



CITY OF MEMPHIS

EMPLOYEE BENEFITS BOOKLETS



MetLife

Colonial Life

Lincoln
Financial Group®



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Letter from the Mayor

Dear Colleague:

It's time to enroll for your benefits.

Our Division of Human Resources continues its dedication to attract, develop, equip, and retain employees. And as this benefit offering shows, we've continued doing what we said we would do when we took office in 2016: We listened to you to better understand your healthcare benefit needs.

In the past few years, we've worked to create a benefits package that brings the most value for the lowest cost of any plan of a comparable sized organization — in the Memphis metro area and across similar municipalities. Our premiums are still competitive regionally, and our deductibles are still the least expensive in the area. This means we will be able to provide more choice, lower premiums, and better wellness programs — all while staying within our healthcare budget.

Please make no mistake about it: Your work experience and your career at the City of Memphis are important to us. This benefit offering is further proof of our commitment to you.

Yours,

Jim Strickland

A handwritten signature in black ink, appearing to read 'Jim Strickland', with a large, stylized 'J' and 'S'.

Letter from the Chief HR Officer

City of Memphis colleagues and family members,

I am excited to announce it's the Open Enrollment season! This is the time of year when we encourage you to take some time to re-evaluate your current and future benefits needs and utilize one of our many enrollment options; online, over the phone or in-person appointments.

Although most rates stayed the same, the dental insurance has increased by 4%, and enrollment is passive.

The City of Memphis remains dedicated to building and investing in an environment of health and wellness that benefits you and your family. We are pleased with the number of instances where employees have taken advantage of the various programs offered and with you in mind, worked to put together a Total Rewards package that is externally competitive and internally equitable, as well as meaningful to you.

We consider the sustainability of our health care plans and look for ways to drive quality, and optimize costs and are confident that we are on the right path to achieve these goals. In doing so, we are providing more access to career development, wellness benefits, tuition reimbursement, and innovative programs such as the student loan reduction program for City of Memphis employees.

As a reminder, note that any new elections or changes made during the open enrollment period will become effective Jan. 1.

Thank you for your commitment to the City of Memphis and being a part of what makes this a great place to work!

Sincerely,



Alex Smith
Chief HR Officer
City of Memphis





FULL-TIME

Important Contacts



Benefit/Vendor	Phone	Website
General Wellness		
Employee Healthcare, Retirement & Disability Services	901-636-6800 Toll Free 1-866-543-4367	www.BenefitsMemphis.com
Medical		
BCBST Medical & Vision Plans	1-888-796-0609	www.BCBST.com
Pharmacy		
Express Scripts	1-800-282-2881	www.expressscripts.com
Dental		
MetLife	1-800-Get-Met8	www.metlife.com
Vision		
BCBST	1-877-342-0737	www.BCBST.com
EAP		
Concern (Employee Assistance Program)	901-458-4000 Toll Free 1-800-445-5011	www.concern-eap.com
Voluntary Plans		
Colonial Life Local Office	1-800-325-4368 901-507-8880	www.coloniallife.com
Deferred Compensation		
Mass Mutual Financial Group	David Bennett 901-389-8503	davidbennett@massmutual.com
Identity Theft Protection		
BCBST	1-866-926-9803	www.bcbst.com/ProtectmyID
Legal Insurance		
ARAG	1-800-819-6010	www.araglegal.com

Thank you for being a full-time employee for the City of Memphis!

This guide summarizes the employee benefit options the City of Memphis provides you and your family. Current full-time employees can add and make changes to their benefits during the new hire benefit enrollment period, during open enrollment or any time during the year if they have a qualified life event. Full-time employees have 30 days, according to IRS Tax Law 125 to notify the Total Rewards office of their life event. (See the qualified life event matrix on the benefits website: www.BenefitsMemphis.com)

For Annual Enrollment, you do not need to make changes unless you choose to. Your current benefit election will stay the same. However, for Flexible Spending Account and Dependent Care FSA, you must elect the coverage each year. See pgs. 15-17 for more information on FSA.

General Information

EFFECTIVE DATE OF COVERAGE

Unless otherwise described in this guide, the effective changes from open enrollment will go into effect on January 1.

HOW TO ENROLL

You have several enrollment options:

- Online via – BenefitsMemphis.com
- Over the phone.
- In-person at 2714 Union Extended, Memphis, TN 38112
 - Schedule an appointment via the Benefit Open Enrollment Scheduler Link on BenefitsMemphis.com website.
 - City wide email will be sent in mid to late August with link included

- Appointments will be held from 8:30am - 2:30pm Mon-Fri

- Walk-ins welcome daily after 3pm Mon-Fri

More details can be found in the Summary Plan Description and plan documents. In case of a discrepancy between the plan documents and this guide, the plan documents will prevail. Benefits are subject to change.

WHO IS ELIGIBLE?

- All Full-time employees working a minimum of 30 hours per week.
- Your legal spouse / partner if he or she is not legally separated from you and does not have access to other insurance.
- Your natural child(ren), legally adopted child(ren), or stepchild(ren)—until he or she reaches his or her 26th birthday. You are required to submit written evidence of dependency upon request.
- Your natural or legally adopted child(ren) who is named in a Qualified Medical Child Support Order (QMCSO)
- Your spouse's natural or legally adopted child(ren) who is named in a Qualified Medical Child Support Order (QMCSO)
- Your foster child(ren) or “legal dependent”—until he or she reaches his or her 26th birthday. You are required to submit written evidence of dependency upon request.
- Disabled dependents

WHAT'S NEW?

- All rates stayed the same, except dental
- Dental Insurance increased (please see rate sheet).
- Enrollment will now be passive

What does passive enrollment mean? You only have to take action if:

- You want to make changes to your benefits, for example:
Adding or removing dependents, or increasing/decreasing coverage
- You need to re-enroll in the Flexible Spending Account (FSA) or the Dependent Care Flexible Spending Account (DCFSA) – Both require enrollment each year
- Or, you need to enroll for the first time

Medical Insurance



The City of Memphis offers two different medical options for you and your family through Blue Cross Blue Shield of Tennessee. You must meet an annual deductible before the plan pays a percentage of expenses. You will pay a copay for certain services. After the out-of-pocket maximum has been met, the plan will pay 100% of each eligible family member's covered expenses.

Note: Medical and Pharmacy deductibles are combined!

The Medical Plan Deductible for City of Memphis healthcare coverage is combined with the pharmacy deductible. This means once you meet the deductible it is satisfied for both the Medical and Pharmacy plan.

Once you reach your deductible, you must pay coinsurance. For example, the insurance company will pay 90% of covered services after your deductible has been met and you pay the remaining 10% until you reach the out-of-pocket maximum.

Medical Plan Benefits		Choice Plan		Select Plan	
		In Network	Out of Network	In Network	Out of Network
Deductible	Single Family	\$350 \$700	\$1,000 \$3,000	\$1,500 \$3,000	\$3,000 \$6,000
HRA Account Funding	Single Family	N/A	N/A	\$750 \$1,500	\$750 \$1,500
Annual Out of Pocket Maximum	Single Family	\$4,000 \$8,000	\$4,000 \$8,000	\$4,000 \$8,000	\$8,000 \$16,000
Co-insurance		10%	40%	10%	40%
Office Visit	PCP	\$15 Copay	Deductible / Coinsurance Apply	\$15 Copay	Deductible / Coinsurance Apply
Special Office Visit		\$30 Copay	Deductible / Coinsurance Apply	Deductible / Coinsurance Apply	Deductible / Coinsurance Apply
Inpatient Hospitalization		Deductible / Coinsurance Apply	\$300 / Admit + Deductible / Coinsurance Apply	Deductible / Coinsurance Apply	Deductible / Coinsurance Apply
Outpatient Surgery		Deductible / Coinsurance Apply	Deductible / Coinsurance Apply	Deductible / Coinsurance Apply	Deductible / Coinsurance Apply
Urgent Care		\$50 Copay	\$50 / Admit + Deductible	Deductible / Coinsurance Apply	Deductible / Coinsurance Apply
Wellness Incentives		EE \$200 EE + SP \$300		\$1,000 \$1,500	

Providers

Choice Plan	Select Plan
BCBST Network P	BCBST Network S*
Includes	Includes
Baptist Hospital	Baptist Hospital
Lebonheur Hospital	Lebonheur Hospital
St. Francis Hospitals	St. Francis Hospitals
Methodist Hospitals	Methodist Hospitals are OUT OF NETWORK
Regional One Hospital	Regional One Hospital

A list of all Hospitals can be found on www.BenefitsMemphis.com. You can save on health care costs by staying in network. By going to in-network doctors and hospitals, you pay lower copays and avoid other out-of-network costs. If you use a doctor or hospital outside your network, your insurance pays less and you pay more, including higher copays, coinsurance and/or deductibles.



HELPFUL TIPS TO USING YOUR INSURANCE:

- Show your Member ID card each time you see a network provider. Your Member ID card has helpful information, such as copay amounts and your plan's network distinction.
- Before requesting services from a health care provider, make sure he/she is in your network. For example, ask the provider, "Do you accept Blue Cross Blue Shield of Tennessee members in Network S?"
- Don't assume your doctor will only refer you to specialists, hospitals, and/or other health care providers in your network. Be sure all referred providers are in your network before accepting services from them.

REMINDER

- Medical Insurance - Blue Cross BlueShield of Tennessee (BCBST)
- Dental Insurance - MetLife
- Vision Insurance - BCBST
- Flexible Spending Account and Health Reimbursement Arrangements Administration – Health Equity
- Short-Term Disability plan option - Standard
- Additional Life Benefits - Colonial Life
- Legal Insurance Protection - ARAG
- Contributory/Voluntary Life - Lincoln
- Identity Theft Insurance - BCBST



Pharmacy - Provided by Express Scripts



The City of Memphis Pharmacy benefits are offered through the Medical Plan and provided by Express Scripts. Express Scripts is one of the largest pharmacy benefit providers in the country.

Note: Pharmacy benefits are combined with the medical plan deductible (see page 9).

Pharmacy		Choice Plan		Select Plan	
		In Network	Out of Network	In Network	Out of Network
Deductible (waived for generics)	Single/Family	Combined with Medical	Combined with Medical	Combined with Medical	Combined with Medical
Pharmacy (out of pocket)	Single/Family	Combined with Medical	Combined with Medical	Combined with Medical	Combined with Medical
Coinsurance		0%	50%	0%	50%
Generic	Retail	\$7 Copay	0%	\$7 Copay	Deductible/Co-insurance Apply
	Mail Order – 90-day supply	\$14 Copay Deductible Waived		\$14 Copay Deductible Waived	
Brand Formulary	Retail	Deductible, then \$30 Copay	Deductible/Co-insurance Apply	Deductible, then \$30 Copay	Deductible/Co-insurance Apply
	Mail Order – 90-day supply	\$60 Copay		\$60 Copay	
Brand Non-Formulary	Retail	Deductible, then \$50 Copay	Deductible/Co-insurance Apply	Deductible, then 20% co-insurance (min \$50/max \$100)	Deductible/Co-insurance Apply

Connects you with doctors 24 hours a day, seven days a week at no cost to you, copay of \$0.

PhysicianNow is a convenient way to access a doctor from your home, office, or while traveling. All you need is a telephone, smartphone, tablet, or computer.

PhysicianNow is a great option when it's not an emergency, when it's not convenient, or you're too busy to go to your doctor's office.

Use PhysicianNow for:

- Allergies
- Colds
- Constipation
- Earaches
- Diarrhea
- Nausea and Vomiting
- Pinkeye
- Common Pediatric Conditions Include:
 - Flu
 - Fever
 - Urinary Tract Infections
 - Sinus Infections
 - Respiratory Issues
 - Skin Conditions (rashes or insect bites)

Our doctors can diagnose your symptoms and, if a prescription is needed, send it to your pharmacy. *

PhysicianNow, powered by MDLIVE, connects members with board-certified doctors 24 hours a day, seven days a week. All you need is a computer, tablet, smartphone, or landline. Once registered, download the PhysicianNow mobile app at the App Store or Google Play. Use PhysicianNow for non-emergency conditions such as cold and flu, respiratory issues, sinus infections, or urinary tract infections.

To register visit BCBST.com and log in to BlueAccess, select the My Health & Wellness tab and click on the PhysicianNow tile or call 1-888-283-6691.

**Some state laws require that a doctor can only prescribe medication in certain situations and can be subject to certain limitations. BlueCross members should have their prescriptions filled at a network pharmacy in compliance with the BlueCross drug formulary. **

Your Health Reimbursement Arrangements



**For Employees enrolled in the Select Plan only*

WHAT IS AN HRA?

A health reimbursement arrangement (HRA) is an account funded by your employer that helps pay for certain out-of-pocket medical expenses. The benefits of an HRA Include:

- Coverage for out-of-pocket costs, which may include things such as deductibles, copayments, coinsurance, dental and vision expenses (as determined by your employer).
- You don't pay any taxes on HRA funds.
- Contributions are free money, provided by your employer. There are no payroll deductions.

HOW HRAs WORK:

Your employer determines the amount of money the company to your HRA and identifies eligible medical expenses. During the course of the year, you can use your funds for eligible out-of-pocket medical expenses. In most cases, your health plan will receive and process a medical claim and then send the claim to be reviewed for payment from your HRA.



Amount of your HRA	
Health Care Options	HRA Amount
Employee Only	\$750
Employee + Spouse	\$1,500
Employee + Children	\$1,500
Employee + Family	\$1,500

Additional information about the HRA is available at:

http://learn.healthequity.com/bcbst/hra/#hra_hero or call 1-888-796-0609.

HOW AN FSA WORKS

1) Sign up

During eligible enrollment periods, sign up to participate in an FSA. Select the option that best meets your needs and then determine the amount you would like to contribute from your pre-tax earnings. Get help estimating your expenses at www.HealthEquity.com/FSAsheet.

2) Contribute

Your employer will arrange to have the determined amount of your pre-tax earnings contributed to your FSA. Typically the amount withheld from your paycheck is equal each pay period.

3) Use your funds

When you incur a qualified expense, you can either pay with the HealthEquity Visa® Reimbursement Account Card provided by some plans or submit the expenses through the HealthEquity online tool for reimbursement. Remember to save all receipts; you'll need them for reimbursements and to validate your expenses with your employer or administrator.

1 This card is issued by The Bancorp Bank, pursuant to a license from U.S.A. Inc. Your card can be used everywhere Visa debit cards are accepted for qualified expenses. This card cannot be used at ATMs and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. See Cardholder Agreement for complete usage restrictions.

USE IT OR LOSE IT

FSAs are generally use it or lose it plans. This means that amounts in the FSA at the end of the plan year generally cannot be carried over to the next year. Unused funds in the account will be forfeited on the last day of March the following year. Additionally, if an account holder leaves an employer or retires, unused funds are forfeited. For more details, see IRS publication 969 or consult a tax advisor.

Additional information about the FSA is available at:

http://learn.healthequity.com/bcbst/fsa/#fsa_hero.



QUALIFIED EXPENSES

- Acupuncture
- Alcoholism (rehab, transportation for medically advised attendance at AA)
- Ambulance
- Amounts not covered under another health plan
- Annual physical examination
- Artificial limbs/teeth
- Birth control pills/prescription contraceptives
- Body scans
- Breast reconstruction surgery following mastectomy for cancer
- Chiropractor
- Contact lenses
- Crutches
- Dental treatments
- Prescription eyeglasses/eye surgery
- Hearing aids
- Long-term care expenses
- Medicines (prescribed, not imported from other countries)
- Nursing home medical care
- Nursing services
- Optometrist
- Orthodontia
- Oxygen
- Stop-smoking programs
- Surgery, other than unnecessary cosmetic surgery
- Telephone equipment and repair for hearing-impaired
- Therapy
- Transplants
- Weight-loss program (if prescribed by a physician for a specific disease)
- Wheelchairs
- Wigs (if prescribed)

Visit: [HealthEquity.com/QME](https://www.healthequity.com/QME)

NON-QUALIFIED EXPENSES

- Concierge services
- Dancing lessons
- Diaper service
- Elective cosmetic surgery
- Electrolysis or hair removal
- Funeral expenses
- Future medical care
- Hair transplants
- Health club dues
- Insurance premiums other than those explicitly included
- International medicines
- Nutritional supplements, unless recommended by a medical practitioner as treatment for a specific medical condition diagnosed by a physician
- Teeth whitening

OVER-THE-COUNTER MEDICINE (OTC)

The IRS no longer allows FSA funds to be used for OTC medicines without a prescription. Consider obtaining a prescription for OTC medicines or supplies that you frequently use. You can use your FSA to pay for these items.

This document does not represent your employer's plan design. The plan design may further limit the expenses allowable under your plan. See your plan document and/or summary plan description.

Dependent Care Flexible Spending Account (DCFSA)

HealthEquity



WHY DCFSAs?

- Pay for dependent care with tax-free dollars
- Can reduce your taxable income amount
To qualify, the dependent care used must be essential for you and a spouse (if applicable) to work, look for work or attend school full-time.

HOW IT WORKS

With a DCFSA, you are able to make pre-tax payroll contributions to pay for dependent care expenses.

Determine the amount you would like to contribute for the year. The maximum annual DCFSA contribution allowed is \$5,000 per household. Unlike medical flexible spending accounts, your annual DCFSA funds are not available up front. Funds are only accessible as they are deposited with each payroll deduction.

Pay dependent care costs out-of-pocket.

Submit for reimbursement either through the HealthEquity member portal, or by using the DCRA Reimbursement Form.

- Recurring DCRA claims can be scheduled for the duration of the plan year. For more information, contact our account mentors at 866.346.5800.

QUALIFIED DEPENDENTS

To be considered qualified, dependents must meet one of the following criteria:

- Children under the age of 13
- A spouse who is physically or mentally unable to care for him/herself
- Any adult you can claim as a dependent on your tax return that is physically or mentally unable to care for him/herself

ELIGIBLE EXPENSES¹

- | | | |
|--|---|--------------------------|
| • Babysitter inside or outside household | • Household employee whose services include care of a qualifying person | • Sick-child care center |
| • Before and after school or extended day programs | • Late pick-up fees | • Summer day camps |
| • Custodial childcare or eldercare expenses | • Looking for work-expenses | |
| • Day camps | • Nanny expenses | |
| • Daycare centers | • Preschool/nursery school for pre-kindergarten | |

Dependent Care Flexible Spending Account



INELIGIBLE EXPENSES

- Educational/tuition expenses
- Expenses paid to child of participant
- Field trip expenses
- Food, clothing, education or entertainment expenses
- Household services
- Incidental expenses
- Overnight camp
- Payments for care where you are not the custodial parent
- Payments for care while on a leave of absence, maternity or other medical leave
- Payments for care while you are on vacation or due to illness
- Payment for services not yet provided for pre-kindergarten
- Sick-child care center
- Summer day camps

Additional Medical Coverage Benefits

IDENTITY THEFT PROTECTION SERVICES

BCBST has partnered with Experian-Protect My ID, one of the world's leading financial services companies, to provide the following identity protection services as part of BCBST Medical Plans. This is at no cost to you. You must be enrolled in a medical plan to qualify.

ProtectMyID provides credit monitoring, fraud protection and fraud resolution support to adults with eligible BCBST medical coverage. Each covered member, age 18 or older, will need to enroll separately.

Also, BCBST provides FamilySecure through Experian, which provides credit monitoring for all covered children under age 18 in the household. Visit www.bcbt.com/ProtectMyId.com for additional details.

To Enroll:

- Log in to your BlueAccess account at www.bcbst.com
- Look for the Tools & Information section on your Homepage
- Click on the ID Protection link to enroll.

www.BenefitsMemphis.com

Contact BCBST at (866) 926-9803, if you question or concerns.

Additional Medical Coverage Benefits



24 HOUR NURSELINE - 1-800-818-8581

No question is too big or too small - 24 hours a day, 7 days a week.

Health questions come up at all times during the day and night. It's not easy to predict when you might get sick or injured, but with Nurseline, part of your BlueCross BlueShield of Tennessee health plan, nurses are available 24/7/365, at no cost to you.

Answers to all your medical questions are just a phone call away. Or, if you prefer, connect with Nurseline via live online chat. Log in to BlueAccess on BCBST.com to chat with a nurse. This will be available January 1, 2019.

BCBST CHRONIC CARE MANAGEMENT PROGRAM - 1-888-796-0609

Living with a complex illness or challenging health condition isn't easy. With the Chronic Care Management program from BlueCross BlueShield of Tennessee, you have access to your own personal care manager who can help you learn to better manage your condition and live a healthier life.

FOCUS ON YOUR HEALTH

Your health needs are unique. With Chronic Care Management, you'll get personalized advice and guidance based on your individual needs. Your care manager can help you manage: Asthma, Diabetes, Chronic Obstructive Pulmonary Disease (COPD), Coronary Artery Disease (CAD), and Congestive Heart Failure and more.

BEHAVIORAL HEALTH

Managing your mental health and substance use will help you better manage your other health conditions. Let us know if you'd like assistance dealing with a serious illness.

CONVENIENCE CARE CLINIC

Sinus infection...Rash...Earache...Minor burn...These are all reasons you'd want to see your doctor. But what if your doctor isn't available to see you? When you need routine medical care, but can't wait for an appointment, head to a convenience care clinic. Your copay will be lower than going to the ER.

The City of Memphis will offer a dental plan option for you and your family through MetLife. The chart below is an overview of the dental plan offered. Please visit MetLife's website, www.metlife.com, or call 1800-Get-Met8, for a listing of network dental providers and complete plan details.

Note: Effective January, covered employees and spouses can receive a \$25 gift card after showing proof of one (1) cleaning during plan year. Limit one gift card per person per year.

Active Full-time Employee Dental In Network and Out-of-Network Chart

Dental Plan		
Coverage Type	In-Network % of Negotiated Fee	Out-of-Network % of Negotiated Fee
Type A: Diagnostic & Preventative <i>(Cleanings, exams, X-Rays)</i>	100%	80%
Type B: Basic Restorative <i>(Oral Surgery, Endodontics)</i>	80%	60%
Type C: Major Restorative <i>(Crowns, Bridges, Dentures)</i>	50%	40%
Type D: Orthodontia	50%	40%
Deductible		
Individual	\$50	\$100
Family	\$150	\$300
Annual Maximum Benefit		
Per Person	\$1,500	\$750

Children's eligibility for dental coverage is from birth up to age 26.

The vision plan is provided by Blue Cross Blue Shield of Tennessee. It provides coverage for you and your eligible dependents for eye examinations, frames, lenses, contact lenses, and out-of-network reimbursement. A listing of network providers and retail locations may be accessed at www.BCBST.com or by calling 1-800-565-9140. Medical Plans do not cover a routine eye exam visit.

Active Full-time Employees Vision In Network and Out-of- Network Chart

Benefit Category	In Network	Out-of-Network
Exams (Limited to one exam and one contact lens fitting/follow-up within a 12-month period)		
Comprehensive Eye Exam	\$15 Co-pay	Up to \$45
Contact Lens Fitting and Follow-up-Standard	\$55 Co-pay	Not Covered
Vision Materials		
Standard Plastic Lenses (Limited to one set of standard plastic lenses within a 12-month period)		
Single	\$15 Co-pay	Up to \$40
Bifocal	\$15 Co-pay	Up to \$65
Trifocal	\$15 Co-pay	Up to \$75
Lenticular	\$15 Co-pay	Up to \$100
Frames (Limited to one pair of frames within a 24-month period)	\$0 Co-pay up to \$130 Allowance	Up to \$71
Contacts (Limited to one set of lenses within a 12-month period)		
Conventional	\$0 Co-pay up to \$150 Allowance	Up to \$120
Disposable	\$0 Co-pay up to \$150 Allowance	Up to \$120
Necessary	Covered at 100%	Up to \$210

WELLNESS REWARDS

The 2019 Wellness Rewards program is a voluntary wellness incentive designed to help you learn more about your personal health and to motivate you to maintain or improve your overall well-being while earning merchandise or gift cards in the process. Contact: Wellness@memphistn.gov or call the Wellness Coordinator at 901-636-6574 for additional information.

Blue Cross Select Plan Reward Total	Blue Cross Choice Plan Reward Total
\$1000.00 Employee	\$200.00 Employee
\$500.00 Spouse	\$100.00 Spouse

FREE EMPLOYEE HEALTH CLINIC

City of Memphis employees and their covered dependents do not have to pay a copayment or a deductible when visiting the clinic. Additionally, the clinic has a limited supply of medications in stock at no cost to you or your dependents.

Note: Take comfort in knowing your medical information is protected by HIPAA privacy laws and is not shared with the City of Memphis.

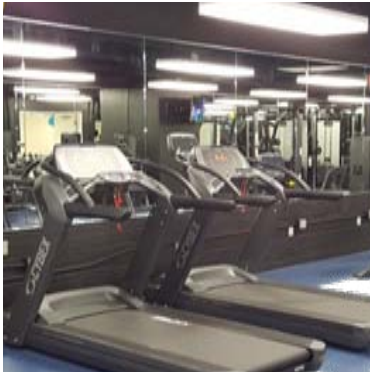
For your convenience, there are two Employee Clinics available:

1520 Union Avenue
Monday & Friday 8 am – 4 pm
Tuesday - Thursday 10 am – 6 pm
901-725-9055

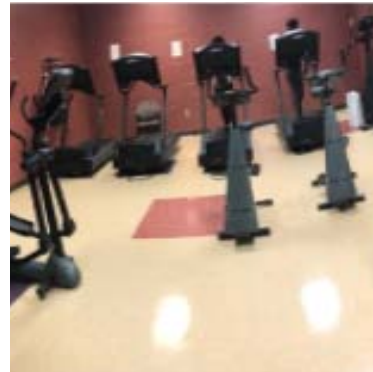
City Hall – 125 North Main Level 1B
Monday – Friday 8am – 4:30pm
901-636-0111



The City of Memphis offers FREE access to Fitness Centers at several worksites and Community Centers. Most centers are equipped with weights, power rowers, elliptical machines, treadmills, stair climbers, and much more! Contact Wellness@memphistn.gov or call the Wellness Coordinator at 901-636-6574 for additional information.



170 N. Main



**Bert Ferguson
Community Center**

COM Fitness Centers	Who Is Eligible?	Location	
Union Ave	Active employees	2714 Union Ave. Ext. 5th Floor	M-F (7a.m.-7p.m.)
Public Safety Bldg.	Active employees	170 N. Main	M-F (7a.m.-7p.m.)
City Hall	Active employees	125 N. Main	M-F (7a.m.-7p.m.)
Bert Ferguson CC	Active employees	8505 Trinity Road	M-F (11a.m. - 8p.m.) Sat. (9a.m. - 5p.m.)
Bickford CC	Active employees	233 Henry Street	M-F (8 a.m. - 8 p.m.) Sat. (9a.m. - 5p.m.)
Glenview CC	Active employees	1141 S. Barksdale	M-F (12p.m. - 8pm) Sat. (9a.m. - 5p.m.)
Hickory Hill CC	Active employees	3910 Ridgeway Rd.	MWF (12p.m. - 8p.m.) Tu & Th (12p.m. - 8p.m.) Sat. (9a.m. - 5p.m.)
Kate Sexton CC	Active employees	235 Brown Ave.	M-F (12p.m. - 8pm) Sat. (9a.m. - 5p.m.)
Orange Mound C&SC	Active employees	2590 Park, 38114	M-F (8 a.m. - 4 p.m.)
Benjamin L. Hooks Library	Active employees on site	3030 Poplar Ave	M-Th (9a.m. - 9p.m.) F-S (9a.m. - 6p.m.) S (1p.m. - 5p.m.)
Stiles Plant	Active employees on site	2303 N 2nd St	M-F (7a.m.-3p.m.)
T.E. Maxson Plant	Active employees on site	2685 Plant Rd	M-F (7a.m.-3p.m.)
MPD Precincts	Active employees on site	Most Precincts	24 Hours
MFD Firehouses	Active employees on site	Many Firehouses	24 Hours
Office of EMA	Active employees on site	2668 Avery	24 Hours



YOUR FINANCIAL WELLNESS IS ALSO IMPORTANT!

Financial Wellness Tools & Quarterly Financial Wellness Seminars

The City offers several Financial Wellness tools (Budgeting App; Videos; webinars) and offers quarterly Financial Wellness Seminars to improve financial growth.

Tuition Reimbursement

The City of Memphis offers a Tuition Reimbursement Program to assist Full Time City employees with the cost of college tuition. The program is available to any regular, full-time City of Memphis employee who has completed his/her required initial probationary period. The program considers applications for assistance with tuition and books for Associate, Bachelor, Master, and Doctorate degree programs. The City will also consider applications for assistance with fees and book costs associated with certifications. Contact: Wellness@memphistn.gov for additional information.

Student Loan Reduction Program

The City of Memphis provides student loan debt assistance to employees who have obtained or are in the process of obtaining a degree from an accredited institution, have outstanding loans, and meet program eligibility requirements. To qualify, an employee must be a full-time employee for at least 12 months prior to application. Contact: Wellness@memphistn.gov for additional information.

The City of Memphis offers life insurance through Lincoln Financial Group. Life insurance provides a source of income for your beneficiary in the event of your death, helping them cover immediate or long-term expenses.

Employees have the option to elect coverage through Contributory Life Insurance, where the City contributes 34% of policy costs, and/or a Supplemental Voluntary Life Insurance Plan, which is portable.

Contributory Life Insurance

Contributory Life Insurance of 1.5 times base annual earnings, rounded to the next higher \$100. Maximum amount is \$200,000. *Dependent life can also be purchased.

Supplemental Voluntary Life Insurance

Optional coverage may be elected per the table below. All coverage amounts that are not guaranteed require Evidence of Insurability. Coverage elected during annual enrollment will be effective January 2019 or whenever Evidence of Insurability is approved, whichever is later.

Active Full-time Employee Group Life Insurance-Lincoln

Coverage Type	Coverage Options	Additional Information
Employee Voluntary Life	All Full-Time Employees Choice of \$10,000 increments not to exceed 5 times your annual salary-benefits will reduce at age 65.	<p>Guarantee Issue (For New Hires only. All existing employees require EOI):</p> <ul style="list-style-type: none"> • The lesser of \$200,000 or 3 times salary under age 60, \$10,000 age 60-69, No Guarantee. • Issue age 70 and older. Maximum coverage amount is: \$500,000 for Full-Time Employees.
Spouse Voluntary Life	\$5,000 increments to a maximum of %250,000.	Employee must elect coverage for spouse to be eligible. Not to exceed 50% of the Employee's approved amount of Voluntary Life coverage.
Child Voluntary Life	\$10,000	<p>\$250 Child: 14 days to 6 months</p> <p>\$10,000 Child: 6 months to age 19 (to age 25 if a full-time student)</p> <p>Newborn children to age 14 days are not eligible for a benefit. Employee must elect coverage for dependents to be eligible.</p>

***Note:** You must elect coverage for yourself before you can select Contributory Life and/or Voluntary Life coverage for your spouse or dependents.

All full-time employees receive a Death Benefit of \$10,000, \$5,000 which is provided by Standard Insurance Company and \$5,000, which is paid for by the City of Memphis.

Short Term Disability (STD)

Short Term Disability insurance pays a weekly benefit in the event you cannot work due to a covered illness or injury. An STD benefit replaces a portion of your weekly income, providing funds directly to you, to help pay your bills and living expenses.

- Eligibility: Full-time permanent, active employees of City of Memphis over the age of 18.
- Premium: You pay 100% for this coverage through payroll deduction.

Active-Full-time Employee Short Term Disability

	Voluntary STD Plan 1	Voluntary STD Plan 2	Voluntary STD Plan 3
Benefits Schedule of Salary	50%	60%	70%
Insured Pre-Disability Earnings	\$3,000	\$2,500	\$2,143
Maximum Weekly Benefit	\$1,500	\$1,500	\$1,500
Minimum Weekly Benefit	\$15	\$15	\$15
Benefit Waiting Period Accident & Sickness	14 Days	14 Days	14 Days
Maximum Benefit Period	166 Days	166 Days	166 Days

Your benefit begins after a 14-day waiting period and will pay a maximum of 166 days. STD benefits will end the day LTD benefits become payable to you under a group plan provided by the City of Memphis.

**STD benefits will not be paid while a member is eligible to receive sick pay. **

Long Term Disability (LTD)

- Eligibility: Regular Full-time, active employees of the City of Memphis over the age of 18.
- Premium: Employer-paid benefit by the City of Memphis.
- LTD Benefit: 60% of the first \$8,333 of your pre-disability earnings, reduced by deductible income.
- Maximum LTD Benefit: \$5,000, before reduction of deductible income*.
- Assisted Living Benefit: An additional 20% of the first \$8,333 of your pre-disability earnings, not to exceed \$1,667.
- Benefit Waiting Period: 180 days.
- Maximum Benefit Period: Determined by your age when Disability begins. For additional information, refer to your policy.

* Deductible income is a secondary source of income that you receive while on disability which would then reduce your weekly or monthly benefit amount paid by The Standard.

The City of Memphis is pleased to announce its partnership with Colonial Life & Accident Insurance Company. Colonial Life will provide you and your family with the opportunity to enhance coverage for those unexpected life events. Your participation in these plans is on a voluntary basis. Benefits will be paid directly to you and payroll deductions are generally on a post-tax basis. The following options will be available to you during your open enrollment:

- **Group Accident Insurance** – Helps offset unexpected medical expenses, such as emergency room fees, deductibles, and co-payments that can result from a fracture, dislocation or other covered accidental injury.
- **Group Hospital Indemnity Insurance (Group Medical Bridge)** – Helps with unexpected health care expenses that your medical insurance may not cover. It pays an indemnity benefit for each covered hospital confinement. Plans also include a wellness benefit, which helps reimburse you for a portion of tests you should undertake annually.
- **Cancer Assist** – Individual cancer insurance helps to provide valuable financial protection when medical bills and other expenses related to one's cancer diagnosis and treatment.
- **Critical Illness** – Help employees and their families maintain financial security during the lengthy, expensive recovery period of a critical illness. It provides a lump sum benefit to help with the out-of-pocket medical and non-medical expenses of employees who suffer a critical illness.
- **Special Coverage for First Responders** – You can't always prevent injuries from happening, but you can have a financial safety net in place in case they do. A gunshot wound policy from Colonial Life & Accident Insurance Company can provide a benefit to help pay your medical expenses if you receive a non-fatal gunshot wound. This policy pays a lump-sum benefit for an injury regardless of any other insurance you may have.
- **Term Life insurance** - If something happened to you, the last thing your family should have to worry about is financial burdens. Funeral expenses, medical bills, and taxes could be just the beginning. How would they cover ongoing living expenses, such as a mortgage, utilities and health care? Plan with term life insurance from Colonial Life & Accident Insurance Company.

Colonial Life insurance products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand. Coverage is subject to policy exclusions and limitations that may affect benefits payable. Products may vary by state and not be available in all states. For cost and complete details, see a benefits counselor.

For all Colonial Life questions, please call (800) 325-4368 or (901) 507-8880



Legal Insurance Coverage

City of Memphis employees may now also purchase legal insurance. For \$14.50 per month, you can participate in an individually-credentialed attorney network to help employees efficiently deal with everyday legal events.

There's a Legal Hotline, where members can consult with a panel of state-specific attorneys over the phone for virtually any personal legal matter as often as necessary, as well as DIY Docs®, which provides online access to 350+ interactive, state-specific legal documents that can be customized by the plan member to address a wide range of legal situations on their own.

The ARAG website is: <https://www.araglegal.com/> and their number is: **1.800.819.6010**.

Coverage is subject to policy exclusions and limitations that may affect benefits payable. Products may vary by state and not be available in all states. For cost and complete details, see a benefits counselor

Additional Benefits

Employee Assistance Program (EAP) administered by CONCERN

Did you know the City of Memphis offers EAP services to help you manage quality of life issues? This service is paid by the City and is available to you, your dependents, or household members, even if you are not covered by a City of Memphis medical plan. Short-term professional assistance is available through CONCERN 24/7 by calling **901-458-4000** or **1-800-445-5011**.

- Less taxpayer risks
- More earning potential for new employees
- No pension changes for vested or retired city employees



HYBRID RETIREMENT PLAN PROPOSAL

Two retirement earning opportunities rolled into one:

A Market Based Cash Balance Plan & 401(a) Plan.

NOTE: The City of Memphis also encourages employees to further grow their retirement options by contributing an additional 4% or more of their salary to either the 457 plans or a personal savings.

Contributions	Legacy Plan	Hybrid Retirement Plan	
		Market Based Plan	401 (a) Plan
Employee Contribution	8% of salary	2% of salary	6% of salary
City Contribution	6% of salary	3-16% of salary (depends on years of service and position)	1.5% of salary
Options	(457) Cashed out at retirement		(457) May be rolled over into an annuity
Management	No employee involvement	Professionally Managed Fund	Employee Directed Investments

DEFINED BENEFIT PLAN

The Defined Benefit Plan is the legacy pension plan. Retirees and employees with at least 7.5 years of full-time employment with the City of Memphis (as of June 30, 2016) who participated in the City of Memphis retirement plan will remain under the Defined Benefits Plan and see NO CHANGE in pension benefits.

- Employee contributions remain at 8% of salary
- The City of Memphis will continue to contribute 6% of salary
- Management includes a 457 Cash Out Lump Sum option at retirement

Employees with 10 or more consecutive years of full-time service with the City of Memphis (as of June 30, 2016) who participate in the City of Memphis Retirement plan are fully vested.

HYBRID BENEFIT PLAN

Employees with less than 7.5 years of service will have their pension benefits calculated at retirement by combining benefits earned before June 30, 2016 on the previous Defined Benefit Plan with benefits earned after June 30, 2016 under the new Hybrid Plan.

- Pension benefits accrued before June 30, 2016 are calculated by years of service multiplied by 2.5% multiplied by ending salary. This amount is preserved until retirement.
- Any contributions made after June 30, 2016 are calculated based on the new Hybrid Plan, which includes the following changes:
 - Employee contributions will be a combination of 2% of salary in a Market Based Plan and 6% of salary in a 401 (a) Plan. The total contribution is the same as the previous plan at 8%.
 - The City of Memphis will contribute between 3% and 16% of the participating employee's salary depending on the years of service and position. Additionally, the City of Memphis will contribute 1.5% of employee's salary to the 401(a) Plan, which is employee directed after signing up.
 - The Market-based Plan is professionally managed. At retirement, employees have the option of 457 Cash Out or rolling the fund over into an annuity.

For questions regarding the Hybrid Benefits Plan contact the Benefits Department at the phone number listed below.

SOCIAL SECURITY PLAN

457 (b) Contributions for certain AFSCME and social security only employees. Since July 1, 1995, the City of Memphis has funded a deferred compensation plan for City employees who are not eligible for the City's pension plan due to social security coverage. Under the Social Security Plan, the City contributes the difference between its contribution to the regular pension plan and the its contribution to social security based on the employee's salary at a rate of 2.35% of the employee's salary. ... *Continued on page 31*

The Social Security Plan is a supplemental benefit for AFSCME Solid Waste employees and other non-pension employees who receive Social Security payments and as their primary retirement benefits upon retirement.

401(A) MATCHING RETIREMENT BENEFIT

Last year it was announced that all full-time City of Memphis employees covered by Social Security would be eligible to participate in a new 401(a) matching retirement benefits. We are pleased to inform you that this program is now live. Kick your retirement savings into high gear!

WHO IS ELIGIBLE

Full-time City of Memphis employees covered by Social Security.

HOW IT WORKS

For every dollar (eligible up to 3% of salary) an eligible employee contributes to the City's 457(b) plan, the City will make a matching contribution to a 401(a) account. The amount of the matching contribution is based on the employee's years of service.

Years of Service	Matching Contribution
0-15	\$.50 City match for every \$1.00 employee contribution (1.5% max)
15-20	\$1.00 City match for every \$1.00 employee contribution (3% max)
20+	\$1.50 City match for every \$1.00 employee contribution (4.5% max)

HOW TO GET STARTED

If you already make contributions to the 457(b) plan administered by Mass Mutual, you will automatically begin receiving the match. If you are not already making contributions to the 457(b) plans or you want to increase your contributions, contact Mass Mutual to enroll and start saving for your retirement.

Mass Mutual Customer Service: 888-526-6905
Mass Mutual Retirement Education Specialist:
David Bennett - davidbennett@massmutual.com

This is an exciting program, and the City looks forward to you participating and growing your retirement savings. ***More information can be found on BenefitsMemphis.com**

City of Memphis 457(b) Deferred Compensation Plan



Eligibility: All full-time employees may join the plan. Independent contractors and part-time employees are excluded.

Enrollment: Employees may begin participating in the plan immediately.

EMPLOYEE CONTRIBUTIONS

Pre-tax contributions - Through payroll deduction, you may make pre-tax contributions up to the IRS maximum contribution limit. Traditional pre-tax contributions are deducted from your paycheck before tax calculations occur. You may contribute up to the IRS maximum contribution limit. The maximum annual contribution limit is \$18,000 for the current plan year.

Roth contributions - Through payroll deduction, you may make Roth contributions up to the IRS maximum contribution limit. Roth contributions are deducted from your paycheck on an after-tax basis. The earnings on your Roth contributions grow tax-deferred and such earnings may be distributed tax free if certain conditions are met. Read your Summary Plan Description for more details.

CATCH-UP CONTRIBUTIONS

50+ catch-up - Employees age 50 or older by the end of the plan year may be able to contribute catch-up contributions. The IRS limit for catch-up contributions is \$6,000 for the current plan year. Catch-up contributions will not be considered as catch-up unless the IRS maximum contribution limit has been reached first.

Pre-retirement catch-up - The pre-retirement catch-up provision allows you to make additional contributions during the three years prior to, but not including, the year in which you will reach normal retirement age based upon the total amount of contributions that you could have made in prior years, but did not.

Contact MassMutual

For one-on-one Plan assistance and questions, contact your MassMutual Retirement Education Specialist:

David Bennett - davidbennett@massmutual.com 901-389-8503

THE FOLLOWING IS THE SCHEDULE OF CITY HOLIDAYS FOR CALENDAR YEAR 2019:

New Year's Day	Tuesday, January 1, 2019
Martin Luther King, Jr. Birthday	Monday, January 21, 2019
Presidents' Day	Monday, February 18, 2019
Good Friday	Friday, April 19, 2019
Martin Luther King, Jr. Memorial	Thursday, April 4, 2019
Memorial Day	Monday, May 27, 2019
Independence Day	Thursday, July 4, 2019
Labor Day	Monday, September 2, 2019
Veterans Day (Observed)	Monday, November 11, 2019
Thanksgiving	Thursday, November 28, 2019
Day after Thanksgiving	Friday, November 29, 2019
Christmas Eve	Tuesday, December 24, 2019
Christmas Day	Wednesday, December 25, 2019

Employees, who may be required to work in operations or facilities that require 24-hour staffing or other designated operations, shall be notified by their supervisors as far in advance as possible so that those supervisory personnel and individual employees can make their plans accordingly.

City of Memphis all Employee Perks

Services	Discount (show employee ID)
Raleigh Tire	5% for Mechanical, oil, and brake services
AT&T Signature Program	<ul style="list-style-type: none"> • 17% off the monthly service charges of qualified wireless plans, including mobile Share Flex • Waived activation fees with select activations • Waived upgrade fees with select upgrades

Fitness	Discount (show employee ID)
French Rivera	\$9.99 down, \$19.98/month includes all fitness & group classes
KROC Center	<ul style="list-style-type: none"> • Registration fee waived • 50% off monthly membership
LA Fitness	<ul style="list-style-type: none"> • Enrollment fee waived, • 32% off monthly membership
YMCA	<ul style="list-style-type: none"> • Joining fee waived • 50% off monthly membership
Blue Cross Fitness Your Way	<ul style="list-style-type: none"> • Access to 10,000 fitness locations nationwide • \$29/month

Food	Discount (show employee ID)
McAlister's (Mendenhall location only)	10% total orders

Attractions/Entertainment	Discount (show employee ID)
MATA	Free rides with city badge
Memphis Public Library	All city employees may now use their ID as a library card

City of Memphis Perks Public Safety



City of Memphis Police & Fire Perks

Shopping	Discount
Columbia Store	10% off entire purchase
New Balance	15% off entire purchase- clearance and sale items excluded

Food	Discount (show employee ID)
Chick-Fil-A (4916 Poplar Ave., Germantown & Union Ave locations only)	50% for officers on duty (in uniform) dine in only
Domino's (Union Ave, Poplar, Winchester, Raleigh Lagrange, 1327 Germantown, Memphis Arlington locations)	50% off entire purchase, walk-in only
Dunkin Donuts (Union Ave & Whitten Rd locations only)	10% off entire purchase
Firehouse Subs	Free drinks w/meal purchase
Lenny's Subs	25% off entire purchase
McAlister's (Mendenhall & Germantown locations only)	10% off entire purchase
One & Only BBQ	10% with ID/50% for officers on duty (in uniform)

City of Memphis Police Perks

Food	Discount (show employee ID)
Chick-Fil-A (4916 Poplar Ave, Germantown & Union Ave locations only)	50% for officers on duty (in uniform) dine in only
Dunkin Donuts (Union Ave & Whitten Rd locations only)	10% off entire purchase
IHOP (all locations)	50% officers on duty in uniform
Piccadilly (Germantown Rd.)	50% off entire purchase for dine in only
Steak N' Shake (Hacks Cross location only)	15% off entire purchase for officers on duty in uniform

Part-time Benefits

Welcome to Your Part-time Benefits Program!

This guide summarizes the employee benefit options the City of Memphis provides part-time employees. Eligibility begins with 12-months of service and normally scheduled 20 or more hours per week. The City Clinic and perks are available to all employees with a valid City of Memphis employee badge.

This summary provides you with information regarding part-time City of Memphis employee benefits. If there is a difference between this booklet and any plan documents, the plan documents will control and supersede this summary.

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PART-TIME

Part-Time Benefits Program



Thank you for being a part-time employee for the City of Memphis!

WHAT'S NEW?

- Enrollment will now be passive

WHAT DOES PASSIVE ENROLLMENT MEAN?

You only have to take action if you want to make changes to your benefits or need to enroll for the first time.

HOW TO ENROLL

You have several enrollment options:

- Online via – www.benefitsmemphis.com
- Over the phone- scheduled appointment calls for enrollment purposes from HRO Partners
- In-person at 2714 Union Extended, Memphis, TN 38122
- Schedule an appointment via the Benefit Open Enrollment Scheduler Link

Appointments will be held from 8:30am - 2:30pm Mon - Fri

- City wide email will be sent in mid to late August with link included
- Walk-ins welcome daily after 3pm Mon-Fri.

DEATH BENEFIT

All eligible part-time employees receive a Death Benefit of \$10,000. \$5,000 is provided by Standard Insurance Company and \$5,000 is paid for by the City of Memphis.

DISSABILITY BENEFITS

Supplemental Benefit-available January 1

Short Term Disability (STD)

Short Term Disability insurance pays a weekly benefit in the event you cannot work due to a covered illness or injury. An STD benefit replaces a portion of your weekly income, providing funds directly to you, to help pay your bills and living expenses. In case of a discrepancy between the plan documents and this guide, the plan documents will prevail. Benefits are subject to change without notice.

- Eligibility: Part-time active employees of City of Memphis over the age of 18.
- Premium: You pay 100% for this coverage through payroll deduction.

Part-time Employee Voluntary Short-Term Disability

Voluntary STD Plan 1	
Benefits Schedule of Salary	50%
Insured Pre-Disability Earnings	\$3,000
Maximum Weekly Benefit	\$1,500
Minimum Weekly Benefit	\$15
Benefit Waiting Period Accident & Sickness	14 Days
Maximum Benefit Period	166 Days

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Colonial Life insurance products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand. Coverage is subject to policy exclusions and limitations that may affect benefits payable. Products may vary by state and not be available in all states. For cost and complete details, see a benefits counselor.

For all Colonial Life questions, please call (800) 325-4368 or (901) 507-8880

City of Memphis Employee Perks: See pg. 34

FREE EMPLOYEE HEALTH CLINIC

Part Time City of Memphis employees do not have to pay a copayment or a deductible when visiting the clinic. Additionally, the clinic has a limited supply of medications in stock at no cost to you. Insurance is not required.

Note: Take comfort in knowing your medical information is protected by HIPAA privacy laws and is not shared with the City of Memphis.

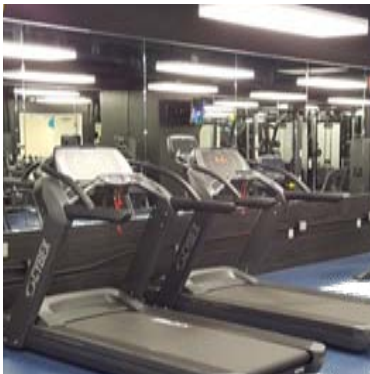
For your convenience, there are two Employee Clinics available:

1520 Union Avenue
Monday & Friday 8 am – 4 pm
Tuesday - Thursday 10 am – 6 pm
901-725-9055

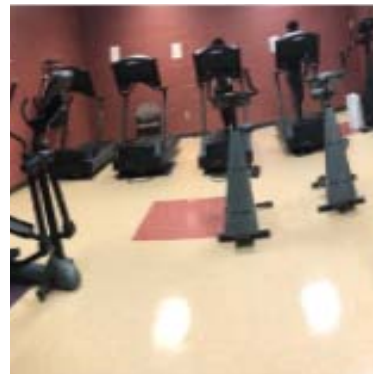
City Hall - 125 North Main Level 1B
Monday - Friday 8 am – 4:30 pm
901-636-0111



The City of Memphis offers FREE access to Fitness Centers at several worksites and Community Centers. Most centers are equipped with weights, power rowers, elliptical machines, treadmills, stair climbers, and much more! Contact Wellness@memphistn.gov or call the Wellness Coordinator at 901-636-6574 for additional information.



170 N. Main



**Bert Ferguson
Community Center**

COM Fitness Centers	Who Is Eligible?	Location	
Union Ave	Active employees	2714 Union Ave. Ext	M-F (7a.m.-7p.m.)
Public Safety Bldg.	Active employees	170 N. Main	M-F (7a.m.-7p.m.)
City Hall	Active employees	125 N. Main	M-F (7a.m.-7p.m.)
Bert Ferguson CC	Active employees	8505 Trinity Road	M-F (11a.m. - 8p.m.) Sat. (9a.m. - 5p.m.)
Bickford CC	Active employees	233 Henry Street	M-F (8 a.m. - 8 p.m.) Sat. (9a.m. - 5p.m.)
Glenview CC	Active employees	1141 S. Barksdale	M-F (12p.m. - 8pm) Sat. (9a.m. - 5p.m.)
Hickory Hill CC	Active employees	3910 Ridgeway Rd.	MWF (12p.m. - 8p.m.) Tu & Th (12p.m. - 8p.m.) Sat. (9a.m. - 5p.m.)
Kate Sexton CC	Active employees	235 Brown Ave.	M-F (12p.m. - 8pm) Sat. (9a.m. - 5p.m.)
Orange Mound C&SC	Active employees	2590 Park, 38114	M-F (8 a.m. - 4 p.m.)
Benjamin L. Hooks Library	Active employees on site	3030 Poplar Ave	M-Th (9a.m. - 9p.m.) F-S (9a.m. - 6p.m.) S (1p.m. - 5p.m.)
Stiles Plant	Active employees on site	2303 N 2nd St	M-F (7a.m.-3p.m.)
T.E. Maxson Plant	Active employees on site	2685 Plant Rd	M-F (7a.m.-3p.m.)
MPD Precincts	Active employees on site	Most Precincts	24 Hours
MFD Firehouses	Active employees on site	Many Firehouses	24 Hours
Office of EMA	Active employees on site	2668 Avery	24 Hours

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Independence Day	Thursday, July 4, 2019
Labor Day	Monday, September 2, 2019
Veterans Day (Observed)	Monday, November 11, 2019
Thanksgiving	Thursday, November 28, 2019
Day after Thanksgiving	Friday, November 29, 2019
Christmas Eve	Tuesday, December 24, 2019
Christmas Day	Wednesday, December 25, 2019

Part Time Employees who do not work on holidays are not paid for holidays. Those who may be required to work in operations or facilities that require 24-hour staffing or other designated operations, shall be notified by their supervisors as far in advance as possible so that those supervisory personnel and individual employees can make their plans accordingly.

Retiree Benefits

Welcome to Your Retiree Benefits Program!

This summary of benefits provides you with information regarding the medical, dental, and vision plans. If there are differences between this booklet and the plan documents, the plan documents will control and supersede the summaries.

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RETIREE

Important Contacts



Benefit/Vendor	Phone	Website
General Wellness		
Employee Healthcare, Retirement & Disability Services	901-636-6800 Toll Free 1-866-543-4367	www.BenefitsMemphis.com
Retiree Exchange		
Via Benefits Medicare	1-866-201-0367	my.viabenefits.com/memphis
Via Benefits Pre-65	1-866-201-0437	www.marketplace.viabenefits.com/memphis
Medical		
BCBST Medical & Vision Plans	1-888-796-0609	www.BCBST.com
Pharmacy		
Express Scripts	1-800-282-2881	www.expressscripts.com
Dental		
MetLife	1-800-Get-Met8	www.metlife.com
Vision		
BCBST	1-877-342-0737	www.BCBST.com
Deferred Compensation		
Mass Mutual Financial Group	David Bennett 901-389-8503	davidbennett@massmutual.com

CITY OF MEMPHIS MEDICAL ELIGIBILITY

- Anyone who is currently on the City's Blue Cross Blue Shield Healthcare Plan
- Line of Duty Retirees
- Non-Medicare Eligible Participants (These are retirees that did not pay into Social Security and do not qualify for Medicare)

WHAT'S NEW?

- Enrollment will now be passive

WHAT DOES PASSIVE ENROLLMENT MEAN?

You only have to take action if:

- You want to make changes to your benefits, for example:
 - Adding or removing dependents, increasing/decreasing coverage
 - Or you need to enroll for the first time

HOW TO ENROLL

You have several enrollment options:

- Online via – www.BenefitsMemphis.com
- Over the phone
- In-person at 2714 Union Extended, Memphis, TN 38112
- Schedule an appoint via the Benefit Open Enrollment Scheduler Link on BenefitsMemphis.com website.
- Appointments will be held from 8:30am - 2:30pm Mon-Fri
- Walk-ins welcome daily after 3pm Mon-Fri

The City of Memphis offers two different medical options for you and your eligible dependents through BlueCross BlueShield of Tennessee. You must meet an annual deductible before the plan pays a percentage of expenses. However, if you are enrolled in the Select Plan, you may use funds from your HRA to help you meet the deductible. You will pay copay for certain services. After you/your family's out-of-pocket maximum has been met; the plan will pay 100% of each eligible family member's covered expenses.

Note: Medical and Pharmacy deductibles are combined!

The Medical Plan Deductible for City of Memphis healthcare coverage is combined with the pharmacy deductible. This means (\$350 / \$700) Choice or (\$1,500 / \$3,000) Select.

Once you reach your deductible, you must pay coinsurance. For example, the City of Memphis will pay 90% of covered services after your deductible has been met and you pay the remaining 10% until you reach the out-of-pocket maximum.

Medical Plan Benefits		Choice Plan		Select Plan	
		In Network	Out of Network	In Network	Out of Network
Deductible	Single Family	\$350 \$700	\$1,000 \$3,000	\$1,500 \$3,000	\$3,000 \$6,000
HRA Account Funding	Single Family	N/A	N/A	\$750	
Annual Out of Pocket Maximum	Single Family	\$4,000 \$8,000	\$4,000 \$8,000	\$4,000 \$8,000	\$8,000 \$16,000
Co-insurance		10%	40%	10%	40%
PCP Office Visit		\$15 Copay	Deductible / Coinsurance Apply	\$15 Copay	Deductible / Coinsurance Apply
Special Office Visit		\$30 Copay	Deductible / Coinsurance Apply	Deductible / Coinsurance Apply	Deductible / Coinsurance Apply
MHSA & ST Rehab Office Visit		\$10 Copay	Deductible/ Co-insurance Apply	\$10 Copay	Deductible/ Co-insurance Apply
Inpatient Hospitalization		Deductible / Coinsurance Apply	\$300 / Admit + Deductible / Coinsurance Apply	Deductible / Coinsurance Apply	Deductible / Coinsurance Apply
Outpatient Surgery		Deductible / Coinsurance Apply	Deductible / Coinsurance Apply	Deductible / Coinsurance Apply	Deductible / Coinsurance Apply
Emergency Room		\$300/Admit + Deductible/ Co-insurance Apply	\$300/Admit + Deductible/ Co-insurance Apply	\$300/Admit + Deductible/ Co-insurance Apply	\$300/Admit + Deductible/ Co-insurance Apply
Urgent Care		\$50 Copay	\$50 / Admit + Deductible	Deductible / Coinsurance Apply	Deductible / Coinsurance Apply

Providers

Choice Plan	Select Plan
BCBST Network P	BCBST Network S*
Includes	Includes
Baptist Hospital	Baptist Hospital
Lebonheur Hospital	Lebonheur Hospital
St. Francis Hospitals	St. Francis Hospitals
Methodist Hospitals	Methodist Hospitals are OUT OF NETWORK
Regional One Hospital	Regional One Hospital

A list of all Hospitals can be found on www.BenefitsMemphis.com.

You can save on health care costs by staying in network. By going to in-network doctors and hospitals, you pay lower copays and avoid other out-of-network costs. If you use a doctor or hospital outside your network, your insurance pays less and you pay more, including higher copays, coinsurance and/or deductibles.

Helpful Tips to Using Your Insurance:

- Show your Member ID card each time you see a network provider. Your Member ID card has helpful information, such as copay amounts and your plan's network distinction.
- Before requesting services from a health care provider, make sure he/she is in your network. For example, ask the provider, "Do you accept BlueCross BlueShield of Tennessee members in Network S?"
- Don't assume your doctor will only refer you to specialists, hospitals, and/or other health care providers in your network. Be sure all referred providers are in your network before accepting services from them.

Blue Cross Select Plan Reward Total	Blue Cross Choice Plan Reward Total
\$1000.00 Employee	\$200.00 Employee
\$500.00 Spouse	\$100.00 Spouse

Pharmacy - Provided by Express Scripts



EXPRESS SCRIPTS®



The City of Memphis Pharmacy benefits are offered through the Medical Plan and provided by Express Scripts. Express Scripts is one of the largest pharmacy benefit providers in the country.

Note: Pharmacy benefits are combined with the Medical plan deductible.

Pharmacy		Choice Plan		Select Plan	
		In Network	Out of Network	In Network	Out of Network
Deductible (waived for generics)	Single/Family	Combined with Medical	Combined with Medical	Combined with Medical	Combined with Medical
Pharmacy (out of pocket)	Single/Family	Combined with Medical	Combined with Medical	Combined with Medical	Combined with Medical
Coinsurance		0%	50%	0%	50%
Generic	Retail	\$7 Copay	Deductible/Co-insurance Apply	\$7 Copay	Deductible/Co-insurance Apply
	Mail Order – 90-day supply	\$14 Copay Deductible Waived		\$14 Copay Deductible Waived	
Brand Formulary	Retail	Deductible, then \$30 Copay	Deductible/Co-insurance Apply	Deductible, then \$30 Copay	Deductible/Co-insurance Apply
	Mail Order – 90-day supply	\$60 Copay		\$60 Copay	
Brand Non-Formulary	Retail	Deductible, then \$50 Copay	Deductible/Co-insurance Apply	Deductible, then 20% co-insurance (min \$50/max \$100)	Deductible/Co-insurance Apply

PhysicianNow connects you with doctors 24 hours a day, seven days a week at no cost to you, copay of \$0.

PhysicianNow is a convenient way to access a doctor 24 hours a day, seven days a week from your home, office, or while traveling at no cost to you, copay of \$0. All you need is a telephone, smartphone, tablet, or computer. PhysicianNow is a great option when it's not an emergency, when it's not convenient, or you're too busy to go to your doctor's office.

Use PhysicianNow for:

- | | |
|-----------------------|--|
| • Allergies | Common Pediatric Conditions: |
| • Cold | • Flu |
| • Constipation | • Fever |
| • Earaches | • Urinary Tract Infections |
| • Diarrhea | • Sinus Infections |
| • Nausea and Vomiting | • Respiratory Issues |
| • Pinkeye | • Skin Conditions (rashes or insect bites) |

*Our doctors can diagnose your symptoms and, if a prescription is needed, send it to your pharmacy.

PhysicianNow, powered by MDLIVE, connects members with board-certified doctors. Once registered, download the PhysicianNow mobile app at the App Store or Google Play. Use PhysicianNow for non-emergency conditions such as cold and flu, respiratory issues, sinus infections, or urinary tract infections.

To register visit BCBST.com and log in to BlueAccess, select the My Health & Wellness tab and click on the PhysicianNow button or call 1-888-283-6691.

*Some state laws require that a doctor can only prescribe medication in certain situations and can be subject to certain limitations. BlueCross members should have their prescriptions filled at a network pharmacy in compliance with the BlueCross drug formulary.

Additional Medical Coverage Benefits



IDENTITY THEFT PROTECTION SERVICES

BCBST has partnered with Experian-Protect My ID, one of the world's leading financial services companies, to provide the following identity protection services as part of BCBST Medical Plans. This is at no cost to you. You must be enrolled in a medical plan to qualify.

ProtectMyID provides credit monitoring, fraud protection and fraud resolution support to adults with eligible BCBST medical coverage. Each covered member, age 18 or older, will need to enroll separately.

Also, BCBST provides FamilySecure through Experian, which provides credit monitoring for all covered children under age 18 in the household. Visit www.bcbst.com/ProtectMyId for additional details.

To Enroll:

- Log in to your BlueAccess account at www.bcbst.com
- Look for the Tools & Information section on your Homepage
- Click on the ID Protection link to enroll.

www.BenefitsMemphis.com

Contact BCBST at (866) 926-9803, if you question or concerns.

24 HOUR NURSELINE - 1-800-818-8581

No question is too big or too small - 24 hours a day, 7 days a week.

Health questions come up at all times during the day and night. It's not easy to predict when you might get sick or injured, but with Nurseline, part of your BlueCross BlueShield of Tennessee health plan, nurses are available 24/7/365, at no cost to you.

Answers to all your medical questions are just a phone call away. Or, if you prefer, connect with Nurseline via live online chat. Log in to BlueAccess on BCBST.com to chat with a nurse. This will be available January 1, 2019.

BCBST CHRONIC CARE MANAGEMENT PROGRAM - 1-888-796-0609

Living with a complex illness or challenging health condition isn't easy. With the Chronic Care Management program from BlueCross BlueShield of Tennessee, you have access to your own personal care manager who can help you learn to better manage your condition and live a healthier life.

Additional Medical Coverage Benefits



FOCUS ON YOUR HEALTH

Your health needs are unique. With Chronic Care Management, you'll get personalized advice and guidance based on your individual needs. Your care manager can help you manage: Asthma, Diabetes, Chronic Obstructive Pulmonary Disease (COPD), Coronary Artery Disease (CAD), and Congestive Heart Failure and more.

BEHAVIORAL HEALTH

Managing your mental health and substance use will help you better manage your other health conditions. Let us know if you'd like assistance dealing with a serious illness.

CONVENIENCE CARE CLINIC

Sinus infection...Rash...Earache...Minor burn...These are all reasons you'd want to see your doctor. But what if your doctor isn't available to see you? When you need routine medical care, but can't wait for an appointment, head to a convenience care clinic. Your copay will be lower than going to the ER.

Your HRA

For Retirees that are enrolled in the
City of Memphis Select Plan



Amount of your HRA	
Health Care Options	HRA Amount
Retirees Only	\$750
Employee + Family	\$1,500

Your Health Reimbursement Arrangement (HRA) is contributed to you by the City of Memphis each year to pay for health care expenses when enrolled in the Select Plan. If you don't use it all, the balance will "rollover" to the next year and build up over time.

ROLLOVER ACCRUAL

When selecting a plan, consider whether you have any HRA "rollover" money remaining from previous years. With that extra money, you may benefit financially from choosing a plan with a higher deductible and lower payroll contributions. Keep in mind that your HRA rollover accrual will be capped at maximum out-of-pocket amount.

HRA ELIGIBLE EXPENSES

- Medical Deductible expenses, Medical Coinsurance and Medical Copay
- Dental expenses
- Vision expenses
- Prescription Deductibles and Prescription Copay

For additional information, see pg. 14.

Retiree HRA Through ViaBenefits



The City of Memphis has contracted with ViaBenefits to provide a private health insurance exchange to assist eligible retirees and their families in securing health insurance coverage. Retirees purchasing coverage through ViaBenefits enroll in individual plans, with the City contributing to the coverage through a health reimbursement arrangement (HRA). The amount of the HRA is determined by the retiree and dependent's age and Medicare status.

Retiree Type	Retiree HRA / Amount	Spouse / Dependent Type	Spouse / Dependent HRA Amount
Retiree w/ Medicare A&B	\$1,000	Spouse w/ Medicare A&B	\$500
Pre-65 Service or Ordinary Disability Retiree	\$5,000	Pre-65 Spouse / Dependents	\$5,000
Line of Duty Retiree w/ Medicare A&B	\$2,000	Line of Duty Spouse w/ Medicare A&B	\$1,000
Pre-65 Line of Duty	\$10,000	Pre-65 Line of Duty Spouse / Dependent	\$10,000

Non-Medicare eligible Line of Duty retirees, spouses and widows can choose between staying on the City's retiree group health insurance or securing coverage through OneExchange. HRA amounts shown above are annual funding amounts and may be pro-rated for new retirees.



The City of Memphis will offer a dental plan option for you and your family through MetLife. The chart below is an overview of the dental plan offered. Please visit MetLife's website, www.metlife.com, for a listing of network dental providers and complete plan details or call 1800-Get-Met8.

Note: Effective January covered retiree and spouses can receive a \$25 gift card after showing proof of one (1) cleaning during the plan year. Limit one card per person per year.

Dental Plan		
Coverage Type	In-Network % of Negotiated Fee	Out-of-Network % of Negotiated Fee
Type A: Diagnostic & Preventative (Cleanings, exams, X-Rays)	100%	80%
Type B: Basic Restorative (Oral Surgery, Endodontics)	80%	60%
Type C: Major Restorative (Crowns, Bridges, Dentures)	50%	40%
Type D: Orthodontia	50%	40%
Deductible		
Individual	\$50	\$100
Family	\$150	\$300
Annual Maximum Benefit		
Per Person	\$1,500	\$750

Children's eligibility for dental coverage is from birth up to age 26.

The vision plan is provided by BCBS of TN. It provides coverage for you and your eligible dependents for eye examinations, frames, spectacle lenses, contact lenses, and out-of-network reimbursement. A listing of network providers and retail locations may be accessed at:

www.BCBST.com or by calling 1-800-565-9140

Medical Plan does not cover a routine eye visit exam.

Active Full-time Employees Vision In Network and Out-of- Network Chart

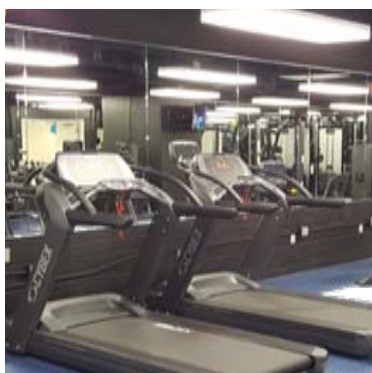
Benefit Category	In Network	Out-of-Network
Exams (Limited to one exam and one contact lens fitting/follow-up within a 12-month period)		
Comprehensive Eye Exam	\$15 Co-pay	Up to \$45
Contact Lens Fitting and Follow-up-Standard	\$55 Co-pay	Not Covered
Vision Materials		
Standard Plastic Lenses (Limited to one set of standard plastic lenses within a 12-month period)		
Single	\$15 Co-pay	Up to \$40
Bifocal	\$15 Co-pay	Up to \$65
Trifocal	\$15 Co-pay	Up to \$75
Lenticular	\$15 Co-pay	Up to \$100
Frames (Limited to one pair of frames within a 24-month period)	\$0 Co-pay up to \$130 Allowance	Up to \$71
Contacts (Limited to one set of lenses within a 12-month period)		
Conventional	\$0 Co-pay up to \$150 Allowance	Up to \$120
Disposable	\$0 Co-pay up to \$150 Allowance	Up to \$120
Necessary	Covered at 100%	Up to \$210

FREE HEALTH CLINIC

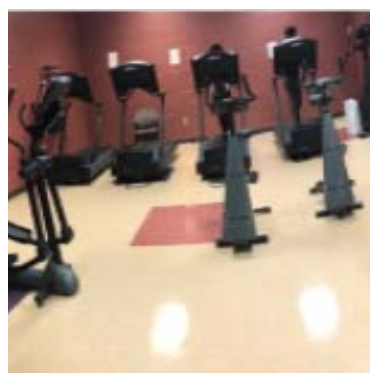
City of Memphis Retirees and their dependents who were on the City's Healthcare Plan on October 1, 2104 are eligible to be treated at the Union Avenue Employee Clinic. Additionally, the clinic has a limited supply of medications in stock at no cost to you or your dependents.



The City of Memphis offers FREE access to Fitness Centers at Community Centers. Most centers are equipped with weights, power rowers, elliptical machines, treadmills, stair climbers, and much more! Contact Wellness@memphistn.gov or call the Wellness Coordinator at 901-636-6574 for additional information.



170 N. Main



**Bert Ferguson
Community Center**

COM Fitness Centers	Location	
Bert Ferguson CC	8505 Trinity Road	M-F (11a.m. - 8p.m.) Sat. (9a.m. - 5p.m.)
Bickford CC	233 Henry Street	M-F (8 a.m. - 8 p.m.) Sat. (9a.m. - 5p.m.)
Glenview CC	1141 S. Barksdale	M-F (12p.m. - 8pm) Sat. (9a.m. - 5p.m.)
Hickory Hill CC	3910 Ridgeway Rd.	MWF (12p.m. - 8p.m.) Tu & Th (12p.m. - 8p.m.) Sat. (9a.m. - 5p.m.)
Kate Sexton CC	235 Brown Ave.	M-F (12p.m. - 8pm) Sat. (9a.m. - 5p.m.)
Orange Mound C&SC	2590 Park, 38114	M-F (8 a.m. - 4 p.m.)

THE FOLLOWING IS THE SCHEDULE OF CITY HOLIDAYS FOR CALENDAR YEAR 2019:

The City of Memphis Benefits office will be closed on these dates.

New Year's Day	Tuesday, January 1, 2019
Martin Luther King, Jr. Birthday	Monday, January 21, 2019
Presidents' Day	Monday, February 18, 2019
Good Friday	Friday, April 19, 2019
Martin Luther King, Jr. Memorial	Thursday, April 4, 2019
Memorial Day	Monday, May 27, 2019
Independence Day	Thursday, July 4, 2019
Labor Day	Monday, September 2, 2019
Veterans Day (Observed)	Monday, November 11, 2019
Thanksgiving	Thursday, November 28, 2019
Day after Thanksgiving	Friday, November 29, 2019
Christmas Eve	Tuesday, December 24, 2019
Christmas Day	Wednesday, December 25, 2019

BROUGHT TO YOU BY:

