

City of Centennial

Benefits Summary 2017

Open Enrollment



Our employees are our most valuable asset. That's why at the City of Centennial we are committed to a comprehensive employee benefit program that helps our employees stay healthy, feel secure, and maintain a work/life balance. This is a summary of the benefits available to you.



This summary is a very high-level overview of the benefits package and does not constitute a policy. Please refer to the complete plan documents for details.

NEW IN 2017!

Changes to Flexible Spending Account Administrator

The City is now offering Flexible Spending Accounts through a new administrator, Rocky Mountain Reserve. Our FSA programs will still be the same as previously; we are continuing to offer a Medical and a Dependent Care FSA for our employees. Beginning in 2017, the City is also offering a grace-period for FSA participants, where funds can be used through March 15 of the following plan year.

2016 FSA expenses will be submitted to ADP through reimbursement through March 31, 2017.

New Services Available with Cigna: Telehealth

Cigna is offering telehealth with services for members enrolled in medical and behavioral health coverage in 2017. Cigna Telehealth Connection lets you get the care you need, including most prescriptions, for a wide range of minor conditions by connecting with a board-certified doctor via secure video chat or phone, without leaving your home or office. Cigna is offering for employees to participate in telehealth options for a \$5 copay.

This summary is a very high-level overview of the benefits package and does not constitute a policy. Please refer to the complete plan documents for details.

Medical  **Open Access Plus and LocalPlus PPO Plans**
 1/1/17 – 12/31/2017 (Employee contribution required)

	Open Access Plus Plan	LocalPlus Plan
Network Deductible (Individual/Family)	\$500/\$1,500	\$750/\$1,500
Non-Network Deductible (Individual/Family)	\$1,000/\$3,000	NA
Network Coinsurance %	90%	90%
Non-Network Coinsurance %	70%	NA
Network Out-Of-Pocket (Ind./Fam, Including Deductible)	\$2,500/\$6,250	\$2,500/\$6,250
Non-Network Out-Of-Pocket (Ind./Fam, Including Deductible)	\$4,500/\$11,250	NA
Network Office Visit Copay (Non-Specialist/Specialist)	\$20/\$40	\$20/\$40
Network RX Copays	\$10/\$20/\$60	\$10/\$20/\$60
Emergency Room	\$300	\$300
Urgent Care	\$50	\$50
Inpatient Hospitalization	Deductible/90%	Deductible/90%

Flexible Spending Account – Rocky Mountain Reserve 1/1/17 – 12/31/2017

Rocky Mountain Reserve administers the City's Flexible Spending Account (FSA) plan for both Health Care and Dependent Care. The 2017 FSA contribution limits are \$2,600 for Health Care and \$5,000 for Dependent Care. Employee elections will be divided evenly into 26 pay period deductions. Employees may access their FSA funds using an FSA debit card issued from Rocky Mountain Reserve or by filing claims for eligible expenses incurred through the Rocky Mountain Reserve portal. The City is offering a grace-period for FSA funds not used in the calendar year; all FSA funds may be used on expenses incurred through March 15, 2018 and funds not used after that point will be forfeited. Receipts are due for the year by March 31, 2018.

This summary is a very high-level overview of the benefits package and does not constitute a policy. Please refer to the complete plan documents for details.



1/1/17 – 12/31/2017 (Employee contribution required)

Dental insurance is an important benefit, given the relationship between oral health and your overall health. Visit www.deltadentalco.com to: Find a dentist, view benefits, assess your oral health risk, view wellness resources, and much more!

Description of Benefits:	PPO Dentist	Premier Dentist	Non-Participating Dentist
	Based on PPO dentist's allowable fee	Based on the Premier Maximum Plan Allowance (MPA)	Based on non-participating dentist's MPA
Deductible	\$50 Individual & \$150 Family	\$50 Individual & \$150 Family	\$50 Individual & \$150 Family
Preventive Services (cleanings, x-rays)	100%	80%	80%
Basic Services (root canal, fillings)	80%	80%	80%
Major Services (caps, dentures, bridges)	50%	50%	50%
Annual Maximum (per member)	\$1,500		
EyeMed Discount Program	Discounts on vision care, glasses, contact lenses, laser vision correction (LASIK or PRK)		



1/1/17 – 12/31/2017 (Employee contribution required)

VSP Vision Care takes the best care of you. You'll get the highest level of care, including a WellVision Exam® - the most thorough exam designed to detect eye and health conditions. Visit www.vsp.com for everything eye care and eyewear, including exclusive savings for VSP members and finding a provider.

Description of Benefits:	In-Network	Out-of-Network
Exam: once every 12 months	\$20	Up to \$45
Lenses: once every 12 months	\$20 *Copay options available for lens enhancements	Dependent on lens type
Frames: once every 12 months	\$130 allowance for a wide selection of frames \$150 allowance for featured frame brands \$70 Costco frame allowance 20% savings on amounts over your annual allowance	Up to \$70
Contacts: once every 12 months	Up to \$60 copay for exam \$130 allowance for lenses	Up to \$105

This summary is a very high-level overview of the benefits package and does not constitute a policy.
Please refer to the complete plan documents for details.

2017 Monthly Benefit Contribution 01/1/17-12/31/17

Medical – Open Access Plus	TOTAL MONTHLY PREMIUM	MONTHLY EMPLOYER CONTRIBUTION	MONTHLY FULL-TIME EMPLOYEE CONTRIBUTION (36+ HOURS/WEEK)	PART-TIME EMPLOYEE AND COUNCIL MEMBERS (20-29 HOURS/WEEK) <small>50% of ER Contribution + EE Contribution</small>	PART-TIME EMPLOYEE (30-35 HOURS/WEEK) <small>25% of ER Contribution + EE Contribution</small>
Employee Only	\$837.29	\$753.55	\$83.73	\$460.50	\$272.12
Employee + Spouse	\$1,758.28	\$1,448.49	\$309.79	\$1,034.04	\$671.91
Employee + Child(ren)	\$1,590.82	\$1,314.52	\$276.30	\$933.56	\$604.93
Family	\$2,511.83	\$2,051.33	\$460.50	\$1,486.17	\$973.33
Medical – LocalPlus					
Employee Only	\$714.46	\$643.01	\$71.45	\$392.95	\$232.20
Employee + Spouse	\$1,500.38	\$1,236.03	\$264.35	\$882.37	\$573.36
Employee + Child(ren)	\$1,357.46	\$1,121.69	\$235.77	\$796.61	\$516.19
Family	\$2,143.37	\$1,750.42	\$392.95	\$1,268.16	\$830.56

This summary is a very high-level overview of the benefits package and does not constitute a policy.
Please refer to the complete plan documents for details.

2017 Monthly Benefit Contribution *01/1/17-12/31/17*

	TOTAL MONTHLY PREMIUM	MONTHLY EMPLOYER CONTRIBUTION	MONTHLY FULL-TIME EMPLOYEE CONTRIBUTION (36+ HOURS/WEEK)	PART-TIME EMPLOYEE AND COUNCIL MEMBERS (20-29 HOURS/WEEK) 50% of ER Contribution + EE Contribution	PART-TIME EMPLOYEE (30-35 HOURS/WEEK) 25% of ER Contribution + EE Contribution
Dental					
Employee Only	\$45.22	\$40.70	\$4.52	\$24.87	\$14.70
Employee + Spouse	\$91.51	\$75.47	\$16.04	\$53.78	\$34.91
Employee + Child(ren)	\$90.90	\$74.98	\$15.92	\$53.41	\$34.66
Family	\$145.52	\$118.68	\$26.84	\$86.18	\$56.51
Vision					
Employee Only	\$8.36	\$7.52	\$0.84	\$4.60	\$2.72
Employee + Spouse	\$13.38	\$11.12	\$2.26	\$7.82	\$5.04
Employee + Child(ren)	\$13.65	\$11.34	\$2.31	\$7.98	\$5.15
Family	\$22.01	\$18.03	\$3.98	\$13.00	\$8.49

*This summary is a very high-level overview of the benefits package and does not constitute a policy.
Please refer to the complete plan documents for details.*

Contacts

CIGNA

Medical Group #: 610377

Medical Customer Service: 1-866-494-2111

Website: www.mycigna.com

Life Group #: SGM-603031

STD Group #: SGD-602978

LTD Group #: SGD-602979

STD Customer Service: 1-800-848-1645

LTD Customer Service: 1-800-362-4462

Life Customer Service: See HR

Delta Dental

Group #: 11992

Customer Service: 1-800-610-0201

Website: www.deltadentalco.com

VSP

Group #: 30055031

Vision Provider Network: VSP Choice

Customer Service: 1-800-877-7195

Website: www.vsp.com

Rocky Mountain Reserve – FSA

Customer Service: 1-888-722-1223

Website: www.rockymountainreserve.com

Principal Financial Group

401(a): 5-24923

457(b): 4-59729

Customer Service: 1-800-547-7754

Website: www.principal.com

Employee Assistance Program (EAP)

Customer Service: 1-800-538-3543

Website: www.cignabehavioral.com/cqi/

Coverage for benefits is available as long as you are scheduled to work a minimum of 20 hours per week.