



CITY OF MEMPHIS

EMPLOYEE BENEFITS



CITY OF MEMPHIS
HUMAN RESOURCES

City of
MEMPHIS

CITY OF MEMPHIS



Introduction

Welcome to your guide. Inside you'll find the many benefits available to you as a valued city employee. We've enhanced your benefits to meet the needs of you and your family.

Your new health plan is administered by BlueCross BlueShield of Tennessee and bundles medical, pharmacy, dental and vision coverage all together to give you more. Here are a few highlights:

- Dental implants are now covered under our plan and there is no longer a missing tooth exclusion. Your previous lifetime max from MetLife won't apply, and most benefits reset on Jan. 1 each year. See dental section for more details.
- Your vision plan now includes lower costs for exams, a higher frame allowance, diabetic riders for retinal imaging and more. Exam and Lens benefits reset on January 1.
- Your medical, pharmacy, dental and vision benefits are all covered under a single BlueCross ID card
- You can use PhysicianNow powered by MDLIVE® for care at home or on the go. Use any connected device to see a doctor for minor illnesses, skin issues, depression, anxiety and more.
- To give you extended and weekend hours for primary and urgent care, BlueCross has partnered with Sanitas, a Keralty company, to open four medical centers in downtown Memphis, Germantown, Lakeland and Whitehaven.
- We're continuing to provide better access to care with two on-site clinics, available at no cost to you.
- The City of Memphis has partnered with The Standard Insurance to provide a broad range of life and disability benefits to our employees. The Standard has been working with the City for over 20 years as our insurance partner and as of 2021 The Standard will become the only life insurance carrier for all of the City's life insurance programs.

We hope this guide is useful as you review your benefit options and the many programs and services available to you. Visit the Total Rewards Benefits website for additional information: www.totalrewards.memphistn.gov.

Your Total Rewards Team



Letter from the Mayor

Dear Colleague:

It is time for the 2021 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 have 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 extremely reasonable. 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 review these documents with your family to make the best decisions for your needs. Thank you for your service and hard work to make Memphis a better place for every Memphian, every day.

Yours,

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

Jim Strickland



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. This year's enrollment is mandatory, so you must make benefit elections during open enrollment to have coverage in 2021 and utilize one of our many enrollment options; online, over the phone or virtual appointments.

Although a lot has stayed the same, there are changes as well. I encourage you to review this benefit booklet in detail as you make your open enrollment decisions.

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





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Benefit/Vendor	Phone Number/Website/Email	Role
Oracle Fusion Help Desk	901-636-6100	<ul style="list-style-type: none"> Set-up self-service account
General Wellness	901-636-6800 www.totalrewards.memphistn.gov	<ul style="list-style-type: none"> Assists with resolving issues related to wellness rewards and perks
Employee Healthcare	901-636-6800 benefitsquestions@memphistn.gov	<ul style="list-style-type: none"> Administers the enrollment process for employee healthcare
Retirement & Disability Services	901-636-6800 retirementquestions@memphistn.gov	<ul style="list-style-type: none"> Administers the enrollment process for retirement and disability insurance
Pension & Retirement Pay and Calculations Pension Payroll	901-636-6661 payroll-finance@memphistn.gov	<ul style="list-style-type: none"> Final pension calculation Pension payments DROP payout Final pay calculations and payout Retirement Check 60 days
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 Tennessee	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 of Tennessee	1-888-796-0609 www.BCBST.com	<ul style="list-style-type: none"> Pays pharmacy claims Assists with resolving claims issues
Dental BlueCross BlueShield of Tennessee	1-888-796-0609 www.BCBST.com	<ul style="list-style-type: none"> Pays dental claims Assists with resolving claims issues
Vision BlueCross BlueShield of Tennessee	1-877-342-0737 www.BCBST.com	<ul style="list-style-type: none"> Pays vision claims Assists with resolving claims issues
Deferred Compensation MassMutual Financial Group	1-800-743-5274 David.Bennett@massmutual.com Arnanes22@massmutual.com	<ul style="list-style-type: none"> Review account to determine retirement readiness Pre- and post-retirement distribution options
Health Equity	1-888-796-0609 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 1-866-331-6386	<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

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/)

WHAT'S NEW?

- Premium rate changes within the Choice Plan
- Plan design changes
- Dental insurance is moving from Metlife to BlueCross effective 1/1/2021
- Life insurance is moving from Lincoln to the Standard Insurance Company effective 1/1/2021

Please review the information within this guide in detail.

To make changes to your benefits, (example: adding or removing dependents, or increasing/decreasing coverage) please log into <https://memphistn.gov/fusion>

You must enroll in your Flexible Spending Account (FSA) or Dependent Care Flexible Spending Account (DCFSA) if you desire this benefit for the upcoming plan year. Both require enrollment every year.

**Enroll in your
benefits here.**



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

Continued ...

- 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.

WHO IS ELIGIBLE?

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

Note: Employees are required to report a divorce or annulment of marriage to the Total Rewards Benefits Service Center within 30 days of the event. Failure to report within the 30-day timeframe may affect employee premiums, ex-spouse Cobra eligibility and result in extra member medical costs.

- All full-time employees working a minimum of 30 hours per week.
- Your legal spouse if he or she is not legally separated from you and does not have access to other insurance. **Note:** Commissioned Fire and Police, Paramedics, and Communication Dispatchers and Operators spouses can be added to coverage, if they have access to other insurance for a surcharge of \$100/month.
- 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 portal: <https://memphistn.gov/fusion>. 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.

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.

Note: If you are adding a spouse or dependent you are required to provide proof of documentation.

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."

PREMIUM PAYMENTS

Employees on any type of leave of absence are required to pay all unpaid premiums for their insurance to remain effective.

Note: If you fail to make your benefit premium payments while out on a leave of absence, other than FMLA, your insurance is subject to cancellation due to non-payment.

If your insurance is cancelled due to non-payment you may not be eligible to re-enroll in benefits coverage until the next available open enrollment period.

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 Budget 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.

SICK LEAVE BANK

The Sick Leave Bank grants paid sick leave to members of the bank who have exhausted all their personal sick, vacation and bonus leave balances and who have a FMLA (Family & Medical Leave Act) qualifying condition (or ADAAA) or are a qualifying caregiver to an immediate family member with a qualifying condition under FMLA.

Employees can join the Sick Leave Bank online during the designated enrollment period by visiting the Total Rewards Service Center website at <https://totalrewards.memphistn.gov>. To join the Sick Leave Bank, you must donate at least 16 hours of personal sick leave but can donate a maximum of up to 600 hours. Fire employees will be consistent with the Fire Division's sick leave conversion.

ENROLLMENT:

Employees interested in becoming a Sick Leave Bank member must meet the following criteria:

- 12 (twelve) continuous months as a Full-Time employee; and
- Have a current sick time balance of 48 hours as of the beginning of the enrollment period; and
- Complete enrollment during the designated enrollment period

DISBURSEMENT OF GRANT:

- Bank Members must have exhausted all other personal leave, this includes vacation, bonus and sick.
- Leave must be approved and qualify under FMLA or ADAAA (Americans with Disabilities Act Amendments Act)
- Available only to Sick Leave Bank members
- Bank Members can receive grants up to 1040 hours in rolling calendar year

The City of Memphis offers two different medical options for you and your family 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 in your HRA to help meet your 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: THERE ARE SEPARATE DEDUCTIBLES FOR MEDICAL AND PHARMACY THIS YEAR.

In 2021 you will need to meet separate deductibles for medical expenses and pharmacy expenses. The deductibles will continue to apply to your annual out of pocket maximum. Please refer to the medical and pharmacy separate plan designs located in this guide for details.

After you or your family's out of pocket maximum is met; the plan will pay 100% of eligible covered expenses.



CITY OF MEMPHIS 2021 PLANS

Plan Features	Choice Plan			Select Plan	
Network	20% Coins.	30% Coins. + \$100 Admit Copay ★	Out-of-Network	Network S	Out-of-Network
In-Network Hospital System	Baptist, LeBonheur, & Regional One	Methodist & St. Francis	Other	Baptist, LeBonheur, Regional One, St. Francis	Other

Annual Medical Deductible					
Single	\$750		\$1,500	\$1,500	\$3,000
Family	\$1,500		\$3,500	\$3,000	\$6,000
Out-of-Pocket Maximum					
Single	\$5,000		\$10,000	\$5,000	\$10,000
Family	\$10,000		\$20,000	\$10,000	\$20,000
Coins. (facility / non-facility)	20% / 20%	30% / 20%	50%	20% / 20%	50%
HRA Funding					
Single	N/A			\$750	
Family	N/A			\$1,500	

Type of Benefit	Choice			Select	
PCP Office Visit***	\$15 Copay		Ded./Coins. Apply	\$15 Copay	Ded./Coins. Apply
Specialist Office Visit	\$30 Copay		Ded./Coins. Apply	Ded./Coins. Apply	Ded./Coins. Apply
MHSA Office Visit**	\$10 Copay		Ded./Coins. Apply	\$10 Copay	Ded./Coins. Apply
PT/OT/ST Rehab Visit	\$30 Copay		Ded./Coins. Apply	\$30 Copay	Ded./Coins. Apply
Chiropractic Visits	\$30 Copay		Not Covered	\$30 Copay	Ded./Coins. Apply
Inpatient Hospital Copay per Admission	Ded./Coins. Apply	\$100/Admit + Ded./Coins. Apply*	\$300/Admit + Ded./Coins. Apply	Ded./Coins. Apply	Ded./Coins. Apply
Urgent Care Copay	\$75 Copay		\$75 Copay + Ded./Coins. Apply	Ded./Coins. Apply	Ded./Coins. Apply
Emergency Room Copayment (waived if admitted)	\$300 Copay + In-Network Ded./ 20% Coins. Apply			\$300 Copay + In-Network Ded./ 20% Coins. Apply	
Outpatient Surgery	Ded./Coins. Apply		Ded./Coins. Apply	Ded./Coins. Apply	Ded./Coins. Apply
Wellness Incentive	\$200 EE, \$300 EE + SP			\$200 EE, \$300 EE + SP	

★ The \$100 copay is waived and coinsurance is 20% if admitted to inpatient hospital from the ER for a true emergency.

**10 free mental health visits

*** For preventive care, copays are waived and 3D mammograms are included.

Notes:

- Out-of-network deductible is separate from in-network deductible (no crossover)
- In-network MOOP is separate from out-of-network maximum out-of-pocket (no crossover)
- Spousal surcharge of \$100 per month: applicable for commissioned Police and Fire when coverage is available for the spouse elsewhere.

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, ***"Are you an in-network provider for BlueCross BlueShield of Tennessee 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
- Dental Insurance - BlueCross
- Vision Insurance - BlueCross
- Identity Protection Services - BlueCross
- Flexible Spending Account and Health Reimbursement Arrangements Administration – Health Equity
- Short-Term Disability plan option - The Standard
- Contributory Basic / Voluntary Life - The Standard
- Additional Life Benefits - Colonial Life
- Legal Insurance Protection - ARAG



COST-SHARING: HOW IT WORKS

Let's say your health plan has a \$1,500 deductible, 20% coinsurance and a \$5,000 out-of-pocket maximum.

If you get a \$100,000 medical bill, this is what you can expect:

Coverage Type	Your Share	Plan's Share
Deductible Your first share of the cost is your \$1,500 deductible. You can use your HRA to help offset this cost.	\$1,500	\$0
Coinsurance Then, your share of the cost is \$3,500.	\$3,500	\$14,000
Out-of-Pocket Maximum At this point, you'll reach your \$5,000 out-of-pocket maximum, and your plan will cover the rest.	\$0	\$81,000
Subtotal	\$5,000	\$95,000
Health Reimbursement Account (HRA)*	(\$750)	
Your share of the cost	\$4,250	

Summary: Overall, your share of the cost is \$5,000 for a \$100,00 medical bill. Your plan will cover the remaining \$95,000. *If you are enrolled in the Select health plan, you can use up to \$750 on an individual plan and \$1500 on a family plan of your HRA to cover your share of the cost.

Pharmacy

City of Memphis Pharmacy benefits are offered through the Medical Plan and provided by BCBS. BlueCross BlueShield is one of the largest pharmacy benefit providers in the country.

CITY OF MEMPHIS 2021 PLANS

Pharmacy

Type of Benefit	Choice		Select	
Single	\$250	\$500	\$250	\$500
Family	\$500	\$1,000	\$500	\$1,000
Generic Brand Retail	\$7 Copay	Deductible then: 50% coinsurance	\$7 Copay	Deductible then: 50% coinsurance
Generic Brand Mail Order	\$14 Copay		\$14 Copay	
Brand Formulary Retail	Ded. then: \$30 Copay	Ded. then: \$50% Coins.	Ded. then: \$30 Copay	Ded. then: \$50% Coins.
Brand Formulary Mail Order	Ded. then: \$60 Copay		Ded. then: \$60 Copay	
Brand Non-Formulary Retail	Ded. then: \$50 Copay	Ded. then: \$50% Coins.	Deductible, then: 20% Coins. (\$50 min / \$100 max)	Ded. then: \$50% Coins.
Brand Non-Formulary Mail Order	Ded. then: \$100 Copay		20% Coins. (\$100 min / \$200 max)	

Note: If you don't use your insurance, always ask the pharmacy how much the medicine costs.

PhysicianNow powered by MDLIVE(R) connects you with board-certified doctors 24 hours a day, seven days a week at no cost to you.

It's a convenient way to speak with a doctor from your home, office or while traveling.

Physician Now 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, Fever, and Flu
- Sinus or Respiratory Issues
- Skin Conditions
- Certain Pediatric Conditions
- Urinary Tract Infections
- Constipation or Diarrhea
- Earaches
- Nausea and Vomiting
- Pinkeye
- Stress, Anxiety, Depression, Addictions, and Grief

Our doctors can diagnose your symptoms and, if you need a prescription send it to your pharmacy.

Register for PhysicianNow by logging in to your account at bcbst.com and clicking **Talk With a Doctor Now**. Or call 1-888-283-6691.

Once you register, you can use it anytime. You can also download the app from the **App Store®** or **Google Play®**. Search for PhysicianNow, one word.

***Some state laws require that a doctor can only prescribe medication in certain situations and can be subject to certain limitations. Please fill your prescriptions at a pharmacy in your BlueCross pharmacy network.**

Your Health Reimbursement Arrangements

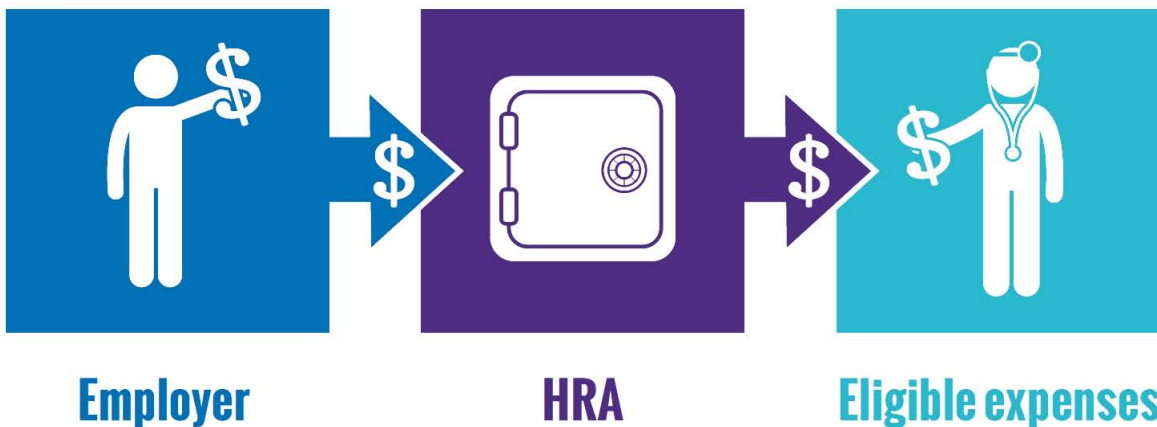
**For Employees enrolled in the Select Plan only*

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 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 to contribute to the 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.

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.

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 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.



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 examination	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

Non-Qualified Expenses	
Concierge services	Insurance premiums other than those explicitly included International medicines
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

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. For more information visit <https://my.healthequity.com>.

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, looks 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 Health Equity account managers 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 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

Qualified 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

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

For more information visit <https://my.healthequity.com>

IDENTITY PROTECTION SERVICES

In addition to protecting your health, we want to help you protect your personal information. BlueCross has teamed up with Experian, one of the world's leading financial services companies, to offer you these benefits as part of your medical plan at no additional cost to you:

- Credit 1B provides credit monitoring, credit reports, fraud protection and fraud resolution support for covered adults. 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:

- Log in to your bcbst.com account.
- 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'll need the activation code, which you can get from your bcbst.com account. You can also get them by calling the Member Service 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 (OPTION 1)

Medical issues can happen at any time. Nurseline provides you access to a nurse 24/7 as part of your BlueCross 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, chat with a nurse online by logging-in to your bcbst.com account.

BLUECROSS CHRONIC CARE MANAGEMENT PROGRAM - 1-800-818-8581 (OPTION 2)

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

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 - 1-800-818-8581 (OPTION 6)

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.

SANITAS CLINICS

Care Just Around the Corner

We're working with Sanitas Medical Center to open locations for our members. At a Sanitas center, you can get:

- Primary care services and Urgent care at select locations
- Preventive screenings and vaccinations
- Same-day appointments, plus night and weekend hours at select locations
- Faster test results with on-site labs, diabetes care, and care for hypertension

Plus, there's online scheduling, chat and telemedicine options at no extra cost to make it easier to get the care you need without leaving home. Call – 1-888-796-0609 for more information.

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.

WHAT'S NEW FOR DENTAL:

Implants are now covered under your dental plan and there is no longer a missing tooth exclusion. Your previous lifetime max from MetLife won't apply, as your new carrier for dental is BCBST, and benefits will reset Jan. 1 of each year.

The City of Memphis will offer a dental plan option for you and your family through BlueCross BlueShield of Tennessee. The chart below is an overview of the dental plan offered. Please visit the BlueCross website, www.BCBST.com, or call 1-888-796-0609, 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 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 (Cleanings, exams, X-Rays)	100%	80%
Type B: Basic Restorative (Oral Surgery, Endodontics)	80%	60%
Type C: Major Restorative (Crowns, Bridges, Dentures, Implants)	50%	40%
Type D: Orthodontia \$1,000 Lifetime Orthodontia Max Benefit	50%	50%
Deductible \$1,000 Lifetime Orthodontia Max Benefit		
Individual	\$50	\$50
Family	\$150	\$150
Annual Maximum Benefit		
Per Person	\$1,500	\$1,500

- Children's eligibility for dental coverage is from birth up to age 26.
- There is no 'missing tooth' exclusion

WHAT'S NEW FOR VISION:

Your vision plan now includes lower costs for exams, a higher frame allowance, diabetic riders for retinal imaging and more. Exam and Lens benefits reset on January 1.

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 calendar year period)		
Comprehensive Eye Exam	\$15 Co-pay	Up to \$45
Contact Lens Fitting and Follow-up-Standard	Up to \$40 Co-pay Premium Contact Lens Fit and Follow Up: 10% off retail	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 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 every other calendar year)	\$0 Co-pay up to \$150 Allowance	Up to \$82
Contacts (Limited to one set of lenses every calendar year)		
Conventional	\$0 Co-pay up to \$150 Allowance 15% discount off balance over the allowance	Up to \$120
Disposable	\$0 Co-pay up to \$150 Allowance	Up to \$120
Medically Necessary	Covered at 100%	Up to \$210

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.

Blue Cross Select Plan Reward Total	Blue Cross Choice Plan Reward Total
\$200 Employee	\$200 Employee
\$100 Spouse	\$100 Spouse

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

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

FINANCIAL WELLNESS TOOLS & QUARTERLY FINANCIAL WELLNESS SEMINARS

The City offers several Financial Wellness tools 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 full-time City of Memphis employee. 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 (TUITION I.O)

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.

PUBLIC SERVICE LOAN FORGIVENESS.

This is a federal program that will forgive consolidated student loans for employees working in public service – which includes all City employees.

To learn more, they can call 855.265.4038 or visit studentaid.gov



The City of Memphis offers life insurance through The Standard Insurance Company. 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 Basic Life Insurance, where the City makes a contribution towards the policy cost, and/or a Voluntary Life Insurance Plan, which is portable.

CONTRIBUTORY BASIC LIFE INSURANCE

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

VOLUNTARY INSURANCE

Voluntary Life 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

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 begin to be reduce at age 65.	Guarantee Issue (For New Hires only. All existing employees require EOI): • The lesser of \$200,000 or 3 times salary
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	Child is covered from live birth to age 26.

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 18 years old.
- Premium: You pay 100% for this coverage through payroll deduction.

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: 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 while on disability which would then reduce your weekly or monthly benefit amount paid by The Standard.

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

Sample Weekly Benefits Calculations With Per-Pay-Period Cost by Plan

Employee Earnings	Plan 1		Plan 2		Plan 3	
	Weekly Benefit	Biweekly Cost	Weekly Benefit	Biweekly Cost	Weekly Benefit	Biweekly Cost
\$25,000/year (\$480/week)	\$240	\$2.44	\$288	\$2.92	\$336	\$3.41
\$50,000/year (\$962/week)	\$481	\$4.88	\$577	\$5.86	\$673	\$6.83
\$75,000/year (\$1,442/week)	\$721	\$7.32	\$865	\$8.78	\$1,009	\$10.25
\$100,000/year (\$1,923/week)	\$962	\$9.77	\$1,153	\$11.71	\$1,346	\$13.67
\$125,000/year (\$2,403/week)	\$1,202	\$12.20	\$1,442	\$14.64	\$1,500	\$15.23
\$150,000/year (\$2,885/week)	\$1,442	\$14.64	\$1,500	\$15.23		
\$175,000/year (\$3,365/week)	\$1,500	\$15.23				

Maximum benefit for each of these plans = \$1,500 per week

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

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.

Legal is everywhere, and it is a part of everything we do. From the expected, like creating power of attorney documents, to the unpredictable, like getting into a dispute with your landlord. Fortunately, legal insurance from ARAG® is here to help you through all of it.

When enrolling in benefits, you are looking for ones that provide real value when you need it. With legal insurance, you will benefit from:

- 100% paid in-full network attorney fees for most covered legal matters,
- A network of local, professional attorneys who can advise and represent you, and
- These new enhancements offer even more protection for you and your family. A few of the new enhancements are:
 - Elder Law – Member Support
 - Representation in the Defense of a Student Loan Debt Collection
 - Representation to Establish Restraining Orders
- A few of the current benefits include:
 - Preparation of Wills and Powers of Attorney
 - Representation in a Consumer Protection Matter
 - Representation in a Minor Traffic Ticket Defense (excludes DWI)

WHAT DOES IT COST?

UltimateAdvisor® Legal Insurance:

- \$14.50 per month

LEARN MORE BEFORE YOU ENROLL

- Watch the YouTube video - “Legal is Everywhere”.
- Visit ARAGlegal.com/myinfo and enter access code 18314com.
- Call ARAG Customer Care from 7:00 a.m. to 7:00 p.m. Central time, Monday through Friday at 800-247-4184.

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.

- 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.



RETIREMENT PLAN PROPOSAL

- **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

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.

Note: For Commissioned Fire and Police, Paramedics, and Communication Dispatchers and Operators impacted by the tax referendum, this may not apply.

- 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 Finance -Pension Payroll at **901-636-6661**.

WHO IS ELIGIBLE

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

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.

Note: 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 benefit upon retirement.

401(A) MATCHING RETIREMENT BENEFIT

All full-time City of Memphis employees covered by Social Security will be eligible to participate in a 401(a) matching retirement benefits. This program is now live. Don't wait until its too late. Kick your retirement savings into high gear!

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.

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.

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)

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.

Mass Mutual Customer Service: 888-526-6905

Mass Mutual 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.memphistn.gov

Eligibility: All full-time and part-time 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 \$19,500 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 \$6,500 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

Austin Maness - amaness22@massmutual.com

THE CITY OF MEMPHIS TOTAL REWARDS BENEFITS SERVICE CENTER WILL BE CLOSED ON THESE DATES.

New Year's Day	Friday, January 1, 2021
Martin Luther King Jr. Day	Monday, January 18, 2021
Presidents' Day	Monday, February 15, 2021
Martin Luther King, Jr. Memorial	Monday, April 5, 2021
Good Friday	Friday, April 2, 2021
Memorial Day	Monday, May 31, 2021
Independence Day	Monday, July 5, 2021
Labor Day	Monday, September 6, 2021
Veterans Day	Thursday, November 11, 2021
Thanksgiving	Thursday, November 25, 2021
Thanksgiving Holiday	Friday, November 26, 2021
Christmas Eve	Friday, December 24, 2021
Christmas Day	Monday, December 27, 2021
New Year's Day	Friday, December 31, 2021

Note: Dates may change depending on Council approval. 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.

All Employee Perks

Services	Discount (show employee ID)
Employee Health Clinics <ul style="list-style-type: none"> 1520 Union Avenue City Hall - 125 N. Main Street Level 1B 	<ul style="list-style-type: none"> No copayment or deductible No cost for a limited supply of medications in stock
Raleigh Tire	5% for mechanical, oil, and brake services

Fitness	Discount (show employee ID)
901 Fitness, Inc. 3634 Austin Peay Hwy	<ul style="list-style-type: none"> Enrollment fee waived \$15.00/ month includes access to all fitness & group classes
BlueCross BlueShield – Fitness Your Way	<ul style="list-style-type: none"> Access to 10,000 fitness locations nationwide One-time enrollment fee- \$29.00 \$29/month
City of Memphis Fitness Centers & Community Centers	<ul style="list-style-type: none"> No membership fees Contact Total Rewards-Wellness at wellness@memphistn.gov or 901.636.6592 for more information
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
Planet Fitness	<ul style="list-style-type: none"> No enrollment fee or annual fee No membership fees
YMCA	<ul style="list-style-type: none"> Joining fee waived 50% off monthly membership
Your Inner Yogi 10 N. 2nd Street Ste. 102	15% off regularly priced classes & membership

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

Attractions/Entertainment/Quality of Life	Discount (show employee ID)
Access Perks	<ul style="list-style-type: none"> 30-50% off discounts on goods/services No cost to employees Visit totalrewards.memphistn.gov/wellness and see Employee Perks under Resources
LifeCare - LifeMart	<ul style="list-style-type: none"> Up to 40% off discounts on goods/services No cost to employees – You must create an account Visit totalrewards.memphistn.gov/wellness and see Employee Perks under Resources
Magic Springs Water Park	<ul style="list-style-type: none"> Daily Pass = \$29.99 each Season Pass = \$64.99 Gold Pass = \$139.98 Visit totalrewards.memphistn.gov/wellness and see Employee Perks under Resources

All Employee Perk

Attractions/Entertainment/Quality of Life	Discount (show employee ID)
MATA	Free rides with City employee badge
Memphis Public Library	All employees may use their employee ID as a library card
Tickets At Work	<ul style="list-style-type: none"> • Up to 50% off discounts on goods/services • No cost to employees • Visit totalrewards.memphistn.gov/wellness and see Employee Perks under Resources
Wireless	Discount (show employee ID)
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
Sprint	20% off monthly service charges
T-Mobile	15% off monthly service charges, must call 800-937-8997 and provide CoM NOD ID#: 4330519



SEE YOUR WELLNESS MOBILE APP FOR ADDITIONAL BADGE DISCOUNTS

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)
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	10% 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)



PART-TIME

PLEASE REVIEW THE INFORMATION WITHIN THIS GUIDE IN DETAIL.

To make changes to your benefits, for example, adding or removing dependents, or increasing/decreasing coverage please log into <https://memphistn.gov/fusion>.

You can only take action when you become eligible.

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
- 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 City of Memphis pays \$5,000. **Note:** This is a city paid benefit.

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 who has worked over a year of continuous service and at least worked 20 hours/week.
- Premium: You pay 100% for this coverage through payroll deduction. **Part-time Employee Voluntary Short-Term Disability**

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

Sample Weekly Benefits Calculations With Per-Pay-Period Cost by Plan for Part-time Employees

Employee Earnings	Plan 1	
	Weekly Benefit	Biweekly Cost
\$15,000/year (\$288/week)	\$144	\$1.46
\$20,000/year (\$384/week)	\$192	\$1.95
\$25,000/year (\$480/week)	\$240	\$2.44
\$30,000/year (\$578/week)	\$289	\$2.93
\$35,000/year (\$673/week)	\$337	\$3.42

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 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
- **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

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. 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

City of Memphis 457(b) Deferred Compensation Plan

Eligibility: All full-time and part-time 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 \$19,500 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 \$6,500 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

THE CITY OF MEMPHIS TOTAL REWARDS BENEFITS SERVICE CENTER WILL BE CLOSED ON THESE DATES.

New Year's Day	Friday, January 1, 2021
Martin Luther King Jr. Day	Monday, January 18, 2021
Presidents' Day	Monday, February 15, 2021
Martin Luther King, Jr. Memorial	Monday, April 5, 2021
Good Friday	Friday, April 2, 2021
Memorial Day	Monday, May 31, 2021
Independence Day	Monday, July 5, 2021
Labor Day	Monday, September 6, 2021
Veterans Day	Thursday, November 11, 2021
Thanksgiving	Thursday, November 25, 2021
Thanksgiving Holiday	Friday, November 26, 2021
Christmas Eve	Friday, December 24, 2021
Christmas Day	Monday, December 27, 2021
New Year's Day	Friday, December 31, 2021

Note: Dates may change depending on Council approval. 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.



RETIREE

Benefit/Vendor	Phone Number/Website/Email	Role
Oracle Fusion Help Desk	901-636-6100	<ul style="list-style-type: none"> Set-up self-service account
General Wellness	901-636-6800 www.totalrewards.memphistn.gov	<ul style="list-style-type: none"> Assists with resolving issues related to wellness rewards and perks
Employee Healthcare	901-636-6800 benefitsquestions@memphistn.gov	<ul style="list-style-type: none"> Administers the enrollment process for employee healthcare
Retirement & Disability Services	901-636-6800 retirementquestions@memphistn.gov	<ul style="list-style-type: none"> Administers the enrollment process for retirement and disability insurance
Pension & Retirement Pay and Calculations Pension Payroll	901-636-6661 payroll-finance@memphistn.gov	<ul style="list-style-type: none"> Final pension calculation Pension payments DROP payout Final pay calculations and payout Retirement Check 60 days
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 Tennessee	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 of Tennessee	1-888-796-0609 www.BCBST.com	<ul style="list-style-type: none"> Pays pharmacy claims Assists with resolving claims issues
Dental BlueCross BlueShield of Tennessee	1-888-796-0609 www.BCBST.com	<ul style="list-style-type: none"> Pays dental claims Assists with resolving claims issues
Vision BlueCross BlueShield of Tennessee	1-877-342-0737 www.BCBST.com	<ul style="list-style-type: none"> Pays vision claims Assists with resolving claims issues
Deferred Compensation MassMutual Financial Group	1-800-743-5274 David.Bennett@massmutual.com Arnanes22@massmutual.com	<ul style="list-style-type: none"> Review account to determine retirement readiness Pre- and post-retirement distribution options
Health Equity	1-888-796-0609 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 1-866-331-6386	<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

CITY OF MEMPHIS MEDICAL ELIGIBILITY

- Retirees who are currently on the City's BlueCross 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.)
- Commissioned Fire and Police
- Fire Paramedics
- Communication Dispatchers and Operators

WHAT DOES MANDATORY ENROLLMENT MEAN?

You must take action:

- You must log in to enroll in your 2021 Benefit Plan, for example:
 - Adding or removing dependents, increasing/decreasing coverage

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
- Schedule an online appointment via the Benefit Open Enrollment Scheduler Link

WHAT'S NEW?

- Premium rate changes within the Choice Plan
- Plan design changes
- Dental insurance is moving from Metlife to BlueCross effective 1/1/2021
- Life insurance is moving from Lincoln to the Standard Insurance Company effective 1/1/2021

Note: Commissioned Fire and Police, Paramedics, and Communication Dispatchers and Operators have two healthcare options to select from BCBST or City of Memphis Private Exchange.

Please review the information within this guide in detail. **Enroll in your benefits here.**

To make changes to your benefits, (example: adding or removing dependents, or increasing/decreasing coverage) please log into <https://memphistn.gov/fusion>



The City of Memphis offers two different medical options for you and your family 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 in your HRA to help meet your 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: THERE ARE SEPARATE DEDUCTIBLES FOR MEDICAL AND PHARMACY THIS YEAR.

In 2021 you will need to meet separate deductibles for medical expenses and pharmacy expenses. The deductibles will continue to apply to your annual out of pocket maximum. Please refer to the medical and pharmacy separate plan designs located in this guide for details.

After you or your family's out of pocket maximum is met; the plan will pay 100% of eligible covered expenses.



CITY OF MEMPHIS 2021 PLANS

Plan Features	Choice Plan			Select Plan	
Network	20% Coins.	30% Coins. + \$100 Admit Copay ★	Out-of-Network	Network S	Out-of-Network
In-Network Hospital System	Baptist, LeBonheur, & Regional One	Methodist & St. Francis	Other	Baptist, LeBonheur, Regional One, St. Francis	Other

Annual Medical Deductible					
Single	\$750		\$1,500	\$1,500	\$3,000
Family	\$1,500		\$3,500	\$3,000	\$6,000
Out-of-Pocket Maximum					
Single	\$5,000		\$10,000	\$5,000	\$10,000
Family	\$10,000		\$20,000	\$10,000	\$20,000
Coins. (facility / non-facility)	20% / 20%	30% / 20%	50%	20% / 20%	50%
HRA Funding					
Single	N/A			\$750	
Family	N/A			\$1,500	

Type of Benefit	Choice			Select	
PCP Office Visit***	\$15 Copay		Ded./Coins. Apply	\$15 Copay	Ded./Coins. Apply
Specialist Office Visit	\$30 Copay		Ded./Coins. Apply	Ded./Coins. Apply	Ded./Coins. Apply
MHSA Office Visit**	\$10 Copay		Ded./Coins. Apply	\$10 Copay	Ded./Coins. Apply
PT/OT/ST Rehab Visit	\$30 Copay		Ded./Coins. Apply	\$30 Copay	Ded./Coins. Apply
Chiropractic Visits	\$30 Copay		Not Covered	\$30 Copay	Ded./Coins. Apply
Inpatient Hospital Copay per Admission	Ded./Coins. Apply	\$100/Admit + Ded./Coins. Apply*	\$300/Admit + Ded./Coins. Apply	Ded./Coins. Apply	Ded./Coins. Apply
Urgent Care Copay	\$75 Copay		\$75 Copay + Ded./Coins. Apply	Ded./Coins. Apply	Ded./Coins. Apply
Emergency Room Copayment (waived if admitted)	\$300 Copay + In-Network Ded./ 20% Coins. Apply			\$300 Copay + In-Network Ded./ 20% Coins. Apply	
Outpatient Surgery	Ded./Coins. Apply		Ded./Coins. Apply	Ded./Coins. Apply	Ded./Coins. Apply
Wellness Incentive	\$200 EE, \$300 EE + SP			\$200 EE, \$300 EE + SP	

★ The \$100 copay is waived and coinsurance is 20% if admitted to inpatient hospital from the ER for a true emergency.

**10 free mental health visits

*** For preventive care, copays are waived and 3D mammograms are included.

Notes:

- Out-of-network deductible is separate from in-network deductible (no crossover)
- In-network MOOP is separate from out-of-network maximum out-of-pocket (no crossover)
- Spousal surcharge of \$100 per month: applicable for commissioned Police and Fire when coverage is available for the spouse elsewhere.

COST-SHARING: HOW IT WORKS

Let's say your health plan has a \$1,500 deductible, 20% coinsurance and a \$5,000 out-of-pocket maximum.

If you get a \$100,000 medical bill, this is what you can expect:

Coverage Type	Your Share	Plan's Share
Deductible Your first share of the cost is your \$1,500 deductible. You can use your HRA to help offset this cost.	\$1,500	\$0
Coinsurance Then, your share of the cost is \$3,500.	\$3,500	\$14,000
Out-of-Pocket Maximum At this point, you'll reach your \$5,000 out-of-pocket maximum, and your plan will cover the rest.	\$0	\$81,000
Subtotal	\$5,000	\$95,000
Health Reimbursement Account (HRA)*	(\$750)	
Your share of the cost	\$4,250	

Summary: Overall, your share of the cost is \$5,000 for a \$100,00 medical bill. Your plan will cover the remaining \$95,000. *If you are enrolled in the Select health plan, you can use up to \$750 on an individual plan and \$1500 on a family plan of your HRA to cover your share of the cost.

Pharmacy

City of Memphis Pharmacy benefits are offered through the Medical Plan and provided by BCBS. BlueCross BlueShield is one of the largest pharmacy benefit providers in the country.

CITY OF MEMPHIS 2021 PLANS

Pharmacy				
Type of Benefit	Choice		Select	
Single	\$250	\$500	\$250	\$500
Family	\$500	\$1,000	\$500	\$1,000
Generic Brand Retail	\$7 Copay	Deductible then: 50% coinsurance	\$7 Copay	Deductible then: 50% coinsurance
Generic Brand Mail Order	\$14 Copay		\$14 Copay	
Brand Formulary Retail	Ded. then: \$30 Copay	Ded. then: \$50% Coins.	Ded. then: \$30 Copay	Ded. then: \$50% Coins.
Brand Formulary Mail Order	Ded. then: \$60 Copay		Ded. then: \$60 Copay	
Brand Non-Formulary Retail	Ded. then: \$50 Copay	Ded. then: \$50% Coins.	Deductible, then: 20% Coins. (\$50 min / \$100 max)	Ded. then: \$50% Coins.
Brand Non-Formulary Mail Order	Ded. then: \$100 Copay		20% Coins. (\$100 min / \$200 max)	

Note: If you don't use your insurance, always ask the pharmacy how much the medicine costs.

PhysicianNow powered by MDLIVE(R) connects you with board-certified doctors 24 hours a day, seven days a week at no cost to you.

It's a convenient way to speak with a doctor from your home, office or while traveling.

Physician Now 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, Fever, and Flu
- Sinus or Respiratory Issues
- Skin Conditions
- Certain Pediatric Conditions
- Urinary Tract Infections
- Constipation or Diarrhea
- Earaches
- Nausea and Vomiting
- Pinkeye
- Stress, Anxiety, Depression, Addictions, and Grief

Our doctors can diagnose your symptoms and, if you need a prescription send it to your pharmacy.

Register for PhysicianNow by logging in to your account at bcbst.com and clicking **Talk With a Doctor Now**. Or call 1-888-283-6691.

Once you register, you can use it anytime. You can also download the app from the **App Store®** or **Google Play®**. Search for PhysicianNow, one word.

***Some state laws require that a doctor can only prescribe medication in certain situations and can be subject to certain limitations. Please fill your prescriptions at a pharmacy in your BlueCross pharmacy network.**

IDENTITY PROTECTION SERVICES

In addition to protecting your health, we want to help you protect your personal information. BlueCross has teamed up with Experian, one of the world's leading financial services companies, to offer you these benefits as part of your medical plan at no additional cost to you:

- Credit 1B provides credit monitoring, credit reports, fraud protection and fraud resolution support for covered adults. 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:

- Log in to your bcbst.com account.
- 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'll need the activation code, which you can get from your bcbst.com account. You can also get them by calling the Member Service 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 (OPTION 1)

Medical issues can happen at any time. Nurseline provides you access to a nurse 24/7 as part of your BlueCross 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, chat with a nurse online by logging-in to your bcbst.com account.

BLUECROSS CHRONIC CARE MANAGEMENT PROGRAM - 1-800-818-8581 (OPTION 2)

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

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 - 1-800-818-8581 (OPTION 6)

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.

SANITAS CLINICS

Care Just Around the Corner

We're working with Sanitas Medical Center to open locations for our members. At a Sanitas center, you can get:

- Primary care services and Urgent care at select locations
- Preventive screenings and vaccinations
- Same-day appointments, plus night and weekend hours at select locations
- Faster test results with on-site labs, diabetes care, and care for hypertension

Plus, there's online scheduling, chat and telemedicine options at no extra cost to make it easier to get the care you need without leaving home. Call – 1-888-796-0609 for more information.

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.

**For Retirees enrolled in the City of Memphis Select Plan*

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.

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

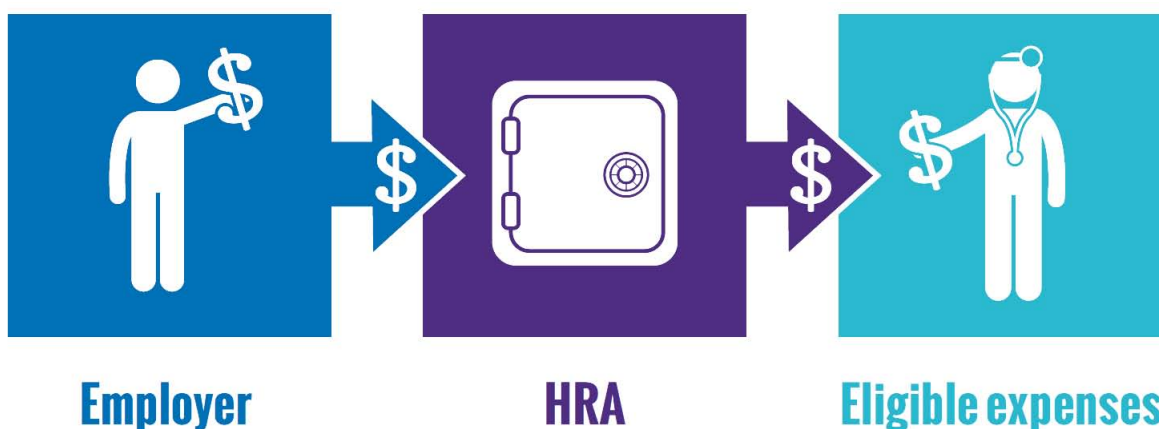
ROLLOVER ACCRUAL

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 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 HRA chart in the Full Time section.



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.

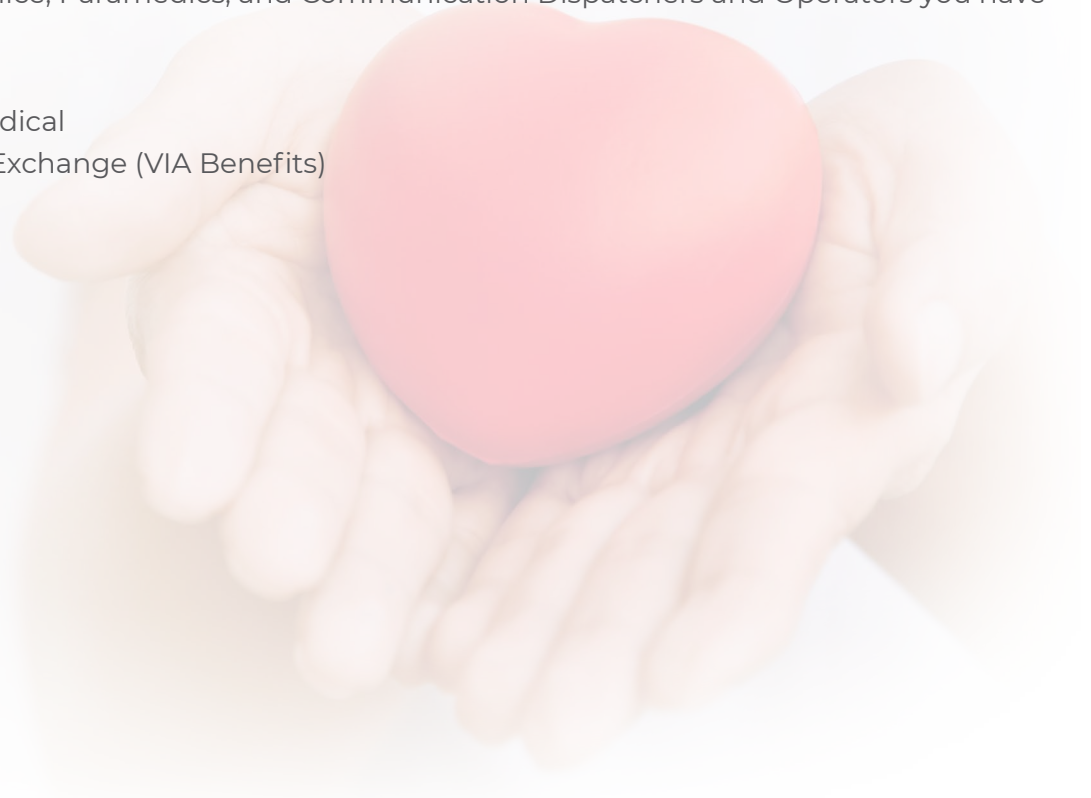
Retiree Type	Retiree HRA / Amount	Spouse / Dependent Type	Spouse / Dependent
Retiree w/ Medicare A&B	\$1,000	Spouse w/ Medicare A&B	\$500
Pre-65 Service or Ordinary Disability Retiree	\$5,000	Pre-65 Spouse / Dependents	\$5,000
Line of Duty Retiree w/ Medicare A&B	\$2,000	Line of Duty Spouse w/ Medicare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

Note:

Commissioned Fire and Police, Paramedics, and Communication Dispatchers and Operators you have 2 healthcare options:

- BlueCross BlueShield Medical
- City of Memphis Private Exchange (VIA Benefits)



WHAT'S NEW FOR DENTAL:

Implants are now covered under your dental plan and there is no longer a missing tooth exclusion. Your previous lifetime max from MetLife won't apply, as your new carrier for dental is BCBST, and benefits will reset Jan. 1 of each year.

The City of Memphis will offer a dental plan option for you and your family through BlueCross BlueShield of Tennessee. The chart below is an overview of the dental plan offered. Please visit the BlueCross website, www.BCBST.com, or call 1-888-796-0609, 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 plan year. Limit one gift card per person per year.

Retiree 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 (Cleanings, exams, X-Rays)	100%	80%
Type B: Basic Restorative (Oral Surgery, Endodontics)	80%	60%
Type C: Major Restorative (Crowns, Bridges, Dentures, Implants)	50%	40%
Type D: Orthodontia \$1,000 Lifetime Orthodontia Max Benefit	50%	50%
Deductible \$1,000 Lifetime Orthodontia Max Benefit		
Individual	\$50	\$50
Family	\$150	\$150
Annual Maximum Benefit		
Per Person	\$1,500	\$1,500

- Children's eligibility for dental coverage is from birth up to age 26.
- There is no 'missing tooth' exclusion

WHAT'S NEW FOR VISION:

Your vision plan now includes lower costs for exams, a higher frame allowance, diabetic riders for retinal imaging and more. Exam and Lens benefits reset on January 1.

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.

Retiree 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 calendar year period)		
Comprehensive Eye Exam	\$15 Co-pay	Up to \$45
Contact Lens Fitting and Follow-up-Standard	Up to \$40 Co-pay Premium Contact Lens Fit and Follow Up: 10% off retail	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 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 every other calendar year)	\$0 Co-pay up to \$150 Allowance	Up to \$82
Contacts (Limited to one set of lenses every calendar year)		
Conventional	\$0 Co-pay up to \$150 Allowance 15% discount off balance over the allowance	Up to \$120
Disposable	\$0 Co-pay up to \$150 Allowance	Up to \$120
Medically 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, 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 (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 CITY OF MEMPHIS TOTAL REWARDS BENEFITS SERVICE CENTER WILL BE CLOSED ON THESE DATES.

New Year's Day	Friday, January 1, 2021
Martin Luther King Jr. Day	Monday, January 18, 2021
Presidents' Day	Monday, February 15, 2021
Martin Luther King, Jr. Memorial	Monday, April 5, 2021
Good Friday	Friday, April 2, 2021
Memorial Day	Monday, May 31, 2021
Independence Day	Monday, July 5, 2021
Labor Day	Monday, September 6, 2021
Veterans Day	Thursday, November 11, 2021
Thanksgiving	Thursday, November 25, 2021
Thanksgiving Holiday	Friday, November 26, 2021
Christmas Eve	Friday, December 24, 2021
Christmas Day	Monday, December 27, 2021
New Year's Day	Friday, December 31, 2021

Note: Dates may change depending on Council approval. 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.

THIS NOTICE DESCRIBES THE PRIVACY PRACTICES OF THE CITY OF MEMPHIS. IT DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

The City of Memphis is required by law to protect the privacy of your health information. We are also required to send you this notice, which explains how we may use information about you and when we can give out or “disclose” that information to others. You also have rights regarding your health information that are described in this notice.

USES AND DISCLOSURES OF YOUR PROTECTED HEALTH INFORMATION (PHI) WE CAN MAKE WITHOUT YOUR AUTHORIZATION

Treatment. This includes such things as verbal and written information that we obtain about you and use pertaining to your medical condition and treatment provided to you by us and other medical personnel (including doctors and nurses who give orders to allow us to provide treatment to you). It also includes information we give to other healthcare personnel to whom we transfer your care and treatment, and includes transfer of PHI via radio or telephone to the hospital or dispatch center as well as providing the hospital with a copy of the written record we create in the course of providing you with treatment and transport.

Payment. This includes any activities we must undertake in order to get reimbursed for the services that we provide to you, including such things as organizing your PHI, submitting bills to insurance companies (either directly or through a third party billing company), managing billed claims for services rendered, performing medical necessity determinations and reviews, performing utilization reviews, and collecting outstanding accounts.

Healthcare Operations. This includes quality assurance activities, licensing, and training programs to ensure that our personnel meet our standards of care and follow established policies and procedures, obtaining legal and financial services, conducting business planning, processing grievances and complaints, creating reports that do not individually identify you for data collection purposes, fundraising, and certain marketing activities.

Business Associates. We may contract with third parties to perform certain services for us, such as billing services, copy services or consulting services. These third party service providers, referred to as Business Associates, may need to access your PHI to perform services for us. They are required by contract and law to protect your PHI and only use and disclose it as necessary to perform their services for us.

WE MAY ALSO USE AND DISCLOSE YOUR PHI WITHOUT YOUR PRIOR AUTHORIZATION FOR THE FOLLOWING PURPOSES

- To a public health authority in certain situations (such as reporting a birth, death or disease, as required by law), as part of a public health investigation, to report child or adult abuse, neglect or domestic violence, to report adverse events such as product defects, or to notify a person about exposure to a possible communicable disease, as required by law;
- For health oversight activities including audits or government investigations, inspections, disciplinary proceedings, and other administrative or judicial actions undertaken by the government (or their contractors) by law to oversee the healthcare system;
- For judicial and administrative proceedings, as required by a court or administrative order, or in some cases in response to a subpoena or other legal process;
- For law enforcement activities in limited situations, such as when there is a warrant for the request, or when the information is needed to locate a suspect or stop a crime;
- For military, national defense and security and other special government functions;
- To avert a serious threat to the health and safety of a person or the public at large;
- For workers' compensation purposes, and in compliance with workers' compensation laws;
- To coroners, medical examiners, and funeral directors for identifying a deceased person, determining cause of death, or carrying on their duties as authorized by law;
- For research projects, where there is minimal risk to your privacy and adequate safeguards are in place in accordance with the law;
- Where the health care information that we disclose does not personally identify you;
- If you are an organ donor, we may release health information to organizations that handle organ procurement or organ, eye or tissue transplantation, or to an organ donation bank, as necessary to facilitate organ donation and transplantation; and

USES AND DISCLOSURES OF YOUR PHI THAT REQUIRE YOUR WRITTEN AUTHORIZATION

Any other use or disclosure of PHI, other than those listed above, will only be made with your written authorization (the authorization must specifically identify the information we seek to use or disclose, as well as when and how we seek to use or disclose it). You may revoke your authorization at any time, in writing, except to the extent that we have already used or disclosed medical information in reliance on that authorization.

YOUR RIGHTS REGARDING YOUR PHI

- **Right to access, copy or inspect your PHI.** You have the right to inspect and copy most of the medical information that we collect and maintain about you. In limited circumstances, we may deny you access to your medical information, and you may appeal certain types of denials. We will provide a written response if we deny you access and let you know your appeal rights.

Continued ...

- We will normally provide you with access to this information within 30 days of your written request. If we maintain your medical information in electronic format, then you have a right to obtain a copy of that information in an electronic format. In addition, if you request that we transmit a copy of your PHI directly to another person, we will do so provided your request is in writing, signed by you (or your representative), and you clearly identify the designated person and where to send the copy of your PHI.
- We may also charge you a reasonable cost-based fee for providing you access to your PHI, subject to the limits of applicable state law.
- **Right to request an amendment of your PHI.** You have the right to ask us to amend protected health information that we maintain about you. When required by law to do so, we will amend your information within 60 days of your request and will notify you when we have amended the information. We are permitted by law to deny your request to amend your medical information in certain circumstances, such as when we believe that the information you have asked us to amend is correct or if we are not the author of PHI you wish to amend.
- **Right to request an accounting of uses and disclosures of your PHI.** You have the right to receive an accounting of certain disclosures of your PHI made within six (6) years immediately preceding your request. But, we are not required to provide you with an accounting of disclosures of your PHI: (a) for purposes of treatment, payment, or healthcare operations; (b) for disclosures that you expressly authorized; (c) disclosures made to you, your family or friends, or (d) for disclosures made for law enforcement or certain other governmental purposes.
- **Right to request restrictions on uses and disclosures of your PHI.** You have the right to request that we restrict how we use and disclose your medical information for treatment, payment or healthcare operations purposes, or to restrict the information that is provided to family, friends and other individuals involved in your healthcare. However, we are only required to abide by a requested restriction under limited circumstances, and it is generally our policy that we will not agree to any restrictions unless required by law to do so.

The City of Memphis is required to abide by a requested restriction when you ask that we not release PHI to your health plan (insurer) about a service for which you (or someone on your behalf) have paid the City of Memphis in full. We are also required to abide by any restrictions that we agree to. Notwithstanding, if you request a restriction that we agree to, and the information you asked us to restrict is needed to provide you with emergency treatment, then we may disclose the PHI to a healthcare provider to provide you with emergency treatment.

A restriction may be terminated if you agree to or request the termination. *Continued ...*

Most current restrictions may also be terminated by the City of Memphis as long we notify you. If so, PHI that is created or received after the restriction is terminated is no longer subject to the restriction. But, PHI that was restricted prior to the notice to you voiding the restriction must continue to be treated as restricted PHI.

- **Right to request confidential communications.** You have the right to request that we send your PHI to an alternate location (e.g., somewhere other than your home address) or in a specific manner (e.g., by email rather than regular mail). However, we will only comply with reasonable requests when required by law to do so.
- **Notification of a Breach your Health Information.** You have the right to be notified if your health information is breached. If we discover that there has been a breach of your unsecured PHI, we will notify you immediately no later than 60 days as required by law.

We do not participate in the following activities. Therefore, we do not use or disclose your health information in these instances: fundraising or marketing, psychotherapy notes, or sale of PHI.

REVISIONS TO THE NOTICE

The City of Memphis is required to abide by the terms of the version of this Notice currently in effect. However, the City of Memphis reserves the right to change the terms of this Notice at any time, and the changes will be effective immediately and will apply to all PHI that we maintain. Any material changes to the Notice will be promptly posted in our facilities and on our web site, at totalrewards.memphistn.gov.

EXERCISING YOUR RIGHTS

You may make a written request for information regarding your health information listed in the section entitled Your Rights in this notice. You may also obtain a paper copy of this notice. Please send a description of your request to: Division of Human Resources, 2714 Union Avenue Extd. 4th Floor, Memphis, TN 38112. You may also reach our Total Rewards Officer Officer by calling (901) 636-6800.

FILING A COMPLAINT

If you believe your privacy rights have been violated, you may file a written complaint with our Privacy Officer by writing to ATTN: HIPAA Privacy Officer, City Attorney Division, 170 N. Main St., 3rd Floor, Memphis, TN. 38103. You may also reach our Privacy Officer by calling (901) 636-6800.

You may also file a complaint with the Secretary of Health and Human Services. We will not retaliate against you for filing a complaint with the City of Memphis Human Resources Division or the Secretary of Health and Human Services Department.

Effective Date: 8/19/2020

Date of Revision: 08/19/2020

[illegible]This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

BROUGHT TO YOU BY:



City of
MEMPHIS

