



**HRD** | HUMAN  
RESOURCES  
DEPARTMENT

# CITY OF AUSTIN

## 2024 Employee Benefits Guide

*Our Benefits  
Revolve  
Around  
You*









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# CONTACT INFORMATION

## City of Austin Human Resources Department Employee Benefits Division

Benefits staff are available by phone or in person to discuss your benefit questions. For your convenience, please make an appointment before visiting our office.

**Phone Number:** 512-974-3284

**Outlook Email:** HRD, Benefits

**Email:** [Benefits.HRD@austintexas.gov](mailto:Benefits.HRD@austintexas.gov)

**Fax Number:** 512-974-3420

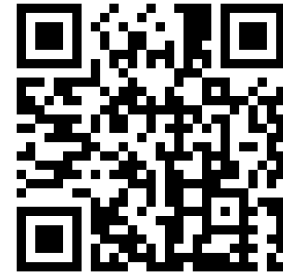
**Office Hours:** 8:00 a.m. to 5:00 p.m.

**Office Location:** 505 Barton Springs Road, Suite 600

### Online Resources

Resources are available at [CitySpace](#), the City's intranet website, or on the Internet at [austintexas.gov/benefits](http://austintexas.gov/benefits). Scan the QR code for easy access to the Employee Benefits website.

**HRD** HUMAN  
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DEPARTMENT







# BENEFITS GUIDE INFORMATION

City of Austin employees have access to benefits approved by the City Council each year as part of the budget process. The benefits and services offered by the City may be changed or end at any time. These benefits are not a guarantee of employment with the City.

This Guide is designed to help you understand your benefits and assist you in making your enrollment decisions. Your rights are overseen by each Plan. The terms of the Plan and detailed coverage information are included in the document made available by the Plan, which may be a plan document, evidence of coverage, certificate of coverage, contract, etc.

**In the case of a conflict between information presented in this Guide and the Plan, the Plan’s terms take over.**

## City Benefits

The City is concerned for the health, welfare, and safety of its employees and is committed to providing cost-effective, sustainable benefits that assist employees in being physically and mentally healthy. The benefits offered in this document require employees to assume responsibility for the choices they make and to be informed on how to use their benefits effectively.

The City will search for other areas of benefits to the degree where they fill a need of a major portion of the workforce and to the degree they can be provided cost-effectively and efficiently on a group basis.

## Administration and Consumerism

The overall administration of the benefits program is re-evaluated and revised periodically to ensure it is simple, efficient, cost-effective, and satisfies overall goals. Since rising health care costs affect both the City and its employees, the City will continue to study new coverage options that help control health care costs. The program is designed to be cost-effective, for both the short term and the long term.

Employee contributions are required to help finance the cost of parts of the program.

## Employee Communication

The Human Resources Department publishes newsletters to educate and inform employees about human resources-related issues. It is important for employees to take time to review these publications to avoid missing important information.

- ◆ The HR Update is published quarterly for employees.
- ◆ CityNews is an online weekly newsletter published by the Communications and Public Information Office. It focuses on the people and projects that define the City of Austin workforce and provides valuable information about City benefits.

A variety of methods are used to communicate the benefits program to employees and their dependents, including presentations, newsletters, the City’s website, video on demand, and City News.

In addition, benefits staff are available by phone or in person to discuss benefits questions with employees and their families. Communication goals of the benefits program include:

- ◆ Educating employees on how to use their benefits.
  - ▶ Employees should understand their responsibility for the choices they make.
  - ▶ Employees should follow the requirements of the plans.
- ◆ Educating employees on how to be better consumers of all benefits.
  - ▶ Employee choices should be appropriate for their needs.
  - ▶ Employees should contribute to the cost-effectiveness of the plans by making informed choices when using their benefits.
- ◆ Increasing employee understanding of the value of their benefits.





# CORPORATE HUMAN RESOURCES DEPARTMENT CAN HELP YOU!

## ADA Division

Ensures that all City services and programs are accessible to all people, including those with disabilities. This office assists with requests for reasonable accommodation, delivers compliance training for employees, and consults on disability-related issues citywide.

## Compensation Division

Provides tools, resources, and information to departments and employees in order to enhance their knowledge and understanding of policies, procedures and trends related to classification and the City's base pay plan.

## Employee Benefits Division

Can assist you with questions about medical, dental, vision, life, disability insurance, and Flexible Spending Accounts, and other benefits such as wellness, childcare, and commuter programs. Staff can also assist with benefits changes due to a qualifying life event, filing disability claims, and life insurance claims.

## Employee Relations Division

Provides support and guidance related to Chapter A of the City's personnel policies and procedures. The division conducts workplace investigations related to discrimination, harassment, and retaliation. Provides guidance on personnel issues and disciplinary actions and oversees the Drug and Alcohol testing for CDL drivers.

## Employment Services Division

Assists applicants, employees, managers, and executives in gaining access to and filling vacant positions with top talent by assessing workforce needs, engaging the community, managing programs, and creating and maintaining City-wide procedures, tools and resources.

## Municipal Civil Service/Civil Service division

The Civil Service Office serves the Austin Police Department, Austin Fire Department, and the Emergency Medical Services Department. This Office also administers processes regarding the initial selection, advancement, and conditions of employment in accordance with Chapter 143 of the Texas Local Government Code, Civil Service Commission Rules, and agreements with employee (labor) associations.

The Municipal Civil Service Office administers the Municipal Civil Service (MCS) rules and serves as the liaison between the MCS Commission and the City. The MCS Commission hears

appeals and makes final, binding decisions in the case of City employees who are denied a promotion, discharged, demoted, suspended, or on disciplinary probation.

## Lifelong Learning Academy

Champions organizational learning and employee engagement at the City of Austin through the delivery of diverse training programs. Ongoing development is provided through the Leadership Academies, such as the Lifelong Learning Academy, Supervisor Academy, Management Academy, and Executive Academy. SSPR training is also provided for managers.

## Quality Assurance Division

Implements a broad framework of continuous quality initiatives aimed at evaluating human resources policies and procedures, the delivery of related services, and providing opportunities to either improve, enhance, or re-engineer existing practices.

## Records Division

Updates and maintains City-wide personnel files and provides employment verifications, personnel file review, and employee information updates. All subpoenas and public information requests requiring employee record documents are processed in this division. The division also assists departments in completing personnel actions.

## Risk Management Division

Oversees programs designed to manage and transfer risk, prevent and control injuries, and provide supplemental benefits to employees when on the job injuries occur. The programs include workers compensation, wage continuation/serious injury supplement/line of duty leave, insurance and risk management, and corporate safety.

## Diversity and Veteran initiatives Division

The Diversity and Veteran Initiatives division of the City of Austin Human Resources department develops and implements a comprehensive, integrated, and strategic focus on diversity and inclusion as a key component of all human resources recruitment, Diversity, Disability, and Veteran programs and other community engagement activities.

For more information or assistance, please call the Human Resources Department at **512-974-3400**.





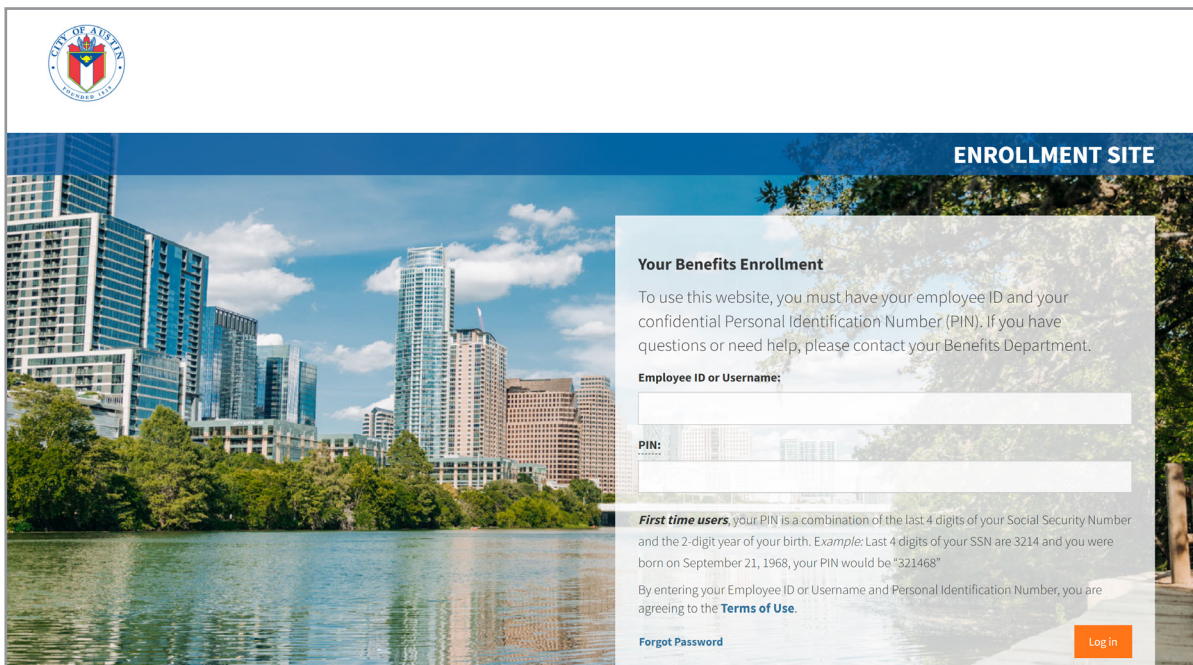
# NEW BENEFITS ENROLLMENT SYSTEM!

You will now be able to view, make changes through a Qualifying Life Event, and participate in Open Enrollment from any computer or smart device!

To enroll, view your existing coverages, or make changes follow these steps:



- ◆ Go to: [benselect.com/coa](https://benselect.com/coa) or scan the QR Code above
- ◆ Enter your **username**: Your Employee ID
- ◆ Enter your **PIN**: Your PIN is the last 4 digits of your Social Security Number and the last 2 digits of your year of birth. *For example*, if the last 4 digits of your SSN are 3214 and you were born on September 21, 1968, your PIN would be "321468"
- ◆ Click **Log in**.
- ◆ First time users will be prompted to create a new PIN.
- ◆ Login using your newly created PIN.



The benefit system is available 24/7 for all benefit eligible employees and retirees!



# EMPLOYEE ASSISTANCE PROGRAM (EAP)

ComPsych GuidanceResources® services provides short-term confidential counseling to help you and members of your household deal with life's stresses. The EAP provides resources to help you address a wide variety of issues. Services are available 24 hours a day, seven days a week at no cost to you.

Your EAP benefits will give you and the members of your household confidential support, resources, and information for personal and work-life issues.

ComPsych GuidanceResources® can help you with:

- ◆ Marital/family problems
- ◆ Stress, Anxiety & Depression
- ◆ Grief & Loss
- ◆ Work/vocation issues
- ◆ Domestic violence
- ◆ Psychological issues

**COMPSYCH**<sup>®</sup>  
GuidanceResources<sup>®</sup> Worldwide

ComPsych Guidance Resources can also assist with work/life issues such as:

- ◆ Legal Guidance – Including a free 30-minute consultation
- ◆ Financial Guidance
- ◆ Child/elder care referral
- ◆ Home repair
- ◆ Online Support and more

For assistance

Call: **866-586-1456** TTY: **800-697-0353**

Or

Visit: [guidanceresources.com](http://guidanceresources.com)

Web ID: [austintexas.gov](http://austintexas.gov)

Go Mobile! Access your GuidanceResources® program anytime, anywhere!

The GuidanceNow<sup>SM</sup> app gives you fast, easy access to Employee Assistance Program resources.

Check it out! Download the app from your smartphone or tablet.

- ◆ Search GuidanceResources (one word)
- ◆ Install GuidanceNow
- ◆ To register, click the Register link. Enter [austintexas.gov](http://austintexas.gov) as the Organization Web ID.







# EMPLOYEE ELIGIBILITY

As a City employee, including any person in the initial probationary period, your work status is full-time, part-time, or temporary.

## Full-Time Employees – 30 or more hours per week

If you are in a regular budgeted position, you are considered full-time and are eligible to participate in:

- ▶ Medical
- ▶ Dental
- ▶ Vision
- ▶ Life Insurance
- ▶ Short Term Disability
- ▶ Long Term Disability
- ▶ Health Care FSA
- ▶ Dependent Care FSA
- ▶ Group Legal Plan
- ▶ Wellness Program
- ▶ Employee Assistance Program
- ▶ Child Care Programs
- ▶ Commuter Program
- ▶ Retirement (Mandatory)
- ▶ Deferred Compensation

As a full-time employee, you are eligible for four types of coverage at no cost:

- ▶ CDHP w/HSA - Employee Only
- ▶ Basic Life Insurance
- ▶ Short Term Disability

## Part-Time Employees – 20 to 29 hours per week

If you are in a regular budgeted position, you are considered part-time and are eligible to participate in:

- ▶ Medical
- ▶ Dental
- ▶ Vision
- ▶ Life Insurance
- ▶ Short Term Disability
- ▶ Long Term Disability
- ▶ Health Care FSA
- ▶ Dependent Care FSA
- ▶ Group Legal Plan
- ▶ Wellness Program
- ▶ Employee Assistance Program
- ▶ Commuter Program
- ▶ Deferred Compensation

As a part-time employee, you are eligible for Short Term Disability coverage at no cost.

## Part-Time Employees – Less than 20 hours per week

If you are in a regular budgeted position, you are considered part-time and are eligible to participate in:

- ▶ Medical
- ▶ Dental
- ▶ Vision
- ▶ Life Insurance
- ▶ Health Care FSA
- ▶ Dependent Care FSA
- ▶ Group Legal Plan
- ▶ Wellness Program
- ▶ Employee Assistance Program
- ▶ Commuter Program
- ▶ Deferred Compensation

## Temporary Employees

If you are in a temporary position you are eligible to participate in:

- ▶ Medical – If employed continuously for more than 12 months
- ▶ Dental - If employed continuously for more than 12 months
- ▶ Wellness Program
- ▶ Employee Assistance Program
- ▶ Commuter Program
- ▶ Deferred Compensation

## Affiliated Employees

If you are an Affiliated Employee you are eligible to participate in:

- ▶ Medical
- ▶ Dental
- ▶ Vision
- ▶ Life Insurance
- ▶ Short Term Disability
- ▶ Long Term Disability
- ▶ Health Care FSA
- ▶ Dependent Care FSA
- ▶ Group Legal Plan
- ▶ Employee Assistance Program



# DEPENDENT ELIGIBILITY

## Enrolling Dependents for Benefits

If you are a full-time or part-time employee, your dependents are eligible for:

- ▶ Medical
- ▶ Dental
- ▶ Vision
- ▶ Life Insurance
- ▶ Short Term Disability
- ▶ Long Term Disability
- ▶ Health Care FSA
- ▶ Dependent Care FSA
- ▶ Group Legal Plan
- ▶ Wellness Program
- ▶ Employee Assistance Program

## Eligible Dependents

- ◆ **Spouse:** Your legally married spouse.
- ◆ **Domestic Partner:** The individual who lives in the same household and shares the common resources of life in a close, personal, intimate relationship with a City employee if, under Texas law, the individual would not be prevented from marrying the employee on account of age, consanguinity, or prior undissolved marriage to another person. A domestic partner may be of the same or opposite gender as the employee.
- ◆ **Children:** Your biological children, stepchildren, legally adopted children, children for whom you have obtained court-ordered guardianship or conservatorship, qualified children placed pending adoption, and children of your domestic partner, if you also cover your domestic partner for the same benefit. Your children must be under 26 years of age.
- ◆ **Dependent Grandchildren:** Your unmarried grandchild must meet the requirements listed above and must also qualify as a dependent (as defined by the Internal Revenue Service) on your or your spouse's federal income tax return.
- ◆ **Disabled Children:** To continue City coverage for an eligible dependent past the age 26, the child must be covered as a dependent at the time, unmarried, and must also meet the following definitions:
  - ▶ A disabled child must rely on you for more than 50% of support.
  - ▶ A child is considered disabled if they are incapable of earning a living at the time the child would otherwise cease to be a dependent and depend on you for principal support and maintenance, due to a mental or physical disability.
  - ▶ A disabled child continues to be considered an eligible dependent if the child remains incapacitated and dependent on you for principal support and maintenance, and you continuously maintain the child's coverage as a dependent under the plan from the time they otherwise would lose dependent status.
  - ▶ A dependent child who loses eligibility and later becomes disabled is not eligible for coverage. A disabled child who was not covered as a dependent immediately

prior to the time the child would otherwise cease to be a dependent is not eligible for coverage.

- ▶ A disabled child dependent must be covered continuously on the medical and dental plans. If coverage is dropped, the disabled child will not be allowed to re-enroll.

## Persons Not Eligible

### Dependents do not include:

- ◆ Individuals on active duty in any branch of military service (except to the extent and for the period required by law).
- ◆ Permanent residents of a country other than the United States.
- ◆ Parents, grandparents, or other extended family members not listed under the Eligible Dependents section.
- ◆ Grandchildren who do not meet the definition of dependent and who are not claimed on your or your spouse's federal income tax return.

**Covering dependents who are not eligible for the City's insurance programs unfairly raises costs for all participants in the programs, as well as for the City.**







# DEPENDENT DOCUMENTATION

If you are adding a dependent under any of the City's benefits programs, you must provide documentation that supports your relationship to the dependent. Social Security Numbers must be provided for all eligible dependents.

Dependent Type	Acceptable Documents
<b>Spouse</b>	A marriage Certificate which has been recorded as provided by law.
<b>Domestic Partner</b>	A Domestic Partnership Affidavit and Agreement form signed by the employee and domestic partner. Also a Domestic Partnership Tax Dependent Status form signed by the employee.
<b>Child</b>	A certified birth certificate, complimentary hospital birth certificate, Verification of Birth Facts issued by the hospital, or court order establishing legal adoption, guardianship, or conservatorship, or qualified medical child support order, or be the subject of an Administrative Writ.
<b>Child of a Domestic Partner</b>	The documentation listed above must also be provided and the domestic partner must be covered for the same benefit in order to cover a child of a domestic partner.
<b>Stepchild</b>	The documentation listed above must also be provided and a marriage certificate or declaration of informal marriage indicating the marriage of the child's parent and stepparent.
<b>Dependent Grandchild</b>	The documentation listed above must also be provided and a marriage certificate or declaration of informal marriage that supports the relationship between you and your grandchild.
<b>Disabled Child</b>	A completed Dependent Eligibility Questionnaire verifying an ongoing total disability, including written documentation form a physician verifying an ongoing total disability.
<b>Qualified Child Pending Adoption</b>	For children already placed in your home, an agreement executed between you and a licensed child-placing agency, or the Texas Department of Family and Protective services, meeting the requirements listed in Dependent Eligibility.





# QUALIFYING LIFE EVENTS

Elections made during open enrollment will be effective for the upcoming year, January 1 through December 31, 2024. The IRS requires that your benefit elections remain in effect for the entire calendar year unless you experience a Qualifying Life Event.

- ◆ Mid-year benefit changes are only permitted in the event of a Qualifying Life Event.
- ◆ Changes must be made within 31 days from date of the Qualifying Life Event.
- ◆ The event date must be consistent with the information in the Supporting Documentation.
- ◆ Benefit election changes must be consistent with the event.
- ◆ Switching plans during the calendar year is not permitted.
- ◆ You can only make changes to the specific plans where dependents will be affected.
- ◆ Failure to submit the required documents will result in denial of the change.
- ◆ Benefits changes are effective the 1st day of the following pay period.

**Important: If you miss your Qualifying Life Event deadline, you or your dependents will not have insurance for the current calendar year. The next opportunity to enroll will be during open enrollment held in the fall.**

Qualifying Event	Supporting Documentation	Dependent Documentation
<b>Marriage</b>	Marriage Certificate	Birth Certificates are required if adding spouse's children as dependents.
<b>Divorce</b>	Certified copy of Divorce Decree	Birth Certificates are required if adding children not currently enrolled in benefits.
<b>Birth</b>	Birth Certificate, or Verification of birth facts issued by hospital	No additional documentation required.
<b>Adoption</b>	Placement for adoption paperwork, or Legal documentation of the adoption	No additional documentation required.
<b>Death</b>	Death Certificate	No additional documentation required.
<b>Change of spouse's employment OR Loss or gain of coverage other than employment change</b>  <b>NOTE: Voluntary cancellation of Cobra or private coverage is not considered an event.</b>	Proof of enrollment or termination of benefit coverage (employer, Medicaid, etc.) Proof must contain effective or termination dates of coverage, type of coverage (medical, dental, vision) and the names of the dependents affected.	Adding Spouse - Marriage License or 1st page of current year's tax return  Adding Children - Birth Certificate or 1st page of current year's tax return
<b>Flexible Spending Account Medical FSA Dependent Care FSA</b>	Medical FSA - proof of gain or loss of dependent  Dependent Care - proof of enrollment or termination of childcare services	No additional documentation required.



# MEDICAL PLANS

As an employee, you choose the medical plan that best meets your needs. Provider and prescription information is available online at [bcbstx.com/coa](http://bcbstx.com/coa).

### Things to consider when choosing a medical plan:

- ◆ Premium costs for dependent coverage.
- ◆ Amount of copays.
- ◆ Amount of out-of-pocket expenses.
- ◆ Freedom to not designate a Primary Care Physician.
- ◆ Freedom to seek services from a Specialist without a referral.
- ◆ Future expenses and the predictability of inpatient hospital expenses.



**BlueCross BlueShield  
of Texas**

As an employee, you choose the medical plan that best meets your needs. When considering your health care options, there are several factors to keep in mind:

- ◆ Premium costs for dependent coverage.
- ◆ Amount of out-of-pocket expenses.
- ◆ Freedom to not designate a Primary Care Physician.
- ◆ Freedom to seek services from a Specialist without a referral.
- ◆ Future expenses and the predictability of inpatient hospital expenses.
- ◆ Your use of maintenance prescription drugs.

You will have the option of choosing between three medical plans: CDHP w/HSA (BlueChoice PPO), PPO (BlueChoice PPO), and HMO (BlueEssentials)

These plans feature co-insurance, deductibles, and in-network preventive screenings covered at 100%. The CDHP w/HSA and PPO (BlueChoice PPO) feature a nationwide provider network while the HMO (BlueEssentials) connects you to a smaller group of qualified health care providers (Texas only), with your care being directed by a primary care physician.

The chart below highlights how much a family may spend between the three plans offered, for the same services. (Based on a 30+ full time employee)

	CDHP w/HSA (BlueChoice PPO)	PPO (BlueChoice PPO)	HMO (BlueEssentials)
Employee & Family Premiums	\$5,319/year	\$8,085/year	\$8,325/year
Four Primary Care Doctor Visits	\$600/year	\$120/year	\$120/year
Four Prescriptions	\$124/year	\$40/year	\$40/year
Total Employee Paid per year	\$6,043	\$8,245	\$8,485
City's HSA Contribution	\$1,000	No City Contribution	No City Contribution
Net paid medical expenses for the year	\$5,043	\$8,245	\$8,485





# CDHP w/HSA

## Benefits of the CDHP w/HSA:

- ◆ No cost for Employee Only coverage and lower medical premiums if you cover dependents.
- ◆ Health Savings Account through HSA Bank established in your name with a HSA Bank debit card.
- ◆ City contribution into a Health Savings Account for Full-Time employees. If enrolling after July 1, 2024, City contribution is reduced to half. Part-Time employees (20-29 hours) receive a reduced contribution.
  - ▶ \$500 for Employee Only Coverage.
  - ▶ \$1,000 for Employee & Dependent Coverage.
- ◆ Ability to contribute money on a pretax basis into a Health Savings Account.
  - ▶ \$3,650 per year for Employee Only coverage.
  - ▶ \$7,300 per year for Employee & Dependent coverage.
  - ▶ Employees 55 and over can contribute an additional \$1,000.
- ◆ Ability to increase or decrease your HSA per pay period contributions any time during the year.
- ◆ The money remaining in your HSA Account (including the City's contribution) is yours to keep even if you leave employment or retire from the City.
- ◆ 100% coverage for preventive services – such as annual physicals, well baby checks, well woman checks, mammograms, and colonoscopies.
- ◆ Once you meet your calendar year deductible, the plan will pay 80% of Tier 1 providers covered services and 70% of Network providers covered services.
- ◆ Affordable Care Act (ACA) Preventive Drug List – covered at 100%.
- ◆ CDHP w/HSA Preventive Drug List – No deductible. Plan pays 80% for medications for conditions such as heart disease, high blood pressure, high cholesterol, and asthma.
- ◆ Basic Drug List (Tier 1, 2 & 3 Drugs) – Plan pays 80% after you have met your calendar year deductible. To reach your deductible, you can pay your expenses with your HSA Bank debit card.
- ◆ Tier 1 and Network providers bill you for services after BlueCross BlueShield discounted rates.
- ◆ Use your HSA debit card to meet your deductible and pay for eligible medical, pharmacy, dental, and vision expenses.



## CDHP Health Savings Account Eligibility:

To be eligible to participate in the HSA, you must meet all the requirements below as determined by the IRS. If all requirements are not met, you and/or your dependents are not eligible to contribute to a HSA. However, you and/or your dependents are eligible to enroll in the CDHP Medical Plan.

- ◆ You or your enrolled dependents cannot be claimed on another person's tax return.
- ◆ You cannot be enrolled in any plan other than a high-deductible plan including: Medicare, Medicaid, and Tricare.
- ◆ You or your enrolled dependents cannot be enrolled in Health Care FSA.
- ◆ You must provide a physical address to HSA Bank (no post office boxes).
- ◆ You must be a legal resident of the United States.

**If eligibility is met, your HSA will be opened automatically.**

## How the CDHP w/HSA Works:

- ◆ Preventive Services – Covered at 100%.
- ◆ Injury or Illness at Tier 1 or Network Provider – The amount you pay will be determined after BlueCross BlueShield discounted rates.
- ◆ Calendar year deductible – After you meet the deductible, the plan will pay 80% of covered services for Tier 1 and 70% for Network Providers.
- ◆ Out-of-Pocket-Maximum – After you meet the out-of-pocket-maximum, the plan pays 100% for all eligible covered medical and pharmacy expenses.

## Differences between the CDHP HSA and the Health Care FSA:

	CDHP Health Savings Account	Health Care Flexible Spending Account
Is it required that I enroll in a City Medical Plan?	Yes, in the CDHP.	No.
Does the City contribute money into this account?	Yes, and the City's contributions are available immediately.	No.
Am I able to contribute money into this account?	Yes, your contributions are available as they are placed in your account each pay period.	Yes, your annual contributions are available immediately.
Am I able to change my per pay period contributions throughout the year?	Yes, you may increase or decrease your contributions anytime during the year without a Qualifying Life Event.	Yes, but only within 31 days of a Qualifying Life Event.
Will I be issued a debit card?	Yes.	Yes.
Is the account a "Use it or Lose it" account?	No, the City's and your unused contributions roll over each year. There is no deadline.	Yes, you must use your contributions by the IRS deadline.
Do I have to submit receipts?	No, but we recommend that you save your receipts for your records.	Yes, when requested.
Is this an interest-bearing account?	Yes.	No.
Do my dependents who use this account have to be IRS dependents?	Yes.	Yes, your grandchildren, domestic partner, and domestic partner's children.

**Only employees enrolled in the CDHP are eligible to open a Health Savings Account.**



# MEDICAL PLANS

Benefits	CDHP (BlueChoice PPO)			PPO (BlueChoice PPO)		HMO (BlueEssentials)	
	Tier 1	Network	Out of Network	Tier 1	Network	Tier 1	Network
Deductible	\$1,600 EO/ \$3,200 Family		\$3,200 EO/ \$6,400 Family	\$600 EO/ \$1,800 Family		No Deductible	
Out-of-Pocket Maximum	\$5,000 EO/ \$6,850 Family		\$10,000 EO/ \$20,000 Family	\$4,250 EO/ \$13,250 Family		\$4,750 EO/ \$9,500 Family	
Preventative Services	Covered at 100%, No Deductible		40% after Deductible	Covered at 100%, No Deductible		Covered at 100%	
Primary Care Physician (PCP)	Selection not required			Selection is not required		Required	
PCP Visits (including telehealth)	20% after Deductible	30% after Deductible	40% after Deductible	\$15 copay	\$30 copay	\$15 copay	\$30 copay
Specialist Visits (including telehealth)	20% after Deductible	30% after Deductible	40% after Deductible	\$30 copay	\$50 copay	\$40 copay	\$60 copay
Urgent Care	20% after Deductible	30% after Deductible	40% after Deductible	\$40 copay		\$50 copay	
Emergency Room	20% after Deductible	30% after Deductible	40% after Deductible	\$300 copay		\$350 copay	
Ambulance	20% after Deductible			20% after Deductible		\$300 copay	
Virtual Visit - MD Live	Approximately \$49 for general health, \$100 per session for therapy counseling, and \$175 per session for psychiatry		N/A	\$10 copay		\$10 copay	
Inpatient Hospital Stay	20% after Deductible	30% after Deductible	40% after Deductible	20% after Deductible	30% after Deductible, Plus \$250 copay	\$1,750 copay	\$3,000 copay
Outpatient Surgery	20% after Deductible	30% after Deductible	40% after Deductible	20% after Deductible	30% after Deductible	\$750 copay	\$1,000 copay
Allergy Service	20% after Deductible	30% after Deductible	40% after Deductible	Member pays \$0		Member pays 50%	
Immunizations	20% after Deductible	30% after Deductible	40% after Deductible	Covered in Full. (Office visit copays may apply)		Covered in Full. (Office visit copays may apply)	





# MEDICAL PLANS

Benefits	CDHP (BlueChoice PPO)			PPO (BlueChoice PPO)		HMO (BlueEssentials)	
	Tier 1	Network	Out of Network	Tier 1	Network	Tier 1	Network
Acupuncture (12 Visit Limit)	20% after Deductible	30% after Deductible	40% after Deductible	\$40 copay	\$40 copay	Not Covered	Not Covered
CT, MRI, PET Scans*	20% after Deductible	20% after Deductible	20% after Deductible	\$100 copay	\$100 copay	\$150 copay	\$150 copay
Mental Health Care Outpatient	20% after Deductible	20% after Deductible	40% after Deductible	\$15 copay	\$15 copay	\$15 copay	\$15 copay
Durable Medical Equipment	20% after Deductible	20% after Deductible	40% after Deductible	20% After Deductible	20% After Deductible	Member pays \$0	Member pays \$0
Insulin Pump	20% after Deductible	20% after Deductible	40% after Deductible	\$100 copay	\$100 copay	\$150 copay	\$150 copay
Out of Network Benefits	Please refer to Out of Network Column			<p>\$2,000 deductible per covered person. Member pays 40%, up to maximum allowable charge.</p> <p>Out-of-network benefits are subject to network benefit plan limits, pre-approval, and pre-notification requirements.</p> <p>Inpatient Admission are subject to a \$500 copay per admission</p>		None, except in case of a medical emergency	
	Tier 1	Network	Out of Network	Tier 1	Network	Tier 1	Network
Referrals Required	No			No		Yes. A referral is required to seek services from a Specialist. No benefit coverage without a referral.	
Residency Requirements	None			None		Must receive services in the state of Texas. No benefit coverage outside of Texas.	

\* Preauthorization is required



# MEDICAL PLANS - PHARMACY

	CDHP (BlueChoice PPO)	PPO (BlueChoice PPO)	HMO (BlueEssentials)
<b>Pharmacy Benefits</b>			
ACA Preventative Drugs	Covered at 100%, No Deductible	Covered at 100%, No Deductible	Covered at 100%, No Deductible
CDHP w/HSA Preventative Drugs	20%, No Deductible	N/A	N/A
Deductible Per Person Per Calendar Year	20%, after Deductible	\$50 Deductible for Tier 2 & Tier 3 Only	\$50 Deductible for Tier 2 & Tier 3 Only
Basic Drug List Tier 1 (Generic)	20%, after Deductible	\$10	\$10
Basic Drug List Tier 2 (Preferred)	20%, after Deductible	\$40 copay or 20% of cost (\$70 Max)	\$45 copay or 20% of cost (\$80 Max)
Basic Drug List Tier 3 (Non-Preferred)	20%, after Deductible	\$60 copay or 20% of cost (\$110 Max)	\$65 copay or 20% of cost (\$120 Max)
90 Day - Mail Order	20%, after Deductible	2 copays Tier 1, 2, or 3	3 Copays Tier 1, 2, or 3
<b>Hearing &amp; Vision Benefits</b>			
Hearing Aids	Not Covered	Not Covered	One pair every 48 months
Optometrists	20%, after Deductible	\$25 copay	\$25 copay
Ophthalmologists	20%, after Deductible	\$35 copay	\$45 copay
<b>Diabetic Supplies</b>			
Retail	Supplies are covered at participating pharmacies.		
Mail Order	Copays for insulin needles/syringes and/or diabetic supplies are waived when dispensed on the same day as your insulin and oral agents, but only when the insulin or oral agent is dispensed first.		



# MEDICAL PLANS - RATES

<b>Medical - Per Pay Period</b>			
	CDHP w/HSA (BlueChoice PPO)	PPO (BlueChoice PPO)	HMO (BlueEssentials)
<b>FT Employees (30+ Hours Per Week)</b>			
Employee Only	\$0.00	\$15.00	\$20.00
Employee & Spouse**	\$96.37	\$200.67	\$210.67
Employee & Child(ren)	\$47.79	\$147.84	\$157.84
Employee & Family	\$221.63	\$336.91	\$346.91
<b>PT Employees (20-29 Hours Per Week)</b>			
Employee Only	\$138.08	\$127.03	\$132.03
Employee & Spouse**	\$358.04	\$428.08	\$438.08
Employee & Child(ren)	\$288.22	\$351.04	\$361.04
Employee & Family	\$537.27	\$632.41	\$642.21
<b>PT Employees (Less than 20 Hours Per Week)</b>			
Employee Only	\$276.16	\$357.03	\$428.68
Employee & Spouse**	\$619.71	\$801.14	\$978.96
Employee & Child(ren)	\$528.65	\$684.21	\$835.88
Employee & Family	\$852.91	\$1,102.63	\$1,347.18

\* Temporary employee rates are based on average hours worked after completing 12 months of consecutive employment

\*\* Spouse or Domestic Partner

## Using Mail Order



To begin mail order:

- ◆ Have your doctor write a prescription for a 90-day supply of your medication (ask for three refills).
- ◆ Complete the mail order form and attach your prescription.
- ◆ Provide a check or credit card information.
- ◆ Within 10 days, your prescription will be delivered to you, postage paid.

If your doctor allows you to take a generic drug, this should be indicated on the prescription. Three weeks before your mail order supply runs out, you will need to request a refill.

### Your cost:

- ◆ **CDHP w/HSA** participants will pay 20% of the cost once the in-network deductible is met. If the prescription is for a preventive care medication listed on the CDHP w/HSA Preventive Drug List, no deductible is required, and you will only pay 20% of the cost. You can use your HSA Bank debit card to pay for your out-of-pocket expenses.
- ◆ **PPO** participants receive 90 days of medication for **two** copays/coinsurance.
- ◆ **HMO** participants receive 90 days of medication for **three** copays/coinsurance.

For additional information, visit [bcbstx.com/coa](http://bcbstx.com/coa) or call BlueCross BlueShield at **888-907-7880**.

## Diabetic Bundling What Your Medical Plan Does for You



A participant's insulin/non-insulin medication and related diabetic supplies can be purchased through mail order for the cost of the insulin/non-insulin if prescriptions for the insulin/non-insulin and supplies are submitted at the same time.

- ◆ **CDHP w/HSA** participants will pay 20% of the cost once the in-network deductible is met. You can use your HSA Bank debit card to pay for your out-of-pocket expenses.
- ◆ **PPO** participants will pay **two** copays/coinsurance for a 90-day prescription.
- ◆ **HMO** participants will pay **three** copays/coinsurance for a 90-day prescription.

Enroll in the Diabetes Program to receive select Tier 1 diabetes medication and supplies at no cost. This benefit is available to all participants 15 years of age and older enrolled in a City medical plan. Refer to the Employee Wellness section of this Guide for details.

## H-E-B Prescription Delivery Service

Free prescription delivery is available to your home in the following Texas areas: Austin, San Antonio, Waco, Houston, Corpus Christi, and the Border areas within 10 miles of an H-E-B store.



### How does it work?

- ◆ Call your H-E-B Pharmacy and ask for prescription delivery.
- ◆ Pay the applicable prescription copay/coinsurance by a credit card, debit card, or your FSA/HSA debit card.
- ◆ Have someone 18 years or older at home to sign for the delivery.
- ◆ Provides delivery of prescriptions filled Monday–Friday by 4:00 p.m. except for major holidays.
- ◆ Delivers medications as late as 8:00 p.m.

For more information, call your local H-E-B Pharmacy.

## 24/7 NurseLine Services



Coping with health concerns on your own can be tough. With so many choices, it can be hard to know whom to trust for information and support. 24/7 NurseLine services were designed specifically to help you get more involved in your own health care, and to make your health decisions

simple and convenient. They will provide you with:

- ◆ Immediate answers to your health questions any time, anywhere – 24 hours a day, 7 days a week.
- ◆ Access to experienced registered nurses.
- ◆ Trusted, physician-approved information to guide your health care decisions.

### When you call, a registered nurse can:

- ◆ Discuss your options for the right medical care and assist in guiding you to the correct treatment facility (i.e., Urgent Care, Emergency Room, etc.).
- ◆ Help you understand treatment options.
- ◆ Answer medication questions.

Call 24/7 NurseLine services any time for health information and support – at no additional cost. Registered nurses are available any time, day or night. Call NurseLine services at **800-581-0368**.

## Virtual Visits - MDLIVE



Talk to a board-certified physician for both general health and behavioral health services from the comfort of your home or work. There's no driving, no crowded waiting rooms, and it's available 24 hours a day, 7 days a week. Common services include, cold/flu, allergies, asthma, sinus/ear infections,

and pink eye. Behavioral health conditions treated include, online counseling, child behavior/learning issues, and stress management.

For the PPO and HMO Plan, virtual visits are a \$10 copay for general or behavioral health. For the CDHP Plan, virtual visits are approximately \$49 for general health, \$100 per session for therapy counseling, and \$175 per session for psychiatry.

Log in to [bcbstx.com/coa](http://bcbstx.com/coa) or download the BCBSTX app on your smartphone to access Virtual Visits powered by MDLIVE. You will need your BlueCross BlueShield medical ID number and your banking/credit card information readily available to charge your copay. If you have questions, please call BlueCross BlueShield at **888-907-7880**.





# DENTAL PLAN

## BlueCare Dental™

BlueCare Dental PPO provides you the option of seeking services from in-network and out-of-network dentists. Selecting a dentist from the BlueCare Dental PPO network will offer you the greatest savings. When contacting a dentist, ask whether the dentist is contracted in the BlueCare Dental PPO network.

To find a dentist, view claims activity, or for more information visit [bcbstx.com/coa](http://bcbstx.com/coa) or call BlueCare Dental at **888-907-7880**. For covered services, exclusions, and the out-of-network Table of Allowances, refer to the BlueCare Dental PPO Plan Document online at [austintexas.gov/benefits](http://austintexas.gov/benefits) or call BlueCare Dental PPO.

BlueCare Dental PPO provides you the option of seeking services from in-network and out-of-network dentists. Selecting a dentist from the BlueCare Dental PPO network will offer you the greatest savings. When contacting a dentist, ask whether the dentist is contracted in the BlueCare Dental PPO network.

**Table of Allowance** - The most BlueCare Dental PPO will pay an out-of-network dentist for covered service or procedure.

BlueCare Dental PPO Schedule of Benefits		
	In-Network	Out-of-Network
Selection of Dentist	Member can go to an in-network dentist. Member will realize greater savings when using in-network dentists.	Member can go to any dentist; however, the member is responsible for the difference over the Table of Allowance.
Annual Deductible	\$50 per person, per calendar year. Deductible does not apply to Preventive Care.	
Covered Services (other than orthodontia)	Preventive Care, Basic Care, and Major Care – covered in full.	Preventive Care, Basic Care, and Major Care – covered up to the Table of Allowance.
Orthodontia	Orthodontia Care – covered in full as work progresses up to the Calendar/Lifetime Maximum.  Orthodontia work already in progress prior to enrolling, is not covered (including banding).	Orthodontia Care – covered up to the Table of Allowance as work progresses.  Orthodontia work already in progress prior to enrolling, is not covered (including banding).
Annual Maximum Benefit	\$2,000 per person, per calendar year.	
Orthodontia Maximum Benefit	\$2,000 per person, per lifetime.	
Claim Forms	Dentists file claims for covered services.	Members file claims to be reimbursed for covered services. (Some dental offices may file claims and bill the balance after the plan has paid).



# ORTHODONTIA TREATMENT

Orthodontia work already in progress prior to enrolling, is not covered (including banding).

Expenses are paid only as the work progresses. For out-of-network services, invoice should be submitted for reimbursement after each visit. Orthodontia benefits paid by the plan are applied toward the calendar year maximum and Lifetime Orthodontia Maximum.

The reimbursable amounts for orthodontia expenses are determined as claims are incurred throughout the course of treatment. The reimbursable amounts through FSA or the HSA is the difference between the amount billed and the amount paid by the dental plan. This amount may not match the payment plan you have set up with your dentist.

BlueCare Dental PPO - Per Pay Period			
	Full-Time 30+ hours per week	Part-Time 20-29 hours per week	Part-Time less than 20 hours per week
Employees Only	\$2.50	\$9.62	\$27.67
Employee & Spouse or Domestic Partner	\$28.51	\$34.15	\$70.51
Employee & Children	\$28.51	\$34.15	\$70.51
Employee & Family or Domestic Partner & Children	\$32.01	\$37.65	\$74.01

\*Temporary employee rates are based on average hours worked after completing 12 months of consecutive employment.





# VISION PLAN

Healthy eyes and clear vision are an important part of your overall health and quality of life. Avisis will help you care for your sight while saving you money.

To view benefits and locate a provider, visit [avesis.com](http://avesis.com) or call 866-563-3589.

Plan Coverage																									
<b>Covered Service</b>	In-network benefits (limited out-of-network benefits are available).																								
<b>Comprehensive Eye Exam</b>	\$10 copay, one exam per calendar year.																								
<b>Frames</b>	Once per calendar year in lieu of contact lenses. Up to \$125 retail allowance toward provider supplied frame plus 20% off cost exceeding the allowance.* OR Up to \$175 retail allowance if purchased at Vision Works plus 20% off cost exceeding the allowance. OR Up to \$200 retail allowance toward frames if purchased using UVP Online. Additional pair of eyeglasses, 30% off if purchased at the same time as first pair.																								
<b>Contacts</b>	Once per calendar year in lieu of frames. Up to \$120 allowance toward provider supplied contacts plus an additional discount off the cost exceeding the allowance*– 10% for disposable contacts and 15% for standard contacts. OR Medically necessary contact lenses are covered in full with prior approval. Standard & Specialty Contacts - Evaluation, fitting fees, and follow-up care; \$25 copay applies.																								
<b>Standard Eyeglass Lenses</b>	Single, bifocals, trifocals, lenticular, and standard scratch coating. \$25 copay, once per calendar year. Polycarbonate lenses for children are covered in full up to age 19																								
<b>Lens Options</b>	<table border="0"> <tr><td>Standard progressive addition lenses</td><td>\$50</td></tr> <tr><td>Premium progressives (i.e. Varilux, etc.)</td><td>\$90</td></tr> <tr><td>Intermediate-vision lenses</td><td>\$30</td></tr> <tr><td>Blended-segment lenses</td><td>\$20</td></tr> <tr><td>Ultraviolet coating</td><td>\$12</td></tr> <tr><td>Standard anti-reflective (AR) coating</td><td>\$35</td></tr> <tr><td>Premium AR Coating</td><td>\$48</td></tr> <tr><td>Ultra AR Coating</td><td>\$60</td></tr> <tr><td>High-index lenses</td><td>\$55</td></tr> <tr><td>Polarized lenses</td><td>\$75</td></tr> <tr><td>Glass photochromic lenses</td><td>\$20</td></tr> <tr><td>Plastic photosensitive lenses</td><td>\$65</td></tr> </table>	Standard progressive addition lenses	\$50	Premium progressives (i.e. Varilux, etc.)	\$90	Intermediate-vision lenses	\$30	Blended-segment lenses	\$20	Ultraviolet coating	\$12	Standard anti-reflective (AR) coating	\$35	Premium AR Coating	\$48	Ultra AR Coating	\$60	High-index lenses	\$55	Polarized lenses	\$75	Glass photochromic lenses	\$20	Plastic photosensitive lenses	\$65
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Glass photochromic lenses	\$20																								
Plastic photosensitive lenses	\$65																								
*Additional Discounts - Not available at Wal-Mart, Sam's Club, and Costco.																									

Avisis Vision Rates – Per Pay Period	
Employee Only	\$1.98
Employee & Spouse or Domestic Partner	\$4.28
Employee & Children	\$4.06
Employee & Family or Domestic Partner & Children	\$6.47







# FLEXIBLE SPENDING ACCOUNTS (FSA)

A FSA lets you set aside money from your paycheck on a pretax basis to use for eligible out-of-pocket expenses. There are two types of FSA's that you can participate in:

- ◆ Health Care FSA – Allows you to pay for eligible medical, dental, vision, hearing, and prescription drug expenses for you, your spouse, and your eligible tax dependents.
- ◆ Dependent Care FSA – Allows you to pay for eligible child care, before and after school care, nursery school, preschool, and summer day camp.

Both accounts are regulated by Internal Revenue Service (IRS) code Section 125 and are administered by Total Administrative Services Corporation (TASC).

**IMPORTANT:** CDHP participants are not eligible to enroll in the Health Care FSA. You can participate in the CDHP Health Savings Account (HSA) and Dependent Care FSA.

## Health Care FSA

- ◆ You can contribute pretax dollars from your paycheck, up to the IRS limit of \$3,050 per year (minimum \$5).
- ◆ Your full contribution is available immediately to pay for eligible health care expenses. It covers you, your spouse, and/or your tax dependents for:
  - ▶ Copays, coinsurance, and deductibles
  - ▶ Dental expenses like orthodontia, crowns, and bridges

- ▶ Vision expenses like LASIK eye surgery, glasses, and contacts
- ▶ Prescription drugs and prescribed over-the-counter items

For a complete list of eligible health care expenses, call TASC at 800-422-4661 or visit [irs.gov](https://www.irs.gov).

## Dependent Care FSA

- ◆ You can contribute pretax dollars from your paycheck, up to the IRS limit of \$5,000 per year (minimum \$5).
- ◆ Your contributions are available as the funds are deducted from your paycheck.
- ◆ Funds are for your dependents under age 13, or age 13 or older if physically or mentally incapable of self-care, and spends at least eight hours a day in your home.

*To calculate your pay period contribution, estimate your out-of-pocket expenses for the calendar year (24 pay periods). If you enroll mid-year, estimate your expenses for the number of eligible pay periods remaining for the calendar year. Refer to the worksheets in this section to assist you in calculating your per pay period contribution amounts.*

Per Pay Period	Paycheck with Health Care FSA	Paycheck without Health Care FSA
Gross Pay	\$1,600.00	\$1,600.00
Health Care expenses deducted before taxes	-\$118.00	\$0.00
Taxable Pay	\$1,482.00	\$1,600.00
Social Security/Medicare at 7.65% of taxable pay	-\$113.37	-\$122.40
Income Tax at 12% tax bracket	-\$177.84	\$192.00
After-Tax Pay	\$1,190.79	\$1,285.60
Paying for Health Care after taxes	\$0.00	-\$118.00
<b>Take-Home Pay</b>	<b>\$1,190.79</b>	<b>\$1,167.60</b>

**Note:** You will realize the same type of savings enrolling in Dependent Care FSA.





## Pay with Ease

- ◆ Swipe your TASC debit card to pay for your eligible Health Care and Dependent Care expenses. When you use the TASC debit card your expense is automatically paid from your FSA. Note: Dependent Care funds are available as they are deducted from your paycheck.
- ◆ File a claim: Pay your eligible expenses by cash, check or credit card. Then submit a claim form along with your receipt to pay yourself back. For speed, upload your documentation to your TASC app. Your money will be deposited directly into your MyCash account, checking, or savings account within 48-72 hours following the submission of complete and accurate reimbursement request. Note: Claims are not processed on Saturdays.

## What is MyCash?

When you submit for a reimbursement, your money will be deposited into your MyCash account. The money can be accessed by the swipe of your TASC card, withdrawn at an ATM, or transferred to your personal checking or savings account. Your money in MyCash is not tied to any Plan year and does not expire. **Note:** If you choose to withdraw your money at an ATM, ATM/bank fees may apply.

## Here are a Few FSA Reminders:

- ◆ Save your itemized statements and detailed receipts. You may need to provide documentation to support a claim to TASC or the IRS.
- ◆ TASC will request documentation for unsupported claims which you must provide.
- ◆ **Use-it-or-Lose-it rule.** This means you'll lose any unused funds not claimed by the IRS set deadlines below.
  - ▶ March 15, 2025 – deadline to incur expenses.
  - ▶ May 31, 2025 – deadline to submit your claims for reimbursement from your 2024 account.
- ◆ You can enroll in or change your contribution if you are a new employee, have a Qualifying Life Event, or during Open Enrollment.

- ◆ Orthodontia expenses: The amounts reimbursable for orthodontia expenses are determined as claims are incurred throughout the course of treatment. The amount reimbursable through Health Care FSA is the difference between the amount billed and the amount paid by the dental plan. This amount may not match the payment plan you have set up with your dentist.
- ◆ If you do not participate in Open Enrollment, your annual elections will continue the following year.

## Dependent Care FSA and the City's Child Care Programs

If you participate in both the Dependent Care FSA and one of the City's Childcare Programs during the same year, funds you receive from the combined programs in excess of \$5,000 are taxable under IRS guidelines. For instance, if a single parent elected the maximum Dependent Care deduction of \$5,000 and received a \$500 summer camp program scholarship, the parent would be taxed on the \$500 exceeding the limit.

If you have questions, call the Employee Benefits Division at **512-974-3284**.

## Leaving City Employment

- ◆ Health Care FSA – If you terminate employment with the City, you have until May 31, 2025 to submit claims to TASC for expenses that were incurred while you were employed with the City and contributed to your Health Care FSA.
  - ▶ If you have money remaining in your Health Care FSA, you may continue your participation through COBRA to incur expenses or to continue to use your FSA funds.
- ◆ Dependent Care FSA – If you terminate employment with the City, you will have until March 15, 2025 to incur expenses and submit claims to TASC by May 31, 2025 to receive reimbursement for funds accrued in your Dependent Care FSA.

If you are...	...this limit applies for your family each year. These limits may be reduced if you also participate in a City Childcare Program
Single	<b>\$5,000</b>
Married, filing a joint tax return	Lesser of <b>\$5,000</b> , your income, or your spouse's income
Married, filing a separate tax return	Lesser of <b>\$2,500</b> , your income, or your spouse's income
Married with a spouse who is disabled or is a full-time student at least five calendar months of the year	<b>\$2,500</b> if you have one dependent; <b>\$5,000</b> if you have two or more dependents



# DISABILITY

## Short Term Disability (STD)

Coverage is provided at no cost for employees who are in a regular budgeted position and are scheduled to work 20 or more hours per week. The following information is only a summary of the program. STD covers off-the-job injuries, illnesses, and pregnancies.

## Definition of Disability

Total disability or totally disabled means that you are prevented due to illness, injury, or pregnancy from performing the essential duties of your occupation, and you are unable to earn 80% or more of your Covered Earnings from working your regular occupation.

## Benefit Amount

If approved, the benefit amount is 70% of your base weekly salary, up to \$1,500 per week. The minimum payment is \$15 per week. This is a taxable benefit.

## Coverage Period

You must satisfy a 30-day waiting period. During the waiting period, you may use paid leave, but you must be off work continuously for 30 days. Benefits are payable on the 31st day, up to 60 days.

## Reduction in Benefits

Once approved for STD benefits, you must stop using any paid leave. Your STD benefits will be reduced by any paid leave or work earnings you receive from the City.

## Filing a Claim

You must file a claim with the disability vendor within 60 day of your disability date. The disability carrier can be reached at 800-459-2780 (select prompt two to file a new disability claim) or online at [myNYLGBS.com](http://myNYLGBS.com). If you need assistance please contact the Employee Benefits staff. The disability carrier determines whether the claim is approved and notifies you in writing.

## Eligibility for Other Benefits

While receiving STD benefits, you may be eligible to continue medical, dental, vision, life insurance, and other benefits. Your eligibility depends on if you:

- ◆ Return to work.
- ◆ Go on an approved Leave of Absence.
- ◆ Go on FMLA leave.
- ◆ Pay any required premiums.
- ◆ Retire or terminate your employment.

## When Benefits End

Your STD benefits automatically end on the earliest of the following dates:

- ◆ The date you are no longer disabled.
- ◆ The date you fail to furnish proof of loss.
- ◆ The date you are no longer under the care of a physician.
- ◆ The date you refuse the carrier's request to submit to an examination by a physician or other qualified medical professional.
- ◆ The date your maximum benefit period ends.
- ◆ The date of your death.
- ◆ The date Long Term Disability (LTD) benefits become payable under the City's LTD program.

For information on additional exclusions and limitations, refer to the Short Term Disability Insurance Certificate located at [austintexas.gov/benefits](http://austintexas.gov/benefits). If you have another STD policy, check with your insurance carrier or agent to determine whether its benefits are affected by the City's STD program.





## Long Term Disability (LTD)

Coverage is an employee-paid benefit offered to employees who are in a regular budgeted position and are scheduled to work 20 or more hours per week. The following information is only a summary of the program. LTD covers on- and off-the-job injuries, illnesses, and pregnancies.

### Definition of Disability

During the 90-day benefit waiting period and until benefits have been paid for 24 months, you are considered disabled if, as a result of physical disease, mental disorder, injury, or pregnancy, you are unable to perform the material duties of any occupation, and you are unable to earn 60% or more of your indexed earnings.

After benefits have been paid for 24 months, you are considered disabled if, as a result of physical disease, mental disorder, injury, or pregnancy, you are unable to perform the material duties of any occupation.

### Benefit Amount

If approved, the benefit amount is 60% of your base monthly salary, up to \$10,000 per month. The minimum monthly payment is the greater of \$100 or 10% of your monthly benefit prior to any reduction for other income benefits. This is a non-taxable benefit.

### Coverage Period

You must satisfy a 90-day waiting period. During the waiting period you may use paid leave or STD benefits, but you must be off work a total of 90 days. Benefits are payable until you are no longer disabled or are no longer qualified for LTD.

### Reduction in Benefits

Once approved for LTD benefits, you must stop using any paid leave. Your LTD benefits will be reduced by any paid leave or work earnings you receive from the City.

### Filing a Claim

You must file a claim with disability vendor within 180 days of your disability date. The disability carrier can be reached at 800-459-2780 (select prompt two to file a new disability claim) or online at [myNYLGBS.com](http://myNYLGBS.com). If you need assistance please contact the Employee Benefits staff. The disability carrier determines whether the claim is approved and notifies you in writing.

### Eligibility for Other Benefits

While receiving LTD benefits, you may be eligible to continue medical, dental, vision, life insurance, and other benefits. Your eligibility depends on if you:

- ◆ Return to work.
- ◆ Go on an approved Leave of Absence.
- ◆ Go on FMLA leave.
- ◆ Pay any required premiums.
- ◆ Retire or terminate employment.

### When Benefits End

Your LTD benefits automatically end on the earliest of the following dates:

- ◆ The date you are no longer disabled.
- ◆ The date you fail to furnish proof of loss.
- ◆ The date you are no longer under the care of a doctor.
- ◆ The date you refuse the carrier's request to submit to an examination by a physician or other qualified medical professional.
- ◆ The date you refuse to participate in a rehabilitation program.
- ◆ The date your maximum benefit period ends.
- ◆ The date of your death.

If you are filing for benefits at age 62 or older, the chart below indicates how many months you are eligible to receive LTD benefits.

Age	Maximum Benefit Period
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 or older	12 months

### Exclusions and Limitations

LTD coverage has the following exclusions and limitations:

- ◆ An intentionally self-inflicted injury.
- ◆ Due to war or any act of war (declared or not declared).
- ◆ Your commission of or attempt to commit a felony or your engagement in an illegal occupation.
- ◆ Not under the ongoing care of a physician.
- ◆ A pre-existing condition.
- ◆ Exceeds the limited benefits period for disability. Some conditions are limited to 24 months. Please refer to the policy booklet for details.

If you have another LTD policy, check with your insurance carrier or agent to determine whether its benefits are affected by the City's LTD program.



# LONG TERM DISABILITY WORKSHEET

Your LTD premium is based on your base annual salary and age. Base annual salary does not include shift differential, overtime, Service Incentive Pay, lump sum payments, or stipends.

To estimate your pay period cost for LTD coverage, follow these steps, or calculate online at [austintexas.gov/benefits](http://austintexas.gov/benefits).

1. Determine your **Base Annual Salary**. Do not include any hours for overtime.

$$\underline{\hspace{2cm}} \text{ Hour Work Week} \times 52 \text{ weeks} = \underline{\hspace{2cm}} \text{ Hours} \times \$ \underline{\hspace{2cm}} = \$ \underline{\hspace{2cm}}$$

Hourly Rate                      Base Annual Salary

2. To find the **Number of \$100 Units** of coverage you may buy, divide your **Base Annual Salary** (from Step 1) by 100.

$$\$ \underline{\hspace{2cm}} \div 100 = \underline{\hspace{2cm}}$$

Base Annual Salary                      Number of \$100 Units

3. To find your **Annual Cost**, multiply the **Number of \$100 Units** (from Step 2) by the **Cost Per \$100 of Base Annual Salary** for your age group (see chart below). Your answer in Step 3 is your estimated annual cost.

$$\$ \underline{\hspace{2cm}} \times \$ \underline{\hspace{2cm}} = \$ \underline{\hspace{2cm}}$$

Number of \$100 Units                      Cost per \$100                      Annual Cost

4. To find your **Pay Period Cost**, divide your **Annual Cost** (from Step 3) by 24 pay periods. The answer in Step 4 is your estimated cost per pay period.

$$\$ \underline{\hspace{2cm}} \div 24 \text{ pay periods} = \$ \underline{\hspace{2cm}}$$

Annual Cost                      Pay Period Cost

Age	Cost Per \$100 of Base Annual Salary
29 and under	\$0.082
30 to 39 years	\$0.108
40 to 49 years	\$0.236
50 to 59 years	\$0.442
60 to 69 years	\$0.338
70 and older	\$0.118





# GROUP TERM LIFE INSURANCE

## Basic Life Insurance

Provided at no cost for full-time employees. You receive one times your base annual salary. Base annual salary does not include shift differential, overtime, Service Incentive Pay, lump sum payments, or stipends. Part-time employees may purchase Basic Life Insurance.

## Supplemental Life Insurance

Paid entirely by you. You must have the City's Basic Life Insurance to purchase Supplemental Life Insurance. You may purchase Supplemental Life Insurance in amounts equal to one, two, three, or four times your base annual salary.

Your Supplemental Life coverage amount is rounded down to the nearest \$1,000. Your cost is based on your age, salary, and the amount of insurance selected. You may increase your Supplemental Life coverage annually during Open Enrollment by one coverage level each year, up to a maximum of four times your base annual salary.

Your Supplemental Life Insurance premiums may be deducted from your pay on a before or after-tax basis. You must indicate your choice on your Benefits Enrollment Form.

To calculate your per pay period cost, visit [austintexas.gov/benefits](http://austintexas.gov/benefits) or complete the Supplemental Life Insurance Worksheet at the end of the Life Insurance section.

## Choosing a Beneficiary

In the event of your death, your Basic Life, Supplemental Life, and your final paycheck are paid to your named beneficiary or beneficiaries. Unless prohibited by law, your life insurance benefits will be distributed to the beneficiaries you named. Current Texas law states a legally married spouse is entitled to 50% of the policy, and if not listed as a named beneficiary, the spouse may contest.

If you are legally married and designate less than 50% of your life insurance to your spouse, upon your death the life insurance carrier may contact your spouse for confirmation of this reduced percentage. If your spouse is not in agreement and an agreement is not reached between the beneficiaries listed, the Texas court will make the decision.

If your named beneficiary is under 18 years of age at the time of your death, court documents appointing a guardian may be required before payment can be made. You should talk with an attorney to make sure that benefits to a minor will be paid according to your wishes.

If you designate a testamentary trust as beneficiary (i.e. created by will), you should recognize the possibility that your will which was intended to create a trust may not be admitted to probate (because it is lost, contested, or suspended by a later will).

## Your Beneficiary Designation

It is important to keep your beneficiaries current.

To review and update your beneficiary designation, log into the benefits system, [benselect.com/coa](http://benselect.com/coa).

## Other Beneficiary Designation Forms

To change your beneficiary designations for other benefits, do one or more of the following:

- ◆ City of Austin Employees' Retirement System (COAERS) participants should call COAERS at 512-458-2551.
- ◆ City of Austin Police Retirement System (PRS) participants should call PRS at 512-416-7672.
- ◆ If you participate in the Deferred Compensation Plan, you can designate a beneficiary online at [dcaustin.com](http://dcaustin.com).
- ◆ If you participate in the CDHP w/HSA, you can designate a beneficiary online at [HSABank.com](http://HSABank.com).

## Accidental Death and Dismemberment (AD&D) Coverage

If you are enrolled in Basic and/or Supplemental Life Insurance, you also have AD&D coverage equal to the total amount of your life insurance.

If you have an injury that results in a covered loss you may be eligible for a percentage of your AD&D coverage in effect on the date of the accident. The loss must occur within 365 days of the accident. Injury means bodily injury caused by an accident, occurring while coverage is in force, and resulting directly and independently of all other causes in a loss covered by the AD&D policy.

## Imputed Income (I50)

The IRS requires the City to withhold taxes on the value of employer paid group term life insurance coverage over \$50,000. This includes your combined Basic Life and Supplemental Life Insurance coverage. The life insurance coverage premium exceeding the \$50,000 limit is taxable and is referred to as imputed income, and is also known by the IRS code "I50."

Example: John Smith is 45, and his annual salary is \$60,000. Unless he caps his basic life benefit paid by the City at \$50,000 he will have imputed income on the premiums for \$10,000 of coverage. According to the IRS, the taxable value of a 45-year-old individual is \$0.15 per \$1,000. Therefore, John's monthly imputed income is  $10 \times \$0.15 = \$1.50$ . To calculate your imputed income, visit [irs.gov](https://www.irs.gov) to view the premium table.

Using the example above, John also elects four times his annual salary in Supplemental Life Insurance. John should select "no" on his enrollment form for before-tax premiums. The result is no imputed income will be reported on his supplemental life value because premiums are deducted from his pay after taxes are calculated. Imputed income is coded as I50 on your paycheck. This income is subject to federal income tax and FICA (OASDI and Medicare), and is deducted on a monthly basis.

## Your Right to Convert

The Life Insurance that you have as an employee for you and your dependents will terminate when you separate employment with the City, because the group policy is Term Life insurance. Upon retirement or termination, you can convert your group policy, to an individual policy with the life insurance carrier (subject to plan limitations). If you convert to an individual policy please be aware that the cost of an individual policy may be significantly higher than the group plan due to your age. You must apply and pay your first premium no later than 31 days after the date the coverage has ended. For additional information on conversion to an individual policy, call the Employee Benefits Division at **512-974-3284**.

## Dependent Life Insurance

Dependent Life Insurance is available for your spouse, domestic partner, and children. AD&D coverage is not available for dependents. You must be covered under Basic Life Insurance offered by the City to be eligible to purchase Dependent Life Insurance. You have two options to choose from when purchasing coverage for your dependents. You may increase your dependent life insurance coverage to Option 2 during open enrollment if you currently are enrolled in Option 1. If you choose to enroll your dependents for Dependent Life Insurance coverage, you are the beneficiary under the plan.

Dependent Life Insurance Rate - Per Pay Period		
Option 1	Coverage Amount	Rate
Spouse or Domestic Partner	\$10,000	\$0.87
Children	\$5,000	\$0.14
Family or Domestic Partner & Children	\$10,000/\$5,000	\$1.02
Option 2	Coverage Amount	Rate
Spouse or Domestic Partner	\$20,000	\$2.04
Children	\$10,000	\$0.35
Family or Domestic Partner & Children	\$20,000/\$10,000	\$2.38





# SUPPLEMENTAL LIFE INSURANCE WORKSHEET

Employees must have Basic Life Insurance offered by the City to purchase Supplemental Life Insurance.

You may purchase Supplemental Life Insurance in amounts equal to 1, 2, 3, or 4 times your base annual salary. Base annual salary does not include shift differential, overtime, Service Incentive Pay, lump sum payments, or stipends.

To estimate your pay period cost for Supplemental Life Insurance, follow these steps, or calculate online at [austintexas.gov/benefits](http://austintexas.gov/benefits).

1. Determine your **Base Annual Salary**. Do not include any hours for overtime.

$$\underline{\hspace{2cm}} \text{ Hour Work Week} \times 52 \text{ weeks} = \underline{\hspace{2cm}} \text{ Hours} \times \$\underline{\hspace{2cm}} = \$\underline{\hspace{2cm}}$$

Hourly Rate Base                      Base Annual Salary

2. To find the **Supplemental Life Amount**, multiply your **Base Annual Salary** (from Step 1) by 1, 2, 3, or 4. Then round your answer down to the next closest \$1,000.

$$\$ \underline{\hspace{2cm}} \times 1, 2, 3, \text{ or } 4 = \$ \underline{\hspace{2cm}}$$

Base Annual Salary                      Supplemental Life Amount

3. To find your **Number of \$1,000 Units**, divide the **Supplemental Life Amount** (from Step 2) by 1,000.

$$\$ \underline{\hspace{2cm}} \div 1,000 = \underline{\hspace{2cm}}$$

Supplemental Life Amount                      Number of \$1,000 Units

4. To find your **Pay Period Cost**, multiply the **Number of \$1,000 Units** (from Step 3) by the **Cost Per \$1,000 of Coverage** for your age group (see chart below). The answer in Step 4 is your estimated cost per pay period.

$$\underline{\hspace{2cm}} \times \$ \underline{\hspace{2cm}} = \$ \underline{\hspace{2cm}}$$

Number of \$1,000 Units                      Cost per \$1,000                      Pay Period Cost,

Age	Cost Per \$1,000 of Coverage
34 and under	\$0.031
35 to 39 years	\$0.036
40 to 44 years	\$0.047
45 to 49 years	\$0.078
50 to 54 years	\$0.115
55 to 59 years	\$0.177
60 to 64 years	\$0.230
65 to 69 years	\$0.366
70 and older	\$0.844



# LEGAL INSURANCE PLAN

**Legal is everywhere. Protect yourself and your family with legal insurance**

Have you ever stopped to think about how many events in your life have a legal element to them? There are the joys — like getting married or buying the house of your dreams. And the challenges — like when true love doesn't work out or you find yourself fighting a speeding ticket.



With ARAG® legal insurance, your network attorney fees are 100% paid in full for a wide variety of covered legal matters.

## What does legal insurance cover?

- ◆ Wills and estate planning
- ◆ Real estate and home ownership
- ◆ Traffic tickets and license suspension
- ◆ Disputes with a landlord
- ◆ Family law matters
- ◆ Small claims court
- ◆ Personal property disputes
- ◆ Student loan debt
- ◆ Bankruptcy
- ◆ Tax audit
- ◆ Divorce
- ◆ School Administrative Hearings
- ◆ And more

To see a full list of coverages available under your plan, visit [ARAGlegal.com/myinfo](http://ARAGlegal.com/myinfo) and enter access code 17886coa. For any legal matters not covered and not excluded under the plan, you are eligible to receive at least 25% off the network attorney's normal rate.

## How legal insurance benefits you

- ◆ Receive 100% paid-in-full coverage on attorney fees for most covered legal matters when you work with a network attorney.
- ◆ On average, save \$368 per hour on attorney fees.\*
- ◆ Access a nationwide network of more than 15,000 attorneys who average 20 years of experience.
- ◆ Address your covered legal situations with a network attorney for legal help and representation.
- ◆ Use DIY Docs® to create any of 350+ legally valid documents, including state-specific templates.

## Learn more

Call ARAG Customer Care at **800-247-4184**, Monday through Friday, 7:00 a.m. to 7:00 p.m. Central time.

ARAG Legal Rates - Per Pay Period	
Employee Only	\$4.99
Employee & Family	\$6.77

\* \$368 is the average hourly rate for a U.S. attorney with 11 to 15 years' experience according to The Survey of Law Firm Economics: 2018 Edition, The National Law Journal and ALM Legal Intelligence, October 2018.

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# HEALTHYCONNECTIONS

Prioritize your health and earn up to **16 hours** of Wellness Administrative Leave (WADL) and **\$150** in Healthy Rewards each calendar year.

With your supervisor's approval, you may be able to attend wellness activities on work time or use flex time to make up the time later in the week.

## Get Engaged in Wellness

Visit the HealthyConnections website on CitySpace for more information and links to register. For questions, call **512-974-3284** and ask to speak with a Wellness Consultant or email [HealthyConnections@austintexas.gov](mailto:HealthyConnections@austintexas.gov).

## COA Health & Wellness Clinic

Employees and their dependents enrolled in a City medical plan can receive care at the health clinic. The clinic provides treatment of minor injury and illness, mental healthcare, chronic disease management, preventive screenings, immunizations, and more. Clinic providers can act as your primary care physician and manage your long term and preventive care.



The health clinic is located at the LRC at

**5202 E. Ben White Blvd,  
Suite 500.**

**Hours of operation:  
Monday-Friday from  
7:00am - 4:00pm.**

### Cost

Employees enrolled in the City's PPO or HMO medical plans may access the health clinics at no cost.

Employees enrolled in the City's Consumer Driven Health Plan (CDHP) will pay **\$0** for preventative visits and pay **\$45** per non-preventative visit until their deductible is reached. After the CDHP deductible is reached, there will be no charge for services for the remainder of the calendar year.

### How to Schedule an Appointment

Call **512-640-4997**

<https://mypremisehealth.com>

## Healthy Rewards Wellness Incentive Program

Healthy Rewards is a financial incentive program designed to engage employees in HealthyConnections campaigns and improve overall health status. Employees can participate in a variety of activities to earn up to **\$150 (taxable)** added to their mid-November paycheck.

Visit the HealthyConnections website on CitySpace to see a list of eligible wellness activities and preventive screenings.

### To Earn Healthy Rewards



- ◆ You must be enrolled in a City medical plan.
- ◆ You must be employed by the City at the time of November payout.
- ◆ You must complete the health assessment between January 1 and September 30.



## HealthyConnections

City of Austin Wellness Program



# Know Your Numbers

City of Austin Wellness Program

**Know your health numbers and prevent diseases like obesity, diabetes, hypertension, and heart disease.**

## Health Assessment: Earn 8 hours of WADL

Employees can earn eight hours of WADL for getting their health numbers and completing the health assessment on [coahealthyconnections.com](http://coahealthyconnections.com). WADL must be used by December 31 and may be used by employees during their probationary period with supervisor approval.

### Step 1: Get your Health Numbers at a City Health Screening or your Annual Physical

- ◆ To register for a free biometric health screening at a City worksite, call **512-974-3284** or visit the HealthyConnections website on CitySpace. The complete schedule is posted on the HealthyConnections website.
- ◆ **OR**
- ◆ Use lab results from your most recent annual physical or from a City Health Screening.

### Step 2: Complete the Health Assessment at [coahealthyconnections.com](http://coahealthyconnections.com).

Get a snapshot of your health, identify risk factors and create a game plan to a healthier you.

- ◆ Use your health numbers to complete the online Health Assessment.
- ◆ Employees enrolled in a City medical plan can earn the incentive once per calendar year.
- ◆ No personal health information is shared with the City.
- ◆ The online Health Assessment must be completed by September 30.



# Get Active

City of Austin Wellness Program

**Engage in heart healthy exercise that can prevent obesity, lower blood pressure and reduce stress.**

## PE Program – Earn up to 8 hours of WADL

HealthyConnections offers free exercise classes at City worksites to help employees improve their fitness and overall health. WADL must be used by December 31 and may be used by employees during their probationary period with supervisor approval.

Classes are offered on a quarterly basis, and registration can be accessed through the HR Portal at [hrportal.coacd.org/login.cfm](http://hrportal.coacd.org/login.cfm). Employees (excluding temporary employees) who attend 10 out of 12 workouts and complete the health assessment at [coahealthyconnections.com](http://coahealthyconnections.com) can earn four hours of WADL. A total of eight hours of WADL can be earned in quarters one through three. During quarter four, t-shirts will be given to employees who meet attendance requirements.

PE Anytime allows employees to track their exercise via the Map My Fitness app or Garmin/Fitbit fitness tracker and earn PE WADL. Camp Gladiator and Orange Theory Fitness members can earn PE credit for attending classes. This option offers flexibility for individuals with challenging schedules or those wanting to exercise on their own.

## City of Austin Olympics – Earn Healthy Rewards

Form teams with your coworkers and compete in a Spring sports tournament including softball, basketball, kickball, sand volleyball and disc golf. Other events include a 5k, Kids 1K, organized bike ride, horse shoes, and washers. Attendees can visit healthy vendors, learn about Wellness & Benefits programs, and enjoy concessions.





**Make healthy lifestyle changes that improve health and wellness and prevent chronic diseases.**

### **Diabetes Control Program – Receive Diabetes Medications and Supplies at No Cost**

Learn how to manage your diabetes, get personalized diabetes care, and receive approved diabetes medications and testing supplies at no cost. This program is offered to employees and dependents who are diabetic or prediabetic and enrolled in a City medical plan. To enroll, visit the HealthyConnections website on CitySpace or call **512-974-3284**.

#### **Participants Receive:**

- ◆ Approved diabetes medications and testing supplies at no cost.
- ◆ Comprehensive diabetes education.
- ◆ Screenings through a pharmacist.

### **Hinge Health**

City of Austin partners with Hinge Health to help you conquer back and joint pain, recover from injuries, prepare for surgery, or stay healthy and pain free. Their programs are available to you and your eligible dependents enrolled in a City medical plan at no cost and provide all the tools you need to get moving again from the comfort of your home. Your treatment plan will be tailored to you, and could include one-on-one physical therapy sessions, and wearable sensors to give live feedback on your form in the app.

### **Maternity & Lactation Support**

The City of Austin is dedicated to fostering healthy babies and families and is proud to be a Texas Mother-Friendly Worksite. Employees are allowed reasonable break times to express breast milk for up to one year after the child's birth. Mother-Friendly rooms are available in many City of Austin workplace facilities for mothers returning to work.

More information about the Mother-Friendly Worksite accommodations offered by the City of Austin can be found in Administrative Bulletin 13-01 or by contacting the Mother-Friendly Worksite Workgroup at [COAMotherFriendly@austintexas.gov](mailto:COAMotherFriendly@austintexas.gov).

For breast feeding support, contact Mom's Place at 512-972-6700 or visit [momsplace.org](http://momsplace.org) or [breastmilkcounts.com](http://breastmilkcounts.com).

### **City Mammo Mixers**

Don't put off getting your mammogram any longer. Get a free mammogram at St. David's Breast Center and enjoy breakfast or lunch and a chair massage while you wait. To make an appointment, call the Breast Center at St. David's Medical Center at **512-544-8800**. Registration will open one month prior to the start of the Mammo Mixers.

### **Tobacco Cessation 101 – Receive Cessation Medications**

Gain the resources and support needed to quit using tobacco products. Tobacco Cessation program is available on-demand online by webinar or by one-on-one telephonic coaching. Individuals who complete the program are eligible to receive cessation medication (including over-the-counter products) free for six months with a doctor's prescription. Employees, spouses and eligible dependents (age 18 years and older) who are enrolled in a City medical plan are eligible for this benefit. Check the HealthyConnections website for more information.

### **Tobacco Premium**

Employees and spouses/domestic partners enrolled in a City medical plan who use tobacco will each pay \$12.50 per pay period. To stop the tobacco premium, employees and spouses using tobacco must complete the Tobacco Cessation 101 class. The scheduled classes can be found on [CitySpace](#). Spouses/domestic partners can attend a class without registering.



# EatWell

City of Austin Wellness Program

**Learn heart healthy eating habits and simple strategies that can lead to a healthier you.**

## **Wondr Online Weight Management Program**

This simple, online program helps employees lose weight and improve their health. It's not a diet. There are no points to count, no starving, and no eating diet food! The program teaches participants when and how to eat the foods they love while losing weight, boosting their energy and improving their health. By learning new techniques about how and when you should eat, you can continue eating your favorite foods while improving your health, reducing your chance of developing chronic disease, and losing weight. To enroll, call HealthyConnections at **512-974-3284** and ask to speak to a Wellness Consultant.

## **Health Coaching**

Supporting wellness in the workplace. Our Health Coaches can meet with employees in person or virtually to provide coaching. Get assistance with setting appropriate health and fitness goals, identifying barriers to success, and maintaining motivation along the way. Weight reduction, improving nutrition, and managing stress are examples of issues that can be addressed through nutritional counseling. Visit the HealthyConnections website to set up an appointment.





# CHILD CARE ASSISTANCE PROGRAM

The City of Austin offers up to a \$5,000 benefit to Full-time (minimum 30 hours), regular City employees with children under the age of 13 used to cover care-related costs that allow you to work, look for work, or attend school.

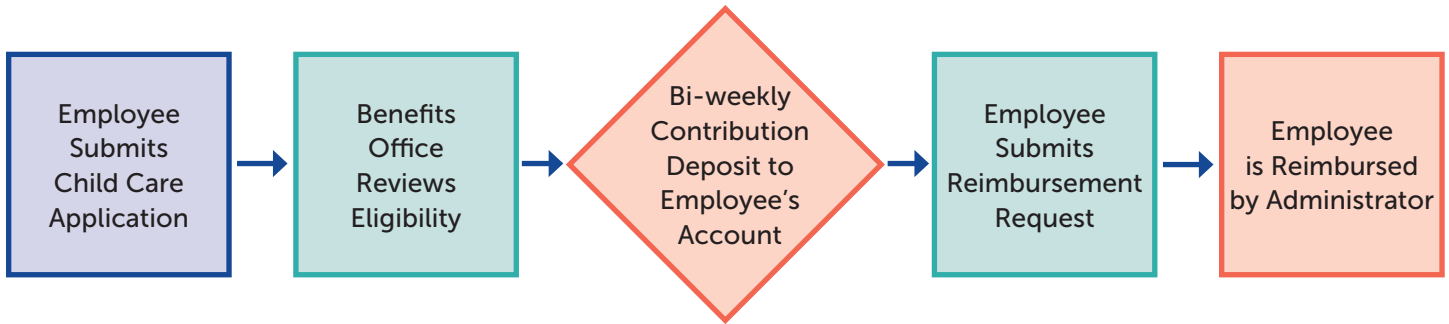
## To qualify:

1. Participants must be a regular City of Austin employee scheduled to work at least 30 hours a week.
2. Eligibility is based on the Family Gross Income Limit Table below. For example, a family of four with a gross income of \$134,530 a year qualifies for assistance. Participants must also meet all program eligibility requirements listed in the Child Care Application.

Family Size	2024 Gross Income Limit
2	\$107,635
3	\$121,556
4	\$134,530
5	\$145,310
6	\$156,035

3. Employees will receive a Bi-weekly benefit is \$208.33 for eligible children 12 and under.

## How the Program Works:



## Qualifying Expenses

Examples of qualifying services include:

- ◆ Before- and after-school care (but not tuition)
- ◆ Late pick-up fees
- ◆ Licensed day care centers
- ◆ Nursery schools or preschools
- ◆ Day camps

Applications for the program are accepted at any time throughout the year based on available funding. Annual contribution amounts will be reduced for late enrollees.



# GET THERE ATX

Join the movement and change your commute! The City of Austin Employee Commute Program helps City of Austin employees understand their sustainable commute options and take action to reduce their drive-alone work trips, especially during peak travel time. The goal is to minimize the impact these commutes have on traffic congestion and air quality in our region.

## Free Annual CapMetro Transit & MetroBike Passes

**CapMetro:** All regular and temporary City employees can ride any Capital Metro bus, train, or Pickup service at any time of day using their free employee transit pass (\$495 value). Employees can also use MetroAccess for free. Annual transit passes are available from your department's HR representative. Visit [capmetro.org](https://www.capmetro.org) for more information.

**MetroBike:** MetroBike provides a bikeshare network of 80 stations and a fleet of 800+ bikes throughout central Austin with plans to expand. All regular and temporary City employees can redeem a free annual MetroBike membership (\$86.80 value). The membership includes the use of both classic and electric pedal assist bicycles that are available 24/7 year-round for unlimited use. Sign up here: <https://atd.knack.com/smart-mobility#bike-benefit/>

## CapMetro's Pickup Services

CapMetro's Pickup Service allows employees with current City of Austin transit passes to be picked up from their home and taken anywhere within the Pickup service area. Visit [capmetro.org/pickup](https://www.capmetro.org/pickup) for more information.

## Austin Energy E-Ride Rebate & Incentives

Austin Energy provides the following benefits to all City of Austin residents who are Austin Energy customers:

1. Up to a \$600 E-Ride rebate (<https://austinenergy.com/green-power/plug-in-austin/more-ways-to-go-electric/e-ride-rebate>) to purchase a qualifying personal e-bike, scooter, moped, motorcycle, or any other electric two or three-wheel vehicle.

2. Electric Vehicle Charging Subscriptions - Austin Energy offers Unlimited Level 2 electric vehicle charging at Austin Energy's Plug-In Everywhere stations (<https://www.formstack.com/forms/?1050890-CvJsRgjdR>) for the pilot price of \$4.17/month. In addition, Austin Energy also offers Fast Charging on the Go (<https://austinenergy.com/green-power/plug-in-austin/charging-station-map>) for \$0.21 per minute. This option is best when you need to charge more quickly, in about 30 minutes.
3. Electric Vehicle Buyer's Guide - Austin Energy customers can receive incentives and tax credits when purchasing an electric vehicle. For more information visit: <https://ev.austinenergy.com>.

## CapMetro's Vanpool Program

CapMetro's Rideshare Vanpool Program (<https://www.capmetro.org/ourservices/rideshare>) provides eligible groups of 4-12 people with a month-to-month vanpool lease agreement including insurance, maintenance, 24-hour roadside assistance, etc.

All regular and temporary City employees can take advantage of Capital Metro's vanpool services for free, or at a discounted cost, through a subsidy of up to \$85 a month per person or \$500 a month per group.

## My Commute Solutions

Looking for a biking buddy or carpool to join?

Interested in participating in a sustainable trip contest to earn a cool prize? Sign up here:

<https://mycommutesolutions.com/#/pages/austin>

Want more information or have a question? Check out our Get There ATX Employee Page (<https://www.getthereatx.com/coacommute>) or contact us at: [getthereatx@austintexas.gov](mailto:getthereatx@austintexas.gov).



## Service Incentive Pay (SIP)

Regular employees who have completed three years of continuous service by December 1 will receive Service Incentive Pay of \$100 for every year of continuous service, up to \$1,500.

For 2024, employees with eight to nine years of service will receive their SIP payout according to the current guidelines.

By law, this benefit is subject to withholding tax. Taxes are withheld according to your W-4 Form. The benefit payment is included in the first paycheck issued in December.

For more information, call the Compensation Division at **512-974-3292**.

## Tuition Reimbursement Program

The City of Austin offers tuition reimbursement to City employees to improve their job skills and career potential. The program is designed for employees who take City career-enhancing credit courses at almost any accredited, degree-granting college or university in the country. Employees (full- or part-time) in regular (non-temporary) positions who have completed the new hire probationary period are eligible for reimbursement.

For more information on the procedure and application, visit the Compensation page on CitySpace at [cityspace.austintexas.gov/Departments/Departments/Human-Resources/Divisions/Compensation](https://cityspace.austintexas.gov/Departments/Departments/Human-Resources/Divisions/Compensation). You may also contact the Tuition Reimbursement Coordinator at **512-974-3227** or via email at [tuitionreimbursement@austintexas.gov](mailto:tuitionreimbursement@austintexas.gov).

## Direct Deposit

It's safe, quick, and easy. To begin direct deposit, all you have to do is complete a City of Austin Direct Deposit Authorization Agreement form on the Financial Services Department website. Visit [coa.payroll@austintexas.gov](mailto:coa.payroll@austintexas.gov).

## Affordable Small Dollar Loans

Employees have access to affordable small dollar loans and free one-on-one financial coaching through the Community Loan Center (CLC) of Austin. Apply online at [clcofaustin.org](https://clcofaustin.org), no credit check requirements! For additional customer service assistance call **956-356-6600** or **214-688-7456**.

- ◆ Loans range from \$400-\$1000.
- ◆ 12 month terms based on your payroll schedule at 18% interest rate.
- ◆ One-time \$20.00 loan processing fee and easy to use online account management profile.
- ◆ No pre-payment penalty fees. Payments can be deducted from your paycheck or drafted from your checking account.
- ◆ One-on-one financial coaching at no cost.
- ◆ Benefit Eligibility requirements include over 90 days of employment, minimum 18 years of age and a checking account.

## Homebuyer Assistance Program

The Housing Department manages programs with area home builders and non-profit agencies to help eligible employees achieve home ownership, including education and down payment assistance. For more information, call **512-974-3199** or email [HPDCS@austintexas.gov](mailto:HPDCS@austintexas.gov).

## Other Benefits

- ◆ Tax Preparation Assistance, if eligible. Visit [foundcom.org](https://foundcom.org).
- ◆ Free entry to City parks, including Deep Eddy and Barton Springs pools (does not include Zilker Botanical Gardens).
- ◆ Free parking permits to Zilker Park are available at the Parks and Recreation Department.

## Leave Programs

The following information summarizes current leave policies. The benefits described do not imply a guarantee of employment or a continuation of the leave program. Leave policies are subject to change.

Refer to the City's Personnel Policies for more information. If there is a conflict between the information provided in this section of the Guide and the Personnel Policies, the Personnel Policies take over.

If you have any questions about leave, call the Human Resources Department at **512-974-3400**.

### Paid Leave

Paid leave benefits are available for a number of approved reasons. Examples of paid leave benefits include:

- ◆ Personal holidays
- ◆ Sick leave
- ◆ Official holidays
- ◆ Vacation leave

The paid leave benefits described in this section apply to you if you are a full-time employee in a regular budgeted position. As a part-time employee, you earn leave benefits on a prorated basis.

### Personal Holidays

Upon completion of your six-month probationary period, the following pay period you are eligible to take three personal holidays each year. If you do not use your personal holidays in the year earned, they cannot be carried over into the following year.

## Official Holidays

City holidays for 2024 are listed below. You may be required to work on an official holiday.

Let Texas Vote Day is an optional holiday for City employees and should not impact City services. Employees must request time off for this holiday by submitting a Leave Request Form at least one week in advance of the holiday to their supervisors.

Holiday	Date Observed
New Years Day	January 1
Martin Luther King, Jr. Day	January 15
Presidents' Day	February 19
Memorial Day	May 27
Juneteenth	June 19
Independence Day	July 4
Labor Day	September 2
Let Texas Vote (Optional)	November 5
Veterans Day	November 11
Thanksgiving Day	November 28
Thanksgiving Friday	November 29
Christmas Eve Observed	December 24
Christmas Day Observed	December 25

## Sick Leave

You earn four hours of sick leave per pay period, based on 24 pay periods annually, as a full-time, regular employee working 40 hours per week. If you are scheduled to work other than a 40-hour work week, you accrue sick leave at a different rate. Civil service employees also accrue sick leave at a different rate.

Sick leave must be earned before it can be used. If you do not use your sick leave, you may carry unused hours forward into the next year. Sick leave may be accrued on an unlimited basis. If you are on sick leave for five work days or more due to your own health condition, a return to work release form must be completed by your health care provider and given to your supervisor before you will be allowed to return to work.

## Vacation Leave

You may use vacation leave for any reason. The amount that you earn depends on how long you have worked continuously for the City and the number of hours you work each week, based on 24 pay periods annually.

The number of hours you earn per pay period as a full-time regular employee working 40 hours per week is listed in the following chart. If you are scheduled to work other than a 40-hour work week, you accrue vacation leave at a different rate. Civil service employees also accrue vacation leave at a different rate.

You should keep in mind a few other things about vacation leave:

- ◆ You may request vacation leave at any time after you have accrued it.
- ◆ If you become ill while you are on vacation leave, you may request that your vacation leave be temporarily stopped and your absence be charged to sick leave.
- ◆ Payment of unused vacation leave upon resignation or retirement is limited up to 240 hours.
- ◆ You may use vacation leave while on family or medical leave.

Years Worked	Hours You Earn
Less than 5	4.34
5 but less than 10	5.34
10 but less than 15	6.00
15 but less than 20	6.67
20 or more	7.67

Maximum accrual is 400 hours.

## Family and Medical Leave (FMLA)

The Family and Medical Leave Act (FMLA) entitles eligible employees to take unpaid, job-protected leave for specific qualifying family, medical, or military support needs with continuation of group health insurance coverage under the same terms and conditions as if the Employee had not taken leave. When requested and approved, appropriate paid and unpaid leave can be used and will count toward the family and medical leave entitlement.

You are eligible for unpaid, job-protected leave under the FMLA if you have been employed with the City for at least 12 months and worked 1,250 hours during the 12 months prior to the start of the leave. The 12 months of employment need not be consecutive. For employees who experience a break in service in fulfillment of the Uniformed Services Employment and Reemployment Rights Act (USERRA), the months employed and the hours that were actually worked for the City should be combined with the months and hours that would have been worked during the 12 months prior to the start of the leave requested, had it not been for the military leave.

Eligible employees are entitled to job-protected, unpaid leave in a calendar year, based on the Employee's normal work week, for one or more of the following reasons:

- ◆ The birth and care of your newborn child.
- ◆ The placement with the employee of a child for adoption or foster care.
- ◆ To care for the employee's husband, wife, domestic partner, son, daughter, or parent with a serious health condition.

A serious health condition that makes the employee unable to perform one or more essential functions of their job.

Family leave must be taken within 12 months after the birth of a child or the placement of a child for adoption or foster care. FMLA leave may be used before the actual placement or

adoption if the absence is required for the placement or foster. Intermittent use of family leave requires approval from the Department Director.

An employee should notify their department FMLA Coordinator at least 30 days prior to a planned medical treatment that requires FMLA leave. If advanced notification is not practical or the reason is unplanned, you must give notice within two business days. Your Department Director may require you to provide satisfactory proof of the proper use of medical leave. If satisfactory proof is not provided, your request for FMLA may be denied.

During your leave, you must pay your benefit premiums to continue your coverage. Failure to pay premiums will result in termination of coverage. Please contact the employee Benefits Division to make arrangements at 512-974-3284. If you fail to return from FMLA leave, you may be required to reimburse the City for the City's portion of the premiums paid on you or your dependent's behalf.

**Parental Leave**

Employees in a regularly budgeted position who qualify for FMLA may receive up to 10 weeks of paid leave (prorated based on budgeted workweek) for the birth and care of a child, or placement of a child for adoption or foster care during the FMLA period. Effective October 1, 2024, employees may receive up to 12 weeks of paid leave (prorated based on budgeted workweek). Documentation for birth, adoption, or foster care must be provided to the FMLA Coordinator before an employee can code the time on the timesheet. Temporary employees are not eligible.

Hours Awarded for Parental Leave	
Budgeted Work Week	Paid Leave Hours
40	400
30 - 39	300
20 - 29	200
Less than 20	100

**Leave Bank**

Employees who qualify for FMLA and who do not have enough accrued leave to get them through an illness, accident or unexpected FMLA event are eligible to apply for leave bank hours. Through a donation of accrued sick leave, vacation leave or both, you can become a member of the Leave Bank and can apply for hours based on your budgeted workweek. Membership in the Leave Bank is annual and must be renewed each year during the Benefits Open Enrollment period by donating the required number of hours. There is no limit to the number of hours you can donate to become a member during the enrollment period. A non-member who seeks leave from the Leave Bank, due to an unforeseen FMLA-qualifying event, may enroll to become a member at any time, but the number of hours they are eligible to receive is reduced. Temporary

employees and employees who are subject to collective bargaining or meet and confer agreements are not eligible.

Hours Awarded for Leave Bank	
Budgeted Work Week	Paid Leave Hours
40	240
30 - 39	180
20 - 29	120
Less than 20	60

**Employees on Leave of Absence**

As a City employee, you may be granted a leave of absence under certain circumstances. All requests for leave of absence must be approved by your Department Director, and requests for leave of more than 30 days must be approved by the City Manager. The maximum total time for which a leave of absence may be granted is one year.

If you are on leave for five or more consecutive work days due to your own health condition, a return to work release form must be completed by your health care provider and given to your supervisor before you will be allowed to return to work.

If you are participating in the Deferred Compensation loan program and you are on an unpaid leave of absence, automatic deductions are not possible. You must contact the Deferred Compensation office to prevent default on your loan.

If you are on unpaid Leave of Absence, you are required to pay your benefit premiums including the City's premium towards your and your dependent's coverage, if applicable. Failure to make payments will result in termination of coverage. To make arrangements to pay your benefit premiums, call the Employee Benefit Division at 512-974-3284.

**Military Family Leave**

***Military Caregiver Leave (also known as Covered Service Member Leave)***

Eligible employees who are family members of covered service members can take up to 26 work weeks of leave in a "single 12-month period" to care for a covered service member with a serious illness or injury incurred in the line of duty while on active duty. This 26-work-week entitlement is a special provision that extends FMLA job-protected leave beyond the normal 12 weeks of FMLA leave.

**Qualifying Exigency Leave**

This leave helps families of members of the National Guard, Reserve, and active duty soldiers manage their affairs while the member is on active duty in support of a contingency operation.



## Diversity and Veteran Initiatives Division

The City of Austin is a Five Star Employer with a Diversity and Veteran Initiatives Division. This division develops and implements a comprehensive, integrated, and strategic focus on diversity and inclusion as a key component of all human resources recruitment, Diversity, Disability, and Veteran programs and other community engagement activities.

### The City's Veteran program:

- ◆ Provides training to departments about their responsibilities under USERRA, the Uniformed Services Employment and Reemployment Rights Act. This Federal legislation addresses a wide range of issues such as hiring, leave, and benefits.
- ◆ Partners with community organizations to participate in job fairs to hire Veterans for open City positions.

### City benefits include the following or Veteran Employees:

- ◆ 15 days of paid military leave per fiscal year.
- ◆ Military Pay Supplement Program.
- ◆ Veteran's preference in the City hiring process.
- ◆ Service credit toward City retirement for military service.
- ◆ Continuation of benefits through Family and Medical Leave (FMLA).

For more information, call the Veteran Services Consultant at **512-974-3306**.

## Workers' Compensation

Workers' Compensation is a program for managing medical treatment and loss of wages if you are injured on-the-job. The City provides this coverage for compensable injuries and illnesses according to state law. Workers' Compensation benefits are provided to you at no cost.

### If you are injured on-the-job, you may be eligible for payment of:

- ◆ All reasonable and necessary medical treatment.
- ◆ 70% or 75% of your average weekly wage, depending on your hourly rate.

If you are injured on-the-job, the Departmental Workers' Compensation Representative (DWCR) in your department who is assigned to your case can answer questions about your Workers' Compensation benefits. You must report your claim immediately to your supervisor. Ask your doctor to complete and sign the proper work status form and return it to your DWCR.

For more information, call Risk Management in Human Resources at **512-974-3447** or your DWCR.







# RETIREMENT

## Employee Retirement Systems

As part of your compensation, the City provides retirement benefits. Several programs are available to help you prepare for your retirement. These programs include mandatory participation in one of three separate retirement systems, an optional Deferred Compensation Program, and City contributions to Social Security on your behalf.

Employees are eligible for retirement when they meet one of the following age and service requirements. For more information about your defined benefit retirement plan, contact your retirement system.

### City of Austin Employees Retirement System (COAERS)

Call 512-458-2551, or visit [coaers.org](http://coaers.org).

#### Group A – Employees hired on or before December 31, 2011.

- ◆ 23 years of creditable service at any age
- ◆ 20 years of creditable service at age 55
- ◆ Any number of years creditable service at age 62

#### Group B – Employees hired on or after January 1, 2012.

##### Normal Retirement

- ◆ 30 years creditable service at age 62
- ◆ 5 years of creditable service at age 65

##### Early Retirement

- ◆ 10 years of creditable service at age 55
- ◆ Reduced annuity

### Austin Fire Fighters Relief and Retirement Fund (AFRS)

Call 512-454-9567, or visit [afrs.org](http://afrs.org).

##### Normal Retirement

- ◆ 10 years of service at age 50
- ◆ 25 years of service at any age

##### Early Retirement

- ◆ 10 years of service at age 45
- ◆ 20 years of service at any age

### City of Austin

#### Police Retirement System (PRS)

Call 512-416-7672, or visit [ausprs.org](http://ausprs.org).

#### Group A –

##### Employees hired on or before December 31, 2021

##### Normal Retirement

- ◆ 23 years creditable service at any age (excluding prior military service)
- ◆ 20 years creditable service at age 55 (excluding prior military service)
- ◆ Any number of years creditable service at age 62

##### Early Retirement

- ◆ None

#### Group B – Employees hired on or after January 1, 2022

##### Normal Retirement

- ◆ 25 years creditable service at age 50 (excluding prior military service)
- ◆ Any number of years creditable service at age 62

##### Early Retirement

- ◆ None

### Social Security

Social Security pays benefits once you meet certain eligibility requirements when you retire, become disabled, or die. Social Security taxes are paid by you and the City. At the current time, this amount is 6.2% for Old Age, Survivors and Disability Insurance (OASDI) and 1.45% for Medicare Tax. However, these amounts are subject to any changes made by the United States Congress.

Contributions by firefighters to Social Security may vary, and in some cases, may not be made at all. If you are a firefighter, contact the Austin Fire Fighters Relief and Retirement Fund for more information about your Social Security benefits.

Questions about Social Security benefits may be directed to the Social Security Administration at **800-772-1213**, or visit [socialsecurity.gov](http://socialsecurity.gov).



# DEFERRED COMPENSATION PLAN (457 PLAN)

## Benefits of the City of Austin Deferred Compensation Plan

How much do you need to retire? Your pension and/or Social Security may not cover your income needs in retirement. Consider enrolling in the City of Austin Deferred Compensation Plan to take advantage of benefits like these:

### Flexible account options

- ◆ **A variety of investing options** – Whether you are a hands-on investor or prefer a pre-diversified target date fund,<sup>1</sup> the Plan has a range of options to choose from.
- ◆ **Before-tax or after-tax Roth** – You can contribute on a before-tax or after-tax Roth basis (or both!).
- ◆ **Purchase service credit** – You may be eligible to purchase service credit or Supplementary Service Credit by transferring all or some of your 457 account balance (before-tax only; after-tax Roth monies not eligible).
- ◆ **No early withdrawal penalty** – If you retire or separate from service before age 59½, you won't pay the 10% early withdrawal penalty that applies to many retirement savings accounts, including IRAs.<sup>2</sup>

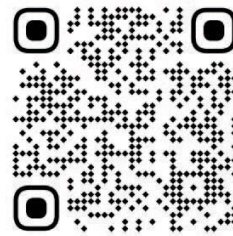
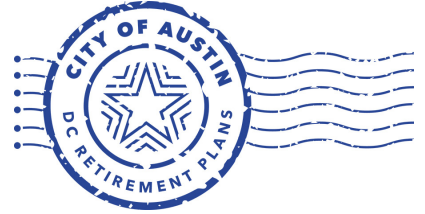
### Get a head start

Put time on your side by starting with \$25 or 1% of your salary per paycheck. You can change, stop or restart at any time. See how \$25, \$75 or \$150 per paycheck can make a big difference in your potential income in retirement.

FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration is not intended as a projection or prediction of future investment results. It assumes 26 pay periods per year, a 5% annual rate of return during retirement, a 25% federal income tax bracket, reinvestment of earnings, retirement at age 65, and that the payee lives 20 years in retirement. Rates of return may vary. Distributions from a tax-deferred retirement plan may be taxable as ordinary income. The illustration does not reflect any fees, which could change the outcomes provided.

## Local help when you need it

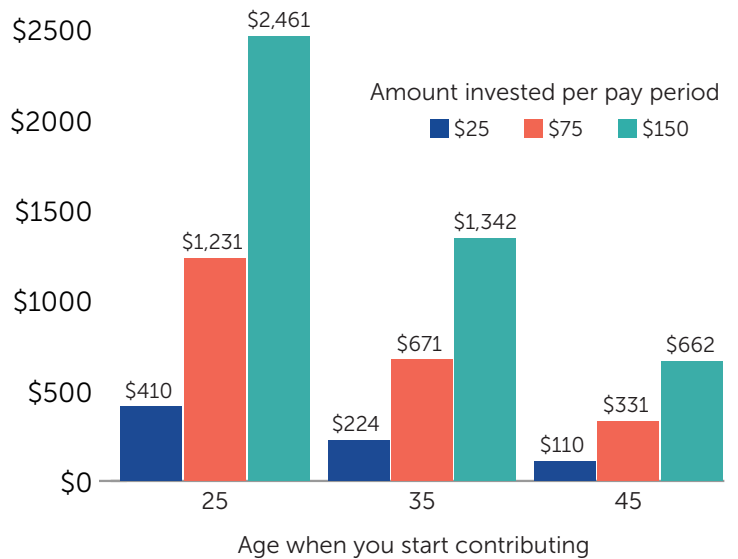
Local Retirement Plan Counselors, dedicated to the City of Austin's Plan, are available to help you plan for your retirement at no cost to you. If you have questions about the Plan or want to schedule an individual appointment, visit [dcaustin.com](http://dcaustin.com), call 866-613-6189 or scan the QR code.



### Enroll today!

Enroll online at [dcaustin.com](http://dcaustin.com) or call 866-613-6189 to get started.

## Potential monthly income in retirement



1 Asset allocation and balanced investment options are subject to the risks of their underlying investments.

2 Before-tax withdrawals are subject to ordinary income tax. After-tax withdrawals are not subject to ordinary income tax provided that the distribution occurs after age 59½, death or disability and at least five years after your first contribution. Money from other types of plans or accounts that are rolled over into a 457 plan may still be subject to the 10% federal tax penalty.

Investing involves risk, including possible loss of principal.

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# 2024 PER PAY PERIOD RATES

Medical			
FT Employees (30+ Hours Per Week)	CDHP w/HSA (BlueChoice PPO)	PPO (BlueChoice PPO)	HMO (BlueEssentials)
Employee Only	\$0.00	\$15.00	\$20.00
Employee & Spouse**	\$96.37	\$200.67	\$210.67
Employee & Child(ren)	\$47.79	\$147.84	\$157.84
Employee & Family	\$221.63	\$336.91	\$346.91
PT Employees (20-29 Hours Per Week)			
Employee Only	\$138.08	\$127.03	\$132.03
Employee & Spouse**	\$358.04	\$428.08	\$438.08
Employee & Child(ren)	\$288.22	\$351.04	\$361.04
Employee & Family	\$537.27	\$632.41	\$642.21
PT Employees (Less than 20 Hours Per Week)			
Employee Only	\$276.16	\$357.03	\$428.68
Employee & Spouse**	\$619.71	\$801.14	\$978.96
Employee & Child(ren)	\$528.65	\$684.21	\$835.88
Employee & Family	\$852.91	\$1,102.63	\$1,347.18

Dental				
	Employee Only	Employee & Spouse**	Employee & Child(ren)	Employee & Family
FT Employees (30+ Hours Per Week)	\$2.50	\$28.51	\$28.51	\$32.01
PT Employees (20-29 Hours Per Week)	\$9.62	\$34.15	\$34.15	\$37.65
PT Employees (Less than 20 Hours Per Week)	\$27.67	\$70.51	\$70.51	\$74.01

Vision			
Employee Only	Employee & Spouse**	Employee & Child(ren)	Employee & Family
\$1.98	\$4.28	\$4.06	\$6.47

Dependent Life Insurance		
Option 1	Coverage Amount	Rate
Spouse or Domestic Partner	\$10,000	\$0.87
Children	\$5,000	\$0.14
Family or Domestic Partner	\$10,000/\$5,000	\$1.02
Option 1	Coverage Amount	Rate
Spouse or Domestic Partner	\$20,000	\$2.04
Children	\$10,000	\$0.35
Family or Domestic Partner	\$20,000/\$10,000	\$2.38

Supplemental Life Insurance	
Age	Cost per \$1,000 of Coverage
34 and under	\$0.031
35 to 39 years	\$0.036
40 to 44 years	\$0.047
45 to 49 years	\$0.078
50 to 54 years	\$0.115
55 to 59 years	\$0.177
60 to 64 years	\$0.230
65 to 69 years	\$0.366
70 and older	\$0.844

Long Term Disability	
Age	Cost per \$100 of base annual salary
29 and under	\$0.082
30 to 39 years	\$0.108
40 to 49 years	\$0.236
50 to 59 years	\$0.442
60 to 69 years	\$0.338
70 and older	\$0.118

ARAG Legal Rates - Per Pay Period	
Employee Only	Employee & Family
\$4.99	\$6.77

\* Temporary employee rates are based on average hours worked after completing 12 months of consecutive employment

\*\* Spouse or Domestic Partner



# CONTACT INFORMATION

Below you will find contact information for the vendors that provide services to City employees and their dependents. Plan documents, claim activity, provider search can be found on the websites listed below

Benefit	Vendor	Phone Number	Website
<b>Medical</b> PPO - 246681 HMO - 246682 CDHP - 246683	BlueCross BlueShield	888-907-7880	<a href="http://bcbstx.com/coa">bcbstx.com/coa</a>
<b>Dental</b> Group No. 299988	BlueCross BlueShield	888-907-7880	<a href="http://bcbstx.com/coa">bcbstx.com/coa</a>
<b>Vision</b> Group No. 9614	Avesis	866-563-3589	<a href="http://avesis.com">avesis.com</a>
<b>Health Savings Account</b>	HSA Bank	855-731-5220	<a href="http://hsabank.com">hsabank.com</a>
<b>Flexible Spending Accounts</b>	TASC	800-422-4661	<a href="http://tasconline.com">tasconline.com</a>
<b>Short Term Disability</b> <b>Long Term Disability</b>	New York Life	888-842-4462 Spanish: 866-562-8421	<a href="http://mynylgbs.com">mynylgbs.com</a>
<b>Legal</b> Group No. 17886	Arag	800-247-4184	<a href="http://araglegal.com/myinfo">araglegal.com/myinfo</a>
<b>Cobra &amp; Self Pay</b>	Pay Flex	888-678-7835	<a href="http://payflex.com">payflex.com</a>
<b>457 Plan</b>	Empower Retirement	866-613-6189	<a href="http://dcaustin.com">dcaustin.com</a>
<b>Employee Assistance Program</b>	ComPsych	866-586-1456	<a href="http://guidanceresources.com">guidanceresources.com</a>

## Retirement Systems

		Phone Number	Website
<b>Austin Fire Fighters Relief &amp; Retirement Fund (AFRS)</b>	Retirement	512-454-9567	<a href="http://afrs.org">afrs.org</a>
<b>City of Austin Police Retirement System (PRS)</b>	Retirement	512-416-7672	<a href="http://ausprs.org">ausprs.org</a>
<b>City of Austin Retirement System (COAERS)</b>	Retirement	512-458-2551	<a href="http://coaers.org">coaers.org</a>





# NOTES





**HRD** | HUMAN  
RESOURCES  
DEPARTMENT

In the case of a conflict between information presented in this Guide and the Plan, the Plan's terms take over.