆ 96% of all hospitals |
| IN-NETWORK COVERAGE (NATIONAL) | 65+metro areas in and around North Carolina | <ul style="list-style-type: none"> ◆ 85% of all doctors ◆ 97% of all hospitals |
| OUT-OF-NETWORK COVERAGE | <ul style="list-style-type: none"> ◆ Emergency care ◆ Urgent care (In BlueHPN service areas, urgent care must be received from an in-network urgent care provider). | <ul style="list-style-type: none"> ◆ All providers ◆ Benefit level differs from in-network |

TELADOC - Telemedicine

Customer Service Number (800) 835-2362



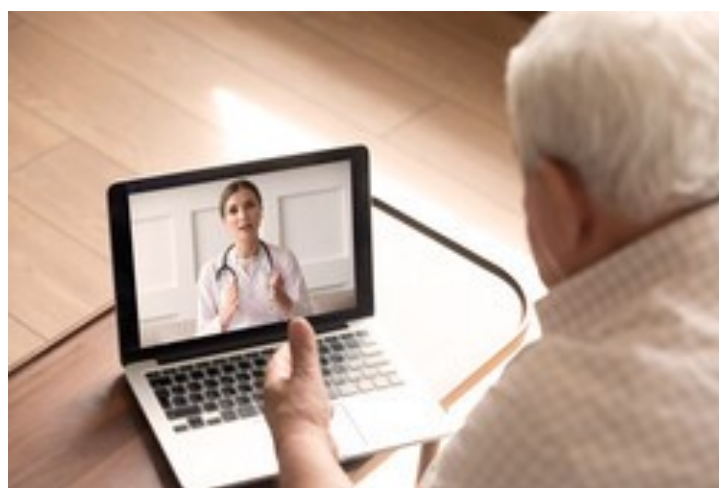
Teladoc gives you 24/7/365 access to U.S. board-certified doctors through the convenience of phone or video consults. It's an affordable alternative to costly urgent care and ER visits when you need care immediately.

For just a \$10 copay, you can receive the care you need for many medical conditions.

| When Can I Use Teladoc? | Get the Care You Need | Meet Our Doctors |
|---|--|--|
| <p>Teladoc does NOT replace your primary care physician. It is a convenient and affordable option for quality care:</p> <ul style="list-style-type: none"> • When you need care now • If you're considering the ER or urgent care center for a non-emergency issue • On vacation, on a business trip, or away from home | <p>Teladoc doctors can treat many medical conditions, including:</p> <ul style="list-style-type: none"> • Cold & flu symptoms • Allergies • Bronchitis • Urinary tract infection • Respiratory infection • Sinus problems • And more! | <p>Teladoc is a way to access qualified doctors. All Teladoc doctors:</p> <ul style="list-style-type: none"> • Are practicing PCPs, pediatricians, and family medicine physicians • Average 15 years experience • Are U.S. board-certified and licensed in your state • Are credentialed every three years, meeting NCQA standards |

Teladoc's doctors can diagnose and treat many non-emergency health problems:

- Allergies
- Cough, cold and flu
- Diarrhea
- Ear problems
- Fever
- Headaches
- Insect bites
- Nausea and vomiting
- Sinus problems
- Sore throat
- Urinary problems
- And more



With your consent, Teladoc is happy to provide information about your Teladoc consult to your primary care physician.

Get Started with Teladoc®. Visit the Teladoc website and click "Set up account".

Talk to a doctor anytime!



Teladoc.com



(800)-Teladoc



Facebook.com/Teladoc



Teladoc.com/mobile

Wellness Center



The City of Concord is pleased to offer all benefit eligible coworkers, retirees up to age 65 or those who become eligible for Medicare, and their covered dependents access to the services provided by the Wellness Center.

The City of Concord partners with Atrium Health for on-site health and wellness services. The Wellness Center offers enhanced services from prevention and intervention to management of acute and chronic illnesses.

Eligible retirees must be covered under the medical insurance in order to use the City of Concord Wellness Center.

Appointments are required except for approved worker's compensation cases.

To make an appointment, please call:

Concord Wellness Center

704-920-5480

Customer Service Representatives are available to assist you 24 hours a day / 7 days a week. Please stay on the line if you get the Center's voicemail.



Healthcare Services

- Manage Diabetes
- Manage blood pressure
- Manage cholesterol
- Sore throat
- Allergy care
- Muscle / joint pains
- Lab work / tests
- Referral to a specialist
- Bladder infection
- Prescription medications
- Sinus infections
- Headaches
- Occupational medicine
- Some free medications may be available at the clinic
- COVID-19 Testing



Cigna - Dental PPO Plan Highlights

Customer Service Number (800) 244-6224 | Group #3340818



The City of Concord continues to offer coworkers a comprehensive dental plan. Regular dental visits may do more than brighten your smile. Research shows receiving regular dental care often catches minor problems before they become major and expensive to treat.

| Benefit Overview | In-Network | Out-of-Network |
|--|--|---|
| Annual Plan Year Deductible | \$50 Individual \$150 Family | \$50 Individual \$150 Family |
| Class I – Preventive Care | 100% up to the benefit year maximum No Deductible | 80% up to the benefit year maximum No Deductible |
| ➤ Oral examinations (not more than twice in a benefit period) | | |
| ➤ Cleanings, including Scaling and Polishing (twice in a benefit period, plus two additional periodontal maintenance with periodontal history) | | |
| ➤ Topical Fluoride Applications (for dependent children up to age 19, but not more than once in a benefit period) | | |
| ➤ X-rays: Bitewing (twice per benefit period) and Full Mouth Series (once every 36 months) | | |
| ➤ Space Maintainers (for dependent children up to age 19) | | |
| ➤ Sealants (one treatment per tooth every three years up to age 14) | | |
| Class II – Basic Dental Services | 80% after deductible up to the benefit year maximum | 60% after deductible up to the benefit year maximum |
| ➤ Fillings | | |
| ➤ Simple Extractions | | |
| ➤ Periodontics | | |
| ➤ Endodontics | | |
| ➤ Repair or Re-cementing of Crowns | | |
| ➤ Repair to Denture and Bridge | | |
| ➤ Oral Surgery | | |
| ➤ General Anesthesia | | |
| Class III – Major Dental Services | 50% after deductible up to the benefit year maximum | 30% after deductible up to the benefit year maximum |
| ➤ Crowns, Onlays | | |
| ➤ Full and Partial Dentures and Bridges | | |
| ➤ Implants | | |
| Benefit Year Maximum | \$1,500 per member | \$1,500 per member |
| Class IV - Orthodontia Services (Eligible dependents to age 19) | 50% | 50% |
| Lifetime Orthodontia Maximum (per patient) | \$750 | \$750 |

- The non-participating dentist fee (allowed amount) may be less than what your dentist charges, therefore you will be responsible for the difference.
- Late Entrant Limit: if you waive dental coverage under the Cigna plan during the 2023 open enrollment, you will have to wait until the next open enrollment to enroll, unless you experience a qualifying life event. This does not apply to new hires.
- Missing Tooth Provision: teeth missing prior to coverage under the Cigna plan are not covered for the first 12 months; applies to all participants with permanent teeth missing; does not apply to teeth that are congenitally missing.

Coworker Semi-Monthly Rates

| COVERAGE LEVELS | COWORKER CONTRIBUTIONS W/O INCENTIVE | COWORKER CONTRIBUTIONS W/ INCENTIVE |
|-----------------------|--------------------------------------|-------------------------------------|
| Coworker Only | \$10.00 | \$0.00 |
| Coworker + Child(ren) | \$21.52 | \$11.52 |
| Coworker + Spouse | \$24.34 | \$14.34 |
| Coworker + Family | \$42.42 | \$32.42 |

EyeMed - Vision Plan

Customer Service Number (866) 723-0514 | Group #9815382



The City of Concord offers coworkers a vision plan insured through EyeMed. EyeMed is committed to making it easy for you to visit one of their participating providers in their network for your annual eye exam. For a complete list of providers near you, use the provider locator found on www.eyemed.com. The chart below provides highlights of the vision plan:

| Benefit Overview | In-Network Allowance | Out-of-Network Allowance |
|---|--|---|
| Eye Exam (every 12 months) | \$15 copay | Up to \$30 allowance |
| Visit any Optometrist or Ophthalmologist | | |
| Lenses: Single / Bifocal / Trifocal (every 12 months) | \$25 copay | Up to \$25 / \$40 / \$60 allowance |
| Frames (every 12 months) | \$200 allowance 20% discount off balance over \$200 | Up to \$100 allowance |
| Contact Lenses | | |
| Elective <u>Conventional</u> Contact Lenses (every 12 months) | Exam: \$40 allowance Lenses: \$0 copay; \$200 allowance then 15% off balance over \$200 | Exam: no allowance Lenses: Up to \$160 allowance |
| Elective <u>Disposable</u> Contact Lenses* (every 12 months) | Exam: \$40 allowance Lenses: \$0 copay; \$200 allowance plus balance over \$200 (no discount) | Exam: no allowance Lenses: Up to \$160 allowance |
| Medically Necessary Contact Lenses | Covered in full | Up to \$200 allowance |

The vision plan permits members to utilize the \$200 frame allowance and the \$200 contact lens allowance in the same benefit year. Please note if the member elects to use their contact lens allowance they cannot utilize the spectacle lens benefit.

* Discount does not apply to Disposable Contact Lenses

Coworker Semi-Monthly Rates

| COVERAGE LEVEL | COWORKER CONTRIBUTION |
|-----------------------|-----------------------|
| Coworker Only | \$4.36 |
| Coworker + Child(ren) | \$8.72 |
| Coworker + Spouse | \$8.28 |
| Coworker + Family | \$12.82 |

Download the EyeMed Members App

It's the easy way to view your ID card, see benefit details and find a provider near you.

www.eyemed.com



Create a member account at eyemed.com

HealthEquity - Flexible Spending Accounts

Customer Service Number (877) 713-7682 | Group #52166

HealthEquity®

To help you save money on health care and dependent care costs, the City of Concord offers coworkers Flexible Spending Accounts through HealthEquity. The purpose of a Flexible Spending Account (FSA) is to allow you to set money aside on a pre-tax basis to cover expenses that are not otherwise covered under a traditional medical, dental or vision plan.

There are two types of Flexible Spending Accounts available to you:

- Health Care Reimbursement Account
- Dependent Care Reimbursement Account

How Does an FSA Work?

- At the beginning of each plan year, coworkers elect the amount they will use pre-tax for dependent care and healthcare expenses to be deducted in equal increments from their paycheck.
- The monies are held in a separate account for each coworker until the coworker submits an eligible expense claim.
- You save approximately \$.30 on every dollar you spend through your FSA!



Important Notes:

- The FSA plan year runs from July 1 – June 30.
- You have until September 30th to submit claims for expenses incurred during the previous plan year.
- Your Dependent Care annual maximum is \$5,000 (\$260 minimum).
- Your Health Care annual maximum is \$3,050 (\$240 minimum).
- Unused funds will be forfeited (i.e. “use it or lose it”). Be sure that you carefully plan your expenses so that you do not over budget.
- You have until 90 days after you terminate employment to submit claims for expenses incurred prior to your termination date.

Debit Cards:

- All coworkers who enroll in the Health Care Flexible Spending Account will receive a Debit Card to pay for eligible expenses at the point of sale. This card cannot be used for the Dependent Care Reimbursement account. Vendors that choose to accept the debit card as payment will disallow transactions at point of sale if the participant attempts to pay for items that are not eligible under FSA. **In addition, coworkers are required to provide itemized receipts for all expenses charged to the Debit Card upon request.**

Dependent Care Reimbursement Account:

The Dependent Care account is specifically for:

- Child care expenses for children up to age 13.
- Adult day care expenses for dependents who you claim on your income taxes that are mentally or physically unable to care for themselves.
- Once a claim is submitted to HealthEquity, they will reimburse you for the expense.
- They will mail a check or you may sign up for direct deposit.

The following are some examples of eligible expenses for dependent care:

- Before and after school programs
- Nursery and pre-school tuition
- Summer and sports day camp
- Au pair/nanny expenses
- Day care centers
- Care at home by a licensed provider

HealthEquity - Flexible Spending Accounts

Customer Service Number (877) 713-7682 | Group #52166

HealthEquity®

Important Rules for Dependent Care Accounts:

1. Dependent care benefits elected under an FSA plan offset the federal tax credit for dependent care allowable on your federal tax return.
2. Both spouses must work or attend school full-time to take advantage of this benefit.
3. Only the amount that has been deducted year-to-date from your paycheck can be submitted for expense reimbursement.
4. If you are married and you file a joint return, or you file a single or head of household return, the annual IRS limit is \$5,000.
5. If you are married and file separate returns, you and your spouse can each elect \$2,500 for the plan year.
6. Eligible dependents include: children under age 13 who are claimed as a dependent for tax purposes or care provided for disabled spouse or dependent of any age.
7. If you are divorced, the parent with custody can participate in the Dependent Care spending account.
8. Income paid must be reported with Tax ID or Social Security number.
9. Funds are available after deduction is taken out of your paycheck.

Health Care Reimbursement Account:

Health Care Reimbursement Accounts offer coworkers the opportunity to pay for eligible out-of-pocket medical costs with pre-tax dollars. Our benefits website contains a complete list of eligible and ineligible expenses; however, the information below is a sample of some popular expense categories:

Examples of covered expenses:

- Office visit and prescription copays
- Deductibles
- Coinsurance
- Insulin and diabetic supplies
- Braces and other orthodontic expenses
- Weight loss programs to treat medical conditions
- Acupuncture
- Chiropractic care
- Hearing aids
- Orthopedic shoes
- Lasik / laser eye surgery
- Medical equipment (wheelchairs, crutches, braces)
- Adoption expenses
- Ambulance expenses
- Breast pumps
- Prosthetics and artificial limbs

Examples of expenses not covered:

- Healthcare premium contributions
- COBRA premiums
- Prescription drugs for cosmetic purposes
- Vitamins
- Teeth bleaching / bonding
- Personal trainers for non-medical purposes
- Cosmetic surgery for non-medical conditions
- Electrolysis or other types of hair removal
- Dermatology treatment for non-medical conditions
- Cost of diet foods or special nutritional supplements
- Gym or athletic club memberships
- DNA testing
- Domestic partners
- Doula / birthing coach expenses
- Ear piercing
- Maternity clothes

Visit the website for complete FSA information:

Be sure to review the coworker benefits website at www.myhealthequity.com. You will find helpful resources such as an FSA calculator, extensive list of eligible and ineligible expenses, forms and frequently asked questions.



MetLife - Life and AD&D Benefits

Customer Service Number (800) 438-6388 | Group #240138



The City of Concord offers a generous life insurance package. Coverage is provided by MetLife. The City of Concord pays 100% of the premium for your Basic Term Life and Accidental Death and Dismemberment (AD&D) benefits. Coworkers have the option to purchase supplemental term life insurance for themselves and their eligible dependents at group rates. The information below provides an overview of benefits. Please see the coworker benefits website at mybenefits.metlife.com for complete benefits.

Basic Term Life and AD&D Insurance Benefit (100% Employer Paid)*:

The City of Concord provides all benefit eligible coworkers basic term life and accidental death and dismemberment coverage in the amount of two times your basic annual earnings (rounded to the next highest \$1,000) to a maximum of \$150,000. The benefit reduces to 50% at age 70. If death is the result of an accident, the beneficiary may receive an additional amount equal to your life insurance in force. If you are dismembered (such as loss of sight in an eye, loss of a hand, foot, limb, hearing, speech, etc.), benefits will be paid to you as a percentage of the basic life amount.

Basic Dependent Life for Spouses and Children (100% Coworker Paid)*:

The City of Concord offers additional term life insurance available at group rates. Premiums are 100% coworker paid and are automatically deducted from your paycheck on a post-tax basis.

| Who Is Covered? | Amount of Coverage Available | Rate (Semi-Monthly) |
|----------------------------------|------------------------------|---------------------|
| Spouse | \$10,000 | \$1.00 |
| Child(ren) (14 days to 26 years) | \$5,000 | |

Supplemental Term Life Insurance Benefit (100% Coworker Paid)*:

This coverage is 100% voluntary (100% Coworker paid). The coverage is portable, meaning you can elect to continue this coverage if you change jobs in the future.

Who is Covered?

You: New hires may elect \$10,000 to a maximum of \$300,000 in increments of \$10,000 (**\$150,000 Guaranteed Issue Amount**)

Your Spouse: \$5,000 to a maximum of \$150,000 in increments of \$5,000 not to exceed 50% of the coworker's elected amount (**\$40,000 Guaranteed Issue Amount**)

Your Children: Option 1: \$5,000
(14 days to 26 years) Option 2: \$10,000, not to exceed 50% of the coworker's elected amount.

See next page for election amounts and rates.

*You may be able to convert your life insurance benefits to an individual whole life policy. Portability is also available on coverage you've selected for your spouse and/or dependent child(ren).

Important Information Concerning Coworker & Dependent Supplemental Life Enrollments:

- ▶ New Hires - If you enroll within 31 days of your initial eligibility period, you may elect up to \$150,000 without completing a health statement.
- ▶ Open Enrollment - Coworkers who did not previously elect Supplemental Life will be required to complete a health statement.
- ▶ Coworkers who are currently enrolled in Supplemental Life may increase coverage by one increment (\$10,000) without completing a health statement.
- ▶ Any amount above the guarantee issue amount requires completing a health statement.

Please remember to Designate your Beneficiaries and, if necessary, update them during annual enrollment each year.

MetLife - Life and AD&D Benefits

Customer Service Number (800) 438-6388 | Group #240138



In the rate tables below, you will find sample coverage amounts and the respective per pay period payroll deduction based on your Supplemental Term Life Insurance and Supplemental AD&D plan. The age band you fall into will be based on your age as of the coverage effective date or your individual effective date. Your rate is subject to change as you move from one age band to the next. To find the coworker and/or your spouse cost, find the row in the appropriate table below, showing the coworker's age as of the above coverage effective date. Follow the row over to the column with the coverage amount for which you wish to see the premium.

The below premiums were calculated using a payroll deduction frequency of 24 times per year.

| | Coworker Coverage Amounts and Semi-Monthly Premiums | | | | | | | | | | | | |
|-----------|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|
| Age Bands | \$10,000 | \$20,000 | \$30,000 | \$40,000 | \$50,000 | \$60,000 | \$70,000 | \$80,000 | \$90,000 | \$100,000 | \$110,000 | \$120,000 | \$130,000 |
| <29 | \$0.35 | \$0.70 | \$1.05 | \$1.40 | \$1.75 | \$2.10 | \$2.45 | \$2.80 | \$3.15 | \$3.50 | \$3.85 | \$4.20 | \$4.55 |
| 30-34 | \$0.50 | \$1.00 | \$1.50 | \$2.00 | \$2.50 | \$3.00 | \$3.50 | \$4.00 | \$4.50 | \$5.00 | \$5.50 | \$6.00 | \$6.50 |
| 35-39 | \$0.65 | \$1.30 | \$1.95 | \$2.60 | \$3.25 | \$3.90 | \$4.55 | \$5.20 | \$5.85 | \$6.50 | \$7.15 | \$7.80 | \$8.45 |
| 40-44 | \$0.95 | \$1.90 | \$2.85 | \$3.80 | \$4.75 | \$5.70 | \$6.65 | \$7.60 | \$8.55 | \$9.50 | \$10.45 | \$11.40 | \$12.35 |
| 45-49 | \$1.40 | \$2.80 | \$4.20 | \$5.60 | \$7.00 | \$8.40 | \$9.80 | \$11.20 | \$12.60 | \$14.00 | \$15.40 | \$16.80 | \$18.20 |
| 50-54 | \$2.35 | \$4.70 | \$7.05 | \$9.40 | \$11.75 | \$14.10 | \$16.45 | \$18.80 | \$21.15 | \$23.50 | \$25.85 | \$28.20 | \$30.55 |
| 55-59 | \$4.00 | \$8.00 | \$12.00 | \$16.00 | \$20.00 | \$24.00 | \$28.00 | \$32.00 | \$36.00 | \$40.00 | \$44.00 | \$48.00 | \$52.00 |
| 60-64 | \$6.10 | \$12.20 | \$18.30 | \$24.40 | \$30.50 | \$36.60 | \$42.70 | \$48.80 | \$54.90 | \$61.00 | \$67.10 | \$73.20 | \$79.30 |
| 65-69 | \$11.75 | \$23.50 | \$35.25 | \$47.00 | \$58.75 | \$70.50 | \$82.25 | \$94.00 | \$105.75 | \$117.50 | \$129.25 | \$141.00 | \$152.75 |
| 70-74 | \$19.05 | \$38.10 | \$57.15 | \$76.20 | \$95.25 | \$114.30 | \$133.35 | \$152.40 | \$171.45 | \$190.50 | \$209.55 | \$228.60 | \$247.65 |
| 75 + | \$19.05 | \$38.10 | \$57.15 | \$76.20 | \$95.25 | \$114.30 | \$133.35 | \$152.40 | \$171.45 | \$190.50 | \$209.55 | \$228.60 | \$247.65 |

| Age Bands | \$140,000 | \$150,000 | \$160,000 | \$170,000 | \$180,000 | \$190,000 | \$200,000 | \$210,000 | \$220,000 | \$230,000 | \$240,000 | \$250,000 | \$260,000 |
|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| <29 | \$4.90 | \$5.25 | \$5.60 | \$5.95 | \$6.30 | \$6.65 | \$7.00 | \$7.35 | \$7.70 | \$8.05 | \$8.40 | \$8.75 | \$9.10 |
| 30-34 | \$7.00 | \$7.50 | \$8.00 | \$8.50 | \$9.00 | \$9.50 | \$10.00 | \$10.50 | \$11.00 | \$11.50 | \$12.00 | \$12.50 | \$13.00 |
| 35-39 | \$9.10 | \$9.75 | \$10.40 | \$11.05 | \$11.70 | \$12.35 | \$13.00 | \$13.65 | \$14.30 | \$14.95 | \$15.60 | \$16.25 | \$16.90 |
| 40-44 | \$13.30 | \$14.25 | \$15.20 | \$16.15 | \$17.10 | \$18.05 | \$19.00 | \$19.95 | \$20.90 | \$21.85 | \$22.80 | \$23.75 | \$24.70 |
| 45-49 | \$19.60 | \$21.00 | \$22.40 | \$23.80 | \$25.20 | \$26.60 | \$28.00 | \$29.40 | \$30.80 | \$32.20 | \$33.60 | \$35.00 | \$36.40 |
| 50-54 | \$32.90 | \$35.25 | \$37.60 | \$39.95 | \$42.30 | \$44.65 | \$47.00 | \$49.35 | \$51.70 | \$54.05 | \$56.40 | \$58.75 | \$61.10 |
| 55-59 | \$56.00 | \$60.00 | \$64.00 | \$68.00 | \$72.00 | \$76.00 | \$80.00 | \$84.00 | \$88.00 | \$92.00 | \$96.00 | \$100.00 | \$104.00 |
| 60-64 | \$85.40 | \$91.50 | \$97.60 | \$103.70 | \$109.80 | \$115.90 | \$122.00 | \$128.10 | \$134.20 | \$140.30 | \$146.40 | \$152.50 | \$158.60 |
| 65-69 | \$164.50 | \$176.25 | \$188.00 | \$199.75 | \$211.50 | \$223.25 | \$235.00 | \$246.75 | \$258.50 | \$270.25 | \$282.00 | \$293.75 | \$305.50 |
| 70-74 | \$266.70 | \$285.75 | \$304.80 | \$323.85 | \$342.90 | \$361.95 | \$381.00 | \$400.05 | \$419.10 | \$438.15 | \$457.20 | \$476.25 | \$495.30 |
| 75 + | \$266.70 | \$285.75 | \$304.80 | \$323.85 | \$342.90 | \$361.95 | \$381.00 | \$400.05 | \$419.10 | \$438.15 | \$457.20 | \$476.25 | \$495.30 |

| Age Bands | \$270,000 | \$280,000 | \$290,000 | \$300,000 |
|-----------|-----------|-----------|-----------|-----------|
| <29 | \$9.45 | \$9.80 | \$10.15 | \$10.50 |
| 30-34 | \$13.50 | \$14.00 | \$14.50 | \$15.00 |
| 35-39 | \$17.55 | \$18.20 | \$18.85 | \$19.50 |
| 40-44 | \$25.65 | \$26.60 | \$27.55 | \$28.50 |
| 45-49 | \$37.80 | \$39.20 | \$40.60 | \$42.00 |
| 50-54 | \$63.45 | \$65.80 | \$68.15 | \$70.50 |
| 55-59 | \$108.00 | \$112.00 | \$116.00 | \$120.00 |
| 60-64 | \$164.70 | \$170.80 | \$176.90 | \$183.00 |
| 65-69 | \$317.25 | \$329.00 | \$340.75 | \$352.50 |
| 70-74 | \$514.35 | \$533.40 | \$552.45 | \$571.50 |
| 75 + | \$514.35 | \$533.40 | \$552.45 | \$571.50 |



MetLife - Transitions Solutions

Customer Service Number (800) 438-6388 | Group #240138



Whether you have a change in Life Insurance benefits due to retirement, leaving employment, or experiencing a reduction in coverage, Transition Solutions, part of the PlanSmart® financial wellness solution, provides the information you need to make informed choices.

Event Driven Guidance: Transition Solutions

We can make life insurance changes easier



Mailing

MetLife will mail an information packet that explains life insurance conversion and portability options.



Guidance

Financial professionals will contact coworkers to set appointments to review Life Insurance continuation options. They are available for other questions as needed.

Coworkers will also have access to a web page based on the conversion and/or portability options available.



The Transition Solutions Team provides assistance for important, time-sensitive benefit and financial decisions due to change in benefits including:

- ▶ Group Life Insurance Continuation Options
- ▶ Lump-sum distributions
- ▶ Reduction in benefits for active or retired coworkers

"The financial professional I spoke to told me about some lower-cost options. Everything was explained clearly and it was actually a really good experience."

Sally - Executive Assistant, mom

MetLife - Disability Benefits

Customer Service Number (800) 438-6388 | Group #240138



Your family can count on your income while you are healthy and employed, but it is important to plan for their financial security in the event that you become disabled and unable to work.

The City of Concord offers a generous Short Term Disability plan to all coworkers working 20 hours or more per week. Coverage is provided by MetLife. You are eligible the first day of the month following 30 days of continuous service. Long Term Disability benefits are also provided by MetLife and are offered on a voluntary basis at low group rates for coworkers.

Short Term Disability Benefits (100% Employer Paid):

- Coverage is 100% employer paid.
- This benefit will pay 66.67% of your basic weekly earnings up to a maximum benefit of \$550 per week minus any income that is listed in the Benefit Reductions provisions.
- Benefits begin on the 31st day for an accident and/or illness.
- Short Term Disability benefits are paid on a weekly basis.
- If you are still disabled and incapable of working after 22 weeks and you elected Long Term Disability, if approved, coverage will begin.

Voluntary Long Term Disability Benefits (100% Coworker Paid):

- Long Term Disability benefits begin on the 181st Day of disability.
- Long Term Disability benefits cannot exceed 60% of your pre-disability earnings.
- The minimum monthly benefit is \$100.
- The maximum monthly benefit is \$5,000.
- Benefits continue while you are disabled up to your normal retirement age unless you are disabled prior to age 60.
- Long Term Disability benefits are paid on a monthly basis and will be reduced by amounts you receive from Social Security, an employer-sponsored retirement plan and other group disability benefits.



For Open Enrollment 2023 (LTD)

New hires have 30 days from their benefits eligibility to elect coverage without providing Evidence of Insurability.
Late entrants may elect coverage but must complete Evidence of Insurability.

MetLife - Critical Illness Insurance

Customer Service Number (800) 438-6388 | Group #240138



The City of Concord offers coworkers three (3) supplemental health plans through MetLife - Critical Illness, Accident, and Hospital Indemnity. Open Enrollment is the time of the year when elections and/or changes to these coverages can be made. Premiums are 100% coworker paid through post-tax payroll deductions.

Group Critical Illness Insurance:

You cannot predict the future, but you can plan for it. Critical Illness coverage helps offer financial support for you and your family, if diagnosed with a covered critical illness.

Here's How it Works

You select the benefit coverage amount you want based on your individual need and your budget. If you have covered family members, the policy also provides cash benefits for them. If diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition.

Plan Features

- Lump sum benefits paid directly to the certificate holder (unless otherwise assigned) following the diagnosis of a covered critical illness, such as Heart Attack, Stroke, Cancer, and regardless of any other coverage you may have, as long as there are 30 days between diagnosis of the same included critical illness.
- Guarantee issue coverage, meaning that no Evidence of Insurability is required.
- Coverage available for spouse and child(ren).
- Benefit amounts available: \$10,000, \$20,000 and \$30,000 for coworkers and 50% of coworker coverage for spouse.
- Each Dependent Child is covered at 50% of the primary insured amount at no additional charge.
- Health Screening Benefit included - \$50 per calendar year for each covered person who has one of the included wellness tests, such as a Mammogram, EKG, PSA.
- **Rates based on age, tobacco usage and level of coverage selected.**

Coworker Semi-Monthly Critical Illness Rates

| \$10,000 Basic Benefit Amount - Non-Tobacco | | |
|---|---------------|-----------------------------|
| AGES | COWORKER ONLY | COWORKER +SPOUSE+CHILD(REN) |
| 18-29 | \$1.85 | \$3.80 |
| 30-39 | \$2.55 | \$4.90 |
| 40-49 | \$4.50 | \$7.80 |
| 50-59 | \$9.30 | \$14.55 |
| 60-63 | \$15.80 | \$23.60 |
| 64+ | \$21.05 | \$30.90 |

| \$20,000 Basic Benefit Amount - Non-Tobacco | | |
|---|---------------|-----------------------------|
| AGES | COWORKER ONLY | COWORKER +SPOUSE+CHILD(REN) |
| 18-29 | \$3.70 | \$7.60 |
| 30-39 | \$5.10 | \$9.80 |
| 40-49 | \$9.00 | \$15.60 |
| 50-59 | \$18.60 | \$29.10 |
| 60-63 | \$31.60 | \$47.20 |
| 64+ | \$42.10 | \$61.80 |

| \$30,000 Basic Benefit Amount - Non-Tobacco | | |
|---|---------------|-----------------------------|
| AGES | COWORKER ONLY | COWORKER +SPOUSE+CHILD(REN) |
| 18-29 | \$5.55 | \$11.40 |
| 30-39 | \$7.65 | \$14.70 |
| 40-49 | \$13.50 | \$23.40 |
| 50-59 | \$27.90 | \$43.65 |
| 60-63 | \$47.40 | \$70.80 |
| 64+ | \$63.15 | \$92.70 |

| \$10,000 Basic Benefit Amount - Tobacco | | |
|---|---------------|-----------------------------|
| AGES | COWORKER ONLY | COWORKER +SPOUSE+CHILD(REN) |
| 18-29 | \$2.30 | \$4.50 |
| 30-39 | \$3.55 | \$6.50 |
| 40-49 | \$7.10 | \$11.85 |
| 50-59 | \$15.80 | \$24.05 |
| 60-63 | \$27.45 | \$40.25 |
| 64+ | \$36.75 | \$53.15 |

| \$20,000 Basic Benefit Amount - Tobacco | | |
|---|---------------|-----------------------------|
| AGES | COWORKER ONLY | COWORKER +SPOUSE+CHILD(REN) |
| 18-29 | \$4.60 | \$9.00 |
| 30-39 | \$7.10 | \$13.00 |
| 40-49 | \$14.20 | \$23.70 |
| 50-59 | \$31.60 | \$48.10 |
| 60-63 | \$54.90 | \$80.50 |
| 64+ | \$73.50 | \$106.30 |

| \$30,000 Basic Benefit Amount - Tobacco | | |
|---|---------------|-----------------------------|
| AGES | COWORKER ONLY | COWORKER +SPOUSE+CHILD(REN) |
| 18-29 | \$6.90 | \$13.50 |
| 30-39 | \$10.65 | \$19.50 |
| 40-49 | \$21.30 | \$35.55 |
| 50-59 | \$47.40 | \$72.15 |
| 60-63 | \$82.35 | \$120.75 |
| 64+ | \$110.25 | \$159.45 |

www.mybenefits.metlife.com

MetLife - Accident and Hospital Indemnity

Customer Service Number (800) 438-6388 | Group #240138



Group Accident Insurance:

Why Accident Insurance?

It is important to keep your finances on track when an accident happens. Treatment can be vital to recovery, but it can also be expensive and the financial worries can grow quickly.

Here's How it Works

Accident insurance pays you cash benefits that correspond with hospital and intensive care confinement due to a covered accident. Your plan also includes benefits for a variety of occurrences such as: dismemberment, dislocation or fracture, ambulance services, physical therapy and more. The cash benefits can be used to help pay for deductibles, treatment, and more. With MetLife's Accident plan you can help protect your finances against life's slips and falls.

Coworker Semi-Monthly Accident Rates

| COVERAGE LEVEL | COWORKER CONTRIBUTION |
|-----------------------|-----------------------|
| Coworker Only | \$5.86 |
| Coworker + Child(ren) | \$12.42 |
| Coworker + Spouse | \$10.10 |
| Coworker + Family | \$16.14 |

Group Hospital Indemnity Insurance:

Expenses associated with a hospital stay can be financially difficult if money is tight and you are not prepared. Having the right coverage in place before you experience a sickness or injury can help eliminate financial concerns and provide support at a time when it is needed the most. MetLife's Group Hospital Indemnity Insurance can pay you a lump-sum benefit to help cover the costs associated with a hospital stay. It can complement your health plan to help with the out-of-pocket expenses medical insurance may not cover, such as coinsurance, copays and deductibles. You decide how to spend the money. Coverage is also available for your spouse and children. The chart below provides an overview of the plan options available. Coworkers may choose either Plan Option 1 or Plan Option 2.

| Benefit Overview | Plan Option 1 | Plan Option 2 |
|---|-----------------------------|-----------------------------|
| First Day Hospital Confinement | \$1,000 | \$1,500 |
| Daily Hospital Confinement¹ | \$200 per day up to 10 days | \$200 per day up to 10 days |
| Hospital Intensive Care² | \$200 per day up to 10 days | \$200 per day up to 10 days |

¹ Payable for each day, up to the maximum per continuous confinement in a hospital; not paid for any day the First Day Hospital Confinement benefit is paid.

² Payable for each day, up to the maximum per continuous confinement in a hospital intensive care unit; pays in addition to the First Day Hospital Confinement benefit and Daily Hospital Confinement benefit.

Note: Benefit excludes coverage for outpatient emergency room visits.

Coworker Semi-Monthly Hospital Indemnity Rates

| COVERAGE LEVEL | PLAN OPTION 1 | PLAN OPTION 2 |
|-----------------------|---------------|---------------|
| Coworker Only | \$6.44 | \$8.39 |
| Coworker + Child(ren) | \$11.12 | \$14.56 |
| Coworker + Spouse | \$16.32 | \$22.30 |
| Coworker + Family | \$17.81 | \$24.18 |

www.mybenefits.metlife.com

Allstate - Universal Life Insurance

Customer Service Number (800) 521-3535 | Group #80667



Universal Life Insurance:

The City of Concord offers Universal Life insurance to our coworkers at affordable group rates based on age, tobacco usage, the level of coverage and optional riders you select. Premiums are automatically deducted from your paycheck on a post-tax basis.

Why Supplemental Universal Life (UL) Insurance Coverage?

Universal Life Insurance allows you the flexibility to decide the amount of life insurance and premium payments, subject to policy minimums, that fit you and your family's needs. Premiums are paid into the UL fund value. Monthly expense, rider and cost of insurance charges are deducted, and the remaining value earns interest at a rate of at least 4% per year. This coverage not only provides a death benefit but also provides access to cash value to help with expenses.

How it Works:

You choose the coverage that's right for you and your family. With planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Consult with your tax advisor for specific information. Then, when life comes to an end, your beneficiary will receive a tax-free death benefit that can be used to help pay for funeral expenses, mortgage payments and more.

Plan Features = More Security:

Universal Life Insurance offers a variety of options that provide you with the confidence and convenience you need to keep your family covered, such as:

- ☑ Guarantee Issue Limits: Employee \$150,000
Spouse \$100,000
Child \$50,000
- ☑ Portability – Should you retire or leave the company, you can take the policy with you and choose one of a number of convenient payment plans.
- ☑ Spouse and Child(ren) Coverage – Coverage is available for your spouse and child(ren) through specific optional riders.
- ☑ Accelerated Death Benefits for Long Term Care Coverage - When you elect Universal Life coverage, you have the option of adding an Accelerated Death Benefit for Long Term Care Rider which will pay 4% of the death benefit per month of qualified long term care services should you lose the ability to perform at least two (2) activities of daily living.

If the Long Term Care rider is elected, the death benefit amount is reduced by the amount paid to the coworker under the Long Term Care rider.

In order to add the Long Term Care Rider to your Universal Life policy, you must speak with a Benefits Counselor during the open enrolment period.

Note: Long Term Care coverage is optional and must be selected at the time of application if you would like coverage.



Electing the Long Term Care Rider requires that you speak with a counselor to assist with your enrollment.

For Open Enrollment 2023

Whether you are a new hire or whether you previously declined Universal Life insurance during the 2022 open enrollment, you may purchase coverage, up to the Guarantee Issue limits, without answering any medical questions.

Ambulance Services

Customer Service Number (800) 643-9023



Emergency Transportation Coverage is designed to protect you and your family from the financial obligation of lifesaving emergency transportation services, wherever you are and for whatever you are doing. Our Emergency Transport benefit is provided by Medical Air Services Association (MASA). MASA provides coverage for both ground and air ambulance services.

Emergent Plus Membership Benefits

Emergent Air Transportation



In the event of a serious medical emergency, Coworkers have access to emergency air transportation into a medical facility or between medical facilities.

Emergent Ground Transportation



In the event of a serious medical emergency, Coworkers have access to emergency ground transportation into a medical facility or between medical facilities.

Non-Emergent Inter-Facility Transportation



In the event that a Coworker is in stable condition in a medical facility but requires a heightened level of care that is not available at their current medical facility, Coworkers have access to non-emergent air or ground transportation between medical facilities.

Repatriation/Recuperation



In the event that a Coworker is hospitalized more than 100 miles from their home, Coworkers have access to air or ground medical transportation into a medical facility closer to Coworker's home for the purposes of recuperation.

Please refer to the member services agreement for a detailed explanation of benefits and eligibility.

A MASA Membership prepares you for the unexpected and gives you the peace of mind to access vital emergency medical transportation no matter where you live, for a minimal fee.

- One low fee for your **family**
- **No** deductibles
- No health questions
- Easy claims process



Use your membership card or download the app to submit claims.

| BENEFIT* | Platinum | Emergent Plus |
|--|------------|---------------|
| | \$39/Month | \$14/Month |
| Ground Transportation | US/Canada | US/Canada |
| Air Transportation | US/Canada | US/Canada |
| Repatriation | Worldwide | US/Canada |
| Escort Transportation | Worldwide | US/Canada |
| Visitor Transportation | BCA** | |
| Vehicle Return | BCA** | |
| *Please refer to the member services agreement for a detailed explanation of benefits and eligibility. | | |

ENROLL Today!



You do not need to be covered by the City of Concord medical plan to select this benefit. You may enroll yourself and/or your family. Membership is guaranteed issue with no deductibles, no claim forms and no health questions.

Coworker Purchasing Program

Customer Service Number (888) 923-6236



Voluntary Benefit Program from the City of Concord

Purchasing Power

Purchasing Power is a consumer purchasing program sponsored by the City of Concord that offers a better way to buy new products you want. You'll have access to shop thousands of brand-name products.

There's zero interest, no credit check and no hidden fees. Payments are made from regular deductions taken directly from your paycheck over 24 pay periods.

In order to participate, you must meet the following criteria:

- Be 18 years of age or over.
- Be a full or part-time active coworker for at least 12 months.
- Earn \$16,000 a year or more.
- Have a bank account or credit card (to be used in case of non-payment via payroll deduction).



Unlock \$1,000 of Spending Power!

Shop today, pay over time - right from your paycheck.

Buy Now, Pay Later - Up to 12 Months. Pay right from your paycheck - no down payment and no hidden fees.

No Credit Check & No Interest. Discover a hassle-free alternative to loans, high-interest credit card and rent-to-own.

40,000+ Brand-Name Products & More. Just what you need, right when you need it - from computers to appliances to furniture.

\$1,000+ of Spending Power. Unlock your spending limit and start shopping in just a few click.

20% off your first order

How It Works:

- ①  Sign up for free online.
- ②  Shop thousands of brand-name products.
- ③  Receive your order upfront.
- ④  Pay over time, directly from your paycheck.

Sign up for free online, with a personal email address at CityofConcord.PurchasingPower.com. Shop thousands of brand-name products and receive them immediately. Pay over time, right from your paycheck.

No Credit Check | No Down Payment | No Hidden Fees



Spending power

Access spending power for the things you need with no credit check.



Manageable payments

Automated fixed payments over 6 or 12 months.



Thousands of brand-name products

Find the items you need to create a more comfortable and productive home.



Better choice

Alternative to loans, high-interest credit cards or rent-to-own

Gallagher Marketplace



Marketplace



Scan here to check out
Gallagher Marketplace

Giving you year-round access to additional benefits that could save you money with Gallagher Marketplace.

Gallagher Marketplace is a money-saving hub where you have access to additional benefits that are on your “must-have” list.

Auto Insurance



Homeowners Insurance



Extended Vehicle Warranties



Program Overview

Gallagher Marketplace offers non-traditional benefits to every coworker, like home and auto insurance, renters insurance, extended vehicle warranties, as well as boat, ATV and RV coverage. Because your employer partners with Gallagher, you have access to the best benefits available.

The Value of Gallagher Marketplace

- ▶ Whether full-time or part-time, all coworkers are eligible for this dynamic solution.
- ▶ View multiple quotes side-by-side from top carriers offering flexible payment plans and licensed agents to help guide.
- ▶ Get access to top benefits with the potential to save money on benefits you may need and want.

How It Works

- 1 Go to aig.com/GallagherMarketplace, see the benefits available, and select a product to view more details.
- 2 Enter preliminary details and receive a no-obligation quote.
- 3 Connect with an agent who will answer your questions, and assist you with the application process.

Insurance is subject to availability and individual eligibility.



EVERY FINANCIAL JOURNEY IS UNIQUE

Your Money Line provides expert guidance and tools to help you on your unique financial journey. Financial Guides help you focus your efforts on financial stability and retirement ability. They will help you create a path towards the financial life you want.

You have access to Tools, Courses, and Expert Guidance!



Tools

- ▶ Net Worth Calculator
- ▶ Power Percentage
- ▶ Ideal Budget
- ▶ Debt Reduction Tool
- ▶ Debt Momentum Chart
- ▶ Public Sector Loan Forgiveness Tool
- ▶ College Aid Coach
- ▶ Mock Retirement



Courses

- ▶ Stability Academy
- ▶ Life Events
- ▶ Budgeting
- ▶ Guide to Buying a House
- ▶ Having a Baby
- ▶ How to Pay Off Student Loans
- ▶ How to Pay for College
- ▶ Your Money Life Credit
- ▶ Investing
- ▶ In your 20's, 30's, 40's, 50's HSAs



Expert Guidance

- ▶ On-Demand Help
- ▶ Help with Bills
- ▶ Accountability Coaching
- ▶ Availability 12 hours a day, 5 days a week
- ▶ Accessible via chat, email, or phone

Gallagher's Money Coaching and Your Money Line provides you with guidance and tools so you can celebrate more successes, alleviate stress and feel the joy of financial stability.

Contact a Financial Guide



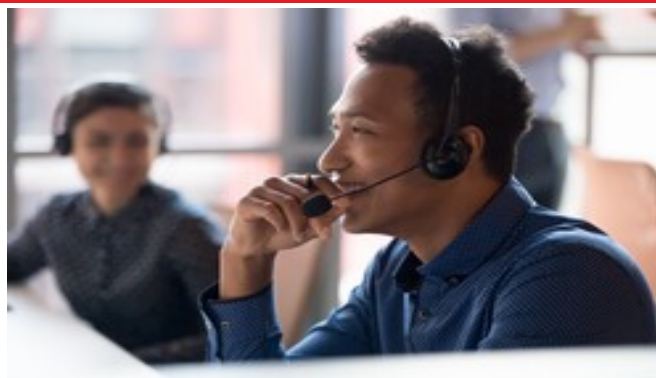
Call Guides at | (833) 890-4077



Email them at | answers@yourmoneyline.com



Reserve a meeting | yourmoneyline.com/schedule



New

Experian IdentityWorksSM



Protection when you are most vulnerable. Our services monitor a variety of channels to provide comprehensive protection.



If you become a victim of identity theft, we work to resolve it. Experian[®] will do the work to help recover your financial losses and restore your credit file.



Protection at no cost to you. Our identity restoration services are available to you free as an eligible member.

Experian IdentityWorks

Experian IdentityWorks offers more protection and the option to enroll at any time — also at no cost to you. Once you enroll in IdentityWorks, you will have access to:

- ▶ Experian credit report at signup: See what information is associated with your credit file.
- ▶ Credit Monitoring: Actively monitors your Experian credit file for indicators of identity theft.
- ▶ Internet Surveillance: Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- ▶ Identity Restoration: Identity Restoration Specialists are immediately available to help you address credit and non-credit related identity theft.
- ▶ Up to \$1 Million Identity Theft Insurance: Provides coverage for certain costs and unauthorized electronic fund transfers.
- ▶ Lost Wallet: Assistance with canceling/replacing lost or stolen credit, debit, and medical cards.
- ▶ Child Monitoring: For up to 10 children up to 18 years old, Internet Surveillance and monitoring to determine whether enrolled minors in your household have an Experian credit file are available. Also included are Identity Restoration and up to \$1M Identity Theft Insurance.
- ▶ Experian IdentityWorks ExtendCARE[™]: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.

Enrollment is required.

Members must provide their personal information to enroll online or via phone. To start monitoring your personal information, please follow the steps below:

- 1 **Visit** the Experian IdentityWorks website to enroll: www.experianidworks.com/bcbsnc
- 2 Click “Get Started” and enter code: **BCBSNC23**
- 3 Complete the enrollment process.

If you have questions about protecting your identity or if you suspect that your identity has been stolen:

- ▶ Call the Experian customer support team at (888) 451-6554
- ▶ Provide the engagement number B079731.

Identity Theft Protection



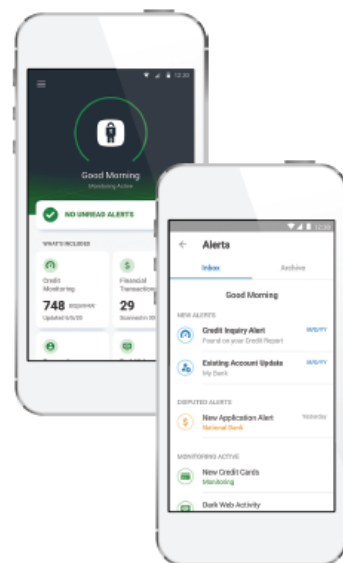
Your Coworker Benefit Can Help Protect Your Identity and Devices.

Everyday we put our information at risk on the internet. Everyday activities like online shopping, banking, and even browsing can expose your personal information, making you more vulnerable to cybercrime. LifeLock with Norton Benefit Plans combine leading identity theft protection and device security against online threats, viruses, ransomware and malware, at home and on-the-go. Let us help protect your identity, your devices and your online privacy, in an always connected world.

Plan Features

- ✓ **Online Account Monitoring** | We scan your email, social media and cloud storage accounts for your personal data, so you can remove what you want, giving you peace of mind and greater control over your sensitive information.
- ✓ **LifeLock Identity Alert™ System** | It's the foundation for all LifeLock services. We monitor for fraudulent use of your Social Security number, name, address, or date of birth in applications for credit and services. The patented system sends alerts by text, phone, email, or mobile app.
- ✓ **Dark Web Monitoring** | Identity thieves can sell your personal information on hard-to-find dark web sites and forums. LifeLock patrols the dark web and notifies you if we find your information.
- ✓ **LifeLock Privacy Monitor™** | Privacy Monitor helps reduce public exposure of your personal information. We scan common public people-search websites to find your personal information and help you opt-out.
- ✓ **24/7 Live Member Support** | We have live Identity Protection Agents available to answer your questions.
- ✓ **Fictitious Identity Monitoring** | We scan for names and addresses connected with your Social Security number to help protect against criminals building fictitious identities to open accounts or commit fraud.
- ✓ **Credit, Checking & Savings Account Activity Alerts** | Help protect your finances against fraud with alerts that notify you of cash withdrawals, balance transfers and large purchases.
- ✓ **401K & Investment Account Activity Alerts** | Investment and retirement accounts are often the lifeline for financial growth. We'll help protect your nest egg from fraudulent cash withdrawals and balance transfers.
- ✓ **Million Dollar Protection™ Package** | If you become a victim of identity theft, we help protect you with our Million Dollar Protection™ Package. This includes reimbursement for stolen funds and coverage for personal expenses, each with limits up to \$1 million, and coverage for lawyers and experts if needed up to \$1 million, to help resolve your case.
- ✓ **And More...**

| Benefit Premier Plan Monthly Premium | |
|--------------------------------------|-------------------|
| Employee Only | Employee & Family |
| \$8.49 | \$17.98 |



Retirement Benefits

North Carolina Local Government Employees’ Retirement System (LGERS):

City of Concord coworkers, working 20 or more hours per week, become members of the North Carolina Local Government Employees’ Retirement System immediately. Coworkers contribute mandatory 6% of their salary via payroll deduction to contribute to the system. The City contributes 12.85% of each coworker’s salary (14.1% for sworn police officers). Coworkers have vested rights after 5 years of creditable service. **Following one year of service**, the death benefit is in effect and provides one year’s salary (min. \$25,000 to a max. of \$50,000) payable to the coworker’s registered beneficiary. Unreduced retirement benefits are available at age 65 with five years of service, 60 years with 25 years of service, or after 30 years of service at any age. Reduced benefits are available after age 50 with 20 years service or age 60 with five years service. (Requirements for retirement service benefits for sworn police officers differ. Please refer to the Law Enforcement Retirement Manual or contact Human Resources).

Prudential Retirement 401(k):

The City of Concord is pleased to provide the most beneficial personal savings and retirement program available; a tax-deferred 401(k) Plan! Visit [NCPlans.prudential.com](https://www.ncplans.prudential.com) to learn what you need to know about the plan features and investments available in the NC 401(k) (#002003)and NC 457 (#012003) Plans.

Eligibility:

City of Concord coworkers, working 20 hours or more per week are immediately eligible. Your salary deferrals, or contributions, will begin as soon as administratively feasible after your enrollment.

Vesting:

Coworker contributions are always 100% vested. Any money you roll over into the Plan is always 100% vested.

Employer Contribution:

- 4.5% for Non-Sworn Coworkers
- 5% for Sworn Police Officers

IRS Maximum Pre-Tax Contributions:

| Year | Under 50 years old | Over 50 years old |
|------|--------------------|-------------------|
| 2023 | \$22,500 | \$30,000 |

Loans:

You may borrow up to 50% of your vested account balances as long as you have a vested plan account balance. The minimum loan amount is \$1,000 not to exceed the maximum loan amount of \$50,000. You may have only one outstanding loan at any time. There is an application fee of \$60 for each loan. The method of repayment is payroll deduction.

Withdrawals:

If you leave for any reason (including retirement after age 65), you may withdraw your vested account balance. While you are still employed you may make limited withdrawals from your account if you experience a severe financial hardship (as defined by the IRS).

The City of Concord coworkers are able to make Roth Contributions to their 401k and 457b plans. These contributions are post-tax therefore, they are deducted from your paycheck **after** taxes are paid. Roth contributions and returns are tax-deferred and can benefit members who anticipate being in a higher tax bracket while in retirement and would rather pay taxes at today’s tax rate. Qualified distributions are federal income tax free.

In addition, coworkers will be able to make contributions to their 401k and 457b plans in the form of a percentage as well as a whole dollar amount. Coworkers can make these changes through their online Prudential account or by contacting 1-866-NCPLANS.

Prudential Retirement 457(b) – Qualified Tax Deferred Plan:

The City of Concord provides coworkers with another retirement option. The coworker sets aside money for retirement on a pre-tax basis through payroll deduction. The money is directed into an investment account. The 457(b) grows tax-free until withdrawal at retirement or termination of employment. Coworkers may enroll in this retirement plan at any time.

Additional Benefits



A Nutrition Counselor can help you eat healthier. BlueCross of North Carolina understands the benefits of healthy eating. That's why they have a large network of Nutrition Counselors, and their services are covered by your medical plan.

Ready to make changes in your diet? Want to lose weight or learn to make healthier food choices? Start by setting an appointment with a nutritional counseling professional for unlimited visits.

Get Started Today!

To find a licensed nutritionist/dietitian, log in to BlueConnectNC.com, select Find a Doctor/Drug/Facility and search 'nutrition'

A licensed nutritionist/dietitian can help you:

- Take a close look at your diet and nutritional needs
- Set realistic goals for better eating habits
- Manage conditions like diabetes or high blood pressure
- Form better habits for a healthier lifestyle



Who can benefit from nutritional counseling?

Whether you're trying to achieve weight loss, cope with a chronic condition like diabetes or high blood pressure or simply want to feel more energetic, receiving nutritional counseling can help. Eating well, along with getting enough physical activity, can help you lower your risk of heart disease, diabetes, obesity and other health problems.



Additional Benefits

MYgroup - Employee Assistance Program (EAP):

The City of Concord recognizes that personal and family problems can impact your life both at home and at work. With more working couples and single parents, personal matters are harder than ever to manage. Raising children, pressures of school, preparation for college and aging parents all demand more of our time.

Your EAP is Confidential:

When you face these challenges in life, it is nice to know there's a place to turn. To assist you and your family in getting the help you need, the City of Concord has established the Employee Assistance Program which is a confidential support service designed especially to help you with the issues that affect your life the most.

Your EAP has an Enhanced Benefit:

Receive up to ten **(10) counseling sessions** per topic per year to resolve personal or work related issues such as:

- Marital Conflict
- Relationship Concerns
- Parent and Child Issues
- Budget and Debt Problems
- Stress and Anxiety
- Depression
- Legal Concerns
- Child Care
- Education and College Planning
- Eldercare
- Substance Abuse
- Job Stress
- Financial Issues
- Work and Life Balance

| How To Get Help | |
|------------------|--|
| Local | (704) 529-1428 |
| Toll-Free | (800) 633-3353 |
| Employee Website | www.mygroup.com Username: concordnc Password: guest |



Additional Benefits



TUITION ASSISTANCE:

The City of Concord's policy is to assist coworkers, who have completed their new hire probationary period, in developing their job-related skills as much as possible. Opportunities are provided for coworkers to attend training, take courses and participate in meetings, with expenses paid by the City, which will help them to prepare for a higher or different level of responsibility and/or skill. This includes but is not limited to leadership training and technical training within their field. Prior approval and a signed agreement specifying terms of repayment in the event of a voluntary resignation are required prior to attending courses/training.

An eligible course is one which will either improve the coworker's ability to perform their present job or help prepare him/her for a job within the City which will demand a higher or different level of responsibility and/or skill. Courses must be offered by a college, university, community college, or other school or training academy accredited through recognized agencies. Reimbursement may not exceed \$1,000 for any one fiscal year for expenses related to completion of an Associates Degree program. Reimbursement may not exceed \$2,000 for any one fiscal year for expenses related to completion of a Master's or Bachelor's Degree program.

Tuition, books, laboratory fees and student fees are eligible reimbursement expenses. The standard requirement for reimbursement is a grade of C or above for undergraduate courses and B or above for graduate level courses. In courses where no grade is given, the coworker must provide written documentation to substantiate "pass," "satisfactory," or "credit by examination" or comparable statement.

CAREER DEVELOPMENT:

All Coworkers who meet the following four (4) criteria:

- ▶ Full time, regular Coworkers through Assistant City Manager level,
- ▶ not currently covered by another active Career Development Plan,
- ▶ who have successfully completed their probationary period of employment as a new hire or the first 6 months in a new position, and
- ▶ who have received at least an Achieves Expectation rating on their most recent performance evaluation.

Learning Activities:

Learning Activities are pre-approved educational opportunities in which Coworkers participate, in order to further their professional development. Learning activities can be online webinars, classroom trainings, hands-on trainings, seminars, etc. - any of which would have to be pre-approved as Career Development Learning Activities by the Department.

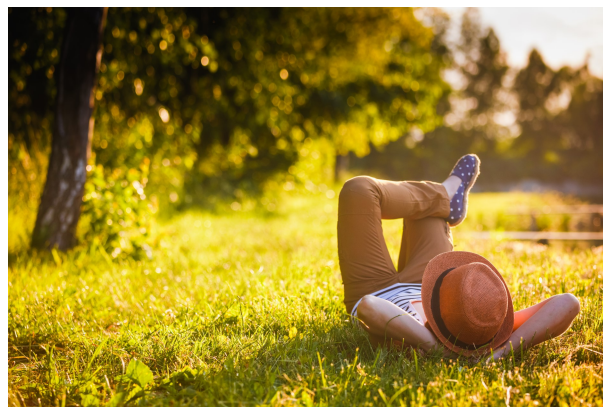
Plan Details:

- ▶ Within FY24, a Coworker who participates in and successfully completes four (4) department-approved Learning Activities will be eligible for the established monetary increase of 1.5%.
- ▶ When designating specific trainings, seminars, etc. as pre-approved Learning Activities, Departments should ensure promotion to all of their Coworkers as such, so that all who are able may participate.
- ▶ Coworkers may submit the Career Development Request Form, on HR's intranet page, to request approval for participation in a Learning Activity not assigned by the Department.
- ▶ Completion of more than 4 department-approved Learning Activities within a fiscal year will not result in additional Career Development monetary increases.
- ▶ Completion of Learning Activities that have not been pre-approved by the Department will not result in Career Development monetary increases.
- ▶ A Learning Activity may count towards the total 4, only one time. If a Coworker chooses to or needs to participate in the Activity more than once, the repeated times will not count towards eligibility for the Career Development monetary increase.
- ▶ Obtaining and/or maintaining certifications that are required within the Coworker's current job description, are not eligible to be pre-approved as Learning Activities.
- ▶ Obtaining and/or maintaining certifications that are not required within the Coworker's current job description, are eligible to be pre-approved as Learning Activities.
- ▶ Obtaining a degree that is required within the Coworker's job description is not eligible to be a pre-approved Learning Activity.
- ▶ Obtaining a degree that is not required within the Coworker's job description is eligible to be a pre-approved Learning Activity.
- ▶ One (1) of the four (4) Learning Activities will be participation at a Wellness Activity within the fiscal year. Coworkers will need supervisor approval to register. Full attendance will be confirmed. Wellness Activities determined to be eligible as Learning Activities will be designated as such on all promotional material from HR, in writing, or with the C.D. Eligible badge. *Participation in the health risk assessment, wellness incentive tobacco cessation sessions, wellness fair, and open enrollment activities will not be designated as eligible Learning Activities.

Paid Leave - Holidays, Vacation and Paid Leave

Annual Paid Holidays:

- New Year's Day
- Martin Luther King's Birthday
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving (2 days)
- Christmas Day (2-3 days depending on when Christmas Day occurs)
- Personal Holiday (1) per fiscal year



Annual Vacation Leave (40 hour Coworker):

All annual leave hours in excess of the maximum accumulation for a calendar year (based on years of service) will automatically transfer to sick leave. The Finance Department will automatically transfer excess annual leave (as of the last pay ending in December) to sick leave the first full pay in February of the following year.

| Years of Service | 40 hour Coworker: | | FIRE | | POLICE | |
|------------------|-------------------|----------------------|----------------|----------------------|----------------|----------------------|
| | Annual Accrual | Maximum Accumulation | Annual Accrual | Maximum Accumulation | Annual Accrual | Maximum Accumulation |
| 0 – 4 | 96 hours | 160 hours | 134.40 hours | 224.00 hours | 102.60 hours | 171.00 hours |
| 5– 9 | 120 hours | 192 hours | 168.00 hours | 268.80 hours | 128.25 hours | 205.20 hours |
| 10 – 14 | 144 hours | 240 hours | 201.60 hours | 336.00 hours | 153.90 hours | 256.20 hours |
| 15– 19 | 168 hours | 288 hours | 235.20 hours | 403.20 hours | 179.55 hours | 307.80 hours |
| 20+ | 192 hours | 288 hours | 268.80 hours | 403.20 hours | 205.20 hours | 307.80 hours |

The accrual rate will change the pay period after the leave anniversary date occurs, if moving into a new accrual tier.

A. Usage

When a coworker expects to use more than two (2) days of vacation at one time, the coworker must get the approval of their Department Director at least seven (7) days before they intend to use it. The request for the time shall be in writing. Vacation of less than two days' duration shall be requested as early as possible prior to its use. Vacation is taken at a time mutually convenient for the City and the coworker.

B. Accruals

Vacation is earned at the above-specified rate and posted to the coworker on the last day of each pay period beginning with the first pay period for a new coworker. Persons leaving employment are paid for accumulated vacation hours through their final full pay period.

Coworkers who are on vacation, workers' compensation, sick leave, military training leave or civil leave continue to earn vacation time at their usual rate.

C. Maximum Accumulation/Rollover

Annually, the Finance Department will notify coworkers of the last day to use vacation before year end processes. Any accrued vacation over the maximum accrual amount per tier on the designated date, will be transferred to sick time for affected coworkers.

D. Final Payout

Coworkers leaving employment are paid for accumulated, unused vacation hours through their final full pay period on their last paycheck from the City.

E. Previous Credible Service with NCLGERS and Vacation Time

Coworkers with previous credible service, as documented in the NC Local Governmental Employees Retirement System (NCLGERS), will receive credit for 50% of this service toward the vacation accrual rate, rounded to the nearest year. This amount will be added to the period of continuous service tier with the City of Concord, to determine the vacation accrual rate tier going forward.

Paid Leave - Holidays, Vacation and Paid Leave

Sick Leave:

Regular City of Concord coworkers earn sick leave at the rate of one day per month (3.69 hours/pay period), Fire coworkers earn at a rate of 5.17 hours/pay period and sworn Police Officers earn at a rate of 3.88 hours/pay period.

Bereavement Leave:

The department head, if requested by an employee, shall grant bereavement leave in accordance with this policy. An employee may be granted up to five (5) consecutive work days for bereavement leave with pay, upon death of a family member. If an employee leaves work early on the day he or she is notified of the death, that day will count as bereavement leave. If the need for bereavement leave is not immediate, an employee may be granted bereavement leave for up to five (5) consecutive work days following the death of a family member. Fire and Police personnel will be granted equivalent leave based on their work schedule.

If more than the allotted number of days leave is required, or if leave is desired for a death other than the family members noted in this policy, see other leave policies.

For the purposes of Article 6.6, family member includes: members of household, spouse, parent, child, sibling, in-law, aunt, uncle, niece, nephew, grandparent, grandchild, in addition to the various combinations of half, step and adopted relationships that can be derived from those named. The term "family member" also includes first cousins by blood.

Employees granted bereavement leave are required to provide verification (i.e. obituary, funeral program, death certificate, etc.) with regard to their bereavement leave.

No more than two (2) paid bereavement leave requests will be granted per fiscal year for an employee.

Court Leave

A coworker's absence from work for jury duty or for attending court in his or her official capacity as a witness but outside the normal schedule of the department to which assigned shall be defined as "court leave".

The Director of Human Resources shall grant Court Leave. Before this leave is granted, the coworker must submit a copy of the official summons for jury duty or subpoena for witness service to the department head prior to the beginning date of such service. Any coworker appearing in court either as a defendant, plaintiff, or witness in a case shall not be eligible for this leave, unless it is in conjunction with a case against or filed by the City or its officers, coworkers, or agent who were acting in an official capacity.

A coworker having been granted court leave shall be compensated at the regular rate of pay during these court appearances.

Coworkers summoned by a court for the purpose of qualifying for jury duty are entitled to court leave for the actual period of absence, whether or not they are selected to serve. If the coworker's presence is required for less than a full workday, the coworker is required to contact their department concerning their return to work. Any coworker who fails to do so risks the loss of pay for that day. If a coworker receives a witness fee for his or her service while on court leave or for service as a witness while on duty for the City, it shall be endorsed to the City and forwarded to his or her department head.

Family & Medical Leave Act (FMLA):

The Family & Medical Leave Act (FMLA) of 1993 provides up to 12 weeks (480 hours) of "unpaid" job protected leave to eligible coworkers each year for the following reasons:

1. to care for coworker's child after birth, adoption, or foster care;
2. to care for coworker's spouse, son or daughter, or parent with a serious health condition; or,
3. a serious health condition that makes the coworker unable to perform his/her job;
4. to permit a coworker to take up to 12 weeks (480 hours) of leave for any emergency arising out of the fact that a spouse, son, daughter, or a parent of the coworker is on active duty or has been notified of impending call or order to active duty in the Armed Forces in support of a contingency operation;
5. to permit a spouse, son, daughter, parent or next of kin of a member of the Armed Forces (including a member of the National Guard or Reserves) to take up to 26 weeks of leave to care for such member with a serious injury or illness (undergoing medical treatment, recuperation, or therapy, or is otherwise in outpatient status, or is otherwise on the temporary disability retired list).

Coworkers interested in utilizing FMLA should contact the Human Resources Department at (704) 920-5100.

Medicare Notice

Important Notice from The City of Concord about Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with City of Concord and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The City of Concord has determined that the prescription drug coverage offered by the City of Concord Benefit Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide To Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current City of Concord coverage will not be affected. If you do decide to join a Medicare drug plan and drop your current City of Concord coverage, be aware that you and your dependents will not be able to get this coverage back until the next open enrollment period unless you experience a qualified life event.

Note that your current coverage pays for other health expenses, in addition to prescription drugs, and you will still be eligible to receive all of your current health and prescription drug benefits if you choose to enroll in a Medicare prescription drug plan and keep your coverage under the City of Concord Benefit Plan.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with City of Concord and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium.

You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

Medicare Notice - continued

Summary Of Options For Medicare Eligible Coworkers (and/or Dependents):

Medical and prescription drug coverage are offered as a package under the City of Concord Benefit Plan (you cannot elect medical coverage without prescription drug coverage).

1. Continue medical and prescription drug coverage under the City of Concord Benefit Plan and do not elect Medicare D coverage. **Impact** – your claims continue to be paid by the City of Concord Benefit Plan.
2. Continue medical and prescription drug coverage under the City of Concord Benefit Plan and elect Medicare D coverage. **Impact** – As an active employee (or dependent of an active employee) the City of Concord Benefit Plan continues to pay primary on your claims (pays before Medicare D).
3. Drop the City of Concord Benefit Plan coverage and elect Medicare Part D coverage. **Impact** – Medicare is your primary coverage. You will not be able to rejoin the City of Concord Benefit Plan unless you experience a family circumstance change or until the next open enrollment period.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact Human Resources for further information. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through the City of Concord Benefit Plan changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778). For more information about Medicare prescription drug coverage:

Date: March 2023

Name of Entity: City of Concord

Contact: Human Resources

Office Address 35 Cabarrus Avenue W
Concord, NC 28025

Phone: 704-920-5100

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Coworker Annual Notices

City of Concord's Notice of your HIPAA Special Enrollment Rights:

Loss of Other Coverage - If you are declining enrollment for yourself and/or your dependents (including your spouse) because of other health insurance coverage or group health plan coverage, you may be able to enroll yourself and/or your dependents in this plan if you or your dependents lose eligibility for that other coverage or if the employer stops contributing towards your or your dependent's coverage.

To be eligible for this special enrollment opportunity you must request enrollment **within 31 days** after your other coverage ends or after the employer stops contributing towards the other coverage.

New Dependent as a Result of Marriage, Birth, Adoption or Placement for Adoption - If you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and/or your dependent(s). To be eligible for this special enrollment opportunity you must request enrollment **within 31 days** after the marriage, birth, adoption or placement for adoption. You must provide the proper documentation to make these changes.

Medicaid Coverage - The City of Concord's group health plan will allow an employee or dependent who is eligible, but not enrolled for coverage, to enroll for coverage if either of the following events occur:

1. Termination of Medicaid or CHIP Coverage - If the employee or dependent is covered under a Medicaid plan or under a State child health plan (SCHIP) and coverage of the employee or dependent under such a plan is terminated as a result of loss of eligibility.
2. Eligibility for Premium Assistance under Medicaid or CHIP - If the employee or dependent becomes eligible for premium assistance under Medicaid or SCHIP, including under any waiver or demonstration project conducted under or in relation to such a plan. This is usually a program where the state assists employed individuals with premium payment assistance for their employer's group health plan rather than direct enrollment in a state Medicaid program.

To be eligible for this special enrollment opportunity you must request coverage under the group health plan **within 60 days** after the date the employee or dependent becomes eligible for premium assistance under Medicaid or SCHIP or the date you or your dependent's Medicaid or state-sponsored CHIP coverage ends.

To request special enrollment or obtain more information, please contact City of Concord Human Resources at 704-920-5100.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP):

If you are eligible for health coverage but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in the state listed below, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, **you must request coverage within 60 days of being determined eligible for premium assistance.**

| North Carolina - Medicaid | South Carolina - Medicaid | Virginia - Medicaid & CHIP |
|---|---|--|
| Website: https://medicaid.ncdhhs.gov/ Phone: 1-919-855-4100 | Website: http://www.scdhhs.gov Phone: 1-888-549-0820 | Website: http://www.coverva.org/hipp CHIP Phone: 1-855-242-8282 |

Coworker Annual Notices

The Women's Health and Cancer Rights Act:

The Women's Health and Cancer Rights Act requires group health plans that provide coverage for mastectomy to provide coverage for certain reconstructive services. This law also requires that written notice of the availability of the coverage be delivered to all plan participants upon enrollment and annually thereafter. This language serves to fulfill that requirement for this year. These services include:

- Reconstruction of the breast upon which the mastectomy has been performed;
- Surgery/reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment for physical complications during all stages of mastectomy, including lymphedemas.

In addition, the plan may not:

- Interfere with a participant's rights under the plan to avoid these requirements; or
- Offer inducements to the healthcare provider, or assess penalties against the provider, in an attempt to interfere with the requirements of the law.

However, the plan may apply deductibles, coinsurance, and copays consistent with other coverage provided by the Plan.

Protecting Your Health Information Privacy Rights

The City of Concord is committed to the privacy of your health information. The administrators of the City of Concord (the "Plan") use strict privacy standards to protect your health information from unauthorized use or disclosure.

The Plan's policies protecting your privacy rights and your rights under the law are described in the Plan's Notice of Privacy Practices. You may receive a copy of the Notice of Privacy Practices by contacting Human Resources.

Know Your COBRA Notification Responsibilities:

It is your responsibility to notify Human Resources when a dependent becomes eligible or ceases to be eligible for coverage under our benefit plans. All eligibility changes should be reported within **31 days** of the event. Failure to report changes in a timely manner can impact your ability to add newly eligible dependents or discontinue pre-tax premium contributions on ineligible dependents.

In addition, failure to report a loss of eligibility due to legal separation or divorce or a dependent that has otherwise ceased to be eligible, such as a child reaching the maximum dependent child age limit, can impact your dependent's rights for group health plan coverage under the federal law known as COBRA. If you fail to report the loss of eligibility within 60 days of the event, your dependents may be left with no continuation coverage under our plan. Please see your COBRA notice or your group health plan summary plan description for additional information.

Contact Information

| Benefit | Carrier/Company | Customer Service Information |
|---|--|--|
| Human Resources Benefits/Wellness | City of Concord | Phone: (704) 920-5100 Fax: (704) 920-6947 |
| Benefit Advocacy Center (BAC) | City of Concord / Gallagher | Customer Service: (833) 397-4322 bac.cityofconcordadvocates@ajg.com |
| Medical Basic Plan HRA Plan Blue High Performance Plan | Blue Cross Blue Shield of North Carolina | Group #14161846 Customer Service: (877) 275-9787 Website: www.bluecrossnc.com |
| Prescription Drug (Retail) | Prime Therapeutics | Customer Service: (888) 274-5180 Website: www.myprime.com |
| Prescription Drug (Home Delivery) | Amazon Pharmacy MedsYourWay | Customer Service: (855) 963-4546 Website: www.amazon.com/bluecrossnc |
| Specialty Pharmacy | Accredo | Customer Service: (833) 599-0513 Website: www.accredo.com/BCNC |
| Health Reimbursement Arrangement | Health Equity | Group #14161846 Customer Service: (877) 713-7682 Website: www.myhealthequity.com |
| Flexible Spending Account | Health Equity | Group #52166 Customer Service: (877) 713-7682 Website: www.myhealthequity.com |
| Telehealth | Teladoc | Customer Service: (800) 835-2362 Website: www.teladoc.com |
| Ambulance Services | MASA Medical Transportation Services | Customer Service: (800) 643-9023 Website: www.masamts.com |
| Dental | Cigna | Group #3340818 Customer Service: (800) 244-6224 Website: www.mycigna.com |
| Vision | EyeMed | Group #9815382 Customer Service: (866) 723-0514 Website: www.eyemed.com |
| Basic Term Life and AD&D Supplemental Term Life and AD&D | MetLife | Group #240138 Customer Service: (800) 438-6388 Website: www.mybenefits.metlife.com |
| Short Term Disability Long Term Disability | MetLife | Group #240138 Customer Service: (800) 438-6388 Website: www.mybenefits.metlife.com |
| Critical Illness, Accident Hospital | MetLife | Group #240138 Customer Service: (800) 438-6388 Website: www.mybenefits.metlife.com |
| Universal Life | Allstate | Group #80667 Customer Service: (800) 521-3535 www.allstatebenefits.com/mybenefits |
| Identity Theft Protection | Norton LifeLock | Customer Service: (800) 607-8640 |
| 401(k) Retirement Plan 457(b) Deferred Compensation | Prudential Retirement | Group #002003 Customer Service: (866) 627-5267 Website: www.NCPlans.prudential.com |
| NC Local Government Employees' Retirement System | Department of State Treasurer | Customer Service: (919) 814-4590 Website: www.nctreasurer.com |
| Employee Assistance Program | MYgroup | Customer Service: (704) 529-1428 Website: www.mygroup.com |
| Coworker Purchasing Program | Purchasing Power | Customer Service: (888) 923-6236 Website: CityofConcord.PurchasingPower.com |

Notes

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Notes

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Visit our coworker benefits website:

www.mybensite.com/concord

This Benefits Guide prepared by



Gallagher

Insurance | Risk Management | Consulting

This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, or is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.