

City of **MEMPHIS**

BENEFITS BOOKLET 2020



Questions? Please call 901-636-6800.
email: benefitsquestions@memphistn.gov or visit: www.totalrewards.memphistn.gov

LETTER FROM THE MAYOR

Dear Colleague:

It is time for the 2020 Open Enrollment process for your benefits. Our Division of Human Resources continues its dedication to attract, develop, equip, and retain employees.

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 are able to provide more choice, lower premiums, and better wellness programs — all while staying within our healthcare budget.

Enclosed are all the details of our program. Please take the time to sit and review these documents with your family to make the best decision for your needs. Thank you for your service and hard work to make Memphis a better place for every Memphian, every day.

Yours,



Jim Strickland
Mayor
City of Memphis



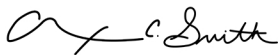
LETTER FROM THE CHIEF HR OFFICER

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. 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 worked to put together a Total Rewards package that is externally competitive and internally equitable. We consider the sustainability of our health care plans and look for ways to drive quality and optimize costs.

Open enrollment is October 7 - November 4. 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



INTRODUCTION

Welcome to the City of Memphis' Benefits Guide. This guide highlights the many benefits available to you as a valued city employee. The City of Memphis provides a comprehensive and competitive benefits package centered on meeting the needs of you and your family. Our benefits are designed to give you choices, along with tools and resources to help you select the right options so you can use those benefits effectively throughout the year. Visit the Total Rewards Benefits website for additional information: www.totalrewards.memphistn.gov.

Use this guide to learn more about your benefit options. We are committed to providing programs that support your total health and well-being including:

- Your physical health through a choice of medical and dental coverage options, preventive care benefits and a comprehensive wellness program with free health clinics designed to keep you healthy.
- Your mental health with access to an Employee Assistance Program (EAP) through Concern and 10 free mental health visits.
- Your financial health with resources that protect you and your family in the event of your disability or death, pre-tax premiums that let you stretch your income. Also, we provide a Flexible Spending Account that provides tax savings on medical, dependent care, along with a Health Reimbursement Account (HRA). The city's Pension and Retirement plans are also available to support the long-term security of you and your family.

We hope this guide is useful as you review your benefit options and the many programs and services available to you.

Your Total Rewards Team



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IMPORTANT CONTACTS

| Benefit/Vendor | Phone Number Website | Role |
|---|---|--|
| General Wellness Employee Healthcare, Retirement & Disability Services | 901-636-6800 benefitsquestions@memphistn.gov www.totalrewards.memphistn.gov | <ul style="list-style-type: none"> Administers the enrollment process for retirement and insurance benefits Assists with resolving issues related to insurance |
| Pension & Retirement Pay and Calculations Pension Payroll | 901-636-6661 Company payroll@memphistn.gov | <ul style="list-style-type: none"> Addresses changes Final pension calculation Pension payments DROP payout Final pay calculations and payout Retirement Check 60 days |
| Oracle Help Desk | 901-636-6100 | <ul style="list-style-type: none"> Sets up self-service account |
| Retiree Exchange Via Benefits Medicare | 1-866-201-0367 My.ViaBenefits.com/Memphis | <ul style="list-style-type: none"> Pays HRA claims for participants not on city Insurance Contracts with provider/preferred plans Supports retiree communications, evaluation and enrollment Manages employer subsidy via health reimbursement account (HRA) |
| Via Benefits Pre-65 | 1-866-201-0437 Marketplace.ViaBenefits.com/Memphis | |
| Medical BlueCross BlueShield of TN | 1-888-796-0609 www.BCBST.com | <ul style="list-style-type: none"> Pays claims Issues insurance cards Assists with resolving claims issues |
| Pharmacy BlueCross BlueShield | 1-888-796-0609 www.BCBST.com | <ul style="list-style-type: none"> Pays pharmacy claims Assists with resolving claims issues |
| Dental MetLife | 1-800-GetMet8 (6388) www.metlife.com | <ul style="list-style-type: none"> Pays dental claims Assists with resolving claims issues |

IMPORTANT CONTACTS

| Benefit/Vendor | Phone Number Website | Role |
|---|--|--|
| Vision Blue Cross Blue Shield TN | 1-877-342-0737 www.BCBST.com | <ul style="list-style-type: none">• Pays pharmacy claims• Assists with resolving claims issues |
| Deferred Compensation MassMutual Financial Group | 1-800-743-5274 <ul style="list-style-type: none">• David Bennett - 901-389-8503 david.bennett@massmutual.com• Austin Maness – 901-864-8211 Amaness22@massmutual.com | <ul style="list-style-type: none">• Review account to determine retirement readiness• Pre- and post-retirement distribution options |
| HRA City Insurance Health Equity | https://my.healthequity.com/Login.aspx (Use city email for login) | <ul style="list-style-type: none">• Pays HRA & FSA claims for participants on city Insurance |
| Social Security | https://www.socialsecurityoffices.info/city/tn-memphis 1-800-772-1213 | <ul style="list-style-type: none">• Pays Social Security benefits |
| Medicare | www.medicare.gov 1-800-633-4227 | <ul style="list-style-type: none">• Provides medical coverage for senior citizens ages 65 and over |



**Full-Time
Benefits**

FULL-TIME BENEFITS

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 for 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 Benefits office of their life event. (See the qualified life event matrix on the benefits website: www.totalrewards.memphistn.gov/)

BENEFIT BASICS

Changes made during open enrollment will begin on January 1. Once per year, during the fall Open Enrollment period, employees can enroll or make changes to their benefits for the following plan year. Rate charts and detailed benefits information are available on the Total Rewards website at www.totalrewards.memphistn.gov.

QUALIFIED LIFE EVENTS / CHANGE IN FAMILY STATUS

Generally, employees can only change benefit elections during the annual open enrollment period. However, employees may change benefit elections during the year if they experience a qualified life event/change in family status, including:

- Marriage
- Adoption of or placement for adoption of a child
- Divorce or legal separation*
- Change in employment status of employee, spouse or dependent child
- Birth of a child
- Qualified medical child support order
- Death of a spouse or dependent child
- Entitlement to Medicare or Medicaid

The Summary Plan description shows the health benefits available to employees and covered dependents. It is available on the Total Rewards website. It provides details on who is eligible, when coverage begins, when employees can change coverage, covered and excluded services and how benefits are paid.

***Note:** Employees are required to report a divorce or annulment of marriage to the Benefits Office within 31 days of the event. Failure to report within the 31-day timeframe may affect employee premiums, ex-spouse Cobra eligibility and result in extra member medical costs.

FULL-TIME BENEFITS

WHO IS ELIGIBLE?

Rate charts and detailed benefit information are available on the Total Rewards website: www.totalrewards.memphistn.gov

- 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 children, legally adopted children, or stepchildren — until they reach age 26. You are required to submit written evidence of dependency upon request.
- Your natural or legally adopted children that are named in a Qualified Medical Child Support Order (QMCSO)
- Your spouse's natural or legally adopted children that are named in a Qualified Medical Child Support Order (QMCSO)
- Your foster children or "legal dependents" — until they reach age 26. You are required to submit written evidence of dependency upon request.
- An incapacitated child of the employee or the employee's spouse
- An eligible retiree who is under age 65 and receiving line of duty disability pension.

NEW EMPLOYEES

New employees to the City of Memphis have a 30-day waiting period before they are eligible for health and dental benefits. They must enroll through the self-service program during the waiting period. The insurance effective date is the first of the month following the 30-day waiting period. If enrolling in health/dental insurance and adding dependents to the plan, employees must submit a copy of a marriage license or children's birth certificate and include the Social Security number for each dependent that will be enrolled.

FULL-TIME BENEFITS

ONE-FAMILY PLAN RULE

City employees and retirees who are married to each other, may each enroll as a participant or be covered as an enrolled dependent of the other, but not both. If both parents of a dependent child work for the city and are enrolled as a participant, only one parent may enroll the child as a dependent. Employees are required to report their marriage to the Benefits Office, along with a copy of their marriage license within 31 days of the date of marriage. Employees may have additional costs if they fail to report their marriage or they will have to wait until the open enrollment period to enroll their spouse if the 31-day deadline is missed.

ENROLLMENT STATUS

Employees are responsible for keeping their enrollment status, including births and marriages, current through the city's self-service portal: <https://memphistn.gov/fusion>. All employees must have their Employee ID number (6 digits) and a password to access the self-service portal. To reset your password click "forgot password."

RETURN TO WORK

Employees returning to work from leave of absence are required to pay all unpaid premiums for their insurance to remain effective.

SEPARATING FROM THE CITY

Employees separating from the city will have insurance coverage until midnight of the termination date. Coverage will be offered under the Consolidated Omnibus Reconciliation Act (COBRA). The information will be mailed to your home. It is important that your home address is current to ensure that you receive all pertinent information regarding your benefits.

FULL-TIME BENEFITS

WHAT'S NEW?

- All rates stayed the same, except dental and short-term disability.
- Dental insurance and short-term disability premiums increased. (please see rate sheet)
- Pharmacy benefits are administered through BlueCross BlueShield.

What does passive enrollment mean?

You are not required to do anything to continue your coverage. You must act:

- To make changes to your benefits, for example, adding or removing dependents, or increasing/decreasing coverage.
- **To re-enroll in your Flexible Spending Account (FSA) or Dependent Care Flexible Spending Account (DCFSA). Both require enrollment every year.**
- To enroll for the first time.

The City of Memphis offers two 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 meet the deductible. You will incur a copay for certain services. After you or your family's out-of-pocket maximum is 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 Plans | Choice Plan | | Select Plan | |
|------------------------------|---|--|---|--|
| | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Deductible | Single \$350 | Single \$1,000 | Single \$1,500 | Single \$3,000 |
| | Family \$700 | Family \$3,000 | Family \$3,000 | Family \$6,000 |
| HRA Funding | Single N/A | Single N/A | Single \$750 | Single \$750 |
| | Family N/A | Family N/A | Family \$1,500 | Family \$1,500 |
| Annual Out-of-Pocket Maximum | Single \$4,000 | Single \$4,000 | Single \$4,000 | Single \$8,000 |
| | Family \$8,000 | Family \$8,000 | Family \$8,000 | Family \$16,000 |
| Coinsurance | 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 & Coinsurance Apply | \$10 Copay | Deductible & Coinsurance Apply |
| Inpatient Hospitalization | Deductible & Coinsurance Apply | Admit \$300 + Deductible & Coinsurance Apply | Deductible & Coinsurance Apply | Deductible & Coinsurance Apply |
| Outpatient Surgery | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance |
| Emergency Room | Admit \$300 + Deductible & Coinsurance | Admit \$300 + Deductible & Coinsurance | Admit \$300 + Deductible & Coinsurance | Admit \$300 + Deductible & Coinsurance |
| Urgent Care | \$50 Copay | \$50/Admit + Deductible | Deductible & Coinsurance | Deductible & Coinsurance |
| Wellness Incentives | Employee \$200 Employee & Spouse \$300 | None | Employee \$1,000 Employee/Spouse \$1,500 | None |

| Providers | | |
|-----------|--|---|
| | <ul style="list-style-type: none"> • BCBST Network Plan • Baptist Memorial Hospitals • Le Bonheur Children's Hospital • St. Francis Hospitals • Methodist Hospitals • Regional One Health Medical Center | <ul style="list-style-type: none"> • BCBST Network Plan • Baptist Memorial Hospitals • Le Bonheur Children's Hospital • St. Francis Hospitals • Methodist Hospitals (Out-of-Network) • Regional One Health Medical Center |

A list of all hospitals can be found on www.totalrewards.memphistn.gov. 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.**

REMINDER

- Medical Insurance - BlueCross BlueShield of Tennessee (BCBST)
- Dental Insurance - MetLife
- Vision Insurance - BCBST
- Flexible Spending Account and Health Reimbursement 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



The City of Memphis Pharmacy benefits are offered through the Medical Plan and provided by BlueCross BlueShield of Tennessee. BlueCross partners with Express Scripts, 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 | |
|---|----------------------------|---------------------------------|--------------------------------|--|--------------------------------|
| Pharmacy Details | | 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 & Coinsurance Apply |
| | Mail Order – 90-day supply | \$14 Copay Deductible Waived | 0% | \$14 Copay Deductible Waived | Deductible & Coinsurance Apply |
| Brand Formulary | Retail | Deductible, then \$30 Copay | Deductible & Coinsurance Apply | Deductible, then \$30 Copay | Deductible & Coinsurance Apply |
| | Mail Order – 90-day supply | Deductible, then \$60 Copay | Deductible & Coinsurance Apply | \$60 Copay | Deductible & Coinsurance Apply |
| Brand Non-Formulary | Retail | Deductible, then \$50 Copay | Deductible & Coinsurance Apply | Deductible, then 20% co-insurance (min \$50/max \$100) | Deductible & Coinsurance Apply |
| | Mail Order – 90-day supply | Deductible, then \$100 Copay | | | |
| Note: Always ask the pharmacy how much the medicine costs if you don't use your insurance? | | | | | |

Connects you with doctors 24 hours a day, seven days a week at no cost to you.

PhysicianNow is a convenient way to access a doctor from your home, office or while traveling.

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 non-emergency conditions:

- Allergies
- Colds
- Constipation
- Urinary Tract Infections
- Diarrhea
- Nausea and Vomiting
- Respiratory Issues
- Common pediatric conditions
 - Flu
 - Fever
 - Earaches
 - Sinus Infections
 - Pinkeye
 - Skin conditions and dermatology (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. Once registered, download the PhysicianNow mobile app at the App Store or Google Play. **Use PhysicianNow for non-emergency conditions.**

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.

***Note: Some state laws only allow doctors to prescribe medication in certain situations with certain limitations. BlueCross members should have their prescriptions filled at a network pharmacy in compliance with the BlueCross drug formulary.**

HEALTH REIMBURSEMENT ACCOUNT (HRA)

**For employees enrolled in the Select Plan only*

WHAT IS AN HRA?

- 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 taxes on HRA funds.
- The funds are a free contribution by your employer. There are no payroll deductions.

HOW AN HRA WORKS

Your employer determines the amount of money the company contributes to your HRA and will determine what medical expenses are eligible to be paid using the funds. During 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.

FLEXIBLE SPENDING ACCOUNT (FSA) BENEFIT

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. It cannot be used at gas stations, restaurants or other establishments that are not health related. See Cardholder Agreement for complete usage restrictions.

USE IT OR LOSE IT

FSAs are generally use it or lose it accounts. This means that you cannot carry over the balance in your FSA past the year that you opened/renewed your account. 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.

FLEXIBLE SPENDING ACCOUNT (FSA) BENEFIT

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

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

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

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. Then, 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)

WHY DCFSAs?

- **Pay for dependent care with tax-free funds**
- **Can reduce your taxable income amount**

To qualify, the funds must be used to take care of someone who is dependent while the caregiver works, look for work or attends school full-time.

HOW IT WORKS

With a DCFSA, you can 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 DCFSA Reimbursement Form.

Recurring DCFSA claims can be scheduled for the duration of the plan year. For more information, contact our account mentors at 866-346-5800.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

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 himself/herself**
- **Any adult you can claim as a dependent on your tax return that is physically or mentally unable to care for himself/herself**

| ELIGIBLE EXPENSES | | |
|--|---|---|
| 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 | Custodial childcare or eldercare expenses |
| Expenses while looking for work | Nanny expenses | Summer day camps |
| Day camps | Preschool/nursery school for pre-kindergarten | Daycare centers |

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

ADDITIONAL MEDICAL COVERAGE BENEFITS

IDENTITY THEFT PROTECTION SERVICES

In addition to protecting your health, we want to help you protect your personal information. BCBST has teamed up with Experian, one of the world's leading financial services companies, to provide the following identity protection services as part of our medical plans at no additional cost to you:

- Credit1B provides credit monitoring, credit reports, fraud protection and fraud resolution support to adults with eligible medical coverage. Each covered member age 18 or older will need to enroll separately.
- Minor Plus provides credit and Social Security number monitoring for dependents under 18 years old.

To enroll:

- Login to your BlueAccess account at bcbst.com/member.
- Look for the Benefits & Coverage section.
- Click on Identity Protection Services.

You'll be taken to a secure site to enroll in the services. You may also sign up by calling **Experian at 1-866-926-9803**, but you will need the engagement number and activation code listed in BlueAccess. You can also get them by calling the number on the back of your Member ID card.

Contact Experian at 866-926-9803, if you have questions 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 of 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 anytime at no cost to you.

Answers to most of 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.

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), 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 need assistance dealing with a serious illness.

CONVENIENCE CARE CLINIC

Sinus infection, a rash, an earache or minor burn are all reasons you might 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 offers 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 (800-438-638) for a listing of network dental providers and complete plan details.

Note: Covered employees and spouses can receive a \$25 gift card after showing proof of one teeth cleaning during the plan year. Limit one gift card per person per year.

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

| Dental Plan | | |
|--|--------------------------------|------------------------------------|
| Coverage Type | In-Network % of Negotiated Fee | Out-of-Network % of Negotiated Fee |
| Type A: Diagnostic and 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 BlueCross BlueShield 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 Coverage

| 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 Copay | Up to \$45 |
| Contact Lens Fitting and Follow-up Standard | \$55 Copay | Not Covered |
| Vision Materials | In-Network | Out-of-Network |
| Standard Plastic Lenses (Limited to one set of standard plastic lenses within a 12-month period) | | |
| Single | \$15 Copay | Up to \$40 |
| Bifocal | \$15 Copay | Up to \$65 |
| Trifocal | \$15 Copay | Up to \$75 |
| Lenticular | \$15 Copay | Up to \$100 |
| Frames (Limited to one pair of frames within a 24-month period) | \$0 Copay up to \$130 Allowance | Up to \$71 |
| Contacts (Limited to one set of lenses within a 12-month period) | | |
| Conventional | \$0 Copay up to \$150 Allowance | Up to \$120 |
| Disposable | \$0 Copay up to \$150 Allowance | Up to \$120 |
| Necessary | Covered at 100% | Up to \$210 |

WELLNESS REWARDS

The 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.

| BlueCross Select Plan Reward Total | BlueCross Choice Plan Reward Total |
|------------------------------------|------------------------------------|
| \$1,000 Employee | \$200 Employee |
| \$500 Spouse | \$100 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:



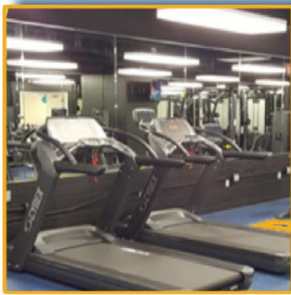
1520 Union Ave.
Mondays and Fridays 8 a.m.–4 p.m.
Tuesdays - Thursdays 10 a.m.–6 p.m.
901-725-9055



City Hall – 125 North Main Level 1B
Mondays – Fridays 8 a.m.–4:30 p.m.
901-636-0111

WELLNESS REWARDS

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 | Hours |
|----------------------------------|--------------------------|-----------------------------------|---|
| Union Ave | Active employees | 2714 Union Ave. Ext. 5th Floor | M-F (7 a.m.-7 p.m.) |
| Public Safety building | Active employees | 170 N. Main St. | M-F (7 a.m.-7 p.m.) |
| City Hall | Active employees | 125 N. Main St. | M-F (7 a.m.-7 p.m.) |
| Bert Ferguson CC | Active employees | 8505 Trinity Road | M-F (11 a.m.-8 p.m.) Sat. (9 a.m.-5 p.m.) |
| Bickford CC | Active employees | 233 Henry St. | M-F (8 a.m.-8 p.m.) Sat. (9 a.m.-5 p.m.) |
| Glenview CC | Active employees | 1141 S. Barksdale | M-F (12 p.m.-8 p.m.) Sat. (9 a.m.-5 p.m.) |
| Hickory Hill CC | Active employees | 3910 Ridgeway Road | MWF (12 p.m.-8 p.m.) Tues. & Thur. (12 p.m.-8 p.m.) Sat. (9 a.m.-5 p.m.) |
| Kate Sexton CC | Active employees | 235 Brown Ave. | M-F (12 p.m.-8 p.m.) Sat. (9 a.m.-5 p.m.) |
| Orange Mound CC and SC | Active employees | 2590 Park Ave. | M-F (8 a.m.-4 p.m.) |
| Benjamin L. Hooks Library | Active employees on site | 3030 Poplar Ave. | M-Th (9 a.m.-9 p.m.) Fri.-Sat. (9 a.m.-6 p.m.) Sun. (1 p.m.-5 p.m.) |
| Stiles Plant | Active employees on site | 2303 N. 2nd St. | M-F (7 a.m.-3 p.m.) |
| T.E. Maxson Plant | Active employees on site | 2685 Plant Road | M-F (7 a.m.-3 p.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 and 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.



GROUP LIFE INSURANCE



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 insurance 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 (EOI). Coverage elected during annual enrollment will be effective January 1 or whenever EOI 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 can choose \$10,000 increments up to five times their annual salary. Benefits will be reduced at age 65. | Guarantee Issue (For new hires only. All existing employees require EOI): 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 | \$250 Child: 14 days to 6 months \$10,000 Child: 6 months to age 19 (to age 25 if a full-time student) Newborn children to age 14 days are not eligible for a benefit. Employee must elect coverage for dependents to be eligible. |

***Note: You must elect coverage for yourself before you can select Contributory Life and/or Voluntary Life coverage for your spouse or dependents. To contact Lincoln Financial Group please call 855-818-2841.**

Death Benefits

All full-time employees receive a total Death Benefit of \$10,000; Standard Insurance Co. pays \$5,000 and the City of Memphis pays \$5,000.

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. A 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 18 years old.
- 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. **

To contact The Standard, please call 1-800-368-2859

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 you've been deemed disabled. 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 Co. 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 copayments 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 have annually.
- **Cancer Assist** – Individual cancer insurance helps to provide valuable financial protection when medical bills and other expenses related to a cancer diagnosis and treatment.
- **Critical Illness** – Helps 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 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.

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.

VOLUNTARY BENEFITS



Legal Insurance Coverage

City of Memphis employees may now also purchase insurance for legal issues. 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/> or call: 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 benefit's 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.

CITY OF MEMPHIS PENSION PLANS

HYBRID RETIREMENT PLAN



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

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 | (457) May be rolled over into an annuity |
| Management | | No employee involvement | | Professionally Managed Fund | Employee Directed Investments |

CITY OF MEMPHIS PENSION PLANS

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.

CITY OF MEMPHIS PENSION PLANS

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.

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 employee contribution (1.5% max) |
| 15-20 | \$1 City match for every \$1 employee contribution (3% max) |
| 20+ | \$1.50 City match for every \$1 employee contribution (4.5% max) |

CITY OF MEMPHIS PENSION PLANS

401(A) MATCHING RETIREMENT BENEFIT

HOW TO GET STARTED

If you already make contributions to the 457(b)-plan administered by MassMutual, 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.

MassMutual Customer Service: 888-526-6905

MassMutual Retirement Education Specialist:

- **David Bennett** - davidbennett@massmutual.com
- **Austin Maness** - amaness22@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 www.totalrewards.gov**

CITY OF MEMPHIS 457(b) DEFERRED COMPENSATION PLAN

Eligibility: All employees may join the plan (Independent contractors 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

Austin Maness - amaness22@massmutual.com 901-864-8221

CITY HOLIDAYS

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

| | |
|---|--------------------------|
| New Year's Day | Wednesday, Jan. 1, 2020 |
| Martin Luther King, Jr. Birthday | Monday, Jan. 20, 2020 |
| Presidents' Day | Monday, Feb. 17, 2020 |
| Good Friday | Friday, April 10, 2020 |
| Martin Luther King, Jr. Memorial | Friday, April 3, 2020 |
| Memorial Day | Monday, May 25, 2020 |
| Independence Day | Friday, July 3, 2020 |
| Labor Day | Monday, Sept. 7, 2020 |
| Veterans Day (Observed) | Wednesday, Nov. 11, 2020 |
| Thanksgiving | Thursday, Nov. 26, 2020 |
| Day after Thanksgiving | Friday, Nov. 27, 2020 |
| Christmas Eve | Thursday, Dec. 24, 2020 |
| Christmas Day | Friday, Dec. 25, 2020 |

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 PERKS

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 Fitness | \$9.99 down, \$19.98/month includes all fitness and 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 |
| BlueCross 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 Libraries | All city employees may now use their ID as a library card. |

CITY OF MEMPHIS PERKS - PUBLIC SAFETY



Police and 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 and 1980 Union Ave. locations only) | 50% for officers on duty (in uniform) dine-in only |
| Domino's (Union Avenue, Poplar, Winchester, Raleigh Lagrange, 1327 Germantown, Memphis Arlington locations) | 50% off entire purchase, walk-in only |
| Dunkin Donuts (Union Avenue and Whitten Road 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) |

Police Perks

| Food | Discount (show employee ID) |
|---|---|
| Chick-Fil-A (4916 Poplar Ave, Germantown and 1980 Union Ave. locations only) | 50% for officers on duty (in uniform) dine in only |
| IHOP (all locations) | 50% officers on duty in uniform |
| Piccadilly (Germantown Road) | 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

PART-TIME BENEFITS PROGRAM

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.totalrewards.memphistn.gov
- Over the phone – schedule an appointment by calling 901-636-6800
- In-person at 2714 Union Ext. Suite 400, Memphis, TN 38112
- Schedule an appointment via the Benefits Open Enrollment Scheduler Link

DEATH BENEFIT

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

DISABILITY BENEFITS

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 |

To contact The Standard, please call 1-800-368-2859

VOLUNTARY BENEFITS



The City of Memphis is pleased to announce its partnership with Colonial Life & Accident Insurance Co. 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 copayments 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 have annually.
- **Cancer Assist** – Individual cancer insurance helps to provide valuable financial protection when medical bills and other expenses related to a cancer diagnosis and treatment.
- **Critical Illness** – Helps 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.
- **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.

Colonial Life insurance products are underwritten by Colonial Life & Accident Insurance Co., 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 457(b) DEFERRED COMPENSATION PLAN

Eligibility: All employees may join the plan (Independent contractors 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 \$19,000 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 assistance and questions, contact your MassMutual Retirement Education Specialist:

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

Austin Maness - amaness22@massmutual.com 901-864-8221

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 Ave.
Mondays and Fridays 8 a.m.–4 p.m.
Tuesdays - Thursdays 10 a.m.–6 p.m.
901-725-9055

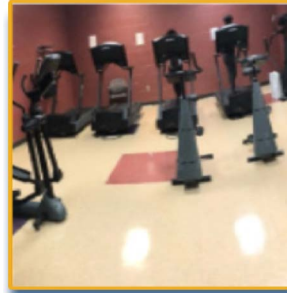


City Hall – 125 North Main Level 1B
Mondays – Fridays 8 a.m.–4:30 p.m.
901-636-0111

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 (7 a.m.-7 p.m.) |
| Public Safety building | Active employees | 170 N. Main St. | M-F (7 a.m.-7 p.m.) |
| City Hall | Active employees | 125 N. Main St. | M-F (7 a.m.-7 p.m.) |
| Bert Ferguson CC | Active employees | 8505 Trinity Road | M-F (11 a.m.-8 p.m.) Sat. (9 a.m.-5 p.m.) |
| Bickford CC | Active employees | 233 Henry St. | M-F (8 a.m.-8 p.m.) Sat. (9 a.m.-5 p.m.) |
| Glenview CC | Active employees | 1141 S. Barksdale | M-F (12 p.m.-8 p.m.) Sat. (9 a.m.-5 p.m.) |
| Hickory Hill CC | Active employees | 3910 Ridgeway Road | MWF (12 p.m.-8 p.m.) Tues. & Thur. (12 p.m.-8 p.m.) Sat. (9 a.m.-5 p.m.) |
| Kate Sexton CC | Active employees | 235 Brown Ave. | M-F (12 p.m.-8 p.m.) Sat. (9 a.m.-5 p.m.) |
| Orange Mound CC and SC | Active employees | 2590 Park Ave. | M-F (8 a.m.-4 p.m.) |
| Benjamin L. Hooks Library | Active employees on site | 3030 Poplar Ave. | M-Th (9 a.m.-9 p.m.) Fri.-Sat. (9 a.m.-6 p.m.) Sun. (1 p.m.-5 p.m.) |
| Stiles Plant | Active employees on site | 2303 N. 2nd St. | M-F (7 a.m.-3 p.m.) |
| T.E. Maxson Plant | Active employees on site | 2685 Plant Road | M-F (7 a.m.-3 p.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 |

CITY HOLIDAYS

THE FOLLOWING IS THE SCHEDULE OF CITY HOLIDAYS FOR CALENDAR YEAR 2020:

| | |
|---|--------------------------|
| New Year's Day | Wednesday, Jan. 1, 2020 |
| Martin Luther King, Jr. Birthday | Monday, Jan. 20, 2020 |
| Presidents' Day | Monday, Feb. 17, 2020 |
| Good Friday | Friday, April 10, 2020 |
| Martin Luther King, Jr. Memorial | Friday, April 3, 2020 |
| Memorial Day | Monday, May 25, 2020 |
| Independence Day | Friday, July 3, 2020 |
| Labor Day | Monday, Sept. 7, 2020 |
| Veterans Day (Observed) | Wednesday, Nov. 11, 2020 |
| Thanksgiving | Thursday, Nov. 26, 2020 |
| Day after Thanksgiving | Friday, Nov. 27, 2020 |
| Christmas Eve | Thursday, Dec. 24, 2020 |
| Christmas Day | Friday, Dec. 25, 2020 |

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

IMPORTANT CONTACTS

| Benefit/Vendor | Phone Number Website | Role |
|---|---|--|
| General Wellness Employee Healthcare, Retirement & Disability Services | 901-636-6800 benefitsquestions@memphistn.gov www.totalrewards.memphistn.gov | <ul style="list-style-type: none"> Administers the enrollment process for retirement and insurance benefits Assists with resolving issues related to insurance |
| Pension & Retirement Pay and Calculations Pension Payroll | 901-636-6661 Company payroll@memphistn.gov | <ul style="list-style-type: none"> Addresses changes Final pension calculation Pension payments DROP payout Final pay calculations and payout Retirement Check 60 days |
| Oracle Help Desk | 901-636-6100 | <ul style="list-style-type: none"> Sets up self-service account |
| Retiree Exchange Via Benefits Medicare | 1-866-201-0367 My.ViaBenefits.com/Memphis | <ul style="list-style-type: none"> Pays HRA claims for participants not on city Insurance Contracts with provider/preferred plans Supports retiree communications, evaluation and enrollment Manages employer subsidy via health reimbursement account (HRA) |
| Via Benefits Pre-65 | 1-866-201-0437 Marketplace.ViaBenefits.com/Memphis | |
| Medical BlueCross BlueShield of TN | 1-888-796-0609 www.BCBST.com | <ul style="list-style-type: none"> Pays claims Issues insurance cards Assists with resolving claims issues |
| Pharmacy BlueCross BlueShield | 1-888-796-0609 www.BCBST.com | <ul style="list-style-type: none"> Pays pharmacy claims Assists with resolving claims issues |
| Dental MetLife | 1-800-GetMet8 (6388) www.metlife.com | <ul style="list-style-type: none"> Pays dental claims Assists with resolving claims issues |

IMPORTANT CONTACTS

| Benefit/Vendor | Phone Number Website | Role |
|--|--|--|
| Vision BlueCross BlueShield TN | 1-877-342-0737 www.BCBST.com | <ul style="list-style-type: none">• Pays pharmacy claims• Assists with resolving claims issues |
| Deferred Compensation Mass Mutual Financial Group | 1-800-743-5274 <ul style="list-style-type: none">• David Bennett - 901-389-8503 david.bennett@massmutual.com• Austin Maness – 901-864-8211 Amaness22@massmutual.com | <ul style="list-style-type: none">• Review account to determine retirement readiness• Pre- and post-retirement distribution options |
| HRA City Insurance Health Equity | https://my.healthequity.com/Login.aspx (Use city email for login) | <ul style="list-style-type: none">• Pays HRA & FSA claims for participants on city Insurance |
| Social Security | https://www.socialsecurityoffices.info/city/tn-memphis 1-800-772-1213 | <ul style="list-style-type: none">• Pays Social Security benefits |
| Medicare | www.medicare.gov 1-800-633-4227 | <ul style="list-style-type: none">• Provides medical coverage for senior citizens ages 65 and over |

RETIREE BENEFITS

CITY OF MEMPHIS MEDICAL ELIGIBILITY

- Retirees who are currently on the city's BlueCross BlueShield 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 DOES PASSIVE ENROLLMENT MEAN?

You only must 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.totalrewards.memphistn.gov
- Over the phone – schedule an appointment by calling 901-636-6800
- In-person at 2714 Union Ext. Suite 400, Memphis, TN 38112
- Schedule an appointment via the Benefits Open Enrollment Scheduler Link
 - Appointments will be held from 8:30 a.m. – 2:30 p.m. Mon-Fri
 - Walk-ins welcome daily after 3 p.m. 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 make a copayment 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 Plans | Choice Plan | | Select Plan | |
|------------------------------|--|--|--|--|
| | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Deductible | Single \$350 | Single \$1,000 | Single \$1,500 | Single \$3,000 |
| | Family \$700 | Family \$3,000 | Family \$3,000 | Family \$6,000 |
| HRA Funding | Single N/A | Single N/A | Single \$750 | Single \$750 |
| | Family N/A | Family N/A | Family \$1,500 | Family \$1,500 |
| Annual Out-of-Pocket Maximum | Single \$4,000 | Single \$4,000 | Single \$4,000 | Single \$8,000 |
| | Family \$8,000 | Family \$8,000 | Family \$8,000 | Family \$16,000 |
| Coinsurance | 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 & Coinsurance Apply | \$10 Copay | Deductible & Coinsurance Apply |
| Inpatient Hospitalization | Deductible & Coinsurance Apply | Admit \$300 + Deductible & Coinsurance Apply | Deductible & Coinsurance Apply | Deductible & Coinsurance Apply |
| Outpatient Surgery | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance |
| Emergency Room | Admit \$300 + Deductible & Coinsurance | Admit \$300 + Deductible & Coinsurance | Admit \$300 + Deductible & Coinsurance | Admit \$300 + Deductible & Coinsurance |
| Urgent Care | \$50 Copay | \$50/Admit + Deductible | Deductible & Coinsurance | Deductible & Coinsurance |

| Choice Plan | Select Plan |
|------------------------------------|--|
| BCBST Network P | BCBST Network S* |
| Includes: | Includes: |
| Baptist Memorial Hospitals | Baptist Memorial Hospital |
| Le Bonheur Children's Hospital | Le Bonheur Children's Hospital |
| St. Francis Hospitals | St. Francis Hospitals |
| Methodist Hospitals | Methodist Hospitals are OUT OF NETWORK |
| Regional One Health Medical Center | Regional One Health Medical Center |

A list of all hospitals can be found on www.totalrewards.memphistn.gov.

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 USE 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.

| BlueCross Select Plan Reward | BlueCross Choice Plan Reward Total |
|------------------------------|------------------------------------|
| \$1,000 Employee | \$200 Employee |
| \$500 Spouse | \$100 Spouse |

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 | |
|----------------------------------|----------------------------|---------------------------------|--------------------------------|--|--------------------------------|
| Pharmacy Details | | 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 & Coinsurance Apply |
| | Mail Order – 90-day supply | \$14 Copay Deductible Waived | 0% | \$14 Copay Deductible Waived | Deductible & Coinsurance Apply |
| Brand Formulary | Retail | Deductible, then \$30 Copay | Deductible & Coinsurance Apply | Deductible, then \$30 Copay | Deductible & Coinsurance Apply |
| | Mail Order – 90-day supply | \$60 Copay | Deductible & Coinsurance Apply | \$60 Copay | Deductible & Coinsurance Apply |
| Brand Non-Formulary | Retail | Deductible, then \$50 Copay | Deductible & Coinsurance Apply | Deductible, then 20% co-insurance (min \$50/max \$100) | Deductible & Coinsurance 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 anytime 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 non-emergency conditions:

- Allergies
- Colds
- Constipation
- Urinary Tract Infections
- Diarrhea
- Nausea and Vomiting
- Respiratory Issues
- Common pediatric conditions
- Flu
- Fever
- Earaches
- Sinus Infections
- Pinkeye
- Skin conditions and dermatology

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.

To register, visit BCBST.com and log into 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

In addition to protecting your health, we want to help you protect your personal information. BCBST has teamed up with Experian, one of the world's leading financial services companies, to provide the following identity protection services as part of our medical plans at no additional cost to you:

- Credit1B provides credit monitoring, credit reports, fraud protection and fraud resolution support to adults with eligible medical coverage. Each covered member age 18 or older will need to enroll separately.
- Minor Plus provides credit and Social Security number monitoring for dependents under 18 years old.

To enroll:

- Login to your BlueAccess account at bcbst.com/member.
- Look for the Benefits & Coverage section.
- Click on Identity Protection Services.

You'll be taken to a secure site to enroll in the services. You may also sign up by calling Experian at 1-866-926-9803, but you will need the engagement number and activation code listed in BlueAccess. You can also get them by calling the number on the back of your Member ID card.

Contact Experian at 866-926-9803, if you have questions 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.

Medical issues can happen at any time. Nurseline provides you access to a nurse 24/7 as part of your BlueCross BlueShield of Tennessee health plan. The service is available at no cost to you.

Answers to your medical questions are just a phone call away. Or, if you prefer, connect with Nurseline via a live online chat. Log in to BlueAccess on BCBST.com to chat with a nurse.

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), 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 need assistance dealing with a serious illness.

CONVENIENCE CARE CLINIC

Sinus infection, a rash, an earache or minor burn are all reasons you might 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.

HEALTH REIMBURSEMENT ACCOUNT (HRA)

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

Your Health Reimbursement Account (HRA) is extra money contributed to you by the City of Memphis each year to help you pay for health care expenses. The account is only available to those 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.

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

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 the maximum out-of-pocket amount.

HRA ELIGIBLE EXPENSES

- Medical Deductibles, Coinsurance and Copayments
- Dental expenses
- Vision expenses
- Prescription Deductibles and Copayments

For additional information, see pg. 19.

RETIREE HRA THROUGH VIA BENEFITS



The City of Memphis has contracted with Via Benefits to provide a private health insurance exchange to assist eligible retirees and their families in securing health insurance coverage. Retirees purchasing coverage through Via Benefits enroll in individual plans, with the City contributing to the coverage through a health reimbursement account (HRA). The amount of the HRA is determined by the age of the retiree and his/her dependents and Medicare status.

| Retiree Type | Retiree HRA/Amount | Spouse/Dependent Type | Spouse/Dependent |
|---|--------------------|--------------------------------------|------------------|
| 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 prorated for new retirees.



The City of Memphis offers a dental plan option for you and your family through MetLife. The chart below is an overview of the dental plan the city selected. Please visit MetLife's website, www.metlife.com, for a listing of in-network dental providers and complete plan details or call 1-800-Get-Met8 (438-6388)

Note: Covered retirees and spouses can receive a \$25 gift card after showing proof of one teeth cleaning during the plan year. Limit one card per person per year.

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

| Dental Plan | | |
|--|--------------------------------|------------------------------------|
| Coverage Type | In-Network % of Negotiated Fee | Out-of-Network % of Negotiated Fee |
| Type A: Diagnostic and 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 BCBS of TN. It provides coverage for you and your eligible dependents for eye examinations, frames, eyeglass 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 exam.

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

| 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 Copay | Up to \$45 |
| Contact Lens Fitting and Follow-up Standard | \$55 Copay | Not Covered |
| Vision Materials | In-Network | Out-of-Network |
| Standard Plastic Lenses (Limited to one set of standard plastic lenses within a 12-month period) | | |
| Single | \$15 Copay | Up to \$40 |
| Bifocal | \$15 Copay | Up to \$65 |
| Trifocal | \$15 Copay | Up to \$75 |
| Lenticular | \$15 Copay | Up to \$100 |
| Frames (Limited to one pair of frames within a 24-month period) | \$0 Copay up to \$130 Allowance | Up to \$71 |
| Contacts (Limited to one set of lenses within a 12-month period) | | |
| Conventional | \$0 Copay up to \$150 Allowance | Up to \$120 |
| Disposable | \$0 Copay up to \$150 Allowance | Up to \$120 |
| Necessary | Covered at 100% | Up to \$210 |

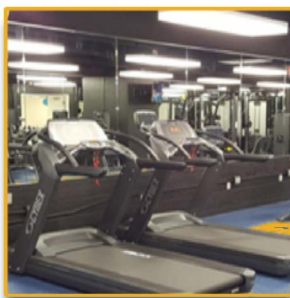
FREE HEALTH CLINIC

City of Memphis retirees and their dependents who were on the city's Healthcare Plan on Oct. 1, 2014 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.

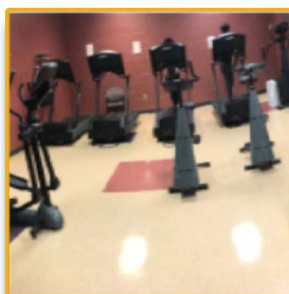


1520 Union Ave.
Mondays and Fridays 8 a.m.–4 p.m.
Tuesdays - Thursdays 10 a.m.–6 p.m.
901-725-9055

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

CITY OF MEMPHIS



Questions? Please call 901-636-6800.
email: benefitsquestions@memphistn.gov or visit: www.totalrewards.memphistn.gov